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**TANZANIA** 

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### Lobby wants EAC air charges merged

#### **By Guardian Reporter**

STAKEHOLDERS in the transport sector are pushing the view that the East African Community (EAC) works out a single area air transport services agreement to lower the cost of passenger travel and cargo freight charges.

John Bosco Kalisa, chief executive officer for the East African Business Council (EABC), issued this appeal in a validation webinar for a study on air transport services liberalization in the EAC zone/

It was organised in partnership with TradeMark East Africa (TMEA) and the support of the Netherlands, airing the view that stakeholders are concerned that limited liberalisation of air transport services retains high flight ticket rates.

Visa restrictions limit the movement of nonresidents into the EAC bloc, the EABC chief noted, appealing to the Heads of State to adopt a single area model offering preferential and national treatment for EAC airlines.

This is currently the case in some countries, where foreign airlines enjoy more favourable treatment than EAC airlines, he stated, noting that the region can start offering preferential treatment to EAC cargo planes to boost

The study analysed the cost drivers and regulatory environment, including taxes, levies and other related charges, listing recommendations to lower the cost of air transport in the region.

Limited infrastructure, lack of standardised



The preliminary findings also show that cargo volumes have largely stagnated in the EAC region due to high costs of air cargo

regulations and high air transport costs are key challenges for air transport in the EAC zone, he said, arguing that the EAC should consider replacing bilateral air services agreements now in place with a single area air transport

EAC partner states need to fast-track EAC regulations on the liberalisation of air transport services in line with the EAC Common Market Protocol, he asserted, citing preliminary findings of the study as showing that one percentage increase in passenger traffic enhances tourism receipts.

Similarly, a percentage increase in freight carrier departures leads to a 0.299 percent increase in tourism receipts.

One percentage increase in air passenger traffic leads to a minute increase in the gross domestic product (GDP), while the combined impact in trade, tourism, inbound investment, production and employment would result in an additional 46,320 jobs and \$202.1m gross income annually, he elaborated.

Paveen Mbeda, TMEA head of public-private dialogue and export capability underlined that partnering with public and private sector actors to unlock bottlenecks and facilitate trade in the EAC and the continent was a priority.

Air transport costing is an enabler of tourism and export of horticulture, thus contributing to EAC's GDP outcomes and building foreign reserves, he said.

Charles Omusana, principal economist

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President Samia Suluhu Hassan and other African leaders in a panel discussion held in Dakar, Senegal, yesterday as part of a three-day (Jan 25 to 27) summit out to explore solutions to mobilise government resources, development partners and private sector financing to harness Africa's food and agriculture potential, turning advocacy efforts into concrete action that will help boost food security across the continent. The theme of the Dakar 2 Summit is 'Feed Africa: Food sovereignty and resilience'. Hosting it is President Macky Sall of Senegal, current Chairperson of the African Union, with the African Development Bank Group as co-host. Delegates include government executives, private sector players, scientists and representatives of multilateral organisations, and NGOs. Photo: State House

# Public silent about deaths by poor quality healthcare'

By Henry Mwangonde

DEATHS caused by poor quality healthcare receive less attention compared to those caused by major illnesses, a vital health sector gathering was told yesterday.

Dr Omary Chillo, president of the Tanzania Health Summit (THS), told its members that for Tanzania to succeed in transforming healthcare delivery, there is need to put patients at the centre of services, embrace research, innovation and bolster private sector engagement.

His remarks are based on a new report he launched, highlighting evidence-based strategies emerging from the ninth THS summit in October 2022 which documents discussions held by 621 participants.

It groups stakeholders from various quarters, discussing the push for quality healthcare as a key ingredient in ensuring Universal Health Coverage (UHC) now under discussion.

The policy currently underpins the government's legislative

...should emulate the division of midwifery and nursing who have introduced customer care content in their undergraduate curriculum, post graduate as well as mid-level curriculum and certificate

plans to ensure health insurance for all without financial constraint, with the THS leader saying poor quality services was the new challenge. "As country we are indebted to tackle the problem,

support improvement with all our energy and we should collectively work to improve the healthcare services," the summit chieftain declared.

Prevention is key and a major step to reduce deaths and ease the burden on health care systems, the report affirms, noting that this will need more resources to achieve targets under the Tanzania fifth health sector strategic plan (HSSPV).

The report offers recommendations and scientific solutions generated by the 621 participants who discussed contemporary challenges hindering quality healthcare delivery.

THS is this year marking its 10th anniversary, with

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# RC graces keel laying event for three ferries

#### By Guardian Correspondent, Mwanza

A TOTAL of 17.8bn/- has so far been disbursed for the construction of three new ferries to improve transport in Lake Victoria.

Malima, the regional commissioner for Mwanza, made this affirmation at a keel-laying ceremony yesterday at the Songoro Yard in Ilemela Disrict, operated by the Tanzania Electrical, Mechanical and Electronics Services Agency (TEMESA).

Once completed, the three ferries plying the Ijinga-Kahangala route in Magu District, Bwiro-Bukondo in Ukerewe Districto plus the Nyakaliro-Kome in Buchosa municipality, Sengerema District.

He said the new ferries will also stimulate economic activities, so construction needs to be completed on time and to the highest standards "to realise government ambitions to



**Buchosa and Ukerewe** legislators lauded the government for issuing the funds, as part of implementing the CCM election manifesto

eradicate transport inconveniences."

Five ferries are in the construction stage, for the Kisorya-Rugezi route, Bwiru-Bukondo, Nyakaliro-Kome, Ijinga - Kahangala, and Mafia-Nyamisati while contracts totalling 33.2bn/- have been signed and contractors handed advance payments for the work, he said.

Three other ferries are at procurement stage and their construction is expected to start within this financial year, he further noted.

TEMESA is renovating 14 ferries at a cost of 22.9bn/- and renovating crossing infrastructures in 11 places priced at 4.1bn/-, while contracts put at 60.3bn/had been signed, with the building work already started.

Ludovick Nduhiye, the deputy permanent secretary (Works and Transport), said that the scheduled ferries would hugely impact economic activities.

Lazaro Kilahala, the TEMESA CEO, TURN TO PAGE 2



### **US-South Africa in** initiative to combat wildlife trafficking

#### **SOUTH AFRICA**

U.S. Treasury Secretary Janet Yellen used a tour of the Dinokeng Game Reserve in South Africa on Wednesday to announce a joint initiative to combat wildlife trafficking and related criminal activities in the United States and South Africa.

"First, we will increase information sharing between our financial intelligence units to better support key law enforcement agencies from South Africa and the United States. Second, the task force will prioritise the sharing of financial red flags and indicators related to wildlife trafficking cases."

"We will convene relevant government authorities, regulators, law enforcement,

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### US-South Africa joint initiative to combat wildlife trafficking

FROM PAGE 1

and the private sector to improve controls to combat money laundering and the illicit proceeds related to drug trafficking and wildlife trafficking," she added.

Yellen's announcement of a joint wildlife trafficking task force at a reserve that is home to lions, leopards, elephants and critically endangered black rhinos could help a key South African industry. South Africa has an abundance of game parks and a thriving wildlife

tourism industry but struggles with the effects of poaching and illegal animal trafficking.

The White House strategy for Africa also outlines concern over China's involvement in sub-Saharan Africa. China is now South Africa's biggest trade partner.

Yellen started her 10-day trip in Senegal before travelling to Zambia and then arriving in South Africa.

Yesterday, she was expected to meet South Africa's finance minister and then meet business leaders and the country's central bank governor.

### 'Public silent about deaths by poor quality healthcare'

FROM PAGE 1

the release of this report indicating a step ahead in advocating appropriate healthcare practices and showcasing the summit's decade of impact, set for 2021-2026.

This plan endorses the goal of achieving the sustainable development goals (SDGs) and is a commitment to attaining universal health coverage (UHC) by 2030.

Dr Ntuli Kapologwe, the health, social welfare and nutritional services director in the President's Office (Regional Administration and Local Governments) said the government was committed to implement resolutions emerging from the THS report.

realised government that in order to improve service delivery, there was a need for improving primary healthcare centres by building health centres and dispensaries equipped with resources, he said, affirming that the government has also been training local healthcare providers on ethics

and patient care. Home-grown research activities and cutting edge innovations and technologies have to be at the forefront in improving the quality of healthcare in the country, the report observes.

To ensure patient-centred healthcare, it was recommended that regional health management teams (RHMTs) and council health management teams (CHMTs) have to supervise primary health facilities to improve patient care.

Other cadres like doctors and laboratory personnel "should emulate the division of midwifery and nursing who have introduced customer care content in their undergraduate curriculum, post graduate as well as mid-level curriculum and certificate," he

"For this to happen it will require collaborative effort of professional councils, the human resource development division, universities stakeholders," other participants added.

# RC graces keel laying event for three ferries

FROM PAGE 1

earlier said that completing the ferries will create a stable transport environment. The Ijinga-Kahangala ferry costs 5.2bn/- with 200 passengers and 10 vehicles capacity, equal to 100 tonnes, he said.

10 vehicles capacity summed up as 100 tonnes, while the Nyakaliro Kome ferry that costs 8bn/-, has 800 passengers and 22 cars capacity, equal to 170 tonnes, he stated.

Buchosa and Ukerewe legislators lauded the government for issuing The Bwiro-Bukondo ferry costs the funds, as part of implementing

4.5bn/-, having 200 passengers and the CCM election manifesto. 

#### 5bn people unprotected from harmful trans-fat leading to heart disease - WHO

**By Guardian Reporter** 

FIVE billion people globally are unprotected from harmful trans-fat, leading to increased risk of heart disease and death, a new status report from the World Health Organisation (WHO) has revealed.

Since WHO first called for the global elimination of industrially produced trans-fat in 2018 - with an elimination target set for 2023 - population coverage of best-practice policies has increased almost six-fold.

Forty-three countries have now implemented best-practice policies for tackling trans-fat in food, with 2.8 billion people protected globally.

"Trans-fat has no known benefit, but huge health risks that incur huge costs for health systems," said WHO director-general, Dr Tedros Adhanom Ghebreyesus.

He said: "By contrast, eliminating trans-fat is cost effective and has enormous benefits for health. Put simply, trans-fat is a toxic chemical that kills, and should have no place in food. It's time to get rid of it once and for all.

Dr Tom Frieden, president and CEO of Resolve to Save Lives said: "Progress in eliminating trans-fat is at risk of stalling, and trans-fat continues to kill people. Every government can stop these preventable deaths by passing a best-practice policy now. The days of trans-fat killing people are numbered - but governments must act to end this preventable tragedy.'

substantial progress, however, this still leaves 5 billion worldwide at risk from trans fat's devastating health impacts with the global goal for its total elimination in 2023 remaining unattainable at this

time.

Industrially produced trans-fat (also called industrially produced trans-fatty acids) is commonly found in packaged foods, baked goods, cooking oils and spreads. Trans fat intake is responsible for up to 500 000 premature deaths from coronary heart disease each year around the world.

Currently, 9 of the 16 countries with the highest estimated proportion of coronary heart disease deaths caused by trans-fat intake do not have a bestpractice policy. They are Australia, Azerbaijan, Bhutan, Ecuador, Egypt, Iran (Islamic Republic of), Nepal, Pakistan and Republic of Korea.

Best-practices in trans-fat elimination policies follow specific criteria established by WHO and limit industrially produced trans-fat in all settings.

While most trans-fat elimination policies to date have been implemented in higher-income countries (largely in the Americas and in Europe), an increasing number of middle-income countries are implementing or adopting these policies, including Argentina, Bangladesh, India, Paraguay, Philippines and Ukraine. Best-practice policies are also being considered in Mexico, Nigeria and Sri Lanka in 2023.

If passed, Nigeria would be the second and most populous country in Africa to put a best-practice trans-fat elimination policy in place. No lowincome countries have yet adopted a best-practice policy to eliminate trans-

In 2023, WHO recommends that countries focus on these four areas: adopting best-practice policy, monitoring and surveillance, healthy oil replacements and advocacy.



Zanzibar President Dr Hussein Ali Mwinyi cuts the ribbon yesterday to launch Dubai National Air Travel Agency (Dnata) ground handling services at Terminal III of Zanzibar's Abeid Amani Karume International Airport. Photo: Guardian Correspondent

### NMB Bank to cautiously spread outside Tanzania

By Mnaku Mbani

NMB Bank Plc, listed at the Dar es Salaam Stock Exchange (DSE), is planning to spread its wings outside Tanzania, but it remains cautious how it sets out to do so.

Ruth Zaipuna, the CEO, made this observation yesterday in Dar es Salaam, when announcing financial performance results during the past year, plus the bank's plans for this year.

The bank has already hired a consultant to advice on going beyond Tanzanian borders, she said, without mentioning the targeted countries.

"The process has already started and some bank officials have visited some countries we are expecting to enter," she explained.

The plan is there because the bank has the capacity, so the process is already going on but cautiously to ensure that the good track records are not risked by hasty expansion, she stated.

Presenting the performances for 2022, she said that profit after tax amounted to 426bn/and was a new level, an increase of 47 percent from 290bn/- in 2021.

NMB Bank Plc has thus set aside a record 6.2bn/- towards its social impact investment programs, more than 1 percent of its earnings, as required by the bank's corporate social responsibility (CSR) policy, she said.

financial "This milestone performance and social impact commitment, underscores the bank's focus towards driving Tanzania's socio-economic agenda, and cements NMB Bank's market leadership position," the CEO declared.

The amount set aside for CSR shall maintain NMB effort at driving positive and lasting impact to millions of people in health, education, financial literacy, environment, and the wider sustainability agenda, she stated.

The bank's medium-term and long-term plan is to ensure creation sustainable value and shared prosperity with its stakeholders, she said, highlighting that the bank's profit before tax attained 617bn/- from 414bn/- in

For the first time in the bank's 25 year history, total income crossed the 1trn/- mark, closing at 1.2trn/-, being 23 percent up year-on-year,

The bank's total assets also crossed the 10trn/- mark, closing at 10.25trn/-, which explains yearon-year growth of 18 percent, she elaborated, laying emphasis on better quality origination and portfolio risk management.

The bank's asset quality improved remarkably with credit impairment of 76bn/- was recorded during last

year, representing loans showing cash flow difficulties, an annual improvement of 33 percent, she stated.

The non-performing loans ratio remained well-within the five percent regulatory benchmark, closing at 3.3 percent from 3.6 percent last year.

NMB's strong performance momentum and its deepened impact in the economy cemented its leading position in the market, a flag bearer of banking excellence within the region, she further noted.

"We sustained our leadership in driving the financial inclusion agenda, with over six million customer accounts, representing the largest customer base in Tanzania," she said.

"We emerged as one among the most efficient banks within the East Africa region, with a cost-to-income ratio of 42 percent, well within the regulatory threshold of 55 percent set by the Bank of Tanzania."

In line with its sustainable growth, the bank's tax payment to the government has consistently grown, recognized by the Tanzania Revenue Authority (TRA) as the overall winner of the 2022 Taxpayers Awards, she stated.

With market capitalization of more than 1.5trn/- late December 2022, NMB Bank remains the largest bank in Tanzania, and among the

top three listed banks in East Africa, she asserted.

client "Strong investments in digital solutions, meticulous execution of our strategy, high staff morale and productivity have driven the bank's strong performance," she said.

She praised the bank's stakeholders for their confidence and support towards "driving an organization with a growing reputation of consistent performance and a track record of commendable socio-economic impact."

Dr Edwin Mhede, the board chairman, said 2022 was the year of innovation, with the best ever strategic plan thus leading to such achievements.

2022 was the year of challenges, with head winds in economic value chains for banking, investment and the economy, "but they turned out to be opportunities for NMB Bank,' he stated.

"Global economic complaints changed into the happiness of the bank," he admitted, urging the bank management to ensure efficiency and innovation to move forward on the same premises.

Juma Kimori, the chief finance officer, had earlier said that the bank's financials were especially outstanding since 2018 with the deposits base expanding to 7.5trn/from 4.2trn/- in three years.



Mark Bristow (L), Barrick Gold Corporation's President and CEO, pictured in Msalala District earlier this week presenting a dummy cheque for US\$10,000 in assistance to representatives of a group of women engaged small-time quarry business. He was on an inspection tour of activities carried out by the firm and the local projects it supports. Right is the hospital's medical officer in-charge, Dr Silas Kayanda. Photo: Guardian Correspondent

FROM PAGE 1

for investment and private sector promotion at EAC headquarters, said that liberalization of air transport services will contribute to the greatest desire of growing intra-EAC trade.

# Lobby wants EAC air charges merged

The preliminary findings also show that cargo volumes have largely stagnated in the EAC region in obtaining clearance coupled with due to high costs of air cargo, he some airlines' scheduling delays

The lengthy bureaucracy involved

and inadequate infrastructure like cold rooms and route restrictions made it difficult to access new markets, he added.

NATIONAL.NEWS

### **Guardian**

# Envoys happy with progress of water project in Butimba

By Guardian Correspondent, Mwanza

AMBASSADORS from EU countries have expressed their satisfaction on the quality and speed of the 69bn/worth water reservoir at Butimba area in the city of Mwanza.

The EU envoys also praised the ongoing government efforts countrywide through the Ministry of Water in making sure people get safe and clean water supply.

The EU envoys message involved those from Belgium, Finland, France, Germany, Ireland, Italy, Netherlands, Spain and Poland who visited the Butimba Water Project on Tuesday this week.

Speaking during the visit, EU ambassador, Manfred Fanti said his delegation was satisfied with what they saw in regard to the Butimba water project.

"Butimba water project is among projects implemented in collaboration by the government of Tanzania and some EU countries, and jointly we are satisfied and are glad to what we witnessed, the project is progressing well and the construction adheres to quality and we hope it will be completed in time," said Amb Fanti.

He added that the delegation was also happy with the deliberate efforts of the government of Tanzania in bringing social services closer to the people and pledged that the EU will continue giving its support.

Earlier, Mwanza Regional Commissioner, Adam Malima, speaking with the EU delegation in his office, conveyed his message of thanks on behalf of the government and Mwanza residents to the delegation for its support towards Tanzanians' development.

Meanwhile, the director of Mwanza Urban water and sanitation Authority (MWAUWASA), Leonard Msenyele said he was pleased on how the delegation was satisfied by the implementation of the water project.

"We are proud to welcome this delegation to our projects considering that some of the projects, including the Butimba water project are sponsored by the government of Tanzania in collaboration with EU through soft loans," said Msenyele.

Msenyele thanked President Samia Suluhu Hassan for her efforts to make sure she sources funds for various projects for the benefit of Tanzanians including water

He said as of now, the Butimba water project was 65 per cent complete and the expectation is that by June this year Mwanza residents will start getting water from the project.

We are proud to welcome this delegation to our projects considering that some of the projects...



Michael Muhoja (R), Tanzania Revenue Authority's Deputy Commissioner for Domestic Revenue, with RSK Consulting CEO Raymund Kahumba in Dar es Salaam yesterday shortly after the former opened an RSK workshop on pitfalls in tax compliance for non-profit

# PAC identifies 50 billion/as bad loans in people's empowerment agencies

By Guardian Correspondent, Dodoma

Parliamentary Accounts Committee (PAC), has identified 50bn/- out of the 98bn/provided to empower the people to be bad loans.

In the circumstances, the panel has directed the Permanent Secretary to the Ministry of Finance and Planning to provide panel members with the names of the beneficiaries, where they are and what amount they owe.

The remarks were made here on Wednesday by the Committee's Vice Chairman, Japhet Hasunga, soon after his meeting with the permanent secretaries of the Ministries of Finance and Planning and that of Investment, Industry and Trade as well as National Economic Empowerment Council in regard to audit queries raised by the controller and auditor general from his 2020/21 audit report.

"These funds include the one of farm inputs, Agricultural Bank Fund,

and the fund for empowering small entrepreneurs. PAC discovered that out of the 98bn/- given, 50bn/- was in respect of bad loans that cannot be repaid," he said.

He noted that in the Agricultural Development Bank, it has been found out more than 7bn/- dished out did not reach those targeted.

"We have called upon the PS to provide us with information showing who were the beneficiaries, from which regions and the amount of money they got," he said.

However, Hasunga added that due to poor administration in all funds areas, they will have a way to advise the Parliament and the appropriate steps to take to all those who occasioned such loss.

In another development, the parliamentary Public Investment Committee (PIC) met with officials of the Ngorongoro Conservation Area authority (NCAA) and called upon them to create friendly environment for tourists.END

......

"These funds include the one of farm inputs, Agricultural Bank Fund, and the fund for empowering small entrepreneurs. PAC discovered that out of the 98bn/given, 50bn/- was in respect

of bad

loans that

cannot be

repaid"



#### PERMANENT CLOSURE NOTICE

We would like to inform our stakeholders and general public that, following the resolution dated June 30th 2022, members of FINTRAC Inc. have resolved to permanently close and cease operation in Tanzania.

We would like to convey our sincerely gratitude to our stakeholders and general public for their immeasurable support during our operation in Tanzania.

Be so informed.



#### **REQUEST FOR EXPRESSION OF INTEREST (E01)**

The United Nations (UN) agencies in Tanzania are reviewing their supplier databases being used for invitation of bids/request for proposal for procurement of various regular and emergency supplies and services required for implementation of their programmes in the country. On behalf of all UN agencies in Tanzania, UNICEF would like to invite all interested and eligible suppliers and service providers, including manufacturers, dealers, wholesalers, retailers, research institutions, management and other consulting firms to submit their Expression of Interest if they wish to do business with UN agencies based on Tanzania. The interested vendors/suppliers/consulting firms who meet the requirements as stipulated in the detailed Request for Expression of Interest which can be downloaded from the UNGM link given below.

#### Products and services range

The suppliers, manufacturers, wholesalers and consulting firms of the following supply and services category (but not limited to) are requested to submit their EOIs:

- Vendors, Suppliers, General Traders and Manufacturers of various supplies and equipment. The detailed list can be found on UNGM portal. The link is given below.
- Administrative, Transport, Logistics and other services
- Construction works and services
- Research and Management Consulting Firms:
- Financial services

The detailed list of supplies and services can be downloaded from the UNGM link given below:

Interested suppliers/service providers and consulting firms who are interested to work with United Nations in Tanzania should download the UN supplier profile form, UN General Terms and Conditions and a list of products and services from the following link:

#### https://www.ungm.org/Public/Notice/190504

Please note that all UN bidding documents including the Expression of Interest, Supplier Profile Form are free of charge and suppliers/service providers are NOT required to pay for any pre-qualification and bidding processes.

#### **Deadline for submission of EOI**

The Expression of Interest along with duly completed supplier profile form together with all relevant supporting documents including a detailed company profile should be submitted:

By email (with attachments not exceeding 25MB) with subject heading EXPRESSION OF INTEREST to the following email address: tanzania-bids2020@unicef.org

Deadline for the submission of EXPRESSION OF INTEREST is 12 pm, Monday, 13 February 2023.





### **JOB ADVERTISEMENT**

WASCO ISOAF Tz is a Tanzania – incorporated company with its head office in Dar es Salaam and its plant in Nzega District, Tabora Region. The Company has been contracted by the East Africa Crude Oil Pipeline (EACOP) Project as a Thermal Insulation Contractor.

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- Actively participate in conducting internal audits
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- · Conduct briefings to lifting teams.
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Please note that, should you not be contacted for more than two weeks after the deadline, consider your application unsuccessful

Friday 27 January 2023

**Guardian** 

#### **NATIONAL.NEWS**

# Coming of specialist doctors from US rare opportunity for Z'bar health sector - Mwinyi

By Guardian Reporter, Zanzibar

ZANZIBAR President Dr Hussein Ali Mwinyi has said the coming of specialist doctors from the US is a good sign and rare opportunity for the development of the Zanzibar health sector.

President Mwinyi made the remarks on Tuesday at Zanzibar State House when he met with and held talks with a team of doctors from the US led by Prof Bruno Jvan Herendaw from the International Society for Gynecologic Endoscopy (ISGE) who came to assist the health sector by establishing a unit at the new Unguja Urban West Hospital, Lumumba for specialist doctors who can perform surgeries without the need to conduct incision on patients.

He said apart from providing specialist advice, they will also assist in various areas including providing modern medical equipment at the hospital, medical expertise to indigenous doctors and rectification of the hospital infrastructures.

President Mwinyi thanked the

team for continuing to support the Zanzibar government in providing modern health services to its citizens.

Dr Mwinyi said the coming of the specialist doctors has been welcomed like tourist doctors who have come to support the health sector, and told them to also use their stay to visit various tourist attractions.

Speaking at the meeting, the US specialist doctors from  $\bar{\text{US}}$  and Belgium thanked the Zanzibar government through the Ministry of Health saying they have been well treated during their stay.

Sabra Salum Gynecologist from Unguja's Mnazi Mmoja Hospital said they have been taught about performing operations on women without making incisions.

She said since they received the training, they have performed 17 cases successfully.

Dr Sabra further said out of the 17 cases worked on, some of the patients came from private hospitals needing assistance.



An attendant at a Lake Oil Service filling station in Dar es Salaam serves a motorcyclist on Wednesday using a system that makes it possible for customers to make their purchases in a single, harmonised transaction while fuel operators quickly and securely authorise transactions. The service is now available in Tanzania, Kenya and Uganda. Photo: Guardian Correspondent

### Pesapal debuts automation solution for of fuel retailers

**By Guardian Reporter** 

CONNECTED payment services provider

Pesapal has introduced a novel retail automation solution to help lower operational costs in the retail fuel business segment and

enhance the efficiency of forecourts in the sub-sector.

Through the high-tech investment, the digital finance firm targets to automate 100 fuel stations across Tanzania, Kenya and Uganda before the end of this year.

A statement released yesterday in Dar es Salaam on the development said the Pesapal Forecourt Management Solution (PFMS) was the answer fuel station owners in the region require for seamless connectivity between forecourt equipment and facilitation of top fuel monitoring services.

The facilitation aspect of the new technology, the company explained, does not only help petroleum business retailers to lessen overheads but also enables them to minimise vices like fraud and improve how they interact with customers to drive more business.

"The Pesapal Forecourt Management Solution drives the automation of fuel and retail management processes. It seamlessly connects distribution points and digital payments - backed up with tools to reduce costs and pilfering, while improving the customer experience," reads the statement.

Last February, Pesapal received accreditation from the International Forecourt Standards Forum (IFSF) to provide integrated payment solutions to fuel stations, which accorded the company the opportunity to partner with retailers across the country to provide secure and seamless payment solutions in the industry.

Speaking during the unveiling of the innovative solution recently, the CEO of Pesapal Limited, Agosta Liko, said PFMS's ability to automate the entire fuel management process creates a cohesive environment in the fuel retail sub-sector.

Independent petrol station operators and large forecourt networks are changing up their business models, with convenience services, new fuels and battery charging. This makes it a more exciting, complex and risky game to be in. We're helping them automate and digitise, so they can focus on growing their businesses.

With Pesapal, petrol station owners can remotely monitor and control LPG and fuel dispensers. The solution automates how these talk to tank gauges, price displays and payment systems - which, as usual with Pesapal, integrate mobile money, cards and online

"We've spent months working with petrol station owners across East Africa and we've consistently heard about a lack of affordable monitoring and data tools for our unique environment. Many owners want to transform their forecourt into a multi-use hub, but they're flying blind at the moment.

Pesapal provides a back-end reporting tool and allows station owners to link Point of Sale (POS) and other technology platforms to forecourt operations. Additional functions include centralised price changes, RFID-based attendant tagging, automatic indenting of products and posting of outlet data to head office systems," Liko said.

According to Pesapal Tanzania Country Manager Bupe Mwakalundwa, PFMS enables fuel operators to improve how they serve customers and promote an allinclusive experience across the board.

"The solution allows customers to make their purchases in a single, harmonised transaction, while fuel operators quickly and securely authorise transactions," she points out in the presser.

Pesapal is a Technical Associate of the International Forecourt Standards Forum (IFSF). This community is focused on technology standards to benefit automotive fuel and energy retailers. It is also championing the interoperability of forecourt and convenience devices and services. IFSF membership paves the way for Pesapal to partner with African forecourt operators to drive further automation and meet changing global standards.

Pesapal Limited is Africa's leading payment service provider (PSP) that provides business tools which simplify in-person or in-store and online payment processing for organisations.

Founded in 2009, the company currently has a market outreach of six African countries that include Zambia, Zimbabwe and Malawi. In Tanzania, Pesapal opened for business last July after being licensed by the Bank of Tanzania to provide cashless payment services under the National Payment System Act of

#### ECOBANK TANZANIA LIMITED



Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014 CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2022

(Amounts in million of shillings)		
A . ASSETS	Current Quarter <u>31-Dec-22</u>	Previou Quarte 30-Sep-2
1 Cash	5.420	7,559
2 Balances with Bank of Tanzania	14,180	13,815
3 Investment in Government Securities	152,641	126,246
4 Balances with Other Banks and financial institutions	6,836	12,660
5 Cheques and Items for Clearing	20	224
6 Inter branch float items		-
7 Bills Negotiated		-
8 Customers Liabilities for Acceptances		-
9 Interbank Loans Receivables	39,753	18,049
10 Investment in Other Securities		
11 Loans, Advances and Overdraft (Net of allowances for		
Probable losses)	91,975	95,929
12 Other Assets	5,810	7,405
13 Equity Investments	· · · · · · · · · · · · · · · · · · ·	· ·
14 Underwriting accounts		
15 Fixed Assets (Net of depreciation)	3,431	3,127
16 TOTAL ASSETS	320,065	285,014
B . LIABILITIES		
17 Deposits from other banks and financial institutions	108,397	97,653
18 Customer Deposits	171,356	150,235
19 Cash Letter of credit		
20 Special Deposits	12,920	11,443
21 Payments orders/transfers payable	258	91
22 Bankers cheques and drafts issued		
23 Accrued taxes and expenses payable	2,328	2,224
24 Acceptances outstanding	· · · · · · · · · · · · · · · · · · ·	
25 Interbranch float items		
26 Unearned income and other deferred charges	23	2
27 Other liabilities	3,406	2,396
28 Borrowings	1,594	1,520
29 TOTAL LIABILITIES	300,280	265,564
30 NET ASSETS / ( LIABILITIES )	19,785	19,450
C . SHAREHOLDER'S FUND		
31 - Paid up Share Capital	168,024	168,024
32 - Capital Reserves	238	238
33 - Retained Earnings	(150,203)	(150,203
34 - Profit ( Loss ) Account	1,726	1,391
35 - Other capital accounts	· · · · · · · · · · · · · · · · · · ·	
36 - Minority interest		-
37 TOTAL SHAREHOLDER'S FUND	19,785	19,450
38 Contingent Liabilities	52,124	47,868
39 Non Performing Loans and Advances	2,076	1,787
40 Allowances for Probable Losses	1,110	725
41 Other Non Performing Assets		-
D . SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	6.2%	6.8
( ii ) Non Performing Loans to Gross loans	2.23%	1.8
iii ) Gross Loans and Advances to Total Deposits	50.3%	59.5
	29.1%	33.9
	88.8%	84.3
( v ) Earning Assets to Total Assets		10.8
( iv ) Loans and Advances to Total assets ( v ) Earning Assets to Total Assets ( vi ) Deposits Growth (vii ) Assets Growth	14.0% 12.3%	10.89 17.39

	(Amounts in million of shillings.)	Current Quarter	Comparative Quarter	Current Year Cumulative	Previous y Cumulat
		31-Dec-22	31-Dec-21	31-Dec-22	31-Dec
1	Interest Income	5,306	4,003	17,854	15,3
2	Interest Expense	(2,138)	(1,688)	(7,222)	(6,1
	Net Interest Income (Bad Debts Written Off)/Recovery on Bad Debts Written Off	3,168 411	2,315 71	10,631 1,154	9,1
5	Impairment Losses on loans and advances	(747)	-	(1,299)	(6
6	Non-Interest Income :	2,871	2,007	10,391	7,1
	6.1 Foreign Currency Dealing and Translation Gain/(Losses)	1,481	465	4,330	2,8
	6.2 Fees and Commissions	1,353	1,521	5,969	4,1
	6.3 Dividend Income	-	-	-	
	6.4 Other Operating Income	37	21	93	1
7	Non-Interest Expense	(5,341)	(4,356)	(19,039)	(15,4
	7.1 Salaries and Benefits	(1,894)	(1,682)	(7,161)	(6,6
	7.2 Fees and Commmision	-	-	-	
	7.3 Other Operating Expenses	(3,446)	(2,674)	(11,879)	8,8
8	Operating Income/ (Loss) Before Tax	363	36	1,839	8
9	Income Tax Provision	(28)	29	(112)	1
10	Net Income/(Loss) after Income Tax	335	7	1,726	6
11	Other Comprehensive Income	-	-	-	
12	Total comprehensive/(loss) for the year	335	7	1,726	6
13	Number of Employees	125	111	125	1
14	Basic Earnings Per Share	2	0	10	
15	Number of Branches	5	5	5	
D.	SELECTED PERFORMANCE INDICATORS				
i)	Return on Average Total assets	0.1%	0.0%	0.6%	(
ii )	Return on Average Shareholders' Fund	1.7%	0.2%	8.8%	7
ii )	Non Interest Expense to Gross Income	65.3%	72.5%	67.4%	68
v )	Net interest Income to Average Earning Assets	1.2%	5.5%	4.1%	10

( iv ) Net interest Income to Average Earning Assets	1.2%	5.5%	4.1%	10.49
CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 3	1 DECEMBER 2022			
( Amounts in million of shillings )				
	Current	Previous	Current year	Previous Ye
	Quarter	Quarter	Cumulative	Cumulati
	31-Dec-22	30-Sep-22	31-Dec-22	31-Dec-:
Cash Flow From Operating Activities:				
Net Income/ (loss)	363	730	1,839	83
Adjustment For:				
'-Impairment charge on loans and advances	517	487	1,068	67
'-Depreciation and amortization	85	306	1,056	1,36
'-Gain / Loss on Sale of Assets		-	-	-
-Net Change in statutory minimum reserve	(1,101)	(573)	(2,453)	(63
-Net Change in Treasury bills	_ :			
-Net Change in Loans and Advances	3,674	(6,535)	(23,826)	(6,61
-Net Change in Other Assets	1,358	761	1,389	(1,30
-Net Change in Deposits	33,386	42,985	90,940	4,09
-Net Change in Short Term Negotiable Securities	(33,275)	(16,954)	(69,418)	
-Net Change in Other Liabilities	1,287	(82)	1,575	38
-Tax Paid	(28)	(28)	(112)	(14
Net cash provided/(Used) by Operating Activities	6,266	21,097	2,058	(1,34
Cash Flow From Investing Activities				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(389)	(25)	(605)	(60
Proceeds From Sale of Fixed Assets	13	-	13	-
Purchase of Non Dealing Securities	-	-	-	-
Proceeds From Sale of Non Dealing Securities				
Purchase of Treasury bonds	(9,000)	(13,096)	(11,179)	8,18
Net Cash provided/(Used) by Investing Activities	(9,376)	13,121	(11,771)	7,57
. Cash Flow From Financing Activities:				
Repayment of Long Term Debt	-	-	(1,272)	(3,42
Proceeds From Issuance of Long Term Debt	-	-	-	-
Proceeds From Advance towards Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	70	(1,322)	(1,252)	6,39
Others	(39)	(273)	(630)	-
Net Cash Provided/(used) by Financing Activities	31	(1,595)	(3,154)	2,96
V . Cash And Cash Equivalent				
Net increase / (decrease) in Cash and Cash Equivalents	(3,079)	6,381	(12,866)	9,20
Cash and Cash equivalents at the Beginning of the Quarter/Year	12,167	5,786	21,954	12,75
Cash and Cash equivalents at the End of the Quarter/Year	9,088	12,167	9,088	21,95

(Amounts in million of shillings )	Share	Retained	Regulatory	<u>Tota</u>	
	<u>Capital</u>	<u>Earnings</u>	Reserve		
Current Year 2022	449.024	(450, 202)	220	40.050	
Balance as at the beginning of the year Advance towards share capital	168,024	(150,203)	238	18,059	
Profit (Loss) for the year		1,726		1,726	
Balance as at the end of the current period	168,024	(148,477)	238	19,785	
balance as at the end of the current period	100,021	(1.10, 177)		17,703	
Previous Year 2021					
Balance as at beginning of year	168,024	(152,604)	1,947	17,367	
Issue of shares	-			-	
Profit (Loss) for the year		692	-	692	
Regulatory Reserve	-	1,709	(1,709)	-	
Balance as at the end of the previous period	168,024	(150,203)	238	18,059	
Name and Title		Signature		<u>Date</u>	
Charles Asiedu				25-Jan-23	
Managing Director		Signed			
				25-Jan-23	
Nanzia Rajab		Signed		25-Jan-23	
Chief Financial Officer		Signed			
We, the undersigned Head of Internal Audit an statements. We declare that the statements h belief, have been prepared in conformance wi of the Banking and Financial Institutions Act, 2	ave been examined by us o th International Financial I	ınd, to the besi Reporting Stan	t of our knowled dards and the r	ige and	
<u>Name</u>		<u>Signature</u>		<u>Date</u>	
Kodi Mwanilelo		Signed		25-Jan-23	
Head, Internal Audit					
2. Michael Sallu		Signed		25-Jan-23	
Chairman		-			
3. Juliana Sweke		Signed		25-Jan-23	
5. Juliana sweke		Signed		ZJ-Jail-ZJ	

	MINIMUM DISCLOSURES OF	CHARGES AND FEES
	MINIMUM DISCLOSURES OI	
	EM/TRANSACTION urrent Accounts	CHARGE/FEE
	) Required minimum opening balance	
_	Personal Current Account Mapato Current Account	TZS 10,000 or USD 10
	Student Current Account	TZS 5,000 or USD 5
(b	Business Current Account ) Monthly service fee	TZS 100,000 or USD 50
(0	Personal Current Account	TZS 10,000 or USD 5
=	Mapato Current Account Student Current Account	TZS 7,000 01 030 5 TZS 7,000 FREE
+	Business Current Account	TZS 20,000 or USD 15
(c)	) Cash withdrawal over the counter (below 1Million)	FREE
(e	) Fees per ATM withdrawal ) ATM mini statement	TZS 1,000 or USD 1 TZS 650
(f)	Interim statement per page (current month)	FREE
(g)	) Periodic scheduled statement ) Cheque book (25/50/100 leaves)	FREE 25 Leaves -TZS 15,000 or USD 15.
1,	,	50 Leaves- TZS 30,000 or USD 20.
(i)	Dishonoured cheque (financial reasons)	100 Leaves-TZS 55,000 or USD 32 TZS 130,000 or USD 65
(j)	Fees per ATM withdrawal - Local Other Banks	TZS 2,500 or USD 1
(k)	) Counter cheque Stop payment	TZS 10,000 or USD 5
- (0)	Per Leaf	TZS55,000 or USD 35 TZS 60,000 or USD 50
(m	Above 1 leaf n) Standing Order	TZS 60,000 or USD 50 Within Ecobank- FREE
100	ry seamoning order	Other Tanzania banks - TZS 20,000 or USD 10 (personal) & TZS 50,000 or
-	\ Palance enquiru	USD 25 per instruction (Business)
(n	) Balance enquiry ATM	TZS 650
1	Audit Confirmation	TZS 130,000 or USD 130 TZS 10,000 TZS 20,000 or USD 10
(D	) ATM card issuance - New or Renewal Of Expired ) ATM card replacement - Lost/Damaged	TZS 20,000 or USD 10
(q	) Overdrawn account interest charge	48% p.a
(r)	) Unarranged overdraft ) Interbank transfer (TISS)	18% p.a 125 12,000 or USD 10 per transfer FREE
(t)	Bill payments through ATM	FREE
(u	) Deposit fee ) Electronic Fund Transfer (EFT)	FREE, except for Coins&Mutilated notes TZS 3,000 per entry or USD 2
.0 Sa	vings Accounts	123 3,000 per entry or 030 2
(a	) Required minimum opening balance Traditional Savings Account	TZS 10,000 or USD 10
_	Super Saver Account	TZS 30,000 or USD 30
	Super Saver Account Junior Saver Account	TZS 10,000 or USD 10
(b	) Monthly service fee Traditional Savings Account	TZ5 2,000 or USD 1
	Super Saver Account	FREE
(c)	Junior Saver Account ) Interim statement	FREE FREE
(d	) Account closure	FREE
.0 Ele	ectronic Banking ) Ecobank Online (Internet Banking) (Step up Aleste (SME / Exp (1))	
- (α		FREE
	Viewing balance or Statement	
+	Transfers within Ecobank Third Party Transfers within Ecobank	TZS 1000 or USD 1 TZS 2,000 or USD 1
	Local Transfers Outside Ecobank	1 125 10,000 or USD 5
/h	Monthly fee/Maintanance	FREE
(6)	) OMNIlite (corporate internet banking) Sign - up, Alerts(SMS/Email)	FREE
_	Viewing balance or Statement Transfers within Ecobank	FRFF
_		
	Electronic Fund Transfer (EFT) - ACH/SALARY/MOBILE Cash Payout through branches	TZS 10,000 or USD 5 TZS 2,000 per entry TZS 7,000 per entry or USD - 0.5% Per entry, Min \$5 Max \$300
+	Casii Payout through branches Monthly fee/Maintanance	TZS 7,000 per entry or USD - 0.5% Per entry, Min \$5 Max \$300 FREE
(c)	Monthly fee/Maintanance ) Mobile banking (USSD/Ecomobile/Ecobank App)	
+	Sign - up Balance Inquiry	FREE TZS 300
	Mini Statement Transfers within Ecobank	TZS 800
-	Transfers within Ecobank Local Transfers Outside Ecobank	TZS 1,000 or USD 1 TZS 10,000 or USD 5
	Email or sms alert	FREE
-	Utilities Payment (airtime,luku,dstv, water) Mobile wallet transfers (M-PESA, TIGO PESA, AIRTEL MONEY)	FREE TZS 1 to 100,000 -2,000
	mobile wallet transfers (mrresh, FIGU PESA, AIRTEL MUNET)	TZS 100,001 to 500,000 - 4,000
$\perp$	Hamble for Maintanana	TZS 500,001 to 1,000,000 - 6,000
(d	Monthly fee/Maintanance ) Mobile App banking	FREE
1,2	) Mobile App banking Sign - up, Alerts(SMS/Email) Viewing balance or Statement	FREE
+	Viewing balance or Statement Personal/Own account Transfers within Ecobank	TZS 1000 or USD 1
$\pm$	Third Party Transfers within Ecobank	TZS 2,000 or USD 1 FREE
	Utilities Payment (airtime,luku,dstv, water) Monthly fee/Maintanance	FREE FREE
$\pm$	Local Transfers Outside Ecobank	TZS 10,000 or USD 5
	Local Transfers Outside Ecobank ATM Cardless Withdraw	1% of withdrawn amount
4 Fo	reign Exchange Transaction Purchase/sale of TCs transactions over the counter Purchase of foreign cheque	N/A
(b	) Purchase of foreign cheque	N/A
(c)	) Sale/purchase of cash passport	N/A USD 50 + SWIFT charges
(d	Sale/purchase of cash passport Telegraphic Transfers (TT) SWIFT/Telegraphic Transfers (TT)	USD 50 + SWIFT charges USD 25 or TZS Equivalent
(f)	Transfer from foreign currency denominated account to local current account Within Ecobank	FREE
	Local Transfers Outside Ecobank	FREE USD 10 per transfer
.0 Pe	ersonal Loans ) Processing/Arrangement/Appraisal fee	
(a	) Processing/Arrangement/Appraisal fee	17%
+	(i) Personal loans (ii) Overdrafts	2%
$\perp$	(iii) Mortgage finance	N/A
(b)	(iv) Asset finance ) Unpaid loan instalment	2%   48% p.a
	) Early repayment	
(c)	) Valuation fees	Min TZS 200,000





Financial Sector Deepening Trust CEO Pamela Shao makes introductory remarks at a capacity-building workshop the agency organised in Dar es Salaam earlier this week for financial sector stakeholders, mainly Kilombero Sugar Company staff. The thrust was on deliberating on sustainable ways of supporting Morogoro Region's Kilombero valley sugarcane growers. Photo: Guar

### Activists: Men should not be listed as victims of violence in the forthcoming national action plan

By Getrude Mbago

WOMEN Coalition on constitution and election has called upon the government to change and not incorporate men as one of the major victims in the implementation of the National Action Plan to End Violence Against on Women and Children 2023/2027.

Addressing reporters in Dar es Salaam on Wednesday, Rebecca Gyumi, the coalition member and executive director of Msichana Initiative said incorporating men as victims in the draft of the action plan is not good and can even thwart the ongoing efforts to alleviate violence against women and children.

"We are calling for the government to exclude the word men in the draft of the National Action Plan and remain with women and children as it is in the ended action plan, it is not that we do not recognise the rights of men but we need to focus on the groups that faces much risks and impacts of the actions," she

action plan reads "National Plan of Action to End Violence Against Women, Children and Men which is not right to incorporate men and identify them as the one of the victim group of violence actions.

She said in all meetings that engaged stakeholders, the issue to incorporate men in the action plan wasn't discussed but they are wondering why it has been also given special attention.

"The country's statistics show that women and children are the most victims of violence actions, only few men have reported to face the same, unfortunately majority of perpetrators are men, so we see it not right making men among the top victims of violence because by doing this, we will lose focus and end up getting unwanted outcomes," she lamented.

coordinator of the Tanzania Women Cross Party (TWCP) men as one of the major victims

According to her, the current in the national action plan doesn't mean that they are neglected but they will continue reporting actions of abuse which they face in other legal bodies.

"We are getting outside the line, doing so can completely ruin the whole effort to address the challenge in the country, we need to focus on women and children which hear and witness everyday undergoing torture of violent actions where most of them are done by men," she said.

Tanzania Media Women Association (TAMWA) executive director, Rose Reuben said that so far the country hasn't done a study to find out the total number of men who faced violence actions, something which translates that they are not many compared to women and children.

"This is a national action plan, Dr Avemaria Semakafu, country it is a very serious initiative which needs to ensure that stakeholders' views are respected so as to Ulingo platform said that excluding achieve the intended outcomes,"

### EFTA supports small-time tarmers with 200 tractors

**By Guardian Reporter** 

SMALLHOLDER farmers now have every reason to smile after Equity For Tanzania Limited (EFTA)—a lease financing company purchased 200 units of tractors agriculture supporting mechanization in Tanzania.

The New Holland Agriculture branded TT75 4WD tractors for leasing to smallholder Tanzanian farmers are set to increase agricultural production, and improve food security in the country.

Nicomed Bohay, firm's managing director said in a statement that EFTA boasts of 1,045 active leases to SMEs and has financed over \$69 million in equipment for SMEs and farmers who would otherwise be unable to access finance.

"Annual Tanzanian tractor sales are estimated at 1,800 units, meaning EFTA's 530 tractors boost Tanzanian tractor access for farmers by 23 per cent," he said.

Bohay further disclosed that EFTA sealed a deal of 200 new tractors with one of the respected top brands in the world for farmers and SMEs in Tanzanian agricultural sector, to reaffirm EFTA's commitment of providing access to finance without collateral to farmers who wouldn't have met eligibility criteria from mainstream financial institutions.

The lease financing company is implementing the deal in collaboration with a number of stakeholders namely New Holland Agriculture, Hughes Agriculture Tanzania Ltd (HAT) and CRBD Bank.

This is the first time a broader partnership, including New Holland Agriculture and CRDB, has been formed to significantly scale up tractor access by smallholder farmers.

Mohamed Mmetuka expressed his delight in the EFTA's loan saying it will boost his agricultural yields.

"The support has come handy after using a hand hoe for a long time," Mmetuka said, noting that he couldn't afford getting a tractor for himself for he didn't have a collateral to do so.

Michiel Timmerman, EFAfrica Group Chairperson said he excited by this ground-breaking deal as the impact it will deliver, by providing affordable mechanisation and access to a leading tractor brand with excellent after-sales service and parts provided by Hughes Agriculture throughout the country.

Abdulmajid Nsekela, CRDB Bank Plc, CEO and Managing Director said: "This partnership with EFTA to support the SMEs in Tanzania demonstrates our readiness to support the agriculture sector. SMEs are the engines of growth for the economy, contributing heavily to the country's GDP and employment.

Nsekela added that, CRDB Bank joined this partnership to ensure mechanisation in agriculture brings the desired outcomes".

Morogoro-based farmer,

### Minister challenges CFR to carry out its responsibilities excellently

**By Guardian Reporter** 

THE Centre for Foreign Relations (CFR) has been challenged to implement its basic responsibilities to become an institution of excellence.

The Minister for Foreign Affairs and East African Cooperation minister, Dr Stergomena Tax made the call in her visit at the Dar es Salaam based centre where she held talks with the management and staff.

Dr Tax called upon the centre to make special researches to find solutions to various challenges within the community, strategically and through intelligence, and closely monitor the implementation of the centre's building projects.

She called upon the Centre to expand it programme scope due to the increase of students needing to join it as well as prepare a national plan for implementing economic diplomacy.

"CFR is supposed to expand its programmes scope such as providing training on strategies, make research and advise the government and other stakeholders in the diplomatic and strategic sectors, the researches will contribute to boost diplomacy and have in place joint strategies to fight challenges facing the government in the area," she added.

Dr Tax added that every lecturer and college staff is supposed to and new strategies to produce abide by ethical behaviour and laws better diplomats.

as ethics is an important part at work places.

The Foreign Minister also assured the college staff and workers that the government will continue collaborating with the college in making sure it improves its environment so as to produce experienced diplomats.

Speaking at the meeting, the Chairman of CFR Board, Amb Ramadhani Muhongwa Mwinyi said the college is essential in providing training on diplomatic relations and added that as for now it continues to improve its structure as well as curricula in order to make it an excellent diplomatic college.

Earlier, the CFR Principal, Dr Felix Wandwe said the centre continues preparing various structures to improve the teaching environment

# 'Tanzania benefits from projects mobilising sustainable land use'

**By Guardian Reporter** 

IN a move to combat challenges brought about by drought, Tanzania has benefited from projects that mobilised for sustainable land use thereby reducing desertification and drought effects.

The observation was given Wednesday this week in Dodoma by the Deputy Permanent Secretary in the Vice President's Office (Environment) Dr Switbert Mkama at the opening of the meeting of experts that met to verify the draft on the national Plan Against Desertification and Drought Conditions under the auspices of the United Nations Convention to Combat Desertification (UNCCD).

Speaking on behalf of the Deputy Permanent Secretary, the Assistant Director in the Environment Division in the VP Office, Catherine 

Bamwenzaki said Kilimanjaro Region has benefitted from the project to restore affected areas while Tabora and Katavi Regions has benefitted from the project to preserve the 'miombo' woodlands.

Bamwenzaki explained that Tanzania is also benefitting from the project to rescue water sources through the Sustainable Management of Lesser Ruvu and Zigi Water basins, the project to restore Devastated Land and Increase Food security in Tanzania Drought Areas, as well as the Programme for the Preparations of Goals for Preventing Land Devastation by 2030.

"There are many benefits which member countries benefit including their being professionally and financially empowered, including provision of working tools to fight desertification and drought conditions," she said.

Meanwhile, the representative from the United Nations Capital development Fund (UNCDF), Aine Mushi said the strategy will come up with a report that will help in its implementation.

She said it is important to look into how the strategy involves stakeholders from various sectors including Non-Governmental Organisations (NGOs) development stakeholders.

"When we involve stakeholders we can know how we enter the government Budget system and at what financial capacity we can be able to implement the strategy," added Aine Mushi.

meeting involved representatives from sectoral ministries, representatives from development partners and civil society organisations (CSOs) and those from the private sector.





#### **REQUEST FOR TENDER**

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

#### **E&I Installation Works for New Paste Plant and Filtration Plant Construction**

#### **Pre-qualification Criteria**

No.	Reference No.	Description of work		Pre-Qualification Criteria
1	NM002/2023	E&I Installation Works	i.	Applicants to submit Company profile with proven
		which includes – Cable		experience in Electrical installation works.
		Ladders, Cables,	ii.	Information required to include a list of relevant
		Transformers, Ring Main Units and Motor Control		projects undertaken in last 3 years. For each
		Centres at North Mara		project provide: description and relevance to the
		Mine Site		
				tendered project; project cost; and duration of
				project.
		Package A: Filtration	iii.	Completion certificates of previous projects with
		Plant		reference list of Clients, applicant agrees - without
		Bookaga B. Boota Blant		reservation-upon the submission of EOI, that the
		Package B: Paste Plant		Company has the full right to contact any of the
				references provided.
			iv	Applicant to submit list and specifications of
			IV.	
				Equipment's, including test equipment.
			٧.	7
				experienced personnel.
			vi.	Method statement for key installation works
			vii.	Local content compliance
			viii.	HSE policy
			ix.	CRB registration, Class 3 contractor and above
				Applicant should provide proof to its statements as
			^.	
				,, , , , , , , , , , , , , , , , , , ,
				engineering capabilities, documents complying with
				Tanzanian laws and Regulations.

#### **Expression of interest**

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

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

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

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

#### **Key Dates**

Last date to submit EOI

30 January 2023

**North Mara Gold Mine Limited** 

6 Friday 27 January 2023

ADVERTISEMENT

### NATIONAL BANK OF COMMERCE LTD

PUBLICATION OF FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014.



### **KEY FINANCIAL HIGHLIGHTS**













	NDENSED STATEMENT OF FINANCIAL POSITION AS AT 31	(AMOUNT IN MILLIO	N SHILLINGS)
	CEMBER 2022	Position as at 31-Dec-22	Position as at 30-Sep-22
	ASSETS		
1	Cash	122,214	132,08
2	Balances with Bank of Tanzania	204,635	242,54
3	Investment in Government securities	443,755	421,44
4	Balances with other banks and financial institutions	54,771	48,45
5	Cheques and items for clearing	4,064	4,29
6	Interbranch Float Items	-	
7	Bills negotiated	-	
8	Customer liabilities for acceptances	64,034	91,21
9	Interbank Loans Receivables	47,801	131,83
10	Investment in other securities	-	
11	Loans, Advances & Overdrafts (Net of allowances for Probable Losses)	1,766,790	1,521,49
12	Other assets	93,353	78,86
13	Equity Investments	2,028	2,02
14	Underwriting accounts	-	
15	Property, Plant and Equipment	51,214	49,10
16	TOTAL ASSETS	2,854,658	2,723,37
В	LIABILITIES		
17	Deposits from Other Banks and Financial Institutions	8,575	8,29
18	Customer deposits	1,925,185	1,957,49
19	Cash Letters of Credit	45,660	48,49
20	Special Deposits	-	
21	Payment orders/transfers payables	5	2,32
22	Bankers' Cheques & Drafts Issued	-	
23	Accrued Taxes and expenses payable	42,352	43,06
24	Acceptances Outstanding	64,034	91,21
25	Interbranch float items	432	3,1
26	Unearned income and other deferred charges	-	
27	Other Liabilities	41,248	34,06
28	Borrowings	379,734	196,60
29	TOTAL LIABILITIES	2,507,226	2,384,65
30	NET ASSETS/(LIABILITIES)(16 minus 29)	347,432	338,71
c	SHAREHOLDERS' FUNDS		
31	Paid-Up Share Capital	87,000	87,00
32	Capital Reserves	-	
33	Retained Earnings	185,674	196,78
34	Profit/(Loss) accounts	57,766	46,21
35	Other Capital Accounts	16,991	8,71
36	Minority Interest	-	
37	TOTAL SHAREHOLDERS' FUNDS	347,432	338,71
38	Contingent Liabilities	282,231	327,18
39	Non Performing Loans & Advances	63,322	59,17
40	Allowance For Probable Losses	35,463	35,40
41	Other Non Performing Assets	306	30
D	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to Total Assets	12.2%	12.4
(ii)	Non Performing Loans to Total Gross Loans	3.5%	3.8
(iii)	Gross Loans and Advances to Total Deposits	91.3%	77.6
(iv)	Loans and Advances to Total Assets	63.1%	57.2
(v)	Earnings Assets to Total Assets	79.1%	76.2
(vi)	Deposits Growth	(1.7)%	3.6
(VI)			

			(AMOUNT IN MILL	ION SHILLINGS)			
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2022		Current Quarter Ending 31-Dec-2022	Comparative Quarter (Previous Year) Ending 31-Dec-2021	Current year Cumulative Ending 31-Dec-2022	Comparative Year Previous Year Cumulative Ending 31-Dec-2021		
1	Interest Income	61,426	50,403	217,124	186,14		
2	Interest Expense	(14,818)	(7,485)	(50,002)	(27,823		
3	Net Interest Income (1 minus 2)	46,608	42,917	167,122	158,32		
4	Bad Debts Written Off	(3,576)	(1,404)	(10,173)	(3,65		
5	Impairment Losses on Loans and Advances	(1,300)	(2,744)	3,788	(3,67		
6	Non Interest Income:	21,395	16,328	92,504	61,55		
	6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	5,585	3,596	20,204	12,13		
	6.2 Fees and Commissions	12,592	11,572	52,378	43,2		
	6.3 Dividend Income	-	-	-			
	6.4 Other Operating Income *	3,218	1,160	19,923	6,10		
7	Non Interest Expense	(46,655)	(36,326)	(171,468)	(152,51		
	7.1 Salaries and Benefits (22,1)	(22,174)	(21,396)	(82,861)	(79,5		
	7.2 Fees and Commissions	(3,028)	(1,930)	(9,260)	(8,96		
	7.3 Other Operating Expenses	.3 Other Operating Expenses	.3 Other Operating Expenses	(21,453)	(13,001)	(79,347)	(64,00
8	Operating Income/(Loss)	16,471	18,771	81,774	60,03		
9	Income Tax Provision	(4,920)	(4,865)	(24,008)	(20,00		
10	Net Income/(Loss) After Income Tax	11,551	13,906	57,766	40,03		
11	Other Comprehensive Income						
	11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(2,837)	(166)	1,552	(87		
12	Total Comprehensive Income/Loss	8,714	13,739	59,318	39,15		
13	Number Of Employees	984	950	984	9		
14	Basic Earnings Per Share	7,358	8,857	36,794	25,49		
15	Number of Branches	47	47	47			
	PERFORMANCE INDICATORS						
(i)	Return on Average Total Assets	1.6%	2.4%	2.0%	1.8		
(ii)	Return on Average Shareholders' Funds	13.2%	18.2%	16.6%	13.2		
(iii)	Non interest Expense to Gross Income	68.6%	61.3%	66.0%	69.4		
(iv)	Net Interest Income to Average Earning Assets	8.2%	9.6%	7.4%	9.0		

	interest income	01,420	30,403	217,124	100,140
2	Interest Expense	(14,818)	(7,485)	(50,002)	(27,823)
3	Net Interest Income (1 minus 2)	46,608	42,917	167,122	158,323
4	Bad Debts Written Off	(3,576)	(1,404)	(10,173)	(3,652)
5	Impairment Losses on Loans and Advances	(1,300)	(2,744)	3,788	(3,679)
6	Non Interest Income:	21,395	16,328	92,504	61,555
	6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	5,585	3,596	20,204	12,137
	6.2 Fees and Commissions	12,592	11,572	52,378	43,210
	6.3 Dividend Income	-	-	-	40
	6.4 Other Operating Income *	3,218	1,160	19,923	6,169
7	Non Interest Expense	(46,655)	(36,326)	(171,468)	(152,512)
	7.1 Salaries and Benefits	(22,174)	(21,396)	(82,861)	(79,546)
	7.2 Fees and Commissions	(3,028)	(1,930)	(9,260)	(8,962)
	7.3 Other Operating Expenses	(21,453)	(13,001)	(79,347)	(64,004)
8	Operating Income/(Loss)	16,471	18,771	81,774	60,035
9	Income Tax Provision	(4,920)	(4,865)	(24,008)	(20,005)
10	Net Income/(Loss) After Income Tax	11,551	13,906	57,766	40,030
11	Other Comprehensive Income				
	11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(2,837)	(166)	1,552	(873)
12	Total Comprehensive Income/Loss	8,714	13,739	59,318	39,156
13	Number Of Employees	984	950	984	950
14	Basic Earnings Per Share	7,358	8,857	36,794	25,497
15	Number of Branches	47	47	47	47
	PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	1.6%	2.4%	2.0%	1.8%
(ii)	Return on Average Shareholders' Funds	13.2%	18.2%	16.6%	13.2%
(iii)	Non interest Expense to Gross Income	68.6%	61.3%	66.0%	69.4%
(iv)	Net Interest Income to Average Earning Assets	8.2%	9.6%	7.4%	9.0%

CONDENSED STATEMENT OF CASH FLOW		(AMOUNT IN M	ILLION SHILLING	is)
STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2022	Current Quarter 31-Dec-22	Previous Quarter 30-Sep-22	Current Year Cumulative 31-Dec-22	Comparative Year (Previous year) Cumulative 31-Dec-21
Cash flow from operating activities:				
Net Income/(Loss)	16,471	22,752	81,774	60,035
Adjustment for:			-	-
-Depreciation/Amortization	3,135	2,906	12,118	10,375
-Impairment charge/(release)	1,300	(3,018)	(3,788)	3,679
-Net change in Loans and Advances	(250,168)	(95,262)	(381,317)	(288,819)
-Gains/Loss on Sale of Assets	-	-	-	2
-Net change in deposits	(34,858)	70,608	377,403	89,664
-Net change in short term negotiable securities			-	-
-Net change in other liabilities	(24,709)	26,536	27,787	(28,699)
-Net change in other assets	17,534	(20,167)	(16,058)	5,613
-Net change in SMR deposits	14,031	(47,054)	(64,324)	8,272
-Tax Paid	(8,793)	(9,057)	(28,307)	(16,248)
-Write offs	3,576	1,960	2,804	3,652
Net cash provided/(used) by operating activities	(262,480)	(49,794)	8,091	(152,474)
Cash flow from investing activities				
Dividends received	-	-	-	40
Purchase of fixed assets	(6,211)	(4,171)	(19,898)	(15,082)
Proceeds on sale of fixed assets	-	-	-	(2)
Sale/(Purchase) of Non-Dealing Securities	(25,143)	26,109	(79,732)	58,281
Others (Equity)	-	-	-	-
Net cash provided /(used) by investing activities	(31,354)	21,938	(99,630)	43,236
Cash flow from financing activities				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from Issuance of Shares Capital	-	-	-	-
Payment of Cash Dividends	-	-	(15,000)	-
Net change in other borrowings	183,134	(4,747)	139,315	33,039
Others (Leased liability)	(994)	(1,007)	(1,643)	(2,794)
Net cash provided /(used) by financing activities	182,141	(5,754)	122,672	30,246
V Cash and cash equivalents				
Net increase (decrease) in cash and cash equivalents	(111,693)	(33,610)	31,133	(78,992)
Cash and cash equivalent at the beginning of the quarter	381,010	414,620	238,184	317,176

CONDENSED STATEMENT OF CASH	(AMOUNT IN MILLION SHILLINGS)							
FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2022	Share capital	Share premium	Retained earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Value)	Total Equity	
Current Year								
Balance as at the beginning of the year	15,700	71,300	209,755	-	-	4,330	301,085	
Profit for the year			57,766				57,766	
Other comprehensive income						1,552	1,552	
Transaction with owners							-	
Dividend Paid			(15,000)				(15,000)	
Regulatory Reserve			(11,110)	11,110			-	
General Provision Reserve								
Others *			2,029				2,029	
Balance as at the end of current period	15,700	71,300	243,440	11,110	-	5,882	347,432	
Previous Year								
Balance as at the beginning of the year	15,700	71,300	169,734	-	-	5,417	262,151	
Profit for the year			40,021				40,021	
Increase/(decrease) resulting from adopting of IFRS 16			-				-	
Other Comprehensive Income						(1,087)	(1,087)	
Transaction with owners								
Dividend paid			-				-	
Regulatory Reserve			-	-			-	
General Provision Reserve			-		-		-	
Balance as at the end of previous period	15,700	71,300	209,755	-	_	4,330	301,085	

269,317

381,010

269,317

238,184

\*Amount included in others relates to restatement reversal in prior year's numbers

**SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2022** In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title **Signature** Theobald Sabi (Managing Director) 25/1/2023 Signed Waziri Barnabas Signed 25/1/2023 Fulgence Shirati (Chief Internal Audito Signed 25/1/2023

Cash and cash equivalent at the end of the quarter

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

Date Dr. Kassim Hussein 25/1/2023 Signed Felix Raphael Herini Mlaki Signed 25/1/2023

### Bank presents new tractor prize to winner of 'Shambani' campaign



Mtwara regional commissioner Col Ahmed Abbas pictured earlier this week moving to test-drive a tractor the National Bank of Commerce (NBC) has presented to the Masasi Mtwara Cooperative Union (MAMCU). This was after the association emerged winner of the bank's 'Vuna Zaidi na NBC Shambani' raffle for Mtwara Region. The competition is meant to stimulate the production of cashewnuts in the region. The others include NBC director of finance Waziri Barnabas, MAMCU chairman Siraji Mtenguka as well as other NBC and MAMCU officials. Photo: Guardian Correspondent

#### By Guardian Correspondent, Mtwara

THE National Bank of Commerce (NBC) has presented various prizes including bicycles, motorcycles and a tractor to winners of the second edition of the bank's 'Vuna Zaidi na NBC Shambani' campaign hailing from Mtwara regions. The prizes will spur production rate of cashew nuts and other crops in the region according to the lender.

Speaking in Mtwara mid this week during a brief event to wind up the campaign and presenting prizes to winners of the campaign that included a tractor that was given to Masasi Mtwara Cooperative Association (MAMCU), Mtwara Regional Commissioner, Colonel Ahmed Abbas said the prizes came the right time as the region was implementing its ambitious plan to increase cashew nuts production from the current 400,000 tonnes to 700,000 tonnes by 2025.

"It is the government's plan to see that the agricultural sector grows by 10 percent by the year 2030, so we are grateful to see that NBC bank is fully participating in achieving the ambition through NBC 'Vuna Zaidi na NBC Shambani'" he said while asking agricultural experts in the region to visit farmers regularly in order to provide them with education that will enable them to produce quality cashews.

He further stressed on farmers in the region to make sure they save their money in the bank as well as maintaining financial discipline, including investing it back in farming equipment for modern farming practices in order to improve their own economic wellbeing.

NBC Director of Finance, Waziri Barnabas said since the beginning of the campaign, a total of 73 winners including individual farmers, AMCOs and regional cooperative unions in Mtwara region received various prizes including 1 tractor, 2 Toyo tri cycle, 12 motorcycle, 40 sprayer pumps, 20 bicycle having a total value of 150m/-. The campaign started 13th October 2022 to 13th January 2023

"I am still urging farmers to continue routing their money through their 'NBC Shambani' accounts to get the opportunity to further enjoy benefits resulting from the account," he said.

He further insisted that the bank is determined to cooperate well with farmers to ensure that they improve the agricultural sector and that apart from the shambani campaign the bank has been providing various loans to a number of AMCOS in the regions as a way of supporting their operational activities related to cashew production.

Winners of the draw thanked NBC for organising the campaign as it has turned out to be of great assistance to them.

"We are very thankful to NBC for the tractor as it will greatly assist us in attaining our goals. We also pledge to keep on routing our money through the 'NBC Shambani' accounts to win more prizes," said Siraji Mtenguka, the Chairman of MAMCU whose institution has won a tractor prize through the campaign for the second time in a row.

### Court reschedules human trafficking case against a Dar resident to Feb 8

#### By Correspondent Zuwena Shame

DAR ES SALAAM'S Kisutu Resident Magistrate's Court has adjourned the human trafficking case facing a Dar es Salaam resident, Mohamed Salehe, to February 8, as the plea bargaining is yet to be processed.

Previously, the accused through his lawyer, Mohamed Majaliwa submitted an application letter to the office of Director of Public Prosecutions (DPP) for plea bargaining.

However, State Attorney Moses Kaima told the court yesterday that the application of the plea bargaining wasn't ready, forcing the Kisutu Resident Magistrate, Ramadhani Rugemalila to adjourn the case.

Rugemalila told the court the plea bargaining request takes 30 days therefore the prosecution side should process the request on time.

On January 25, this year, the accused told the court that he had presented a plea bargaining request to DPP for discussion.

In the preliminary hearing, Mohamed Salehe (Masoli) is accused of committing human trafficking offence of RahmaYusuph.

It was alleged that in 2012, the accused claimed to be a job agent for Arab countries where he advertised housekeeping positions, hospital cleaning and supermarket sales persons through his social media network.

The complainant saw the advertisement and selected a housekeeping position whereby the accused told her that she will be working in Turkey.

After some time, the accused told the complainant all her travel documents were ready and they should meet for COVID-19 test at Amana Referral Hospital. But when they reached the hospital, the complainant found another two ladies.

On June 11, 2021, the accused told the complainant to meet at Kipawa Petrol station in Dar es Salaam so as to get her travel documents and employment contract but he only handed over travel documents.

On the same date, the complainant and other two ladies were taken by taxi driver to the airport and travelled by Fly Dubai Airlines believing that they were going to Turkey.

When the complainant and other two ladies reached Dubai, they were surprised to be transferred to another airline to Kurdistan in Iraq.

Upon arrival in Iraq, the complainant and her fellows, their passports were confiscated and locked in one office room where she found other women inside.

The complainant told the court that while inside the room, at different times people of Arab origin were selecting women and leaving with them and she was taken three times for housekeeping.

The plaintiff further claimed that while working she was abused by being beaten, given one meal per day, not given treatments when sick, not paid salary, cleaning the cat after defecating, not given time to rest and forced to have group sex.

The complainant claimed that she contacted the accused to assist her to return home but he wanted her to pay \$4000 as compensation for quitting the job.

After failing, the complainant contacted her relatives back home who reported the matter to Tabata Police Station in Dar es Salaam where, in collaboration with Police Headquarters were able to trace the accused and he confessed.

Following police instructions, the accused contacted his bosses in Iraq and returned the lady back. After the

a) Fixed Deposit b) Malengo

investigation the accused was brought to the court. The accused however is still under police custody.

# NATIONAL BANK OF COMMERCE LTD THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) GN. NO. 28910 SCHEDULE (MADE UNDER REGULATION 11) NBC TARIFF GUIDE (2022-QUARTER 3). MINIMUM DISCLOSURES OF CHARGES AND FEES.



Charge / Fee (TZS) ITEM / TRANSACTION Charge / Fee (USD) 1,500,001-10,000,000 charges 7,500 | 10,000,001-20,000,000 charge 2% of the value Min 5 Max 100 (c) (i) Cash withdrawal over the counter vate Banking /La Riba Private Banking vilege Banking /La Riba Privilege Bank 5000-50000 charges 1500 | 50001-199999 charges 1600 | 200000-299999 charges 1700 300000-350000 charges 1800 | 350001-above charges 2000 1.45% Min 100 Max 200 1.45 % (Min charge 150,000 and Max 300,000) Counter cheque (Bankers cheque issuance / Replacement (i) Stop payment
(ii) Standing order Within NBC (Buss account) \*
(ii) Standing order Outside NBC (Buss account) \*
(iii) Standing order Outside NBC (Buss account) \*
(iiii) Standing order Outside NBC (other accounts / products) \*
(ii) Balance enquiry Over the Counter
(o) Balance enquiry NBC ATM
(iii) Balance enquiry NBC ATM - Shambani
(ii) Balance enquiry NBC ATM - Shambani
(iii) Balance enquiry Non NBC ATM
(iii) ATM Card Issuance Private Banking; extra /secondary card
(s) ATM card replacement (if Lost/ Physical damage standard card)
(u) Overdrawn account interest charge
(y) Unarranged overdraft 25000 (u) Overdrawn account interest charge
(v) Unarranged overdraft
(w) Interbank transfer - TISS outgoing \*
(x) Bill payments through ATM
(y) i) Deposit fee - Forex (FX) Deposit (notes 50, 100)
ii) Deposit fee - Small Denomination notes (500, 1000, 2000) above 500,000
iii) Cash deposit different customer (Deposit in collection account)
iv) Forex (FX) deposit - small denomination (notes USD 1, 5, 10, 20)
v) Deposit fee - Other Cash Deposits
vi) Deposit Fee - Bureau De Change 2.36% Min 20,000 rree l.18% Min 10 2 Savings Accounts (Disclose for product specific types) Required minimum opening balance Wonthly service fee (transactional savings) nterim statement – Ad-hoc Statement (savings products / accounts – Chanua, student lengo, La' Riba) 15,000 N/A 0 - 9,999 charges 1000 | 10,000 - 49,999 charges 3,500 | 50,000 - 99,999 charges 4,800 | 100,000 - 299,999 charges 6,000 | 300,000 - 1,500,000 charges 10,500 | 0 - 9,999 charges 500 | 10,000 - 49,999 charges 1,700 | 50,000 - 99,999 charges 2,300 | 100,000 - 299,999 charges 3,000 | 300,000 - 1,500,000 charges 5,000 | 0 - 9,999 charges 800 | 10,000 - 49,999 charges 3,000 | 50,000 - 99,999 charges 4,000 | 100,000 - 299,999 charges 4,000 | 300,000 - 1,500,000 charges 9,000 | 0 - 9,999 charges 400 | 10,000 - 49,999 charges 1,500 | 50,000 - 99,999 charges 2,000 | 100,000 - 299,999 charges 2,450 | 300,000 - 1,500,000 charges 4,500 | 100,000 - 299,999 charges 2,450 | 300,000 - 1,500,000 charges 4,500 Channels \* (d) (i) Internet transfers to Mobile Wallets (BIR Funds Transfer to Mobile Wallets) N/A (ii) Internet transfers to Mobile Wallets (BIR Funds Transfer to Mobile Wallets) – Shambani N/A ndividual product \* N/A (e) (i) Fund transfer to unbanked customer -Cash popote N/A (ii) Fund transfer to unbanked customer - Cash popote - for Shambani Individual product (iii) Mobile Banking Fund Transfer - NBC to NBC \*
(iv) Mobile Banking Fund Transfer - NBC to Non NBC
(f) Bill Payment Mobile channels (g) (i) Internet transfers Interbank (Corporate) \*

(ii) Financial Institutions (Local Banks)- Fund Transfer Interbank Purchase/sale of TCs transactions over the counter Purchase of foreign cheque (h) Transfer from foreign currency denominated account to local current account, NBC to othe N/A N/A a) Processing/Arrangement/Appraisal fee
i) Group Personal loans
ii) Pensioners Loan
iii) Overdraft – cash cover facility
iv) Mortgage finance (Administration fees)
v) Asset figures. 1.5% of the Loan amount, max 1 million N/A ) Asset finance ) Unpaid Loan Installment - Group Loan 5% of amount in arrears 10% of outstanding loan amount on the settlement d
3 month interest + Outstanding Loan amount on the settlement d
0.2% of property value (c) Early repayment / settlement fees—Personal loans (d) Early repayment/ settlement fees - Mortgage (e) Valuation fees for Property 6 Corporate Lending Rates ured Overnight Financing Rate (SOFR) fo (a) Floating Rates Months Government of Tanzania Treasury Bill rate (Benchmark rate) + an agreed margin dollar-denominated derivatives and loans (Benchmark rate) + an agreed margin NBC USD Base rate (Benchmark rate) +/- an agreed margin 0.25% of the value Min USD 1000 (b) Base linked rate NBC TZS Base rate (Benchmark rate) +/- an agreed margin N/A

NB: All service charges marked with  $\stackrel{ullet}{=}$  were subject to Government levy charges as chargeable rate for electronic money transactions levy issued by Government. Same Customer transactions from Bank to Bank or Bank to Mobile Wallet are exempt from Gove

Negotiable depending on amount and tenure 1% to 7% Depend on amount

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FRIDAY 27 JANUARY 2023

Taking A New Look **At The News ESTABLISHED IN 1995** 

### **Having Lissu back home betters** Tanzania's image internationally

lawyer-cum-politician Tundu Lissu, who has unique history in Tanzanian politics, came to an end as he touched down at the Julius Nyerere International Airport in Dar es Salaam on Wednesday afternoon.

Lissu, Vice Chairman (Mainland) of the opposition Chadema, and headed straight to a historic well-attended rally his party held in Dar es Salaam Region's Temeke District.

This has come as the country writes another chapter on its experience in multiparty politics, renewed 31 years

Strictly speaking, despite his time in exile in far-flung Brussels, the Chadema vice chairman has scarcely even been far from the Tanzanian political scene.

fact, considering efficiency with which modern-day communication and other tools enable constant exchanges between and among people and institutions, it was as if he was just next door.

There is every indication that Chadema is resuming active politics having learned crucial lessons following six or so years of the relative dormancy it was forced into.

It appears that this is pretty much the scenario that the former presidential candidate has come to pursue, with his party admittedly making an effort to do just that.

Rightly or wrongly, there is no denying that the way Chadema has hitherto moved in implementing its plans and strategies has once in a while come under scathing criticism. But is this not only to be expected of any political party or some other organisation?

Whether the party has decided to alter its modus operandi in heeding voices of reason and wisdom from the inside or from elsewhere is not easy to say. That it may have decided to change tack for enhanced efficiency and bigger results would consideration in whatever we do.

ORCED exile abroad for be commendable and not much of a surprise.

> Regardless of the party in question, desisting from divisive or otherwise destructive politics would be laudable and worth promoting.

> Back to Chadema's Wednesday rally at Temeke. Most witnesses and analysts say the event was positive for its low-key format of representation of issues and that there was ample room for people to raise their voices without as much worry as to repercussions as would happen previously.

> For one thing, there was this proposal by the party for the formation of a national truth and reconciliation commission investigate whatever human rights violations were witnessed in the past five years.

Whether this call impresses the relevant agencies or authorities enough and they decide to follow it up with implementation remains to be seen. But even the mere fact that the idea has been openly floated in public, without the slightest fear of repercussions, carries immense weight as a well-meaning voice from the people.

It is quite possible that the unfolding democratic dispensation will help parties narrow or even "sew up" any internal rifts they may have been contending with.

It is said that every cloud has a silver lining. We need to be cautious as to the potential resilience, sustainability and longevity of toning down language in multiparty politics.

This is vital because, if there is a recurrence of anything as sharply divisive as some of what we have seen along the way, undoing the harm could prove especially costly.

In effect, therefore, this is by no means an alert to only our political parties. It has a direct bearing on the very survival and development of our country - and we sincerely hope and pray that we shall all take this fact into

### Africa needs more reforms to stem governance stagnation, backsliding

leaders of African countries meeting at a summit in the Senegalese capital, Dakar, where the 2022 Ibrahim Index of African Governance (IIAG) was launched on Wednesday.

The authoritative index shows that governance in many African countries has flatlined or stagnated since 2019 and that, in a number of areas and particularly the West African zone, there is regression into violence.

While much talk is still directed at the series of disruptions put into motion by the Covid-19 pandemic and outbreaks of tensions in Europe, we need to do more work on the issue.

We definitely cannot rely on what would prove a peaceful world, arguing that if countries don't reach concord then we should forget all about democracy.

Those who have paid attention to the contents of the report at least as put across by Mo Ibrahim, the Sudanese entrepreneur who is the founder and chairman of the Mo Ibrahim Foundation, will have an idea of where the shoe pricks.

The tone of the chairman's presentation, given as a commentary on data from the 2022 Ibrahim Index of African Governance, had one flaw that wasn't among the highlights. It is an appeal regarding 'what we have to do' - which isn't directly addressing African states but Africa plus development partners.

The commentary says "unless we quickly address this concerning trend, the years of progress we have witnessed could be lost, and Africa will be unable to reach in due time the SDGs or Agenda 2063".

This is a reference to the 17 global development goals and not any

AD news was in store for inherent danger Africa itself risks. For, indeed, SDGs are subverted when a girl does not report to school, but scores of families are happy with the situation - and it is this parameter that Mo Ibrahim avoids.

> Left as it is, the passionate appeal from the foundation's chairman amounts to an appeal for far greater amounts of aid to reach the bar of global ambitions for Africa, rather than African ambitions for ourselves.

> He says that governments must address all at once the ongoing lack of prospects for our growing youth, worsening food insecurity, lack of access to energy for almost half the

> continent's population. But if that is indeed the case, how far can those same governments go in crossing these limitations, or where can they find adequate amounts of aid for the purpose? Would it not be

> barking up the wrong tree? Most of Africa's current goals are set in terms of 'development cooperation' while the rich swathe of countries is facing unbridgeable gaps in their own expectations in part owing to conflict and climate change.

> Africa ought to reposition itself in the global flows of capital so that land increasingly becomes an asset through which the African masses can find capital with which to improve

> Mo Ibrahim is categorical that now is the time for Africa to strengthen its commitment to good governance, warning that "failure to do so and we may lose much of what we have fought so hard to achieve".

> He makes a valid point, but this should not translate into ignoring the fact that truly good governance stands on a rock-solid and sound economic

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# Newspaper out to retain its 100,000 digital subscribers

By Brian Veseling

ASED in Minneapolis, Minnesota, the 155-yearold Star Tribune is the third largest metro daily newspaper - and the fourth largest on Sundays - in the United States.

The company implemented a paywall - that is, a system or method of restricting access to content, with a purchase or a paid subscription, especially news - in 2011 and today has about 100,000 paid digital subscribers, while boasting more than a decade of experience in this area.

Toby Collodora, Senior Manager of Retention and Engagement for the US-based Star Tribune, remains modest enough to admit that they realise that "we still have a lot to learn".

At least, that is part of the admission she made to the September 28-30, 2022 World News Media Congress in Zaragoza, Spain.

One thing the Star Tribune is certain of is the importance of high quality content, with the executive declaring at the event: "We believe that content is the most important thing, and as such we're proud to have more than 230 journalists in our newsroom."

Regularly promoting this content to their subscribers is one of the key things the publishing house is doing to build retention, but more on that in a moment.

Last year, 2022, became the very first year the Star Tribune's digital advertising revenue equalled its print revenue. And Collodora said they expect to be a subscriber-first, digital majority company by 2027. She said one reason this might

still take a few years is not so much anything lagging in their digital development but rather because their print revenue remains "very strong".

While most publishers know that keeping their subscribers is critical for their long-term success, the Star Tribune has underscored their commitment in this area by creating a full-time position specifically focused on retention which is how Collodora came to join the firm in November 2019. And the Star Tribune has since then been creating a culture of retention.

"Our goal is to discuss retention as often as we discuss acquisition," Collodora said, adding: "However, unlike acquisition, where the success or failure of experiments can often be seen very quickly, measuring progress in retention takes a lot longer."

To help do this, she said, the Star Tribune has defined a number of key retention indicators to keep an eve on developments.

These indicators include things such as tracking digital activation, which is when a subscriber sets up his or her digital account.

Another indicator is digital engagement, which looks at the number of times subscribers come to one of the Star Tribune's digital properties: desktop website, mobile website, apps, e-edition, or printreplica products.

In addition, they look at digital inactive revenue, or the number of people who are paying for - but not using - their digital products. This helps give them an idea of whether people are more likely to churn, she

While Collodora is the person in charge of Star Tribune's retention efforts, she said they also spend time talking about how retention is part of the job of everyone who works for the company.

For example, she said: "We talk about what each person in the organisation can do to get a subscriber to make that first renewal payment. That's really something we focus on because once a person makes his or her first renewal payment, he or she is far more likely to retain. It's our single best indicator."

This has led them to intensify efforts of their customer service team when a subscriber calls to cancel.

As is often the case, finding out what works and what doesn't in these areas requires a fair amount of experimenting and testing.

"We believe in testing and creating a culture around testing, and we test everything. This is true both in acquisition and retention," Collodora said.

She added: "What is really important about all the testing, though, is that you also do the hard work of the follow up and then the follow through."

While setting up tests can be fun and exciting, it's really creating the report afterwards and then making those key adjustments that is critical, Collodora further noted.

"That's what makes a difference," she said, adding: "Those small adjustments - and, of course, maybe some bigger ones if we're way off track - over time, continually is what leads to our success."

One of the ways the Star Tribune helps to move their key indicators is by making heavy, strategic use of

Collodora explains: "We do a tonne of email. Eighty-eight per cent of all of our new subscribers give us an email address, and we're working to make that number even higher.'

"We've had an additional welcome email series for a very long time. It welcomes people, showcases the apps, and introduces our email newsletters," she noted.

While the Star Tribune has found this to be very functional, Collodora said they have also started experimenting with making the newsletter experience more personable for the subscriber.

For example, they have added a welcome email from the editor that showcases their topics and content to help people get a fuller picture of the richness of their content and a broader view of what is available beyond breaking news or the limited number of stories readers see on the Star Tribune's homepage.

In addition to having a welcome from their editor, they have one from their opinion editor, which "resulted in a substantial lift. Open rates were up 3 percentage points when we did that," Collodora said.

The Star Tribune is also using email to promote their content to subscribers. "We strongly believe in using our great content to drive digital engagement," Collodora

For example, about twice per quarter or whenever they have a specific reason, such as an upcoming voting guide, special features or big investigations, they partner with their news teams to create content-based messaging for all subscribers.

"Lately, we've been experimenting with emailing our subscriber base at the end of a several-part series, so pointing the attention back to the earlier parts that people may have missed and showcasing that most recent one," Collodora noted.

She said that their next experiment related to this is to email just before the last part of a series is published with the hope that they can drive readership in both print and with their digital audience.

According to Collodora, twice a month we also send a contentbased email to their inactive digital subscribers. "These emails are hand curated and they feature five stories where at least two have a digital heavy element to them so that even if you read the story in the newspaper, it's a different experience having it on the digital platform," she said.

They have two audiences for this, she said: people who have not yet set up their digital accounts and people who have set up their digital accounts but are not coming back to their digital platforms.

She said the emails to these audiences have low click-through rates, often 1-2 per cent, but since the engagement with these subscribers before was about zero, they are happy to see some improvement.

A little over a year ago, Star Tribune began allowing subscribers to cancel online. Previously subscribers had to call in to cancel and staff had the opportunity to keep the subscriber onboard.

While allowing cancellation initially raised some concerns that more people might cancel, Collodora say that they have implemented a low-tech solution where users enter in some simple information, such as their name, email address and answer a short series of questions to help identify what kind of subscription they have.

"That information is then used to present an offer: sometimes it's a price-based offer, sometimes it's a different offer such as somebody is experiencing a problem with their digital account, we offer that somebody will give them a call back or send them an email to try to resolve that technical problem, and then of course that entices that person to his or her their subscription with us," she said.

More importantly, she added, this has given them the ability to experiment easily with rates and other levers.

"It's extremely important to us as we're learning how to work with opportunity and rates. So far this year (2022), we've completed more than 15 online cancellation tests, and we've been able to use that information to help optimise our call centres as well," she said.

While building a culture of retention sounds like a lot of work, Collodora stressed that it can be done simply too: "We actually track most of our retention testing in very simple spreadsheets. What's important is to start, she said.

A dispatch by World **Association of News Publishers** (WAN-IFRA), a non-profit NGO headquartered in Frankfurt, Germany. It is made up of more than 70 national newspaper associations, a dozen news agencies, ten regional press organisations, and many individual newspaper executives in 100 countries.

# Rahul Gandhi's long walk hailed, but only polls will determine its success

By Mehru Jaffer

less supporters National Congress, the main opposition party, arrive in Srinagar on January 30 to hoist the Indian flag, they would have walked 3,570 kilometres over 150

The Congress Party organised the Bharat Jodo Yatra (BJY), a long march to counter what it calls the divisive politics of the ruling party. The exercise was to revive the idea of India as a country united in all its diversity. The BJY is led by senior Congress leader Rahul Gandhi, 52, who met countless citizens on the way at a time when Prime Minister Narendra Modi has not held a single press conference in the last nine years that he has been in power.

Founder and editor of The Citizen Seema Mustafa told the IPS Rahul Gandhi gained by leading the BJY.

"He has emerged as a leader of substance with courage and honesty and compassion on display. What the Congress Party has gained will only be known once Congressmen can take it all forward. Other gains and losses will come after that, but for now, the BJY has indeed cut through the prevailing atmosphere of fear and hate," said Mustafa.

The BJY will culminate in the Himalayan region of Kashmir on January 30 but will it receive the same kind of welcome as it has in the rest of the country, is the question.

people of Kashmir have complained of Delhi's stepmotherly attitude towards them.

Spymaster and former head of India's Intelligence agency, the Research and Analysis Wing (RAW), AS Dulat, had a personal invitation to join the BJY. He walked for one hour with Rahul Gandhi, but Dulat did not say whether they talked about the troubled province of Kashmir.

Dulat's latest book, A Life in the Shadows, is about Kashmir, a place he loves passionately. He was first posted to Kashmir in the late 1980s. As a former Prime Minister's advisor on Kashmir, he understands the Kashmiri psyche and empathises with the problems in the province. Because he is seen as a problem solver and well-wisher of all the people suffering in Kashmir, including separatists, two shifts, the Congress workmilitants, and Pakistanis, he is called Mr Kashmir.

In the book, he implies that the problem of militancy is no longer about joining Pakistan or seeking independence but resistance to the harsh majoritarian policies of muscular power tactics used against the people of Kashmir by the present government in Delhi.

Dulat told the media that participating in the BJY was a wonderful experience. Gandhi wrote in a letter inviting Dulat to join the march, "We listen to anyone who wants to be heard. We offer no judgment or opinion. We walk to unite every Indian regardless of their gender, caste or religion because we know they

For nearly half a century, the are equal citizens. We walk to fight hatred and fear."

> Dulat commented: "I think what this young man is doing is certainly something exceptional... incredible." He doesn't think that anyone will ever do it again, and nobody is going to walk so many kilometres again.

> However, his walk has had its critics - with the Defence Minister Rajnath Singh accusing Gandhi of tarnishing the image of India by creating the impression that only hatred prevails in the country.

> The BJY was started last September on the southern tip of the Indian peninsula in Kanyakumari, and it has marched non-stop through 12 provinces. During the march, Gandhi spent time with scores of citizens from different walks of life. After walking about 25 kilometres daily in ers slept in makeshift accommodations at night.

> Talking to IPS, a professor at Delhi's Jawaharlal Nehru University (JNU), Zoya Hasan, agreed that the march had succeeded.

> "If crowds are any indicator, the BJY got an enthusiastic response in all the states it traversed. This shows that there is still space in the country for inclusive politics," Hasan said.

> Many see the march as altering the country's mood. It has brought hope into the lives of citizens who have been feeling increasingly fearful of their future and security. Largely ignored by (mainly pro-government) mainstream media, the BIY has been streaming

live on social media. Watching supporters walk thousands of miles and meet hundreds of thousands of people of all faiths mingling, embracing, shaking hands and making friends has reinforced positive ideas of bonhomie and togetherness amongst citizens.

Ever since the Bhartiya Janata Party (BJP) came to power in 2014, the mood in the nation has been grim. Apart from tackling the never-ending scourge of poverty, the country has had to deal with repeated incidents of public vio-

The BJP has been criticised for being communitarian, and commentators say this, at best, ignores and, at worst, encourages violence by citizens against each other and divides Indian society by religious affiliation.

Nobel Laureate Amartya Sen, in an interview, Sen had told Le Monde, the French daily newspaper, that the Indian government is one of the most appalling in the world because it is communitarian in the narrowest sense of the term. It harms India by attacking Muslims and propagating the idea that Hindus form the nation.

Many consider the BJY march a success as a political protest against the alleged divisive politics of the right-wing ruling party in power.

"I joined the march and walked with Rahul Gandhi not because I am a fan of the Congress Party but because I thought the young man (Rahul Gandhi) has stood up for the right values at the right time, and I support similar values," filmmaker Saeed Mirza said at the launch of his latest book I Know The Psychology of Rats in Goa recently.

"I believe every Indian who wants love and inclusiveness should be participating in the yatra beyond political identity. Although it is a predominately Congress-organised event, it is not exclusively a Congress event. So every Indian has been welcomed with open arms, and that is how it should be. If



It may be an election ploy but Rahul Gandhi's Bharat Jodo Yatra has captured the imagination of many Indian commentators who hail its non-sectarian message.

political pettiness comes in the way, it will be a self-defeating attitude," said Tushar Gandhi, who joined the march last November. Tushar is Mahatma Gandhi's great-grandson, and Rahul Gandhi is the great-grandson of Jawaharlal Nehru, the first Prime Minister of India.

The Congress Party says the objective of the BJY is to fight against the politics of fear, bigotry and prejudice and the economics of livelihood destruction, increasing unemployment and

growing inequalities.

"What the yatra has achieved is way beyond what the sceptics anticipated. They have been proved wrong, and I include myself in the category. A suffocated nation was waiting for some such happening," wrote journalist Saeed Naqvi.

Hasan adds that the BJY has refurbished the Congress's credentials as a party of national unity and social cohesion, upholding the values of secularism, the welfare of the masses and their constitutionally granted

rights. This marks an important wedge in a hypernationalist narrative of the ruling party's politics.

Hasan said the impact of the BJY was that the ruling party wasn't setting the narrative but was forced to react to the Congress Party. While only time will tell whether the march will bring electoral gains to the Congress Party in the general elections to be held in 2024, Hasan

"It is the necessary first step in building a politics of change."

IPS UN Bureau Report

#### JAMHURI YA MUUNGANO WA TANZANIA **WIZARA YA KILIMO**

#### BODI YA NAFAKA NA MAZAO MCHANGANYIKO TANZANIA

Simu ya Upepo: Kilimo" DODOMA" Simu:+255(0) 26 2321192 Barua pepe: info@cpb.go.tz Tovuti: www.cpb.go.tz Central Business Park, Eneo la Mbugani, 24 Barabara ya VETA, S.L.P. 337, DODOMA.



25, Januari 2023.

#### TAARIFA KWA UMMA

BODI YA WAKURUGENZI YA BODI YA NAFAKA NA MAZAO MCHANGANYIKO (CPB) YAMSIMAMISHA MKURUGENZI MKUU NA **MENEJIMENTI YA BODI HIYO** 

Baada ya kuzinduliwa Mwezi Septemba 2022, Bodi mpya ya wakurugenzi ya CPB iliahidi kuleta mabadiliko makubwa katika taasisi hiyo na kuboresha utolewaji wa huduma na biashara ya nafaka nchini Tanzania.

Katika kufanikisha lengo hilo, Bodi imekuwa ikifanya mabadaliko mbalimbali ya ki utendaji na kimkakati hadi sasa, ambayo bado yanaendelea ikiwemo kubadili mfumo wa biashara na kuachana na biashara ya rejareja, kusitisha ofisi za bodi nchini DRC na South Sudan, kuandaa mpango mkakati mpya wa masoko, na kupunguza urasimu.

Mnamo tarehe 30 Desemba 2022, Kikao cha dharura cha bodi ya wakurugenzi chini ya Mwenyekiti wake ndugu Salum Awadh Hagan, ilikaa na kupitisha azimio la kumsimamisha Mkurugenzi Mkuu wa taasisi hiyo.

Pamoja na hilo, bodi pia imewasimamisha mkurugenzi wa fedha na utawala, mkurugenzi wa biashara, na meneja wa kanda ya Mashariki, meneja wa kanda ya ziwa, na meneja wa kanda ya kaskazini.

Maamuzi haya yamefikiwa baada ya bodi kushirikiana na uongozi wa juu wa Wizara ya Kilimo kupata ushauri, mwongozo, na kusaidiana katika mchakato wa kubainisha tuhuma mbalimbali za ubadhilifu, matumizi mabaya ya ofisi, na kutoonyesha uwezo wa kuweza kuivusha bodi kwenda hatua ya mbele zaidi.

Bodi itaunda timu maalum kwa ajili ya kufanya uchunguzi zaidi kabla ya maamuzi mengine hayajatolewa.

MCHANGANYIKO TANZANIA

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#### **PUBLIC NOTICE**

#### UPGRADED ELECTRONIC TAX SYSTEMS FOR RETURN FILING AND OTHER MODULES

#### 1.0 Introduction

The Tanzania Revenue Authority (TRA) wishes to inform taxpayers and the general public that it has made significant improvements to its information systems by upgrading the software, hardware and system infrastructure. This move comes amid a challenge of its current information systems mainly being result of, among others, the existing technology being inadequate to serve growing needs of taxpayers. For a considerable period of time, TRA's information systems supporting tax administration services have been adversely impacted particularly during due dates of filing returns and payment of taxes.

Resolving this challenge has been one of the highest priorities for TRA and for the whole period, we have been working tirelessly focusing on improving the quality of the systems in terms of, among others, availability and processing speed. The initiative involved significant investment in terms of key infrastructure and development of software. Among the key changes is the implementation of the High Availability Data Centre (HADC) initiative to ensure that the systems remain operational seamlessly at all times.

The initiatives to improve the system is guided by an inspiring vision of becoming "A Trusted Revenue Administration for Socio-Economic Development" which aims at improving the organizations' ability to raise more revenue for economic development by forming coalitions with stakeholders. This blends well with our mission "We Make It Easy to Pay Tax and Enhance Compliance for Sustainable Development". The initiatives are continuous and shall involve taxpayers and all stakeholders through their feedback, ideas and suggestions for improvements. TRA is highly committed to this vital aspect of continual improvement.

#### Period of Release of the Upgraded Systems 2.0

TRA shall continue with periodic releases of upgraded tax administration information systems, to start with, the current upgraded systems shall be rolled out for use by all taxpayers effective from the second week of February 2023.

#### 3.0 Coverage of the February 2023 Release

The information systems modules that have been upgraded and therefore due for roll out in February 2023 include the following:

- i) Taxpayers' Portal a gateway for all TRA electronic services,
- ii) Electronic Filing of returns (E-Filing) for the following taxes:
  - Value Added Tax (VAT)
  - Withholding Tax for Employees' Income (PAYE)
  - Skills Development Levy (SDL)
  - Statement of Estimated Tax Payable by Instalments (SETPI)
  - Return of Income (ROI)
- Withholding Tax Management System, i)
- EFD Error Management a module for cancellation of erroneously issued fiscal ii)
- Taxpayer Registration System for Taxpayer Identification Number (TIN) and VAT Registration Number (VRN) System,
- Payments Registration System (RGS).

#### **Training and Public Sensitization** 4.0

TRA has organized and started implementation of an extensive sensitization and training program using varied means such as face to face seminars, workshops, virtual trainings, Television and Radio Programs. The objective is to reach taxpayers and other stakeholders within a short period of time and impart skillset necessary to use the upgraded tax systems. Therefore, TRA urges all taxpayers and the public in general to attend the sessions in order achieve the intended benefits of the upgraded systems. Information on the scheduled sessions shall be shared through various means and channels including, among others, radio, televisions, newspapers TRA Website and social media accounts.

#### Role of Taxpayers and the General Public 5.0

TRA recognizes taxpayers and the general public as crucial stakeholders in everything we do. It is the taxpayers' feedback and suggestions that provides TRA with inputs for continual improvement. In the same spirit, TRA invites taxpayers and the general public to provide timely and constructive feedback, ideas and suggestions to make more improvements to our systems. This group of users play a vital role since they are the front-end users of the systems and therefore their experience with our systems is an important input for further improvements.

#### 6.0 Conclusion

TRA would like to extend its utmost gratitude to all taxpayers and the general public for your continued commitment, dedication and relentless efforts towards voluntary compliance with the requirements of the law especially on the aspects of filing returns and payment of taxes notwithstanding the challenges posed by the information system being used for this purpose.

"Together We Build Our Nation"

A. J. Kidata **Commissioner General** 

For more information, visit your nearest TRA Office or contact us through:

Website: www.tra.go.tz Free Phone Numbers: 0800 750 075 au 0800 780 078

WhatsApp: 0744 23 33 33 Email: huduma@tra.go.tz au services@tra.go.tz





### Advertisement **BULYANHULU GOLD MINE LIMITED**

Requests the submission of Expressions of Interest from qualifying parties wanting to participate in the below goods/service package at Bulyanhulu Gold Mine

Bulyanhulu Gold Mine Limited (BGML) is a fully owned subsidiary of Twiga Minerals Corporation. Bulyanhulu Gold Mine Site is located 45km south of Lake Victoria, in the Kahama District of Shinyanga Region, northern Tanzania. There are road accesses to the mine from Mwanza, 127km to the northeast and from the town of Kahama, 84km to the south.

BGML, therefore, invites "Expressions of Interest" from reputable, experienced and certified companies interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/service packages.

No.	Reference no.	Description of services to be procured	Pre-Qualification Criteria
1	BUL-23-01-01	ACID BUNDWALLS PREPARATION AND INSTALLATION OF BUNDS LININGS.	<ul> <li>Contractor specialised in bunds linings, i.e. Civil contractor with CRB Certificate minimum Class 5; must have proven experience with acid bricks installation.</li> <li>Experience working with similar works in last 3 years</li> <li>Competence in bunds linings and fully conversant with the risks and control measures of working in Mining industry</li> <li>Team with multi discipline members (Mainly - Supervisors / Safety officer / QA&amp;QC officer / Multi skilled) should have sound Knowledge of Mine Health &amp; Safety acts.</li> </ul>

The above Services/goods are intended to be awarded through a competitive tendering process in which a restricted number of suitable pre-qualified and experienced contractors shall be invited to receive the tender documents. Please submit an "Expression of Interest" on your company's letterhead If your company qualify as per the **pre-qualification criteria** together with the following additional information and/or documentation:

- Full company profile;
- Company registration documents i.e. Certificate of incorporation, Tax Clearance Certificate etc.
- Applicable certification, accreditation and affiliated registration
- Years' service and experience of key personnel to be assigned to project
- Required equipment availability to perform the specific work
- Time frame to complete the project. (including site mobilization stage) Indicate the above Reference number and description on your Expression of interest submission.
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner.

Kindly send your response by email to bulytender@barrick.com by latest 1800hrs on the 03rd February 2023. Any responses received after this date shall not be considered.

Please quote reference number and description in the subject line of your email.

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

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

For and on behalf of BULYANHULU GOLD MINE LIMITED





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BGML, therefore, invites "Expressions of Interest" from reputable, experienced and certified companies interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/service packages.

No.	Reference no.	Description of services to be procured	Pre-Qualification Criteria			
1	BUL-23-01-02	EoR Engagement as per Global Industry Standard Tailing Management (GISTM) requirement.	The applicant must be a Geotechnical Engineering firm that is appropriately qualified, licenced, experienced, with competent geotechnical engineers and support team employed by the firm; submit ERB certificate.			
		(olotti)/requirement.	<ul> <li>The applying firm will be required to submit a written confirmation of the assignment of the individual qualified geotechnical engineer to the EoR role with at least 15 years of experience in design, construction, operation management and analysis, relevant to the complexity and potential risks of the upstream tailings storage facilities</li> </ul>			
			The applying firm must have at least 15 years of experience in the design, construction, performance management, analysis and operation commensurate with the complexity and potential risks of the upstream tailings storage facilities.			
			The applying firm must demonstrate the availability at its disposal of multidisciplinary design support team in the fields of geotechnics, hydrology,			
			hydraulics, hydrogeology, seismicity, environmental sciences and reclamation and closure.			
			The contractor will be required to comply with all country laws and regulations such as:			
			<ul> <li>The Engineers Registration Act, No. 15 of 1997 and Its Amendments and Regulations and By-Laws.</li> </ul>			
			Contractor legislation board.			

The above Services/goods are intended to be awarded through a competitive tendering process in which a restricted number of suitable pre-qualified and experienced contractors shall be invited to receive the tender documents. Please submit an "Expression of Interest" on your company's letterhead. If your company qualify as per the pre-qualification criteria together with the following additional information and/or documentation:

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For and on behalf of BULYANHULU GOLD MINE LIMITED



**ACCESS MICROFINANCE BANK TANZANIA LIMITED** 

### **PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS**

REPORT OF CONDITION OF BANK PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

	CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shill)		
		31 December 2022	30 September 2022
A. 1	ASSETS	F 070	5.899
2	Cash Balances with Bank of Tanzania	5,279	-,
3	Investment in government securities	7,240	5,767
4	Balances with other banks and financial institutions	644	657
5	Cheques and Items for clearing	60	60
6	Inter branch float items	-	-
7	Bills negotiated	_	_
8	Customers' liabilities for acceptances	_	
9	Interbank loans receivable	200	
10	Investment in other securities		_
	Loans, advances and overdrafts (Net of allowances for probable		
11	losses)	47,547	45,65
12	Other assets	8,137	8,59
13	Equity investments	-	-
14	Underwriting accounts	-	
15	Property, plant and equipment (net)	770	899
16	TOTAL ASSETS	69,876	67,529
		·	
В.	LIABILITIES		
17	Deposits from other banks and financial institutions	1,000	1,000
18	Customer deposits	52,427	50,726
19	Cash letters of credit	-	-
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	843	648
24	Acceptances outstanding	-	-
25	Inter branch float items	-	-
26	Unearned income and other deferred charges	1,965	1,906
27	Other liabilities	6,481	6,275
28	Borrowings	-	-
29	TOTAL LIABILITIES	62,716	60,556
30	NET ASSETS / (LIABILITIES) (16 minus 29)	7,160	6,973
_			
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	40,000	40,000
32	Deposits for shares	-	
33	Retained Earnings	(33,583)	(33,584
34	Profit/(Loss) account	744	558
35	Regulatory Reserve		-
36	Minority interest	7.100	
37	TOTAL SHAREHOLDERS' FUNDS	7,160	6,97
38	Contingent liabilities	628	44
39	Non performing loans & advances	5,366	5,40
40	Allowances for probable losses	5,386	5,118
41	Other non performing assets	64	5,116
D.	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders' funds to total assets	10.25%	10.339
(ii)	Non performing loans to total gross loans	10.14%	10.65
(iii)	Gross loans and advances to total deposits	99.07%	98.15
(iV)	Loans and advances to total assets	68.04%	67.61
(V)	Earning assets to total assets	68.33%	67.619
(Vi)	Deposits growth	3.29%	4.689
	Assets growth	3.47%	3.519

	Current	Comparative	Current Year	Comparative Year
	Quarter ended	Quarter ended	Current rear	Cumulative
	31 December 2022	31 December 2021	31 December 2022	31 December 2021
1 Interest income	5,646	4,331	20,408	16,053
2 Interest expense	(1,103)	(570)	(3,570)	(2,506
3 Net interest income	4,542	3,761	16,837	13,547
4 Bad debts written-off	-	0	-	10,047
5 Impairment losses on loans and advances	(473)	(229)	(2,490)	(1,712
6 Non- interest income:	1,302	925	4,687	3,448
6.1 Foreign currency dealings and translation	.,		1,001	5,116
gains/(losses)	41	54	104	162
6.2 Fees and commissions	354	277	1,333	1,006
6.3 Dividend income			-	
6.4 Other operating income	907	594	3,251	2,280
7 Non interest expenses	(4,991)	(4,708)	(18,000)	(15,825
7.1 Salaries and benefits	(3,077)	(2,817)	(11,382)	(9,123
7.2 Fees and commission	(149)	(134)	(557)	(584
7.3 Other operating expense	(1,765)	(1,757)	(6,060)	(6,119
8 Operating income/(loss)	380	(249)	1,035	(542
9 Income tax provision	(194)		(291)	
10 Net profit/(loss) after income tax	186	(249)	744	(542)
11 Other Comprehensive Income (itemize)	•		-	
12 Total comprehensive income/(loss) for the	year 186	(249)	744	(542
13 Number of employees	383	341	383	341
14 Basic Earnings Per Share	18.6	(24.9)	18.6	(13.6
15 Number of branches	8	8	8	8
SELECTED PERFORMANCE INDICATORS				
i) Return on average total assets	1.07%	-1.70%	1.15%	-0.90%
ii) Return on average ordinary shareholders' fur	ds 10.39%	-14.90%	11.14%	-8.00%
(iii) Non interest expense to gross income	71.84%	89.60%	71.73%	81.20%
(iv) Net Interest income to average earning asset	s 38.65%	39.60%	38,72%	34.80%

FOR THE QUARTER ENDED O	N 31 DECEM	BER 2022	(Amounts in mil	lion shillings)
	Current Quarter 31 December 2022	Previous Quarter 30 September 2022	Cumulative Current Year 31 December 2022	Comparative year Cumulative 31 December 2021
I: Cash flow from operating activities:				
Net (loss)/profit before tax	380	333	1,035	(72
Adjustments for:				
<ul> <li>Impairment charges and Amortization/depreciation charges</li> </ul>	758	1,024	3,590	3,91
<ul> <li>net change in loans and advances</li> </ul>	(1,892)	(1,450)	(10,052)	(2,71
- gain/(loss) on sale of assets	(1)	(6)	(7)	(6
- net change in deposits	1,597	2,064	10,352	(6,39
<ul> <li>net change in short term negotiable securities</li> <li>Negotiable Securities</li> </ul>				9
- net change in other liabilities	(30)	(524)	(2,648)	(3,8
- net change in other assets	457	144	705	69
- tax paid		(73)	(218)	(8
- others Net change in SMR	(141)	(171)	(583)	1:
Net cash provided (used) by operating activities	1,128	1,340	2,173	(8,1
: Cash flow from investing activities:				
Dividend received				
Purchase of fixed assets	(48)	(53)	(182)	(1
Proceeds from sale of fixed assets	4	6	10	
Purchase of non-dealing securities	•	•	•	
Proceeds from sale of non-dealing securities	•		•	
Deferred revenue grant	(20)	(25)	(62)	(1-
Net cash provided (used) by investing activities	(64)	(72)	(233)	(1)
II: Cash from financing activities:				
Repayment of long term debt	•			
Proceeds from issuance of long term debt	•	•	•	
Proceeds from issuance of share capital	•	•		
Payment of cash dividends  Net change in other borrowings	•		•	•
Lease payments	(176)	(443)	(1,184)	(1,0
Net cash provided (used) by financing activities	(176)	(443)	(1,184)	(1,00
V: Cash and cash equivalents:				
Net decrease in cash and cash equivalents	888	825	756	(9,2
Cash and cash equivalents at the beginning of the quarter/year	9,443	8,618	9,575	18,8
Cash and cash equivalents at the end of the quarter/year	10,331	9,443	10,331	9,5

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.							
Name and Title Signature Date							
Julius Justine Ruwaichi (Chief Executive Officer)	Signed	23 <sup>rd</sup> January 2023					
Tajinder Singh Bhachu (Chief Financial Officer)	Signed	23 <sup>rd</sup> January 2023					
Catherine Temu (Head of Internal Audit)	Signed	23 <sup>rd</sup> January 2023					
the statements have been examined be in conformance with International Final	We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.						
Name	<u>Signature</u>	<u>Date</u>					
Thomas Engelhardt (Chairperson)	Signed	23 <sup>rd</sup> January 2023					
Johannes Mainhardt (Director)	Signed	23 <sup>rd</sup> January 2023					

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED ON 31 DECEMBER 2022 (Amounts in million shillings)								
	Share Capital	Share Premium	Retained Earnings	Statutory Reserve	General Provision Reserve	Deposit for shares	Total	
Current period up to 31 December 2022								
Balance as at the beginning of the year	40,000		(34,166)	582			6,416	
Profit for the period			744				744	
Other Comprehensive Income			582	(582)			-	
Transfer to Statutory Reserve				-			-	
Balance as at 31 December 2022	40,000		(32,840)				7,161	
Previous Year-period up to 31 December 2021								
Balance as at the beginning of the year	40,000	-	(35,570)	2,528			6,958	
(Loss) for the year			(542)				(542)	
Transfer to Statutory Reserve			1,946	(1,946)			-	
Balance as at 31 December 2021	40,000		(34,166)	582			6,416	

# ACCESS MICROFINANCE BANK TANZANIA LIMITED MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

DESCRIPTION		CHANGEFEE		
ACCESS RAHISLNORMAL SAVINGS, RAHISI CAA, ELIMU, AND KIKUNDI				
ACCOUNT(RAHISI ACCOUNT)		TZS	USD	
Required minimum opening belance		10,000,00		
Monthly service fees		2,000.00		
Cash withdrawal over counter up to 10M		3,000.00		
Cash withdrawal over counter >10M		10,000		
Bank statement 1 free per month		FREE		
Bank statement subsequent months		10,000,00		
New ATM card issuance		10,000,00		
ATM card renewal or replacement		15,000.00		
Replacement of the PIN		10,000.00		
Standing order Internal		2,000.00		
Standing order External		12,900.00		
Dormant account fee		FREE		
Interbenk transfer		10,000.00		
International transfer		\$ 55	55,00	
Closure of account		20,000.00		
NUFAIKA TRANSACTIONAL ACCOUNT Required minimum opening balance		50,000.00	25.00	
Monthly service fees		6,000.00	3.00	
Bank statement 1free per month		FREE	FREE	
Bank statement subsequent months  New ATM card issuance		10,000.00	10,00 N/A	
Fees per ATM withdrawal		2,000.00	N/A	
Interbenk transfer		10,000.00	420	
International transfer ATM mini statement	-	\$55 1,000,00	55,00 N/A	
ATM mini statement Standing order Internal	1	1,00000	1,00	
Standing order External		12,980.00	12,98	
Dormant account fee		FREE	FREE	
Reactivation of Dormant account  Letter of recommendation and certificate of balance		FREE 50,000.00	FREE 23,00	
NORMAL CURRENT ACCOUNT (NUFAIKA ACCOUNTS)		TZS	USD/EURO	
Required minimum opening balance		100,000.00	50,00	
Monthly service fees		00.000	3,00	
Cash withdrawal over counter up to 10M		3,000,00	0,18%	
Cash withdrawal over counter >10M		10,000	10	
Fees per ATM withdrawal		2,000.00	N/A	
ATM mini statement		1,00.00	N/A	
Bank statement 1 free per month		FREE	FREE	
Bank statement subsequent months		10,000.00	10,00	
		20,0000		
Cheque book 25 leaves			10,00	
Cheque book 50 leaves		35,000.0	15,00	
Dishonored cheque		30,000.00	30,00	
Bankers Cheque		50,000.00	FREE	
Stop payment Standing order Internal		30,000,00 2,000,00	30,00 1,00	
Standing order External		12,980,00	12,98	
Balance enquiry		1,000,00	1,00	
New ATM card issuance		15,000.00	N/A	
ATM card renewal or replacement		15,000,00	N/A	
Interbenk transfer		10,000.00	420	
International transfer		\$55	55,00	
Dormant account fee		FREE	FREE	
Reactivation of Dormant account		FREE	FREE	
Letter of recommendation and certificate of balance		50,000.0	23,00	
SPECIAL ACCESS NUFAIKA ACCOUNT		TZS	USD/EURO	
Required minimum opening balance		100,000.00	50,00	
Monthly service fees		00.000,09	50,00	
Minimum monthly turover		21,000,000,00	10,000,00	
Cash withdrawal over counter		FREE	0.18%	
Fees per ATM withdrawal		2,000.00	N/A	
ATM mini statement		1,000.00	N/A	
Bank statement ffree per month		FREE	FREE	
Bank statement subsequent months	1	10,000,00	10,00	
Cheque book 25 leaves	1	20,000.00	10,00	
Cheque book 50 leaves		35,000.00	15,00	
Dishonored cheque		30,000.00	30,00	
Bankers Cheque		50,000.00	FREE	
Stop payment		30,000.00	30,00	
Standing order Internal		2,000.00	1,00	
Standing order External		12,980.00	12,98	
Balance enquiry		1,000.00	1,00	
New ATM card issuance		15,000.00	N/A	
ATM card renewal or replacement		15,000.00	N/A	
Interbenk transfer		FREE	FREE	
International transfer		\$55	55,00	
Dormant account fee		5,000.00	5,00	
Reactivation of Dormant account		FREE	FREE	
Letter of recommendation and certificate of balance		50,000.00	23.00	

Blank statement Three per month				FREE	
Bank statement subsequent months			10,000,00	10,00	
Cash withdrawal over counter			1 FREE PER MONTH	1 FREE PER MONTH	
Subsequent Cash withdrawal over counter			20,000.00	20,00	
Dormant account fee			FREE	FREE	
International transfer			\$55	55.00	
Account closure			12,000,00	5,00	
KIKUNDI SAYING ACCOUNT			TZS		
Required minimum opening balance			10,000.00		
monthly service fees			2,000.00		
Bank statement three per month			FREE		
Bank statement subsequent months			10,000,00		
Cash withdrawal over counter			3,000.00		
Subsequent Cash withdrawall over counter			3,000		
Dormant account fee			FREE		
International transfer			\$55		
Account dosure			FREE		
MINOR SAVING ACCOUNTS			TZS	USD/EURO	
Required minimum opening balance					
			FREE	FREE	
monthly service fees					
Bank statement three per month			FREE	FREE	
Bank statement subsequent months			10,000,0	10,00	
Cash withdrawal over counter Subsequent Cosh withdrawal over counter			FREE Free	FREE	
Subsequent Cash withdrawal over counter  Domant account fee			FREE	FREE	
International transfer			* \$55	55,00	
Account dissure			FREE	FREE	
Thousan Made V				11166	
Annual Control			TERM DEPOSIT RATES 2022		
Amount 5,000,000 - 500,000,000			Interest Rates 3% • 12% p.a.		
>500,000,000					
	To Govt	Old Customer Fee	Negolision To AMRT	To Agent	New Customer Fee
AGENCY BANKING	To Govit	Old Customer Fee	To AMBT	To Agent	New Customer Fee
AGENCY BANKING Withdrawal (TZS) (agents) Range			TO AMBT TZS		
AGENCY BANK NG Withdrawal (TZS) (agents) Range 1 - 2,959	10	710	TO AMBT TZS 330	390	71
AGENCY BANKING Withdrawal (TZS) (agents) Range 1-2999 3,000-3,999	10	710 711	To AMBT TZS 300 300	360	n n
AGENCY BANKING Withdrawal (TZS) (agents) Range 1 - 2,959	10	710	TO AMBT TZS 330	390	71 71
AGENCY BANK NG Withdrawd (T2S) (agents) Range 1 - 2699 3,000 - 3,989 4,000 - 4,969	10 14 27	710 711 719	To AMRET TZS .000 .030 .030 .030	390 390 390	7 7 73
AGENCY BANKING Withdrand (TZS) (agental Range 1 - 2,000 3,000 - 3,900 4,000 - 4,000 5,000 - 4,000 1,000 - 4,000 1,000 - 4,000	10 14 27 54 56 102	710 711 719 739 770	To AMBT TZS  30  30  30  30  30  30  30  30  30  3	360 360 360 360 360 360	77 77 78 78 88
AGENCY BANKING Withdramil (TZS) (spenish Rimye 1 - 2,566 - 2,000 - 3,696 - 4,690 - 5,000 - 4,690 - 5,000 - 4,990 - 5,000 - 4,990 - 5,000 - 1,990 - 5,000 - 1,990	10 14 27 54 56 102	710 711 719 739 770 788 924	To AMBET TES  30  30  30  30  30  30  30  30  30  3	360 360 360 360 360 360 360	71 71 72 75 75 76 80
AGENCY BANKNG Withdrand (TZS) (peptris) Rimge 1-2:999 3.000-3:999 3.000-3:999 5.000-3:999 5.000-3:999 10.000-1:999 2.000-3:000 2.000-3:000	10 14 27 54 56 102 195	710 711 719 739 770 788 924 1,127	To AMBT TES  30  30  30  30  30  30  30  30  30  3	390 390 390 390 390 390 390	71 71 72 75 75 86 86 1,00
AGENCY BANKNG Withdrand (TZS) (epents) Runge 1 - 2:99 1:000 - 3:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 4:99 1:000 - 2:99 1:000 - 2:99 1:000 - 2:99	10 14 27 54 56 102 195 306	710 711 719 739 770 788 924 1,127	To AMBT TZS  330 330 330 330 330 330 330 330 330 3	390 390 390 390 390 390 390 390	71 71 72 75 75 80 86 100 2,30
AGENCY BANKING Withdramal (TZS) (agental Ramge 1 - 2,899 4,000 - 4,899 5,000 - 5,999 1,000 - 5,999 1,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929 2,000 - 1,929	10 10 14 27 54 56 56 56 306 306 351	710 711 719 739 770 788 924 1,127 1,372 2,672	To AMBT TZS  300 300 300 300 300 300 300 300 300 3	390 390 390 390 390 390 390 390 700	71 71 72 75 75 80 86 1,00 2,30
AGENCY BANKNG Withdram (1775) (spents) Runye 1 - 2,999 3,000 - 3,999 3,000 - 4,999 5,000 - 4,999 5,000 - 1,999 5,000 - 1,999 3,000 - 2,000 5,000 - 2,999 3,000 - 2,000 3,000 - 2,999 4,000 - 4,999	10 10 14 27 54 56 56 56 102 103 306 306 306 419	710 711 719 733 770 788 924 1,127 1,372 2,672	To AMBF TZS  TZS  30  30  30  30  30  30  30  30  30  3	360 360 360 360 360 360 360 360 700 700	71 71 72 75 86 86 1,000 2,300 2,300 2,41
AGENCY BANKNG Withdrand (TZS) (peptid) Rimge 1-2:99 3.000-3:99 3.000-3:99 5.000-3:99 5.000-3:99 5.000-3:99 5.000-3:99 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00 5.000-3:00	10 10 14 27 54 56 56 56 306 306 351 449 573	710 711 719 739 739 760 904 1,127 2,672 2,770	To AMBET TES  370 370 370 370 370 370 370 370 370 37	360 360 360 360 360 360 360 700 700	71 71 72 75 86 86 86 100 230 230 242 244
AGENCY BANKNG Withdrand (TZS) (peptis) Runge 1 - 2:99 10:01 - 3:99 10:01 - 3:99 10:01 - 3:99 10:01 - 1:99 10:00 - 1:99 10:00 - 1:99 10:00 - 2:99 10:00 - 2:99 10:00 - 2:99 10:00 - 2:99 10:00 - 3:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99	100 104 127 154 155 155 155 155 155 155 155 155 155	710 711 719 739 739 740 750 750 750 750 750 750 750 750 750 75	To AMBT TES  330 330 330 330 330 330 330 330 330 3	390 390 390 390 390 390 390 390 700 700 700 700	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
AGENCY BANKNG Withdramal (TZS) (agental Runge 1 - 2,596 1 - 2,996 1,000 - 3,998 1,000 - 3,998 1,000 - 1,998 1,000 - 1,998 1,000 - 1,998 1,000 - 2,000 1,000	100 104 127 127 154 156 156 156 156 156 156 156 156 156 156	710 711 711 719 729 739 730 730 924 1,127 2,577 2,577 3,375 3,375 3,375 737 74 75 75 75 75 75 75 75 75 75 75 75 75 75	To AMBET TES  500 500 500 500 500 500 500 500 500 5	353 353 353 353 353 353 353 353 353 353	77 77 72 75 75 86 88 80 1,000 2,300 2,300 2,444 2,444 4,20 4,426
AGENCY BANKNG Withdrand (TZS) (peptis) Runge 1 - 2:99 10:01 - 3:99 10:01 - 3:99 10:01 - 3:99 10:01 - 1:99 10:00 - 1:99 10:00 - 1:99 10:00 - 2:99 10:00 - 2:99 10:00 - 2:99 10:00 - 2:99 10:00 - 3:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99 10:00 - 9:99	100 104 127 154 155 155 155 155 155 155 155 155 155	710 711 719 739 739 740 750 750 750 750 750 750 750 750 750 75	To AMBT TES  330 330 330 330 330 330 330 330 330 3	390 390 390 390 390 390 390 390 700 700 700 700	71 77 72 75 75 80 80 100 230 240 241 257 244 244 244 244 244 244 244 244 244 24
AGENCY BANKNG Withdram (1728) (spents) Range 1 - 2,999 3,000 - 1,999 3,000 - 1,999 3,000 - 1,999 3,000 - 1,999 3,000 - 2,900 3,0	10 10 14 14 27 54 15 16 16 16 16 16 16 16 16 16 16 16 16 16	710 711 711 719 739 739 730 730 730 730 730 730 730 730 730 730	To AMBT TZS  30  30  30  30  30  30  30  30  30  3	350 350 350 350 350 350 350 350 350 350	77 77 72 75 86 86 100 230 244 247 257 277 442 442 453 553 553
AGENCY BANKING Withdram (172) (agents) Range 1 - 2,999 1	100 144 227 544 566 666 567 567 567 567 567 567 567 567	710 711 719 739 770 770 770 770 770 770 770 770 770 77	To AMBF TES  30  30  30  30  30  30  30  30  30  3	33 33 33 33 33 33 33 33 33 33 33 33 33	77 77 77 77 77 77 77 78 88 88 88 82 233 233 244 42 245 255 258 533 533 633
AGENCY BANKING Withdraul (TZS) (agents) Range 1 - 2,599	100 144 227 54 56 66 66 66 66 66 66 66 66 66 66 66 66	710 711 719 729 739 730 730 730 730 730 730 730 730 730 730	To AMBF TZS  30 30 30 30 30 30 30 30 30 30 30 30 30	353 353 353 353 353 353 353 353 353 353	77 77 77 77 77 77 77 78 88 88 1000 2333 2334 244 245 255 535 535 633 634
AGENCY BANKING Withdraul (T23) (agents) Range 1 - 2,500 - 1,250 - 1,00	100 144 277 544 565 565 565 565 565 565 565 565 565	710 711 719 729 739 770 788 924 1,127 2,770 3,050 3,435 5,538 6,539 7,500 7,500 8,570	To AMBF TES  30  30  30  30  30  30  30  40  40  40	300 300 300 300 300 300 300 700 700 700	771 771 772 775 775 775 775 775 775 775 775 775
AGENCY BANKING Withdramil (T25) Repental Range 1 - 2,999 4,000 - 4,999 4,000 - 4,999 5,000 - 6,999 7,0000 - 1,9,999 7,0000 - 1,9,999 7,0000 - 2,9,999 7,0000 -	100 114 127 154 165 165 165 165 165 165 165 165 165 165	710 711 719 779 779 770 770 770 770 770 770 770 77	To AMBT TES  303 303 303 303 303 303 303 303 303 3	300 300 300 300 300 300 300 300 700 700	711 71 72 72 75 75 75 86 86 86 86 86 86 2333 2332 244 426 426 6336 6336 644 67700
AGENCY BANKING Withdraul (TZS) (apents) Range 1 - 2,599	10 10 14 14 14 12 17 15 16 16 16 16 16 16 16 16 16 16 16 16 16	710 711 719 719 719 719 719 719 719 719 719	To AMBF TES  30  30  30  30  30  30  30  30  30  3	33 33 33 33 33 33 33 33 33 33 33 33 33	711 77 72 78 78 78 78 78 78 78 78 78 78 78 78 78
AGENCY BANKING Withdraul (TZS) (apents) Range 1 - 2,596	10 10 14 127 127 154 155 154 155 155 155 155 155 155 155	710 711 719 719 770 770 770 770 770 770 770 770 770 77	To AMBT TES  30  30  30  30  30  30  30  40  30  40  4	350 350 350 350 350 350 350 350 350 350	711 771 772 775 775 775 775 775 775 775 775 775
AGENCY BANKNG Whodwall (TZ) (agenta) Runge 1 - 2,899 4,000 - 4,899 4,000 - 4,899 5,000 - 1,928 5,000	10 10 10 10 10 11 11 11 11 11 11 11 11 1	710 711 719 719 719 719 719 710 710 710 710 710 710 710 710 710 710	To AMBF TES  303 303 303 303 303 303 303 303 303 3	360 360 360 360 360 360 360 360 360 360	711 77 72 75 75 75 86 86 86 86 86 87 70 70 70 70 70 70 70 70 70 70 70 70 70
AGENCY BANKING Whitchand (TZS) (agents) Range 1 - 2,999	10 00 10 10 10 10 10 10 10 10 10 10 10 1	710 711 711 719 7739 7739 770 7788 8944 71,127 2,770 3,050 778 8,050 778 8,050 778 8,050 778 8,050 778 9,0	To AMBF TES  30  30  30  30  30  30  30  30  30  3	330 333 330 330 330 330 330 330 330 330	711 77 77 78 78 78 78 78 78 78 78 78 78 78
AGENCY BANKING Withdram (1725) (apents) Range 1 - 2,599	10 10 10 10 10 11 11 11 11 11 11 11 11 1	710 711 719 719 719 719 719 710 710 710 710 710 710 710 710 710 710	To AMBF TES  303 303 303 303 303 303 303 303 303 3	360 360 360 360 360 360 360 360 360 360	711 77 72 72 73 74 75 76 86 86 86 86 86 86 86 86 86 86 86 86 87 97 98 87 77 87 77 86
AGENCY BANKING Whitchard (TZS) (agents) Range 1 - 2,599	10 00 00 00 00 00 00 00 00 00 00 00 00 0	710 711 719 779 770 770 770 770 770 770 770 770 77	To AMBF TES  30  30  30  30  30  30  30  30  30  3	350 350 350 350 350 350 350 350 350 350	711 771 772 773 775 775 775 775 775 775 775 775 775
AGENCY BANKING Withdraul (TZS) (agents) Range 1 - 2,596	10 10 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 719 739 739 770 788 844 1,127 1,372 2,577 3,050 3,050 3,455 5,558 6,559 6,559 1,759 1,140 1,157 1,157 1,157 1,171	To AMET  TES  30  30  30  30  30  30  30  30  30  3	360 360 360 360 360 360 360 360 360 360	711 771 772 775 806 806 808 808 809 809 809 809 809 809 809 809
AGENCY BANKING Whitchand (TZS) (spends) Range 1 - 2,999 1000 - 1,000 1000 - 1,000 1	10 00 00 00 00 00 00 00 00 00 00 00 00 0	710 711 719 719 739 739 770 788 924 11,272 1,372 2,877 2,770 3,405 3,405 3,405 3,407 4,107	To AMBT  TUS  300 301 303 303 303 303 303 303 303 30	300 300 300 300 300 300 300 300 300 300	711 771 772 775 785 86 866 866 1000 2330 2330 244 426 247 426 5330 633 634 647 7000 7000 877 7000 877 877
AGENCY BANKNG Withdram (1728) (apenta) Ramye 1 - 2,596 - 5,000 - 3,998 - 5,000 - 1,999 - 2,000 - 2,999 - 4,000 - 4,999 - 4,000 - 4,999 - 4,000 - 4,999 - 4,000 - 4,999 - 4,000 - 4,999 - 4,000 - 4,999 - 4,000 - 4,999 - 5,000 - 1,999 - 5,000 - 1,999 - 5,000 - 2,000	10 10 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 719 739 739 770 788 844 1,127 1,372 2,577 3,050 3,050 3,455 5,558 6,559 6,590 7,959 8,370 1,11,97 1,11,97 1,11,97 1,11,97 1,11,97 1,12,244 1,12,264 1,12,	To AMET  TES  30  30  30  30  30  30  30  30  30  3	330 333 330 330 330 330 330 330 330 330	711 77 72 78 78 78 80 81 1000 2303 238 2444 436 5303 6333 644 56 87 7000 88 87 87 87 88 88 88 88
AGENCY BANKNG Withdramal (TZS) (agenta) Rampe 1 - 2,596	10 00 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 739 770 788 904 1,127 1,372 2,270 3,150 3,405 3,717 5,271 5,538 6,599 7,980 10,470 11,970 11,970 11,970 11,22	To AMBT  TES  30  30  30  30  30  30  30  30  30  3	300 300 300 300 300 300 300 300 300 300	77 77 77 77 78 81 81 81 100 233 233 244 422 555 533 633 644 67 700 77 88 87 88 88 88 88 88 88 88 88 88
AGENCY BANKNG Withdram (1728) (apenta) Range 1 - 2,266 - 2,000 - 3,600 - 3,000	10 10 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 779 779 770 788 944 1,127 1,372 2,770 3,060 3,465 3,465 3,570 3,077 5,578 5,578 6,56	To AMBT  TES  30  30  30  30  30  30  30  30  30  3	330 333 333 333 333 333 333 333 333 333	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
AGENCY BANKING Whitchmell (T28) (spents) Range 1 - 2,999 4,000 - 4,999 5,000 - 6,999 1,0000 - 1,9000 1,0000 - 1,9000 1,0000 -	10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	710 711 719 719 739 739 770 788 8244 1.127 1.372 2.677 3.060 3.465 3.465 6.5636 6.5636 6.5636 7.950 6.9140 1.1,970 1.1	To AMBT TZS  303 303 303 303 303 303 303 303 303 3	360 360 360 360 360 360 360 360 360 360	77 77 77 77 78 88 81 100 100 100 100 100 100 100 100
AGENCY BANKING Whitchand (TZS) (spents) Range 1 - 2,999 1000 - 3,999 1	10 00 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 739 770 788 904 1,127 1,372 2,770 3,050 3,405 3,405 3,771 5,271 5,271 5,528 6,960 1,940 1,	To AMBT  TES  300 301 303 303 303 303 303 303 303 30	350 350 350 350 350 350 350 350 350 350	77 77 77 77 78 88 88 81 100 233 233 244 245 255 27 77 77 77 77 77 77 77 77 77 77 77 77
AGENCY BANKING Withdrama (TZS) (agents) Range 1 - 2,899 - 1,000 - 4,899 - 5,000 - 1,999 - 1,000 - 1,000 - 1,999 - 1,000 - 1,00	10 10 10 10 11 12 12 12 12 12 12 12 12 12 12 12 12	710 711 719 779 779 778 8 8244 1.127 1.372 2.672 3.050 3.465 3.465 6.533	To AMBT  TUS  300 301 303 303 303 303 303 303 303 30	333 333 333 333 333 333 333 333 333 33	77 77 77 77 78 88 81 100 1238 233 233 244 422 442 255 27 77 70 70 70 70 70 70 70 70 70 70 70 70
AGENCY BANKNG Withdram (1725) (apenta) Rampe 1 - 2,299 1,000 - 3,999 1,000 - 1,900 1,000 - 1,900 1,0	10 00 10 10 10 10 10 10 10 10 10 10 10 1	710 711 719 739 770 788 904 1,127 1,372 2,770 3,160 3,405 3,771 5,271 5,538 6,599 7,960 10,470 11,970 11,970 11,220 13,220 13,220 10,220 10,220 11,22	To AMBT  TES  30  30  30  30  30  30  30  30  30  3	330 330 330 330 330 330 330 330 330 330	711 77 77 78 78 78 80 81 1000 2303 238 2444 425 5303 6333 644 530 87 7000 88 87 89 90 New Customer Fee
AGENCY BANKING Withdrama (TZS) (agents) Range 1 - 2,899 - 1,000 - 4,899 - 5,000 - 1,999 - 1,000 - 1,000 - 1,999 - 1,000 - 1,00	10 10 10 10 11 12 12 12 12 12 12 12 12 12 12 12 12	710 711 719 779 779 778 8 8244 1.127 1.372 2.672 3.050 3.465 3.465 6.533	To AMBT  TUS  300 301 303 303 303 303 303 303 303 30	333 333 333 333 333 333 333 333 333 33	71 77 72 72 75 75 80 80 88 90 1,000 2,303 2,35 2,41 2,57 2,70 4,20 4,20 4,20 4,20 6,33 6,44 6,77 7,00 8,50 8,77 7,20 8,77 8,87 8,87 8,87 8,87 8,87 8,87 8,8

Withdrawal - Bank to Wallet (TZS)	To Govt	Old Customer Fee	To AMBT		New Custo
0>2,999	10	500	500		
3,000-3,999	14 27		500		
5,000-6,999	54	500	500		
7,000-9,999	56 102		500		
0,000-14,999 5,000-19,999	102		500 500		
0,000-29,989	306	500	500		
10,000-39,999 10,000-49,999	351 419	500 500	500		
0,00-50,000	573	500	500		
50,001-99,999	573		1,000		
100,000-100,000 100,000-199,999	707	1,000 2,000	1,000 2,000		
200,000-250,000	821	2,000	2,000		
250,001-299,999 300,000-399,999	821	3,000 3,000	3,000		
400,000-499,999	982	3,000	3,000		
500,000-589,999 600,000-689,999	1,245 1,532	3,000 3,000	3,000 3,000		
700,000-750,000	1,700		3,000		
750,001-799,999	1,700	4,000	4,000		
800,000-899,999 900,000-1,000,000	1,500	4,000 4,000	4,000	-	
1,000,001-3,000,000	1,875	4,000	4,000		
3,000,001-5,000,000 Deposit (TZS) (Wallet to Bank)	2,000 To Govt	4,000 Old Customer Fee	4,500 To AMBT		New Cust
1-50,000	10 0011	FREE	TO AMD1		New Cust
50,001 - 100,000		FREE			
100,001 - 250,000 260,001 - 750,000	-	FREE			
250,001 - 750,000 750,001 - 3,000,000	-	FREE			
Air-time top-up		FREE			
Utility payments Balance inquiry	-	FREE 100	300		
Mini-statement	- :	200	300		
Full account statement request	-	500 600	500		
Cheque book request AMBT internal transfers (same account holder)	To Govt	Old Customer Fee	To AMBT		New Cust
1-999			FREE		
1,000 - 1,999 2,000 - 2,999	+ :	10	FREE FREE		
3,000 - 3,999	- :	19	FREE		
4,000 - 4,999 5,000 - 6,999		39	FREE		
5,000 - 6,969 7,000 - 9,969		70 88	FREE		
10,000 - 14,999		224	FREE		
15,000 - 19,999 20,000 - 29,999	-	427 672	FREE FREE		
30,000 - 39,999		770	FREE		
40,000 - 49,999 50,000 - 99,989	-	1,060 1,435	FREE FREE		
100,000 - 199,999	-	1,771	FREE		
200,000, 299,999		2,058	FREE		
300,000 - 399,999 400,000 - 499,999	-	2,450 2,870	FREE FREE		
500,000 - 599,999		3,640	FREE		
600,000 - 699,999		4,480	FREE		
700,000 - 799,999 800,000 - 899,999	-	4,970 5,264	FREE		
900,000 - 1,000,000		6,230	FREE		
1,000,001 - 3,000,000 AMBT internal outgoing transfers (other account holder)	To Govt	6,580 Old Customer Fee	FREE To AMBT		New Cust
1-2,999	10	510	500		11011 000
3,000 - 3,999 4,000 - 4,999	14		500 500		
5,000 - 6,999	54		500		
7,000 - 9,999	56	570	500		
10,000 - 14,999 15,000 - 19,999	102		500 500		
20,000 - 29,999	306	927	500		
30,000 - 39,999 40,000 - 49,989	351 419	1,172	500		
94,000 - 49,999	573		500		
100,000 - 199,999	707	1,935	500		
200,000 - 299,999 300,000 - 399,999	821	2,271	500		
400,000 - 499,999	982	2,950	500		
500,000 - 599,999	1,245	3,370	500		
600,000 - 699,969 700,000 - 799,969	1,532 1,700	4,140 4,980	500 500		
800,000 - 899,999	1,500	5,470	500		
900,000 - 1,000,000 1,000,001 - 3,000,000	1,776	5,764 6,730	500		
3,000,001 - 3,000,000	2,000	7,080	500		
FOREIGN EXCHANGE TRANSACTION			TZS	USD	
Telegraphic Transfer - Normal Customer (SWIFT) TISS- Normal Customer	_	<del></del>	55,00 10,000,00		
TISS-Staff			6,000,00	2.10	
LOAN PRODUCT LENDING RATES MICRO LOANS (Ratio) Loans), TZS 500 000 to 10 000 000			TZS from 68% to 72%. Based on risk portilektisk group of clien	USD	
MICRO LOWNS (Rahisi Loans) TZS 500,000 to 10,000,000 MICRO LOWNS TZS 10,000,001 to 36,000,000			from 66% to 72%. Based on risk profilehisk group of clien from 46,8% to 60%. Based on risk profilehisk group of clien		
AGRO LOANS TZS 500,001 TO 35,000,000			from 49.2% to 74.4% Based on risk Profile Risk Group of clien	N/A	
SME LOANS/ODs 35,000,000 to 200,000,000 Loans/OD Secured by Fixed Term Deposits	+		from 26,4% to 33,6% Based on risk profile/Risk Group of client 20,40%		
Loan Processing Fee			TZS	USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000 MICRO LOANS TZS 10,000,001 to 50,000,000		<del></del>	3.40% Inclusive of excise duty and VAT 3.40% Inclusive of excise duty and VA		
AGRO LOANS TZS 500,001 TO 50,000,000			3,40% Inclusive of excise duty and VA 3,70% Inclusive of excise duty and VA		
SME LOANS/ODs 35,000,000 to 200,000,000			2,90% Inclusive of excise duty and VA	N/A	
Loans/OD Secured by Fixed Term Deposits Application Fee	+	<del></del>	1.5% Inclusive of excise duty and VATZS	N/A USD	
MICRO LOWNS (Rahisi Loans) TZS 500,000 to 10,000,000			20,000,00	N/A	
MICRO LOWNS TZS 10,000,001 to 50,000,000			20,000,00		
AGRO LOANS TZS 500,001 TO 50,000,000 SME LOANSIODs 35,000,000 to 200,000,000	+		20,000,00		
Loans/OD Secured by Fixed Term Deposits			20,000,00	N/A	
Insurance Fee			TZS	USD	
MICRO LOANS (Rahisi Loans) TZS 500,000 to 10,000,000 MICRO LOANS TZS 10,000,001 to 50,000,000	+	<del></del>	1.59	N/A N/A	
AGRO LOANS TZS 500,001 TO 50,000,000			2,09	N/A	
			1.59		
SME LOANS/ODs 35,000,000 to 150,000,000 Loans/OD Secured by Fixed Term Deposits			1.59	N/A	

#### **ADVERTISEMENTS**





#### **ADVERTISEMENT**

#### **REQUEST FOR QUOTATION**

BUL-RFQ-23-01-01 - SUPPLY OF HYSTER FORKLIFT TRUCK - H40XD12 with REMOVABLE SPREADER

Bulyanhulu Gold Mine ("the Company"), a fully owned subsidiary of Twiga Minerals Corporation, which is ultimately owned by Barrick Gold Corporation and the Government of the United Republic of Tanzania requests the submission of Quotes from reputable, experienced, certified, and qualified parties to provide the following:

#### **Hyster specifications:**

1 X Hyster High - Capacity Forklift Truck - H40XD12 with Removable Spreader. Maximum Load Capacity 40 ton @ 1,220mm Load Center / 5,900mm Wheelbase. Powertrain Cummis QSM 11L Tier 3/Stage III Diesel Engine: Rated Power 335hp(250Kw) @2100rpm - Peak Power 365hp (272kw) @1800 rpm. Heavy Duty Kessler D102 Drive Axle -165" (4200mm) overall width. Oil - immersed Wet D

#### **Key documents:**

- Clear and detailed Quotation
- Company registration documents i.e. Certificate of incorporation, business license, TIN, VRN, Tax Clearance Certificate etc.
- A written statement indicating Tanzanian ownership percentage, Tanzanian management and below management employment percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018;
- Applicable certification, accreditation, affiliated registrations, and letter of dealership as required:
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner

#### **Submission of Quotes:**

Please submit your quotes via email to **bulytender@barrick.com**.

The reference "HYSTER HIGH-CAPACITY FORKLIFT TRUCK - H40XD12 with REMOVABLE SPREADER" must be quoted in the subject line of the email.

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

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

#### **Key Dates:**

Last date to submit quotes: 03rd February 2023.

Bulyanhulu Gold Mine Limited



## VACANCIES TEMBO NICKEL YOUNG TALENT PROGRAM

#### **Positions Summary:**

Tembo Nickel is seeking to recruit Graduates to join Tembo Nickel Young Talent program (TNYTP) year 2023. We are looking for graduates who will join Tembo Nickel in the following departments:

- IT
- Human Resources
- Inventory and Warehouse
- Accountants
- Electrical Engineer
- Mechanical Engineer
- Community Relations
- Geology
- Hygiene
- Environmental

#### **Experience and Qualifications**

- Bachelor's degree in any discipline as highlighted above.
- Work Experience is not mandatory.

#### **How to Apply**

- · Visit Tembo Nickel website www.tembonickel.com
- Go to Careers, vacancies then fill Tembo Nickel Young Graduate Program application form.

Application closing date is **04**th **Feb,2023** 

#### Note:

- We are committed to provide equal employment opportunities based on merits and we do not charge candidates any fees in the whole recruitment process.
- Applications received through emails will not be considered for selection.
- An applicant MUST indicate the position applying for.

Female Graduates are strongly encouraged to apply.

# FIRST HOUSING FINANCE (TANZANIA) LIMITED PUBLICATION OF FINANCIAL STATEMENTS



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

Amounts in thousand shillings)	Current Quarter	Previous Quarter
	31st Dec. 2022	30th Sept. 2022
A. ASSETS		
1. Cash	1,532	11
2. Balances with Bank of Tanzania	•	
3. Investments in Government Securities	3,596,769	3,653,12
4. Balances with Other Banks and Financial institutions	6,686,677	7,490,84
5. Cheques and Items for Clearing	•	
6. Inter-branch Float Items	•	
7. Bills Negotiated	•	
B. Customers' Liabilities for Acceptances		
Interbank Loans Receivables     Investments in Other Securities		
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	19,782,685	18,702,59
12. Other Assets	706,751	751,69
13. Equity Investments	1,622,000	1,622,00
14. Underwriting Accounts	1,022,000	1,622,00
15. Property, Plant and Equipment	323,876	303,22
16. TOTAL ASSETS	32,720,290	32,523,59
IV. TOTAL AGGLIG	32,720,230	32,020,00
B: LIABILITIES		
17. Deposits from Other Banks and Financial Institutions		
18. Customer Deposits	911.787	741,689
19. Cash Letters of Credit		
20. Special Deposits	-	
21. Payment Orders/ Transfers Payable		
22. Bankers' Cheques and Drafts Issued	-	
23. Accrued Taxes and Expenses Payable	630,360	809,74
24. Acceptances Outstanding		
25. Inter-branch Float Items		
26. Unearned Income, Other Deferred Charges & Taxes	332,190	291,964
27. Other Liabilities	385,116	359,665
28. Borrowings	12,003,729	12,001,976
29. TOTAL LIABILITIES	14,263,182	14,205,03
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,457,107	18,318,55
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Share premium	-	
33. Fair Value Reserve	95,831	95,83
34. Retained Earnings	(3,678,678)	(3,691,652
35. Profit /(Loss) Account	239,954	101,401
36. Regulatory Reserve	•	12,97
37. Minority Interest	-	
38. TOTAL SHAREHOLDERS' FUNDS	18,457,107	18,318,55
39. Contingent Liabilities	•	
40. Non-Performing Loans & Advances	595,259	486,21
41. Allowance for Expected Losses	182,969	104,43
42. Other Non-Performing Assets	•	
D. SELECTED FINANCIAL CONDITION INDICATORS		## TO THE
(i). Shareholders' Funds to Total Assets	56.41%	56.32
(ii). Non-Performing Loans to Total Gross Loans	-10075	2,58
(iii) Longs & Advances to Total Deposits	2063.47%	2439.66
(iv). Loans & Advances to Total Assets	60.46%	57.50
(v). Earning Assets to Total Assets	88.31%	91.68
(vi). Deposits Growth (vii). Assets Growth	22 <u>.</u> 93% 0.60%	17.46° 0.89°

year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8).							
Name and Title	:	Signature		Date			
Sasa M. Chonza (Chief Executive	Officer)	(Signed)		25.01.2023			
Amulike E. Kamwel (Chief Financial C		(Signed)		25.01.2023			
Isambo Binde (Internal Audit M	anager)	(Signed)		25.01.2023			

#### 

	DADE DOC MONE	OZOC DOG! ZOZZ	OXOG DCG EGER	OZOC DOG! KOKK
1. Interest Income	1,079,165	671,466	3,668,523	2,487,8
2. Interest Expense	(336,596)	(32,158)	(1,000,506)	(122,77
3. Net Interest Income	742,568	639,308	2,668,017	2,365,056
4. Bad Debts Written-Off				
5. Impairment Reversal / (Losses)	(78,535)	(51,003)	(127,321)	(17,04
6. Non Interest Income :	82,623	90,113	341,118	130,600
6.1 Foreign Currency Dealings and Translation Gains/ (Loss)	(1,616)	(1,616)	(1,480)	(1,46
6.2 Fees and Commissions	73,386	48,784	240,122	53,78
6.3 Dividend Income	-	-	27,590	35,130
6.4 Other Operating Income	10,853	42,946	74,885	43,15
7. Non Interest Expenses :	(599,385)	(556,375)	(2,619,191)	(2,229,229
7.1 Salaries and Benefit	(368,932)	(378,592)	(1,390,844)	(1,165,92
7.2 Fees and Commissions	-	-		
7.3 Other Operating Expenses	(230,452)	(177,783)	(1,228,347)	(1,063,30
8. Operating Income/(Loss)	147,272	122,043	262,624	249,392
9. Income Tax Provision	(8,718)	(7,321)	(22,669)	(16,43)
10, Net Income/ (Loss) after Income Tax	138,554	114,721	239,954	232,962
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	138,554	114,721	239,954	232,962
13. Number of Employees	23	19	23	1
14. Basic Earnings Per Share	0,64	0,53	1,10	1,07
15. Number of Branches	1	1	1	
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.42%	0.55%	0.74%	1.12
(ii). Return on Average Shareholder's Fund	0.75%	0.63%	1.30%	1.28
(iii). Non Interest Expense to Gross Income	72.64%	76.28%	87.04%	89.32
(iv), Net Interest Income to Average Earning Assets	2,53%	3,37%	2,53%	12.89

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2022

(Amounts in Thousand shillings)

	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (31.12.2022)							
Balance as at the beginning of the quarter (01.10.2022)	21,800,000		(3,590,252)	12,974		95,831	18,318,554
Profit (Loss) for the quarter	-	-	138,554	-	-	-	138,554
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	12,974	(12,974)	-	-	
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (31.12.2022)	21,800,000	-	(3,438,724)	-	-	95,831	18,457,107
Previous Quarter (30.09, 2022)							
Balance as at the beginning of the quarter (01.07.2022)	21,800,000	-	(3,615,871)	11,956	-	95,831	18,291,915
Profit (Loss) for the quarter	-	-	26,638	-	-	-	26,638
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	

MINIM	MINIMUM DISCLOSURE OF BANK CHARGES AND FEES 2022								
S/No	ITEMS	CHARGES/FEES							
1	Prime Lending Rate (PLR)	16% p.a.							
2	Maximum spread above PLR	4% p.a.							
3	Application Fee (Non-refundable)	TZS 200,000/-							
4	Processing Fee	1.5 % of the loan value							
5	Facility Fee	1.5 % of the loan value							
6	Valuation Fee	Paid by the client as per the invoice							
7	Legal Fee	Paid by the client to FHF account and FHF will pay law firm							
8	Early Repayment	5% of the amount to be prepaid							
9	Annual Review Fee	NIL							
10	Cheque returned Unpaid (Outward & Inward)	TZS 50,000/-							
11	Loan Statement	TZS 20,000/-							

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

Name:

Date

Institutions Act, 2006 and they present a true and fair view. Name: Signature 25.01,2023 (Chairperson) 25.01,2023 (Chairperson) 25.01,2023 (Chairperson) 25.01,2023 (Checket) 25.

### CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2022

	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Dec. 2022	30th Sept, 2022	31st Dec. 2022	31st Dec, 2021
I. Cash Flow from Operating Activities:				
Net Income/ (Loss) before tax	147,272	31,938	262,624	249,392
Adjustments for				
- Impairment/ Amortization/ Depreciation & Non-cash items	40,661	158,579	286,856	321,866
- Net Change in Loans and Advances	(1,139,203)	(2,367,105)	(6,338,723)	(7,376,039)
- Gain/Loss from Sale of Assets	-	-		-
- Net Change in Deposits	170,099	110,243	423,700	75,000
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	(136,378)	129,989	275,678	(50,276)
- Net Change in Other Assets	63,716	44,211	(108,153)	(44,042)
- Tax Paid	(18,770)	(10,052)	(22,669)	(12,917)
- Others (Interest paid & Adjustments for previous items)	32,739	57,985	67,950	(5,640)
Net Cash (Used)/ Provided by Operating Activities	(839,863)	(1,844,211)	(5,152,738)	(6,842,656)
II: Cash Flow from Investing Activities				
- Dividend Received	-	-	27,590	35,130
- Purchase of Fixed Assets	(2,207)	(73,170)	(34,804)	(48,243)
- Proceeds from Sale of Fixed Assets	-	-	-	
- Purchase of TMRC Securities	-	-		
- Investment in Govt Securities	56,352	(57,721)	4,870	(1,059,492)
- Purchase of Intangibles	-	-		
Net Cash (Used) by Investing Activities	54,146	(130,891)	(2,344)	(1,072,605)
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt	_			
Proceeds from Issuance of Long Term Debt				
- Proceeds from Issuance of Share Capital				
- Payment of Cash Dividends				
- New Loan from CRDB Bank & TMRC	1,753	4,850	10,993,044	
- Others (Repayment of Lease liabilities)	1,733	(49,021)	(73,531)	(95,154)
Net Cash Provided by Financing Activities	1,753	(44,170)	10,919,513	(95,154)
Het cash Frovided by Financing Activities	1,755	(44,170)	10,919,313	(93,134)
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	(783,964)	(2,019,273)	5,764,431	(8,010,415)
Cash and Cash Equivalents at the Beginning of the period	7,490,961	9,510,546	945,786	9 021 400
ECL on bank balances		9,510,546	(22,009)	8,921,409 34,792
	(18,788) 6,688,208	7,490,961	6,688,208	945,786
Cash and Cash Equivalents at the End of the period	0,088,208	7,490,961	0,008,208	945,786



# **Guardian** PROPERTY MATCH DISCOVER INFORM INSPIRE

**FRIDAY 27 JANUARY 2023** 

# AFRICA HOUSING FINANCE OPERATORS N CAIRO DECLARAI

By Chinedum Uwaegbulam,

Lagos

s adverse weathconditions, climaterelated emergencies reduce and degrade affordable housing stock across continent, members of the African Union for Housing Finance (AUHF) are seeking resilient, safe and adequate housing to improve quality of life of households and reduce environmental impact in the residential construction industry.

They called on governments at the regional, national, state or local levels to actively create an enabling environment that encourages the development of resilient and environmentally friendly cities, neighbourhoods and homes. AUHF also urge governments to enforce the shift towards adopting more sustainable and environmentally friendly housing construction, servicing and maintenance practices, especially in government buildings and other infrastructure.

Low-income communities are impacted by climate change and the environment, often finding themselves in disaster prone areas and in accommodation that is poorly suited to withstand climate events. At the same time, the commitment to deliver affordable housing at scale necessarily impacts on the environment - carbon emissions are significant in the building process, as



A green housing project

well in the ongoing life of buildings.

According to African Economic Outlook (2022), five of the ten countries most affected by climate shocks in 2019 were in Africa. In 2020 and 2021, there were 131 extreme-weather, climate change-related disasters recorded in Africa. The majority of these (99) were flooded, followed by 16 storms, 14 droughts and two wild-

As households struggle to protect themselves in the face of these shocks, their retreat from disasteraffected or prone areas contributes to increasing urbanisation, putting further pressure on cities to accommodate vulnerable and climate mi-

The housing finance operators, who met in Cairo, Egypt at the AUHF 38th conference and yearly general meeting, made a declaration known as 'Cairo Declaration.' They recognised that the significant interaction of housing and the environment, regulators, as well as investors are increasingly demanding a climate responsive approach, setting standards

buildings.

They noted that while 'green' impacts favourably on long-term operating costs of housing, with reduced services costs, it is often expensive, adding to the capital costs associated with delivery. "This can have an effect of placing green outside the reach of low-income consumers; or placing affordable housing delivery outside the scope of green investors and the capital they offer."

In the declaration, they further called for the incorporation of appropriate and affordable standards for socially and environmentally sustainable housing in policy, regulatory and financial frameworks at national and local level, paying special attention to sustainable infrastructure and land management frameworks.

AUHF also wants government to demonstrate political will for green, with the provision of both financial and non-financial incentives to spur the adoption of sustainable building and infrastructure servicing solutions, as well building a new architecture for African cities and towns so for green construction and green that they incorporate green design their businesses and to track these and mitigation strategies.

principles that are at once affordable in the short and long - term, in terms of capital investment up front and long-term operations.

Besides, they urged support for the adoption of building technologies and innovation that reduce the impact of housing and services on the environment, while providing resilience to weather events and supporting affordable housing delivery at scale. They pledged to encourage the link between green housing and green financing, with a particular reference to affordable housing in all of its diversity and facilitate discussion oper led, incremental housing dein this regard, as well as develop interactive platforms and mechanisms ments and conversions, as well as to support members through the creation of opportunities to network, share experiences and learn from one another, on adopting models financing and green living.

The group also plan to lead discussion among members on appropri- strengthening their technical exate standards, definitions and targets pertise in existing and emergent apthat encourage members to incorpo- proaches, tools and processes that rate sustainable green principles in allow climate change adaptation

yearly, as well as engage and lobby African governments to adopt and implement the recommendations.

The 56-member group, chaired by the Chief Executive Officer, Nigeria Mortgage Finance Company (NMRC), Mr. Kehinde Ogundimu, urged international Development Finance Institutions (DFI), other development agencies and international Non-Governmental Organisations to support the development of environmentally friendly and affordable housing, recognising the potential systemic impact of their interventions and investments.

Specifically, they encouraged the DFI community to provide affordable green finance to downstream financial institutions to enable them to pass on the affordability to lowincome earners, dedicating a larger percentage of their green finance interventions to resilience rather than mitigation for cities/urban areas response to climate change.

AUHF urged support in the development of appropriate rating systems to ensure the green certification process is cost effective, relevant and affordable, particularly for affordable housing.

"Towards this, we see a need for the creation and implementation of tools to measure and verify green building and servicing practices and performance, that are particularly relevant for alternative delivery methods. This includes non-devellivery, as well as building refurbishincorporating both mortgage and non-mortgage financing processes.

"Support and implement programmes that train affordable that support green building, green housing stakeholders on environmentally resilient construction and financing practices with the aim of

# **Cement eyes Rwanda and** DRC market

#### **NAIROBI**

Following its KES500m (US\$4m) plant upgrade, The East African Portland Cement (EAPC) is planning to expand within the East African Community member countries and is targeting cement sales in Rwanda and DR Congo.

The Athi River-based cement processor has replaced part of its kiln shell at its Athi River plant and is now producing its own clinker. In 2021 EAPC it announced a five year business modernisation and expansion plan to return to profitability.

The firm's CEO, Oliver Kirubai, said: "Our ambitious new business strategy is anchored on major investments in our factory to give us a platform to produce and outgrow cement demand in East Africa. Despite the high costs of energy and an old clinker line, we have already seen steady results in the last six months from the ongoing business reorganisation."

He said the company's structuring will enable it to settle debts and be able to inject more capital as it eyes the broader east African market.

"We expect to outgrow the regional cement market. We are looking at going beyond Kenya into Rwanda and DR Congo as well," he said, adding that the company is also targeting growth in its volumes and brand portfolio.

EAPC expects cement production in the country to be driven by the key government agenda on housing and infrastructure projects, which is expected to represent an investment of KES3trn in the next five years through funded and own projects.

# Barrick allocates 93bn/- for road construction in Kahama

By Francis Kajubi

BARRICK Gold Corporation has allocated 93.51bn/-(\$40million) to Msalala District Council for construction of the Msalala-Kahama to Kakora 70 kilometers road network to spur individuals' economies from the two towns that rely on mining activities.

The mining company has reached the decision of issuing the money which is separate from the community social responsibility (CSR) framework following a long time plea by people and the council.

Barrick president and chief executive officer Mark Bristow told the press on Wednesday in Kahama that the company has already allocated the funds and it is just for the council to observe other processes related to the road so that the funds can be released.

"The ball is in your court now but Barrick is ready to issue the money any time when you are done with other procedures such as floating the construction tender and environmental impact assessment," said Bristow.

the company's two gold mines North Mara and Bulyanhulu, boosted their combined output to 547,000 ounces as of December 2022, achieving another step towards the compain the group's status.

At the same time, Bristow said exploration is continuing to deliver opportunities to grow the mineral reserves net of depletion at both mines.

According to him, North Mara's transition to ownersuccessfully mining is ramping up its ongoing open pit expansion with improved efficiencies and costs, while technological advances in the underground operation are increasing productivity.

He asserted that the restart of mining at the Gena pit is on track. At Bulyanhulu, he said, the main focus is on ramping up the development of its declines to access the new Deep West mineral reserves and defining further exploration potential in Reef 2.

"Since the take-over in 2019, Barrick has pumped \$2.4billion into the Tanzanian Last year it economy. paid \$303million in taxes, royalties, levies, dividends and shareholder loan repayments and \$476 million to local suppliers," said Bristow.

Minerals deputy minister The support comes when Dr Steven Kiruswa said that Bulyanhulu and North Mara have continued to prioritize local employment. He said local staff in the workforce for the mines stands at 96 percent of which 45 percent of

ny's potential Tier One status new hires are drawn from the istry is set at attracting 10 persurrounding communities.

"In 2022 North Mara was recognized as Tanzania's largest taxpayer by the Tanzania Revenue Authority beating Tanzania Breweries Limited which has led the list of good taxpayers for years; Bulyanhulu was awarded

the Best Compliant Employer prize by the National Social Security Fund. North Mara and Bulyanhulu also received the first and second runnerup recognition awards, respectively, for the export of minerals and the generation of foreign currency," said Kiruswa.

He called upon the host communities to be supportive to the mining company as it has been contributing in social development projects initiated by itself or the government.

The deputy minister asked Barrick to assist it in security modern machines at the nation's minerals laboratory.

"It will also be soundful if the company establishes a scholarship programme for youths graduating from courses related to mining and minerals to sharpen their knowledge and skills to other foreign high learning institutions. It will be helpful to the sector's growth if even two scholars benefit per year," said Kiruswa.

According to him, the min-

cent of minerals contribution to the gross domestic product from the current eight per-

Through their community development committees, the mines have invested more than \$10 million in projects to improve healthcare, education, access to potable water and the road infrastructure.

Msalala legislator Idd Kassim Idd said just in 2022 Barrick has issued 2.9bn/- through CSR for construction of the Vocational Education and Training Authority (VETA) and development of 24 dispensaries within Shinyanga region.

"We will make sure that every single dime issued in CSR by Barrick is invested wisely to bring positive results to the host communities. The government guarantees investors the necessary support needed in growing their businesses in the country," said Idd.

The Member of Parliament went further to ask the mining company to help the council construct a large dam for irrigation farming for women and young entrepreneurs engaged in horticulture.

He also asked Barrick to support the construction of a modern mall for second hand garment sellers and a bus terminal.



#### **CONSTRUCTION**

# TBS LAYS STRESS ON STEEL, ROOFING PRODUCTS QUALITY

By Correspondent Joseph Mwendapole

ANUFACTURERS. importers and distributors of steel, pipe products and roofing metals have been asked to comply with quality standards to remove complaints from users of the products.

This was said yesterday by the Acting Director of Compliance and Enforcement, of the Tanzania Bureau of Standards (TBS),

meeting with importers, distributors and producers of these prod-

"If it happens the consumer buys products that do not meet the standards, you cause complaints about your products and, so each of you is responsible to ensure that you comply with the quality requirements," she said.

She said importers and producers of these products should focus on quality so that there is protect the environment, and enable buyers to find products that match the value of money.

He said that in order to strengthen the quality of galvanized steel, coils for making galvanized steel, square pipes, round pipes, flat bars and other metal products, the producers should ensure that they comply with national and international

He said that every producer

Candida Shirima, during the fair competition in the market, and importer of these products should ensure that all important information is written where according to international standards, the products must be written in grade, name of the producer, measurements and version numbers.

> He said that TBS will continue to fully manage the responsibility of ensuring the quality of these products in this country, including conducting inspections and laboratory tests before entering

the country.

He said that the organization will also continue to conduct regular inspections on factories that produce those products to verify the quality of the products produced.

"TBS is also responsible for regular monitoring, providing quality education to stakeholders and taking appropriate action against all those who are found to be violating the requirements of the law," she said.

She said that TBS decided to organize the meeting with the aim of promoting the understanding of the stakeholders regarding the requirements of the Standards Act Chapter 130, and the various international standards of the products.

She said that since the government's aim is to build a strong, sustainable and competitive economy, the products produced must be genuine so that they can compete in global market.

#### By Johnson Oltetia

The right to housing is enshrined in Kenya's Constitution under article 43 (1) (b), which stipulates that all citizens have the right to accessible and adequate homes, and to a reasonable standard of sani-

However, Kenya still grapples with a huge demand and housing supply gap.

We have an annual housing demand of 250,000 units with an estimated supply of 50,000 units, culminating in a housing deficit of two million units, or an 80 percent deficit.

A closer examination of the state of housing in the country shows that generally, the provision of housing is largely characterised by an inadequate supply of affordable and decent units, low urban home ownership and widespread informal housing.

Studies estimate that only two percent of the formally constructed houses target lower-income families, with about 65 percent of Kenya's urban families having to cope with the informal settlements.

The Kenyan housing market faces a dynamic set of interrelated challenges; high cost of land, high cost of housing units, high incidental costs - stamp duty, legal fees etc, difficulty in property registration and limited access to long-term affordable finance.

These challenges disproportionately affect low to moderate-income earners.

This notwithstanding affordable housing holds so much potential that when properly exploited can catapult the country's economic growth and open up massive opportunities for employment.

Kenya has the capability to unlock affordable housing for the benefit of the country en masse.

#### A healthier population translates to a healthi-

Housing is a key social determinant of people's health and overall quality of productivity.

It has a strong influence on a person's mental and physical wellness; poverty has been proven to extremely hamper people's options, which explains why it is closely interrelated with a range of acute and chronic health issues.

Further, exposure to other conditions such as poor sanitation and insecurity within the informal settlements shrinks people's ability to work optimally and, in the process, their productivity levels

# How affordable housing can drive Kenya's growth



Johnson Oltetia, CEO, Kenya Mortgage Refinance Company

plummet.

However, when people have access to quality affordable housing options, they are far less likely to face hazards associated with an informal settlement lifestyle.

incurred in the treatment of recurring health issues due to inadequate housing becomes self-economic empowerment.

Affordable housing investment spurs economic stimulus and job creation

Homeownership a powerful engine for Additionally, the cost wealth creation and a means to enhance peo-

ple's livelihoods. Investing in affordable housing, therefore, has disposable income and been proven to create a can be used for further multiplier effect, where direct and indirect

benefits to the country include job creation, improved health and safety and increased

Affordable housing for resilient intermediary cities

household resilience.

Kenya has been experiencing increasing urbanisation rates, with urban sprawling with new entrants at an estimated 3.4 percent annutinue to witness new ally, in search of better affordable housing de-

opportunities.

This accelerated urbanisation and the urban transition has encouraged stakeholders to collaborate and implement appropriate strategies to support affordable housing policies and their implementation in order to accommodate the evergrowing population.

As a result, we con-

velopments in some of Kenya's intermediary cities including Kisumu and Mombasa.

This has made the cities attractive enough to get international attention and thus, host global stateof-the-art conventions and as a result, contribute to the country's revenue.

#### **Promising future investment opportunities**

Investing in affordable housing is an opportunity to decrease childhood poverty.

Giving children a better, reliable and more equitable path forward is one of the long-term ways to create generational wealth, build economic growth and foster healthier societies.

Equipping younger generations with tools for social mobility transcends beyond just a moral argument; it has also been proven to produce economic growth for communities.

Children who experience such empowerment while growing up are more likely to end up as successful and responsible citizens, who don't hesitate to give back to their communities.

Ultimately, supporting affordable housing initiatives means investing in our communities' well-being. It would be prudent for all stakeholders across the supply chain in Kenya to dedicate themselves to the development of affordable housing.

The overarching objective should be to provide families with safe and stable housing because I believe homes are the foundation for everything in

#### KMRC provides affordable housing finance

The formal housing finance sector in Kenya is historically exclusionary and conservative. Most innovations have focused on short-term small-scale loans. But this is beginning to change.

The Kenya Mortgage Refinance Company (KMRC) was formed with the main purpose of providing long-term funds to primary mortgage lenders in order to make it possible for more people to own

KMRC has come in to resolve one of the key challenges in the affordable housing market - the lack of affordable long-term finance.

It's therefore addressing the long-term funding constraint hindering the growth of the mortgage market and reducing the cost of residential mort-

# What makes Tanga Cement win best presented financial statements awards?

#### **By Guardian Reporter**

Tanga Cement Company, one of the largest cement manufacturers in Tanzania, is among of the compliant of tax laws and presented financial statements.

This has enabled Tanga Cement to best perform in best annual financial presented statements awards, organized by the National Board of Accountants and Auditors (NBAA) for four consecutive years since 2013 to 2021.

However, the cement manufacturer scooped the award for the first time in 2009.

In 2021, the company also scooped the Best Manufacturer Award, on private company category organised by Confederation of Tanzania Industries (CTI).

NBAA, which is the government institution, under the ministry of finance and planning has been mandated to manage and regulate accounting and auditing professions in Tanzania.

As the regulator, NBAA regulates international financial standards for both International Ac-

(ISA) and International Financial Reporting Standards (IFRS) for private, as well as International Public Sector Accounting Standards (IPSPAS) for public institutions.

During the 2021 awards, The Dar es Salaam Stock Exchange (DSE) listed Tanga Cement Plc scooped two awards including the overall winner on best presented financial statements, in compliancy with the international standards for private sector including ISA ad IFRS.

this In category, Tanzania Revenue Authority (TRA) won two awards including the overall winner of best presented financial statement for public institutions.

During the award presenting ceremony held last year at NBAA's Bunyu conference hall in Dar es Salaam, Tanga Cement Company Limited became the overall winner of best presented financial statements for 2021 and best winner in manufacturing



Isaac Lupokela, Tanga Cement's head of finance (R) receives an award from Jamali Kassim Ali, Minister in the Zanzibar President's office. File Photo

Speaking during awards presentation, Isaac Lupokela, the Tanga Cement's head of finance revealed secret, which has enabled the company to remain on top, as professionalism and compliant with the guidelines governing presentation of financial statements.

"This is an important issue that has enabled us to scoop the awards in four consecutive years. All in all

pertise we have in complying with the IFRS and ISA standards, remain major factors that keep us on top," he said.

"These awards is has remained major motivations to increase our efforts to remain trusted by the public by making sure that our books of accounts are presented on honest manner." Lupokela has advised oth-

the teamwork spirit and ex- er institutions, both public and private, to continue participating the awards to improve their recognitions to the public.

Recently, NBAA issued the new standard which will require all institutions to prepare their financial statements for the benefits of different stakeholders including shareholders, lenders, investors and custom-

The new standards namely Tanzania Financial Reporting Standard One (TFRS 1) was established in 2021 where by entities are required to submit their financial statements at NBAA for the awards, in accordance with ISA/IFRS and IP-SAS.

Through the competition, institutions are evaluated in accordance with how they complied with IAS/IFRS for private sector and IPSAS for public "Because Tanga Cement is among

of the listed companies, which prepares its financial statements in accordance with the International Financial Reporting Standards (IFRS), it is among of the competitors each year," he said.

Lupokela said during the last four years, Tanga Cement has emerged the winner on IFRS compliant category.

He mentioned the main reason that has enabled the company to perform better in the award as compliant with the TFRS-1.

Speaking during the award presentation, the minister in the office of the Zanzibar President Jamali Kassim Ali, who was the guest of honour called for the leaders of institutions to ensure compliance with the laws and regulations governing accounting standards, both local and international to enabled stakeholders are using them to make right decisions.

"I would like to reminding leaders of public and private institutions to comply with both local and international standards in preparing their financial statements to enable stakeholders to make the right decisions,"

He said number of participating entities in each category is large, which make it more competitive and winners are just passing through small technical excellence.

The awards were presented when NBAA was commemorating 50 years anniversary.



# ADAVALE RESOURCES EXPANDS KABANGA JIRANI PROJECT

By Guardian Reporter & Agencies

ustralia-based nickel sulphide exploration company Adavale Resources has announced the expansion of the Kabanga Jirani nickel project in Kagera, Tanzania.

The company's fully-owned subsidiary Adavale Resources Tanzania has secured the prospecting licence (PL 12175/2023) for the Southeast Wedge.

The Southeast Wedge covers an area of 44.83km2 and is contiguous with the company's Kabanga East and Kabanga Southeast projects.

It covers a cluster of coincident gravity and Heli-EM anomalies identified by Adavale last year, which are considered to be prospective for nickel and copper mineralisation.

The anomalies are located along the strike from drill hole RCD-DKE006, which was drilled to a depth of 500m last year, with assays pending.

Adavale Resources chairman Grant Pierce said: "Adavale's core strategy to explore its existing licences whilst in parallel expanding its footprint with additional prospective licences is very much on track.

"The granting of the Southeast Wedge licence and the company's acquisition in the Luhuma prospect expands the company's tenure to an unrivalled 1,311km2 with-



in the East African Nickel Belt of Tanzania.

"The company looks forward to an exciting 2023 nickel exploration programme, building on the foundations of the 2022 programme."

In addition to securing a prospecting licence, Adavale has exercised its option to acquire a 65% stake in the Luhuma nickel farm-in project, as announced in December 2021.

The company has executed a binding farm-in agreement weighted average price.

to earn up to 80 percent interest in the Luhuma licenses (PL11692/2021, PL11693/2021), through staged payments.

Based on the recent exploration activities at the Luhuma farm-in tenements, Adavale decided to make the second-stage payment to acquire the 65 percent interest in the licences.

The second-stage payments include \$50,000 in cash, and Adavale shares worth \$150,000, calculated based on the volume-

The Luhuma farm-in licences cover 99km2 of the area over the Luhuma trend, which is known to host several prospective maficultramafic intrusions.

Adavale intends to continue exploring and drilling within the Luhuma trend during 2023.

In September last year, Adavale Resources commenced mobilisation of a multi-purpose reverse circulation diamond drill rig following completion of the 9 recent HEM surveys conducted over the company's Kabanga and Luhuma Nickel Projects located within the East African Nickel Belt of Tanza-

The drill program will initially focus on 7 high-priority nickel target areas within the Kabanga North-East/Luhuma extension, Kabanga East and Kabanga West Licences.

The program subjected to ongoing refinement based on drill results, field assessments and the final processed data from the HEM contractor.

"I'm very pleased that having completed the recent comprehensive geophysical survey work, the company is now entering into a very exciting phase of drill testing multiple targets. We are preparing for a highly active exploration period in the December quarter and expect a similar level of regular updates to the market." said Adavale's Executive Director, David Riekie was quoted as say-

Adavale's Technical Director, John Hicks also stated that the company's initial high-priority target drill program will focus on 7 broad target areas which encompass the HEM survey areas 1 to 4 and 7 to 9.

The drill rig was initially mobilise to Kabanga West to evaluate the HEM areas 7-9, which are on a similar latitude to neighbor's 58Mt @ 2.62% Ni, Kabanga Nickel

## know why it is hard for foreign nationals to buy homes in major cities in the US

#### **LOS ANGELES**

The US attracts foreigners with multiple perspectives and implements the idea of a happy future.

The expats come to popular cities, like Hollywood, to make their dreams come true and to live among super-

However, is this image of Hollywood consistent with reality? And why are some investors prevented from buying apartments in Hollywood? Let's find the answers.

#### Hollywood does not welcome foreigners

There is a popular myth that Hollywood is not a welcoming destination for expats. The locals express some hostility and nastiness. However, those who live in Hollywood for a long time, absolutely disagree with this fact.

Hollywood is for everyone who has language and communication skills. Half of LA is from out of town.

True, connections and acquaintances decide much but not everything. Charm, charisma, and desire to work hard are fundamental qualities for any

#### **Extremely expensive housing**

This is an unpleasant but realistic fact. Moving to Hollywood, it is necessary to be ready to manage a huge budget. Affordable apartments are on the market as well; still they cannot be called inexpensive.

Finding an apartment or house is the first thing you should think about when moving to another country.

In the US to rent a more or less simple apartment will cost you at least

In addition, there is no way to do without an agent, and he will ask for

his services for a considerable amount. Regardless of high cost, purchase of

real estate in Hollywood becomes a beneficial investment.

You get not only a home in a star atmosphere but a fully equipped housing unit with the necessary appliances stove, dishwasher, washing machine, and refrigerator.

And the newer the house, the more modern the appliances are. The bathrooms are usually tiled or even marble, and there is a full set of plumbing plus whirlpool tubs and shower cabins.

#### Credit rating is important when buying a home

If you are taking out a mortgage, the credit rating is extremely important for your own profit.

The higher your credit score, the better your credit history, the better mortgage terms the bank will offer.

A buyer with a higher rating will be approved by the bank for a lower interest rate and a smaller payment compared to a buyer who has a lower rating and a higher interest rate on the

In the situation of buying a house for cash, the credit rating does not matter. Real estate purchase is possible only with the offline presence of a buyer

Not necessarily, you can buy real estate remotely, through the U.S. Embassy, following the process on the Internet. The most important thing in this case is to choose a good realtor you can trust.

At this option, the buyer transfers the money to a trust account of the realtor (or a lawyer, if the transaction is carried out with his participation).

At the end, the amount will go to the seller. Many experts advise resorting to remote buying only when absolutely necessary. Even the most experienced realtor cannot protect you from all possible risks.

# Real estate in South Africa: Shifting attention to 2023

**JOHANNESBURG** 

Understanding the property industry's predictions and trends for the coming year can be as vital as finalising a lease with a tenant or securing your next in-

In either case, if the former is not clear, it will be detrimental to the salient terms of the latter.

Prior to delving into 2023, it is necessary to examine market attitudes from the fourth quarter of 2022.

"The global economy has been characterised by rising interest rates, energy supply limits, climate change, and volatile geopolitics," says Andrew Dewey, MD of Swindon Property.

A reflection on the industrial market

The industrial real estate market had a prosperous 2022, with national nominal rents per 500m2 increasing by 5.3 percent, a significant increase from 2021's 2.2 percent.

Building cost inflation of 11 percent will however put pressure on redevelopments and new build costs which in turn will see industrial rentals continue

Comparing the survey results of Q4 2021 to Q4 2018, shows that rental growth stayed constant at approximately 5.7 percent.

This indicates that the industrial sector continues to enjoy a commanding advantage over the other three economic



Dewey says the market has been bolstered by sustained low vacancies, particularly in logistics-related warehouses.

"This has been as a result of the robust online retail sales sector and consolidation measures taken by large national

companies. A rejuvenated market

In 2023, Dewey anticipates a surge in demand for commercial rental properties, which would stimulate the market.

"Although loan rates that plummeted dramatically during lockdown have steadily risen over the past 18 months, the market

remains mainly robust," he says. Therefore, the outlook for the South African real estate market in 2023 is fairly positive.

Important market trends for 2023

Dewey forecasts that the majority of trends that will emerge in 2023 will be a continuation of market adjustments that began in the post-pandemic climate of

2022. South Africa's commercial real estate market, which is on a gradual but steady path to recovery, reached a turning point in 2022.

In comparison to office and retail, the industrial sector had the highest rental growth rate and lowest vacancy rates in 2021 and 2022.

"We anticipate this trend to continue in 2023 due to the sustained strong demand and low supply for properties of this type, especially in desirable locations that offer ease of access, close proximity to the main arterials, ports and airport and sound

infrastructure," says Dewey. In 2023, the retail property

recovery, with a retail vacancy rate of 5.8 percent and a reported success rate for renewals of 82.7 percent. The Covid-19 outbreak temporarily halted in-person property auctions, causing the industry to transition to online auctions. Now that the health concern has passed, it's anticipated

that in person auctions will once

again predominate and there is

sector is anticipated to continue its

likely to be a hybrid model. The persistently high office vacancy rates in South Africa have compelled landlords to become more inventive, culminating in the transformation of typical office space. Today, "space as a service" is a popular topic of conversation, and by 2023, this trend is expected to gain greater speed.

B-grade office space is the focus of a second trend that has evolved. This category describes buildings that are typically smaller, older, and equipped with less facilities. There is a big opportunity for investors to renovate these buildings and bring them to market.

Tenants are increasingly choosing buildings that meet their ESG (Environmental, Social, and Governance) requirements, and this trend is projected to continue into 2023.

# Saudi minister: Real estate overpriced

SAUDI Arabia's Minister for Municipal, Rural Affairs and Housing Majed Al-Hogail has said that there are exaggerations in the real estate prices in Saudi Arabia. He noted that the real estate market in the Kingdom needs more supply in addition to offering larger units in Riyadh, Dammam and Jeddah.

The minister made the remarks while opening the second edition of the Real Estate Future Forum in Riyadh on Monday. He said that the Saudi leadership has supported the Ministry with a large number of plots of land that will be launched soon.

Al-Hogail stressed that

the real estate sector enjoys unlimited support from the wise leadership and that enables it to increase its contribution to the gross domestic product (GDP).

"The first edition of the forum focused on the topic of harmonization and integration between government agencies and the public and private real estate development system, anticipating a better future of real estate.

"The second edition of the forum features local, regional and global character, focusing on local capabilities and global ambitions,"

Al-Hogail stated that the three-day forum is discussing 10 strategic topics, the



estate sector regionally and bringing

out its effects on the real estate sector.

The forum will also address the fu-

estate systems between execution and monitoring.

Referring to the establishment of the Real Estate Registration Company, Al-Hogail said that the regions that come under the jurisdiction of most important of which is ture of the real estate sector and real the company will be announced dur-

ing the second quarter of this vear.

"This will increase the transparency and reliability of the data containing in the deed, as well as document the rights and obligations between the parties, and reduce the duplication of deeds," he said while revealing that drafting of the Real Estate Contributions Law is nearing completion and that is in cooperation with the Capital Market Authority.

The minister pointed out that more than 150 distinguished dignitaries, including emirs of regional princes, ministers, deputy ministers and other officials from experts, companies, real estate institutions and personalities from inside and outside the Kingdom are attending the forum.

# Guardian

# WORLD

# EU eyes repatriating more people to Africa, Middle East and Asia

#### **STOCKHOLM**

EUROPEAN Union migration ministers met yesterday to discuss visa restrictions and better coordination inside the bloc to be able to send more people with no right to asylum in Europe back to their home countries including Iraq.

Three years after the 27-nation EU agreed to restrict visas for countries deemed failing to cooperate on taking their people back, only Gambia has been formally punished.

The EU's executive European Commission proposed similar steps vis-a-vis Iraq, Senegal and Bangladesh, though two EU officials said cooperation with Dhaka on returning people has since

Still, the EU's overall rate of effective returns stood at 21% in 2021, according to Eurostat data, the latest available.

"That is a level that member states consider unacceptably low," said one of

the EU officials.

Immigration is a highly politically sensitive topic in the bloc where member countries would much rather discuss stepping up returns, as well as reducing irregular immigration in the first place, than revive their bitter feuds over how to share out the task of caring for those who make it to Europe and win the right

"Establishing an effective and common EU system for returns is a central pillar of well-functioning and credible migration and asylum systems," the Commission said in a discussion paper for the ministers, which was seen by

Some 160,000 people made it across the Mediterranean in 2022, according to UN data, the main route to Europe for people fleeing wars and poverty in the Middle East, Africa and Southeast Asia. On top of that, nearly 8 million Ukrainian refugees were also registered



In this Oct 30, 2022 photo, a boy fishes as police border guards on a boat patrol along the Evros River that forms a natural border between Greece and Turkey, on Sunday. The EU ministers recently discussed visa restrictions to repatriate more migrants non eligible for asylum. (PHOTO / AP)

across Europe. The ministers meet two weeks before the 27 EU national leaders gather in Brussels to discuss migration, and are also expected to call to send more people away.

"Swift action is needed to ensure effective returns from the European Union to countries of origin using as leverage all relevant EU policies,' read a draft of their joint statement, which was also seen by Reuters.

Inside the EU, however, there are insufficient resources and coordination between different parts of government to ensure each a person with no right to stay is effectively re turned or deported, according to the Commission.

"Insufficient cooperation of countries of origin is an additional challenge," it added, naming problems including recognizing and issuing

identity and travel documents.

But pressure from migration chiefs to punish some third countries with visa restrictions has in the past run against the EU's own foreign and development ministers, or failed due to conflicting agendas of various EU countries.

There has therefore not been enough majority among EU countries so far to punish another country apart from Gambia, where people can no longer get multiple entry visas to the bloc and face a longer wait.

While EU countries including Austria and Hungary loudly protest against the mainly-Muslim, irregular immigration from the Middle East and North Africa, Germany is among those seeking to open up their job market to much-needed workers from outside the bloc. **Agencies** 

tion from Germany that it will

deliver 14 Leopard 2 A6 tanks

to Ukraine, ending a stalemate

where a previously reluctant

Germany found itself under

increasing pressure from the

United States and other allies

to authorize tank shipment to

Ukraine, which has long de-

Other NATO countries, in-

cluding Poland, the Nether-

lands, Norway and Spain, have

either committed to or been

considering sending Ukraine

the Leopard 2 tanks. Britain has

already said it will send its Chal-

lenger 2 tanks to aid Ukraine's

offensive in the conflict with

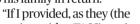
with German Chancellor Olaf

Biden said in his remarks that earlier in the day, he spoke

manded such weapons.

### 

VIKTOR Bout, a Russian national who was released from US captivity in December, said that American authorities tried to gather compromising information about senior Russian officials during interrogations, promising political asylum to his family in return.



American side - TASS) say in their slang, `dirt', on our leadership, then my family could be granted asylum. These propostelevision yesterday.

have "serve every second of his prison sentence, as an example to other Russians who dared to refuse to strike a deal with US justice," by failing to provide compromising information about the Russian leadership.

Bout was detained in Thailand's capital of Bangkok in 2008 under a warrant issued by a local court at the behest of the US. He was charged with illegally supplying weapons to a rebel group known as the Revolutionary Armed Forces of Colombia, which is designated as a terrorist organization by the US. Bout was extradited to the United States two years later. In April 2012, he was sentenced to 25 years in jail and slapped with a \$15-million fine.

On December 8, Bout returned to Russia as a result of an

## Biden announces equipping Ukraine with US-made tanks

#### **WASHINGTON**

US President Joe Biden announced Wednesday that his administration will provide Ukraine with 31 US-made M1 Abrams tanks, which Russia has said will be its target if they were to be used in the ongoing conflict between Moscow and

"Today I'm announcing that the United States will be sending 31 Abrams tanks to Ukraine, battalion," Biden said, addressing the nation in televised remarks from the White House.

recommended by Defense Ukraine with tanks. Secretary Lloyd Austin, who, together with Secretary of State Antony Blinken, flanked Biden as he spoke. "Because it'll enhance Ukraine's capacity to defend its territory and achieve the strategic objectives," Biden

Biden said the United States

THE Reserve Bank of Zimbabwe

(RBZ) has started collecting 50 percent

of mining royalties in the form of the

concerned mineral, in line with a Stat-

RBZ Governor John Mangudya an-

nounced in a statement Wednesday

that the collection is due from Oct. 1,

2022. Prior to the latest arrangement,

all royalties, which were due in mon-

etary form, were paid to the govern-

ment revenue collector, the Zimbabwe

Revenue Authority (ZIMRA).

utory Instrument issued in late 2022.

is also sending Ukraine parts and equipment necessary to sustain the sophisticated tanks, adding that Washington will soon begin to train Ukrainian soldiers on how to operate and maintain the tanks, the delivery of which, he noted, will take

The US delivery of M1 Abrams tanks, among the most powerful and capable of the kind in the world, is considered yet another major development in the equivalent of one Ukrainian the Ukraine crisis, potentially further escalating the situation as other members of the North Atlantic Treaty Organization Biden said the decision was (NATO) also intended to aid

Before the formal announcement by Biden, reports of US provision of the M1 Abrams tanks to Ukraine had already infuriated Russia.

Moscow's ambassador in Washington, Anatoly Antonov, to transfer to Kiev M1 Abrams is

tively, providing for the collection of

50 percent of royalties in kind and the

bank to maintain, over and above gold,

reserve assets in the form of diamonds,

platinum and lithium, the bank would

The law also covers other precious

stones or valuable metals specified

by the bank. "With effect from Oct. 1,

2022, miners of gold, diamonds, plati-

num and lithium (and any other pre-

cious stone or precious or valuable

metal specified by the bank by notice

in a Statutory Instrument) shall be en-

joined to pay 50 percent of royalties

start making such collections.



made, American tanks without any doubt will be destroyed as all other samples of NATO military equipment."

"If the United States decides said Tuesday that "if a decision to supply tanks, it will be impossible to justify such step

Zimbabwean central bank starts collecting minerals as royalty from miners

using arguments about 'defensive weapons," the envoy said. "This would be another blatant provocation against the Russian Federation."

The US commitment came

He added that the rationale for the

legislative changes was to enable the

central bank to collect, hold and man-

age reserve assets for the benefit of the

country, and as such all in-kind royal-

the bank, and holding, maintenance

and subsequent marketing of same,

shall be subject to and in compliance

with applicable industry practices and

"It shall be the responsibility of the

bank to facilitate the collection or de-

livery of the in-kind portion of the roy-

regulatory requirements.

"The delivery of in-kind royalties to

ties shall be delivered to the bank.

Scholz, French President Emmanuel Macron, British Prime Minister Rishi Sunak and Italian Prime Minister Giorgia Meloni "as part of our close coordination on support for Ukraine".

on the heel of the confirma-

Mangudya added that in order to ensure that the value of the reserve assets held was preserved or enhanced, the bank would have the discretion to determine which prescribed mineral or metal to keep, hold or maintain from time to time, as dictated by prevailing local and international economic con-

ditions and commodity pricing trends. He also said where the bank considered and determined that it was not economical or possible to keep any mineral or metal specified in terms of the law, it would facilitate and make arrangements that the portion of the royalty payable in kind was converted

#### **Meta to restore Donald Trump's Facebook, Instagram accounts**

#### **SAN FRANCISCO**

META announced on Wednesday that the company would restore former US president Donald Trump's Facebook and Instagram accounts in the coming weeks, ending a two-year suspension.

"In the event that Mr

Trump posts further violating content, the content will be removed and he will be suspended for between one month and two years, depending on the severity of the violation," wrote Nick Clegg, Meta's vice president of global affairs, in a blog post.

Meta issued updated rules this month that apply to pub-

Facebook suspended Trump on Jan 7, 2021, after he continued posting content about the November 2020 election after protesters stormed the US Capitol.

"Today's decision by Meta is a pivotal moment in the debate over the best way to handle harmful content posted by politicians on social media," Meta's Oversight Board wrote in a blog post.

"Independent oversight of decisions related to speech on social media platforms is why the Board was set up -- to ensure that companies act in a transparent and accountable manner," it noted.

"Such a thing should never again happen to a sitting President, or anybody else who is not deserving of retribution," Trump responded.

He was recently reinstated on Twitter after Elon Musk took over the company.

## Bout reveals how US tried to get 'dirt' on

Russian leadership during interrogations

#### **MOSCOW**



als were made to Alla (Viktor Bout's wife - TASS), too, when she first visited America," Bout said in an interview with Rossiya-1 Bout (pictured) also said he had been warned that he would

agreement with the US to exchange him for American basketball player Brittney Griner.

### **Budget transparency conference for** Francophone Africa opens in Cameroon

#### **YAOUNDE**

A conference to examine better ways to ensure budget transparency in French-speaking sub-Saharan Africa opened in Cameroon on Wednesday.

Stakeholders from over 10 countries are strengthening their budget transparency practices through peer-to-peer learning and sharing of tools and good practices. "More than in the past, the emphasis must be placed on compliance with the rules in the management of public finances.

This also requires budget transparency", Cameroon's Minister of Finance, Louis-Paul Motaze said during the opening ceremony of the conference organized by the Cameroonian government in collaboration with the European Union.

"In Cameroon, we have introduced what is called 'citizen budget', which is a budgetary format that allows all citizens to access and understand what is in the budget. So, citizens can control the budget," he added during the event in the capital, Yaounde.

#### Mangudya said following amenddue to the State in kind, that is, in the alties and for the avoidance of doubt, ments to the Finance Act and the Reform of the mineral concerned," he only the cash portion shall be collectto cash. ible by ZIMRA," he said. serve Bank of Zimbabwe Act, respec-Xinhua

MOROCCO'S Superior Council of the Judicial Authority (CSPJ) has vehemently condemned the unfounded allegations contained in the European Parliament resolution adopted on January 19, 2023.

The Superior Council which held a meeting over the weekend said in a statement it has taken note of the EP resolution which contains serious accusations and allegations that undermine the independence of the Moroccan judiciary.

These unsubstantiated allegations distort facts and sow doubts about the legality and legitimacy of the judicial procedures, some of which have been judged and others still under deliberation, reads the statement.

The Council expresses, therefore, its strong condemnation of the unfounded allegations contained in the EP's resolution.

It also regrets this distortion of facts in the context of trials that were conducted in accordance with the law, in full compliance with constitutional guarantees and conditions of fair trial as internationally recognized.

The Council vigorously denounces the approach adopted by the European Parliament, which has arrogated to itself the right to judge the Moroccan judiciary system in a blatantly biased manner,

prejudicing the Kingdom's judicial institutions and violating their independence, further notes the statement.

Moreover, The CSPJ utterly rejects any interference in the judiciary processes or attempt to influence their decisions, especially that some of the mentioned cases are still before the courts.

This contradicts all international norms and standards, including the principles and declarations of the United Nations on the independence of the judiciary system, the CSPJ points out in the state-

The Council strongly decries the call included in the resolution

Morocco's CSPJ strongly condemns claims in European Parliament's resolution as unfounded to put pressure on the judicial authority to immediately release the individuals it mentioned; and considers this a dangerous violation of the independence of justice and an attempt to influence the judicial authority, especially that some of the cases are still under court scrutiny. On a different note, the Superior Council rejects the fallacies included in the resolution, which are inspired by certain sources notoriously known for their dogmatic positions, undocumented, unverified and refuted by the facts.

> The statement further stresses that the individuals, mentioned in the resolution, benefitted from

all guarantees of fair trial in accordance with the law, including the presumption of innocence, the right to defense, access to all documents relevant to their cases, the right to public trial, the summoning of witnesses and hearing thereof, judicial expertise, the right to appeal and all other guarantees provided for by the Moroccan law as stipulated in the international human rights charters endorsed by the Kingdom.

The Council stresses that facts subject of the trial of the individuals mentioned in the resolution of the European parliament are in no way linked to their activities as journalists nor to the practice of speech, guaranteed by the law and the Constitution. In this respect, the Judicial Au-

their freedom of expression and

thority underlines that the accusations levelled against these individuals are related to the criminal law, including human trafficking, sexual abuse and the exploitation of other persons' vulnerability. Such acts are severely punished by the laws, all over the world.

The Council rejects the double standards that characterizes this resolution, which instead of condemning the sexual assaults suffered by the victims, defends a series of untruths and unfounded allegations. **People's Daily** 

# Guardian

### France to withdraw troops from **Burkina Faso within a month**

#### **PARIS**

FRANCE will withdraw its troops from Burkina Faso in the next month after the military junta asked it to leave, the foreign ministry said on Wednesday, in a move that will further reduce its presence in a region facing a growing Islamist insurgency

Protests by opponents of the French military presence have surged in Burkina, partly linked to perceptions that France has not done enough to tackle the Islamist militancy that has spread in recent years from neighboring Mali.

France retains some 200-400 special forces in Burkina. It withdrew forces from Mali last year after the military junta there deployed Russian military contractors

On Monday, Burkina said it had decided to end a military accord that allowed French troops to fight insurgents on its territory because the government wants

the country to defend itself. In a statement sent to Reuters, the French ministry said it had received notice on Tuesday, Jan 24 that a 2018 agreement on the status of French troops in the

country had been terminated. "In accordance with the terms of the agreement, the denunciation takes effect one month after receipt of the written notification. We will comply with the terms

of this agreement by complying with this request." Burkina's national television reported on Saturday that the government had suspended a 2018 military accord with Paris on Jan 18, giving France one month to

pull its troops out. The West African country is facing an Islamist insurgency by groups linked to al Qaeda and Islamic State, which have taken over large swathes of land and displaced millions of people in the wider Sahel region, just south of the Sahara.

French defense and diplomatic sources said the special forces could be moved to Niger, where a large contingent of French and European forces are now based. Paris also has a large military presence in Chad.

### **Involvement of US, collective West in** conflict in Ukraine grows - Kremlin

#### **MOSCOW**

THE Kremlin sees that the involvement of the United States and the countries of the collective West in the conflict in Ukraine has been growing, Russian Presidential Spokesman Dmitry Peskov told the media yesterday.

"There have been repeated statements from the European capitals and from Washington that the sending of various weapons systems, including tanks, to Ukraine by no means signifies the involvement of these countries or the [North Atlantic] Alliance in the hostilities in Ukraine. We strongly disagree with this. Moscow perceives everything that both the alliance and the capitals I mentioned have been doing as direct involvement in the conflict. We see that it is growing," Peskov said.

Earlier, US President Joe Biden claimed that Washington's decision to supply tanks to Ukraine was not about a fight against Russia, but a fight for "freedom." In addition, Biden alleged that the supply of tanks did not imply a threat to

In response to an elaborative question whether the Kremlin believed in the sincerity of these words, Peskov replied: "Please, use what I've just said as a benchmark.'

Earlier, it was reported that Germany and the United States decided to provide Ukraine with Leopard 2 and Abrams tanks. According to various media resources, some European countries also intend to join these deliveries.

### Chinese tourists to fuel global economy, cultural exchange

"WE cannot wait to have the Chinese back in our restaurants. We missed it so much," said Alix Pickard, a senior manager of a British restaurant corporation. China relaxed its outbound travel restrictions amid its recent overall COVID-19 response shift. Officials and tourism practitioners across the world are eagerly anticipating the return of Chinese tourists.

The comeback of Chinese travelers in the international market will fuel the recovery of the tourism sector worldwide and promote cultural exchanges between China and the rest of the world, experts have said.

#### **Worldwide welcome**

In Hakkasan, a Chinese restaurant in London, guests were hanging their

Spring Festival wishes to a wishing tree installed recently.

The restaurant, like many others around the world, has put up traditional Chinese decorations and introduced a limited menu celebrating the Year of the Rabbit, the Chinese zodiac animal representing the year of 2023.

Such a festive scene can be observed in numerous hotels, restaurants, shopping malls and attractions across the globe, which recently launched products and services with Chinese elements in a bid to attract Chinese tourists and facilitate their journeys.

A giant rabbit is standing at the entrance of the Shangri-La Hotel in Istanbul of Türkiye, welcoming visitors amid a sea of red lanterns.

In Greece, the authorities have prepared a "Chinese-ready" airport to create a feeling of home for travelers from China, according to Ioanna Papadopoulou, director of communications and marketing at Athens International Airport.

Virtual assistants speaking Chinese are in place to provide visitors with information in their native language, while Chinese customers can use all payment methods they use back home in the airport's duty-free shops.

Tourism officials and professionals are looking forward to the mass return of Chinese travelers as early as possible, after their absence in the global tourism market for three years.

"We really missed the Chinese tourists over the last three years and we would like to welcome you back as soon as possible," Flemming Bruhn, director of VisitDenmark, the Danish national tourism agency, told Xinhua.

For Pickard, whose company manages four restaurants in London, one of the greatest pleasure before the pandemic was to see her restaurants filled with Chinese guests in the afternoon.

"We've really missed that," said the director of marketing at Tao Group Hospitality. "It's great to see everyone coming back again, it makes us so happy."

#### **Delightful experience**

In the Chinatown of Bangkok, the young daughter of Liu Lingling, a Chinese tourist to Thailand, screamed with delight when she saw the 200 meters of Yaowarat road was lit up all of a sudden.

The road, which gathers many Chinese descendants to live and do business, was decorated with a 45-meter-long light tunnel and lanterns of various shapes to celebrate the Chinese New Year.

Liu and her family, who came from the city of Wuhan in central China, haven't travelled abroad since the pandemic erupted three years ago.

"This is our first overseas trip since the outbreak of the pandemic, we are so excited and happy," said Liu. "Although it's in Bangkok, we can feel the atmosphere of Spring Festival." Xinhua

#### IT'S been hectic days for environdeaths keep escalating. "There are several challenges which include

Battle against cholera outbreak continues in Malawi

mental health workers, clinicians and nurses working at the Bwaila Hospital cholera camp in Lilongwe, the capital of Malawi.

The health workers have seen cholera patients flooding the main camp at the hospital -- many making it back home after being treated, while some dying in the process and their bodies being taken to the provisional mortuary just next to the

"The situation here is very pathetic. It's very sad and emotionally disturbing to walk into the mortuary to prepare and disinfect a body, then you realize it belongs to a patient you just welcomed earlier, or the day before, into the camp for admission," Marnisha Moyo, one of the environmental health officers explained to Xinhua in an interview.

Moyo, 24, had just finished disinfecting a body, the eleventh in her shifts since she joined fellow health workers at the facility on Jan. 1 as an intern, according to her. Collins Nkhulanze, a clinical technician, also described the situation as alarming. However, he hailed support from the government and partners in deploying human resources like Moyo to beef up the overstrained existing staff at the facility.

The disease broke out in Malawi way back in March 2022, and it has since affected all the 28 districts of the country.

As of Jan. 24, the sub-Saharan country had registered 30,621 cases with 28,504 recoveries and 1,002 deaths, while 1,115 patients were still in treatment camps across the country, according to data released by the Ministry of Health.

Of the cumulative recorded figures, over 10,300 cases and 321 deaths have been recorded in the first three weeks of January alone, according to a tally of figures for daily updates from Jan. 1 to 20 released by the Presidential Task Force on Coronavirus and Cholera.



A cholera patient inside an isolation ward at the Bwaila Hospital in Lilongwe [Thoko Chikondi/AP Photo]

The outbreak is the worst ever in two decades, according to the country's Director of Preventive Health Services (DPHS), Storn Ka-

"The current outbreak has presented an unprecedentedly high number of cases and a higher than expected case fatality rate of 3.4 percent." "The last time we experienced an outbreak of this magnitude in the country was in 2001-2002 when we reported 33,546 cases and 968 deaths," he said.

The DPHS attributed the cholera spread to the geographical setup of the areas as well as illegal settlements in some of the peri-urban areas where the town or city planning is not able to provide safe water, and does not follow proper sewage systems.

The Malawian government declared cholera a public health emergency on Dec. 5, and on Jan. 10, the government appealed to public and private sectors, and international partners for donations to support the fight against the outbreak. Kabuluzi acknowledges that following the declaration and appeal, there has been financial and technical support from local, regional and international partners to support the response and address some of the gaps and challenges being faced.

The World Health Organization (WHO) has supported Malawi's efforts in the cholera fight with 2.9 million doses of Oral Cholera Vaccine (OCV), and on Dec. 13, the United Nations Children's Fund (UNICEF) handed over lifesaving supplies worth about 300,000 U.S. dollars to support Malawi's fight against the cholera outbreak.

The international medical humanitarian organization, Doctors Without Borders (MSF), has also been supporting Malawi's fight against cholera by setting up fully equipped cholera treatment units (CTUs) in some parts of the coun-

Despite the support that the country is getting from various partners, the outbreak continues

figures of new cases and

inadequate resources for community engagement and interpersonal communication to communicate risk, and inadequate resources for case investigation, follow-up and contact tracing," explained Kabuluzi. "We also have inadequate supplies such as testing kits, ORS, IV fluids, and chlorine, which are critical supplies for the prevention and treatment of cholera for outbreak containment," he said.

Other challenges, as outlined by the DPHS, include inadequate staff for case management in cholera treatment centers, as well as for community rehydration points.

Kabuluzi called for more support and investment to curb low latrine coverage and low access to safe water in some parts of the country. Over and above, Malawi has run out of cholera vaccines at the time the outbreak is spiking.

"We need more Oral Cholera Vaccines for reactive campaigns in the high-risk areas reporting cholera cases despite the low supplies of OCV due to global shortage.

The 2.9 million doses that we received have been utilized, however, the coverage in the highrisk areas has not been good because people have not been coming forward," said Kabuluzi.

Xinhua

# Optimisation of COVID-19 response mirrors China's preparedness

THE long queues outside hot pot and barbeque restaurants, an approaching peak season for cinemas, and an expected surge in the number of Chinese outbound tourists...vital and dynamic images of China have been vividly reported by foreign media recently after the country optimized its COV-ID-19 response.

However, some reports by a few Western media outlets were nowhere near the facts or the general perception of the Chinese people and the international community. In the stories fabricated by these media, China's new COVID-19 response measures came in a rush without preparation, which is completely biased hype and smear driven by political manipulation.

Facing the evolving epidemic situation, China has always put the people and their lives in the first place. It works to prevent and control the epidemic while advancing medical research and adjusting measures based on summaries, making small but unceasing steps to constantly optimize its response measures.

Recently, local authorities and relevant departments have started managing COVID-19 with measures against Class B infectious diseases in a smooth and orderly manner, going all out to safeguard the lives and health of the Chinese people. The infection peak is over in many regions, and people are getting back to work and life.

According to the latest data, the number of fever outpatient consultations across China has been in continuous decline, and there has also been a drop in the number of hospitalized COVID-19 patients and critical cases.

places have an-Many nounced that they had gone through the first peak of COV-ID-19 infections, including Beijing, Zhejiang province, Henan province, Guangdong prov-



Passengers wait in lines to check in at Nantong Xingdong International Airport, east China's Jiangsu province, Jan. 12, 2023. (People's Daily Online/Xu Congjun)

ince, Chongqing municipality and Sichuan province. China has optimized its COVID-19 response in light of the evolving situation, which exactly mirrors the country's full preparation.

China is well-prepared in terms of medical capacity.

By improving its hierarchical medical system, strengthening the capability of primary-level healthcare institutions, setting up more fever clinics and expanding beds, relevant equipment and resources at designated hospitals for critically ill patients, China has well coordinated the treatment for COVID-19 patients and regular medical services.

A tightly-woven public health network has been established by community hospitals, rural clinics and primary-level healthcare institutions.

Besides, the country also constantly promoted its vaccination drive to build an immunization barrier that is strong enough to protect people from the disease.

The country is well-equipped with sufficient production capacity.

China's pharmaceutical industry enjoys a solid and complete industrial chain. Compared with that in early December last year, the daily production capacity of antigen test kits has been expanded rapidly, and the daily production and supply of some antipyretic and analgesic drugs are also on a rise.

China's solid material foundation, complete industrial system, strong major economies and much higher

sci-tech capacity, and rich medical resources all provided powerful support for the country's COVID-19 response.

The country is well-poised in terms of strong organizing and mobilizing capabilities.

Following the overall command of the central authorities, local authorities, relevant departments and primary-level organizations have adhered to science-based prevention and treatment, taken targeted measures, given classified guidance and worked to prevent risks.

Medical workers across the country spared no effort to save lives, while numerous volunteers worked at the forefront of the battle against the virus. The Chinese people contributed to fighting the disease in various ways, and together they have built a solid defense line for safety and health.

Despite the gap between China and developed countries in terms of per capita medical resources and medical technology level, China has maintained the lowest rates of severe cases and mortality amid COV-ID-19 globally.

The country's Human Development Index (HDI) moved up six places while the global HDI has declined two years in a row. In the past three years, China registered average annual economic growth of 4.5 percent, among the fastest in the world's than some countries that adopted the "let it rip" approach in the fight against COVID-19.

Facts proved that China's optimization of the COVID-19 response is science-based, timely and necessary. It is a strategic and visionary move to efficiently coordinate the COVID-19 response with socio-economic development and to safeguard the fundamental interests of the people.

Thanks to all the wellprepared capabilities, China has smoothly overcome the adaptation period following the adjustment of its epidemic prevention and control policy. Any political manipulation is rendered useless in the face of China's outstanding results achieved in the fight against the virus.

All parties should focus on the fight against COV-ID-19, avoid any politicization of the epidemic, strengthen solidarity and cooperation, and work together to overcome the epidemic as soon as possible.

People's Daily

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## **Guardian**



Winners of a past Grand Slam Judo Championship are presented with medals once the showdown came to an end in Dar es Salaam. PHOTO: COURTESY OF JUDO ASSOCIATION OF TANZANIA

# Dar to host Zone 5 Judo **Championships in March**

By Correspondent Joseph Mchekadona

TANZANIA will in March host this year's edition of Zone 5 Eastern Africa Judo Championships, the Judo Association of Tanzania (JATA) has announced.

Innocent Mallya, JATA secretarygeneral, said the championships will be held from March 22-26 in Dar es

Mallya mentioned the countries which will compete in the Zone 5 Eastern Africa Judo Championships as Kenya, Zanzibar, Burundi, Uganda, Somalia, Ethiopia, Democratic Republic of Congo (DRC), Rwanda, and the host Tanzania.

He explained that the maximum number of athletes in the team, depending on its financial ability, is 42 judo players, but due to JATA's prevailing financial status, its leadership settled for 15 athletes for each squad.

He said currently 15 athletes are attending camp at Ukonga in the city under the tutelage of head coach

Mallya noted the judo players for the squads are Vincent Joseph. Ahmed Magogo, Bakari Kapa, Abu Mcheteka, Thomas Mwenda, Os-

car Ponsin, Raphael Daudi, Andrew Thomas, Philemon Kabelege, Lawrence Mpachi, Hamisi Mrutu, George Grant, Yohana Jiji, Adam Makoloma, and the only lady in the team Asiyatu

The JATA official said the association requires 25m/- to successfully host the championships.

"We are the host of this year's edition of Zone 5 Judo Championships which will be held next March in Dar es Salaam."

"All national teams will take care of their accommodation and others but JATA needs financial help of 25m/- so that it can prepare our team well, we are appealing to all sports stakeholders to help us," he said.

Last year Tanzania's judo players took third place in the Zone Five Championships held in Uganda, winning three gold medals, two silver medals, and three bronze medals.

Tanzania was represented by Vincent Joseph, Thomas Mwenda, Philemon Kaberege, Raphael Daudi, Bakari Ngapa, Nyasha Emannuel, Hagai Mwandambo, Gervas Chilipweli, Adam Mwakisoma, Andrew Mlungu, and Jeremia Makeme.

# TAHA unveils national team for Africa Zone V tournament

By Correspondent Joseph Mchekadona

TANZANIA Handball Association (TAHA) has unveiled 40 players who are expected to enter camp soon to start preparations for the coming International Handball Federation (IHF) sanctioned Trophy Africa-Zone V, which is slated for April in Dar es Salaam.

Mushi Kassim, TAHA Technical Director, said the 40 female players come from Zanzibar and Mainland Tanzania and were selected in the last year's National Inter-Secondary Schools Games (Umisseta) and National Inter-Primary Schools Games (Umitashumta).

Kassim said the handballers have been placed in two teams comprising 20 players each and will be under head coach Kombo Ally Kombo who will be assisted by Phillipo Makumbi, Daudi Martin, and Moshi Ally while Grolia Mtui is the team matron.

He mentioned the players as Gloria Chiwaliala, Angela Mahwata, Maimuna Mnyamuke, Agnes Mhawe, Irene Ndawa, Mary Elikana, Amina Mgubwene, Prisca Maige, Rehema Seme, Frola Kahawa, Sweatheart Okeyo, Juliana Kapinga, Fatuma Burushafi, Maria Chalema, and Augenia Haule.

Others are Ashura Moshi, Shemsha Juma, Jokha Salum, Khajra Juma, Halima Khatibu, Thumaiya Hassan, Blandina Amos, Umukuruthum Hassan, Zulfia Hajji Kheri, Fatma Ame,

Khadija Selemani, Sada Maulid, Leyla Abdallah, Sada Yusuph, Subira Haji, Asha Hassan, Wahida Makame, Halima Kombo, Suhaila Ali, Samira Shaaban and Mwanakheri Issa.

He said the camp will depend on the month of the holly Ramadhan, adding they want all players to camp in one place and probably the camp will be held after the holly month of

"We have two teams, made up of 20 players each, and we are hopeful that our team will do well in the games."

"The team is supposed to have two matrons but we have only mentioned one as we are not sure when our counterparts from Zanzibar will mention the other matron," he said.

Ten national women's handball teams from Kenya, Ethiopia, Rwanda, Uganda, Burundi, Djibouti, Somalia, South Sudan, Sudan, and the host Tanzania will feature in the championship. They will be made up of U-20 and U-18 sides.

The championships will be held from April 24-30 at Benjamin Mkapa Indoor Stadium and Ngome grounds.

The showdown is sponsored by IHF but TAHA will take care of all local preparations and the leaders stated they require more than 100m/- to successfully host the championships.

Due to logistical challenges that TAHA experienced last year, Tanzania's men's team did not compete in the Zone 5 Championships which took place in Kenya.

# Egyptian giants Al Ahly interested in Samatta

By Correspondent Michael Mwebe

GYPTIAN football Tanzanian striker Mbwana Samatta, who is also Taifa Stars' skipper.

Al Ahly is currently on the lookout for a center-forward as the squad attempted to acquire DR Congo international Jackson Muleka from Turkish Super League side, Besiktas.

However, their bid was deemed insufficient by Besiktas, who demanded a significantly higher fee for Muleka according to multiple reports.

As a result, Al Ahly decided to withdraw from the deal and look for other options with Samatta, who scored 20 goals in 40 CAF Champions League games for DR Congo football powerhouse TP Mazembe, emerging as their next target.

He led TP Mazembe to a fifth CAF Champions League title in 2015 while scoring eight goals on his way to being chosen as the best African-based player for his great year with the Congolese side, alias 'Ravens'.

In January 2016, Samatta signed for Belgian side KRC Genk, helping them to qualify for the UEFA Europa League and win the Belgian Jupiler League in 2019.

He joined England's Aston Villa from Genk in January 2020 on a four-and-a-halfvear contract.



Mbwana Samatta

He scored on his Premier League debut against Bournemouth and also in the Carabao Cup final against Manchester City FC in March.

But those were his only two goals for the club and he struggled for form when the Premier League restarted in June.

In September 2020, the Taifa Stars captain completed a permanent move to Fenerbahce from Aston Villa. He did not settle in Turkey.

The 30-year-old was loaned out to Jupiler League side Royal Antwerp and most recently, KRC Genk, where he burst onto the

This season, Samatta has scored just one goal in 15 appearances for KRC Genk in the Jupiler Pro League while starting once against Zulte Waregem.

According to Turkish media outlet Sporx, Fenerbahce is looking to offload Samatta in the current transfer window as he is out of manager Jorge Jesus' plans. His three-year contract will run out at the end of the season.

Samatta is valued at a reported fee of \$2.7 million and a potential deal could be feasible for Al Ahly

who are desperate for a striker ahead of the FIFA Club World Cup next month and the CAF Champions League.

He first burst into the local scene at African Lyon where he spent three seasons helping them to topflight promotion before joining Simba SC in 2010.

He spent just half a season at the Msimbazi Street squad before moving to TP Mazembe where he spent a total of five years with them. He has scored 22 goals for Taifa Stars in 68 appearances.



Dar es Salaam's Jakaya Mrisho Kikwete Youth Park basketball team's players take part in training at the center's courts recently. PHOTO: CORRESPONDENT

# Tanga NGO forms jogging club to tackle drug abuse

By Correspondent Cheji Bakari, Tanga

TANGA's Non-Government Organization, Gift of Hope Foundation, is determined to fight drug abuse via the establishment of a jogging club known as Community Jogging.

The key objective of the club made up of drug addicts, its officials stated, is to see to it that the drug addicts, now undertaking this jogging club is to ensure

methadone treatment, abstain from drug use.

The officials said Community Jogging is set to embark on morning exercises, provide education on the awareness of side effects of drug abuse, and engage in sports activities.

Saidi Bandawe, Gift of Hope Foundation supervisor, stated: "The objective of establishing

youths addicted to heroin use, now getting methadone maintenance treatment, exercise and educate others to abstain from drug abuse."

The leader disclosed: "These exercises are part of our treatment for drug addicts because research reveals that for a large part, sports prevent someone from engaging in using cocaine, or heroin."

He asked the youths who are on methadone and other drug addiction medication in Tanga and other regions to emphasize taking part in exercises, a move he noted will lead to early recov-

Bandawe noted: "Focusing on exercises, eating a balanced diet, and continuing with medication will show health improvement within a short time."

### 4 with Russian flags kicked out of Australian Open by police

#### **MELBOURNE**, Australia

FOUR people were kicked out of the Australian Open after displaying Russian flags - which have been banned from Melbourne Park - and threatening security guards, police and Tennis Australia said yesterday.

A Victoria Police spokeswoman said the four have not been charged but were evicted from the

The flags, at least one of which included an image of Vladimir Putin, were being waved during a gathering outside of Rod Laver Arena after Novak Djokovic beat Russian player Andrey Rublev in straight sets in the quarterfinals of the year's first Grand Slam tennis tournament Wednesday night.

"A small group of people displayed inappropriate flags and symbols and threatened security guards following a match on Wednesday night and were evicted. ... Players and their teams have been briefed and reminded of the event policy regarding flags and symbols and to avoid any situation that has the potential to disrupt," Tennis Australian said in a statement. "We continue to work closely with event security and law enforcement agencies.'

On Jan. 17, the second day of the Australian Open, flags from Russia and Belarus were banned from Melbourne Park after more than one was brought into the stands by spectators the day before.

Normally, flags can be displayed during matches at Melbourne Park. But Tennis Australia reversed that policy for the two countries involved in the invasion of Ukraine that began nearly a year ago, saying the flags were causing disruption.

Athletes from Russia and Belarus were barred last year from competing in various sports events, including the men's World Cup in soccer and Wimbledon, the Billie Jean King Cup and Davis Cup in tennis, because of the war in Ukraine. Russia invaded, with help from Belarus, in February.

Russian and Belarusian players have been allowed to play at the Australian Open, French Open and U.S. Open, but as "neutral" athletes, so their nationalities are not acknowledged on any official schedules or results for the event and their countries' flags are not displayed on TV graphics.

# Man City face Arsenal showdown, Liverpool eye revenge in FA Cup

LONDON

ANCHES-City Arsetake a break from an intense Premier League title race this weekend -- only to face each other in a heavyweight FA Cup clash at the Etihad.

Holders Liverpool will look to avenge their chastening recent defeat at Brighton, while Harry Kane could become Tottenham's all-time top scorer.

AFP Sport picks out some of the highlights ahead of this weekend's FA Cup fourth-round

Man City aim to halt Arsenal's momentum

Unexpectedly trailing in Arsenal's wake in the Premier League, Manchester City have the chance to slow the leaders' momentum in their first meeting this season.

City are five points behind Arsenal, who have a game in hand, but the champions still have to play the Gunners twice in the league, making their FA Cup showdown a tantalising appetiser ahead of the main

Arsenal are riding high after victories over Tottenham and Manchester United in the league, while City stayed in touch after responding to a blast from Pep Guardiola by beating Tottenham and Wolves.

"At half-time the other day, Pep told us what he wanted, what he wasn't happy with. As players



Pep Guardiola

ham 4-2.

had Stadium.

revenge mission

we were not at our best

Stones said of his side's

down to defeat Totten-

It would be a ma-

jor statement of intent

from Arsenal if they are

able to put Guardiola in

another grumpy mood

with a victory at the Eti-

Fatigued Liverpool on

Jurgen Klopp said he

"couldn't remember a

worse game" than Liv-

erpool's woeful 3-0 de-

feat at Brighton, a per-

formance so wretched

that Jordan Henderson

labelled it a "really low

point" in an already

traumatic season for the

It is safe to say Liver-

pool's trip to the Amex

Stadium on January 14

left some painful scars

But the FA Cup offers

them an unexpected

chance to erase those

bitter memories and get

their campaign back on

track

on Klopp and company.

**Mikel Arteta** Liverpool return to languishing and we had to correct Brighton that," City defender John ninth in the Premier League, 10 points adrift fightback from two goals of the top four.

It is a remarkable fall from grace after they came within a whisker of winning an unprecedented quadruple last season.

Admitting Liverpool are still mentally fatigued from their bid for sporting immortality, Spain midfielder Thiago Alcantara said: "It is not just about physical stuff, it is something psychological because we were so close to winning everything and we just touched it but sadly it went away."

Kane eyes Spurs record

Harry Kane would love the chance to become Tottenham's record goalscorer at Preston on Sat-

Kane drew level with Jimmy Greaves on 266 Spurs goals when he netted with a superb strike in the team's Premier League win at Fulham on Monday.

Greaves' tally had stood untouched since 1970, but the England captain is now on the verge of sole possession of the record.

With fifth-placed Tottenham in the midst of a fight to climb back into the Premier League's top four, Antonio Conte could rest his stars against second-tier Preston.

But, mindful of Tottenham's surprise defeat at Middlesbrough in the FA Cup fifth round last season, Kane is keen to play.

"The FA Cup is important for us. It was disappointing to lose to Middlesbrough. We will see what the manager says but I will be ready," said Kane, who is still looking to win the first major trophy of his career.

Meanwhile, Arsenal manager Mikel Arteta says fierce battles with Pep Guardiola will not change their friendship as both men battle for the Premier League title.

Arteta was Guardiola's assistant for three and a half years at Manchester

City before taking charge of the Gunners in 2019.

Arsenal have not won a league title for 19 years, but lead defending champions City by five points and have a game in hand on Guardiola's

The two sides clash in the first of three meetings in the coming months in the FA Cup fourth round on Friday.

"I always hoped that that was going to be the case one day and it's happening this season," Arteta said Wednesday on going head-to-head with Guardiola for the title.

"That's not going to change any friendship, the moments that we have, how important he is in my life, how important he is in my profession.

"We're both willing to win and defend our clubs in any way and that's always been the case since day one.

"I would prefer to do it with someone else to be fair. I want the best for him, genuinely, and when you are challenging with someone like this something comes in between that."

superior City's strength in depth could vet prove decisive in the title race and Arteta is keen to bolster his midfield options with Mohamed Elneny out injured.

Arsenal have already signed Belgium forward Leandro Trossard from Brighton and Jakub Kiwior, a highly rated young Polish defender,

in the January window.

West Ham's Declan Rice is reportedly the Premier League leaders' top midfield target, but they will likely have to wait until the summer transfer window for a move for the England international.

"We need some more cover in midfield ideally if we can," said Arteta.

"In this market it's pretty complicated to do that. The most important thing is that we get the performances and the time on the pitch that we need with the players we have available today that are already really good.

"If there's anything else available that can make us better, we'll look at it."

#### **Fixtures Today**

Manchester City v Arsenal (2000 GMT)

Tomorrow (1500 GMT unless stated)

Accrington v Leeds (1230), Walsall v Leicester (1230), Blackburn v Birmingham, Bristol City v West Brom, Fulham v Sunderland, Ipswich v Burnley, Luton v Grimsby, Sheffield Wednesday v Fleetwood, Southampton v Blackpool, Preston v Tottenham (1800) Manchester United v Reading (2000)

#### Sunday

Brighton v Liverpool (1330), Stoke v Stevenage (1400), Wrexham v Sheffield United (1630)

#### Monday

Derby v West Ham

**AFP** 



### Bank of India (Tanzania) Ltd.

### Relationship beyond banking

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

#### **PUBLICATION OF FINANCIAL STATEMENTS**

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

		Current Quarter	Previous Quarter
A. A	SSETS	31-Dec-22	30-Sept-22
1	Cash	2,431	3,12
2	Balances with Bank of Tanzania	16,418	16,82
3	Investments in Government securities	48,467	45,27
4	Balances with other banks and financial institutions	1,142	1,28
5	Cheques and items for clearing	.,	.,
6	Inter branch float items	_	
7	Bills negotiated	_	
8	Customers' liabilities for acceptances	-	
9	Interbank Loans Receivables	8,377	10,68
10	Investments in other securities	_	
11	Loans, advances and overdrafts (net of allowances for probable losses)	98,839	84,57
12	Other assets	2,351	2,54
13	Equity Investments	-	
14	Underwriting accounts	-	
15	Property, Plant and Equipment	2,570	2,73
16	TOTAL ASSETS	180,595	167,05
	ADMITIES		
	ABILITIES  Deposits from other banks and financial institutions	00.007	54.00
17	·	60,327	54,62
18 19	Customer deposits	76,795	69,61
20	Cash letters of credit Special deposits	-	•
21	· · · ·	32	3
22	Payment orders/transfers payable Bankers' cheques and drafts issued	25	2
23	Accrued taxes and expenses payable	3,216	2,61
24	Acceptances outstanding	3,216	2,01
25	Interbranch float items	-	
26	Unearned income and other deferred charges	_	·
27	Other liabilities	1,883	1,96
28	Borrowings	1,000	1,50
29	TOTAL LIABILITIES	142,278	128,88
30	NET ASSETS/(LIABILITIES)(16 minus 29)	38,317	38,16
).	SHAREHOLDERS' FUNDS	04 500	04.50
31	Paid up share capital	21,500	21,50
32	Capital reserves	3,096	1,79
34	Retained earnings Profit (Loss) account	12,487 1,234	14,07 79
35	Other capital accounts	1,254	79
36	Minority Interest	-	
50	Willionty Interest	-	
37	TOTAL SHAREHOLDERS' FUNDS	38,317	38,16
38	Contingent liabilities	860	12,21
39	Non performing loans & advances	4,871	6,41
40	Allowances for probable losses	789	1,55
41	Other non performing assets	-	
).	SELECTED FINANCIAL CONDITION INDICATORS		
ر). (i)	Shareholders Funds to total assets	21.22%	22.85
		4.89%	22.85 7.45
(ii) (iii)	Non performing loans to total gross loans Gross loans and advances to total deposits	4.89% 72.66%	7.45 69.32
(iii)	Loans and Advances to total deposits	72.66% 54.73%	50.63
(IV) (V)	Earning Assets to Total Assets	86.64%	85.05
		10.37%	-0.53
(vi)	Deposits Growth		

#### (Amounts in millions of shillings) 31-Dec-21 Interest Income Interest Expense Net Interest Income (1 minus 2) Bad Debts Written-Off pairment Losses on Loans and Advance Non Interest Income: 1 Foreign Currency Dealings and Tra ains/(Loss) 3.2 Fees and Commissions 6,3 Dividend Income 4 Other Operating Income 1,543 7.3 Other Operating Expenses 1,794 Operating Income/(Loss) 1,234 1,51 Net Income/ (Loss) After Income Tax Other Comprehensive Income (itemize) Total comprehensive income/(loss) for the 1,234 quarter Number of Employees Basic Earnings Per Sha Number of Branches ELECTED PERFORMANCE INDICATOR

	Share	Share Share Retained Regulatory General					
	Capital	Premium	Earnings	Reserve	Reserve	Others	Total
Current Quarter 2022							
Balance as at the beginning of the quarter 01.10.2022	21,500		14,867	1,798	•	•	38,165
Profit for the the quarter	-		438			-	438
Other Comprehensive Income	-		-	-	-	-	
Transactions with owners	-		-	-	-	-	-
Dividends Proposed	-		-	-	-	-	-
Regulatory Reserve	-		(1,298)	1,298	-	-	-
General Provision Reserve	-		-	-	-		-
Loan written off	-		-	-	-	-	-
Others	-	-	(286)	-	-	-	(286
Balance as at the end of the quarter 31.12.2022	21,500		13,721	3,096	-	•	38,317
Previous Quarter 2022							
Balance as at the beginning of the quarter 01.07.2022	21,500		14,483	2,130	-	-	38,113
Profit for the quarter	-	-	53	-	-	-	50
Other Comprehensive Income	-		-		-	-	-
Transactions with owners	-		-	-	-	-	-
Dividends Proposed	-		-	-	-	-	-
Regulatory Reserve	-		332	(332)	-	-	-
General Provision Reserve	-		-		-		
Loan written off	-		-	-	-	-	
Others							

С	CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 DECEMBER 2022					(	CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2022					
	(Amou	nts in million		(Amounts in million shillings)								
		Current Quarter	Comparative Quarter (Previous	Current Year Cumulative	Comparative Year (Previous Year) Cumulative			Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year (Previous Year) Cumulative	
			Year)					31-Dec-22	30-Sept-22	31-Dec-22	31-Dec-21	
		31-Dec-22	31-Dec-21	31-Dec-22	31-Dec-21	l:	Cash flow from operating activities:  Net income(loss)	438	240	1.794	2,449	
1	Interest Income	3,761	3,274	13,396	12,691		Adjustments for:			.,	-	
2	Interest Expense	1,547	1,173	5,369	4.713		- Impairment/Amortization	834	531	2,337	532	
3	Net Interest Income (1 minus 2)	2,214	2,101	8,027	7,978		- Net change in Loans and Advances	(14,775)	(518)	(27,578)	(467)	
4	Bad Debts Written-Off	(12)	(201)	(48)	(198)		- Gain/loss on Sale of Assets		-	-	-	
5	Impairment Losses on Loans and Advances	650	473	1,582	1,165		- Net change in Deposits	12,881	(657)	8,571	7,043	
6	Non Interest Income:	405	368	997	869		<ul> <li>Net change in Short Term Negotiable Securities</li> <li>Net change in Other Liabilities</li> </ul>	(3,991)	(3,962) 292	(4,187) (80)	66 (489)	
ľ	6.1 Foreign Currency Dealings and Translation	41	50	180	166		- Net change in Other Liabilities - Net change in Other Assets	519	(882)	(80)	4,568	
	Gains/(Loss)		50	100	100		- Tax Paid	(287)	(187)	(847)	(876)	
	6.2 Fees and Commissions	364	318	817	703		- Others (specify)	(201)	(101)		(0,0)	
	6.3 Dividend Income						Net cash provided (used) by operating activities	(3,871)	(5,142)	(19,719)	12,826	
	6.4 Other Operating Income		_			11:	Cash flow from investing activities:				-	
7	Non Interest Expenses:	1,543	1,570	5,696	5,431		Dividend Received	-	-	-	-	
1 ′	7.1 Salaries and Benefits	739	663	2,664	2,233		Purchase of Fixed Assets	(19)	(2)	(303)	(271)	
	7.2 Fees and Commission	700	000	2,004	2,200		Proceeds from Sale of Fixed Assets	-	-	-	-	
		804	907	3.032	3.198		Purchase of Non- Dealing Securities	-	-	-	-	
	7.3 Other Operating Expenses	438	627	.,	.,		Proceeds from Sale of Non-Dealing Securities Others (specify)	-	-	-	-	
8	Operating Income/(Loss)	438		1,794	2,449		Net cash provided (used) by investing activities	(19)	(2)	(303)	(271)	
9	Income Tax Provision		275	560	932	101:	Cash flow from financing activities:	(19)	(2)	(303)	(271)	
10	Net Income/ (Loss) After Income Tax	438	352	1,234	1,517	"""	Repayment of Long-term Debt	_	_	_	_	
11	Other Comprehensive Income (itemize)		-		- 1		Proceeds from Issuance of Long Term Debt					
12	Total comprehensive income/(loss) for the guarter	438	352	1,234	1,517		Proceeds from Issuance of Share Capital	-	-	-	-	
13	Number of Employees	34	32	34	32		Payment of Cash Dividends	-	-	-	-	
14	Basic Earnings Per Share	81	65	57	71		Net Change in Other Borrowings	-	-	-	-	
15		2	2	2	2		Others (specify)	-	-	-	-	
1		_	· ·	_	]		Net Cash Provided (used) by Financing Activities	-	-	-	-	
	SELECTED PERFORMANCE INDICATORS					IV:	Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and Cash	(3,890)	(5,144)	(20,022)	12,555	
(i)	Return on Average Total Assets	0.98%	1.49%	2.09%	1.49%		Equivalents	(3,890)	(5,144)	(20,022)	12,005	
(ii)	Return on Average Shareholders' Fund	4.57%	3.74%	6.49%	4.10%		Cash and Cash Equivalents at the Beginning of the	28,962	34,106	45,094	32,539	
(iii)	Non Interest Expense to Gross Income	37.04%	43.12%	39.57%	40.05%		Quarter					
(iv)	Net Interest Income to Average Earning Assets	5.71%	5.78%	10.88%	5.68%		Quarter	25,073	28,962	25,073	45,094	

ELECTED EXPLANATORY	NOTES FOR THE QUARTE	R ENDED 31 DECEMBER 2022
n preparation of the quarterly financia the previous year audited financial s		g policies have been used as those applicable
Name and Title	Signature	Date
Mr. Antaryami Sarangi Managing Director		26.01.2023
Ar. Mahadhil M.Karwani Aead of Finance		26.01.2023
Ar. Allen Richard Internal Auditor		26.01.2023
ave been examined by us and, to the	best of our knowledge and belief,	bove statements. We declare that the statements have been prepared in conformance with anking and Financial Institutions Act, 2006 and
Name	Signature	Date
1. Mr. Suitbert Kageuka - Director		26.01.2023
2. Dr. Paul Kato - Director		26.01.2023

# Guardian www.ippmedia.com

# Azam FC welcomes Dodoma Jiji FC in Federation Cup showdown

# SPORT

Man City face Arsenal showdown, Liverpool eye revenge in FA Cup

PAGE 19

By Correspondent Michael Mwebe

first time when they battle

in the Azam Sports Federa-

tion Cup round of 32 in Dar

es Salaam in the evening. The match is scheduled for the

Azam Complex Stadium, kick-

The host, Azam FC heads

into today's clash on the back of a demoralizing 1-0 loss

away to Singida Big Stars in

the 2022/23 NBC Premier

now lost two of their previous five league encounters -

beating Tanzania Prisons and

Mbeya City FC, drawing with

Geita Gold FC, and losing to

fact that Azam FC is endur-

ing a frustrating period of

late that has seen the squad

drop out of the league title

race, but they will fancy their

chances of advancing to the

next round in their quest to

There is no hiding the

Yanga along the way

As a result, Azam FC has

off at 19h00.

League.

ZAM FC and Dodoma Iiii FC will

meet in a knock-

out match for the



# Peter Banda delighted with return to training with Simba SC

By Correspondent Michael Mwebe

After almost three months out with an injury, Peter Banda returned to full training with Simba SC in Dar es Salaam, with the winger very happy to be back.

Banda has not been involved since the 1-1 draw with Singida Big Stars in a 2022/23 NBC Premier League match played in November, having suffered an injury in a ground challenge.

Following his first full training with his Simba SC teammates, Banda said he is very happy because he had missed playing.

The midfielder noted: "I am getting better, I will slowly get back to fitness. I am very happy to get back to training because it is a long time, maybe I think it is three months. I missed a lot, like I said it is three months."

Banda's road to full fitness may take some time. However, the Malawian winger is positive of a quick return to action to help Simba SC who are chasing Yanga in the 2022/23 NBC Premier League title race.

Banda pointed out: "I can't say I am ready to immediately get back to playing, maybe next week I will be ready. I don't no longer feel any pain. I can say maybe I am 70% fit. When you stay a long time without playing you gain weight but I will be okay."

He won't be in Juma Mgunda's plan for Saturday's Federation Cup clash with Coastal Union but he is expected to take part in the upcoming friendlies with Sudanese giants Al Hilal next week.

The midfielder was signed by Simba SC at the beginning of last season from Malawi's Nyasa Big Bullets.

The youngster spent six months on loan at Moldova National Division champions Tiraspol Sheriff but the club did not activate the clause for the permanent transfer before July 31, 2021. This allowed Simba SC to move in quickly to capture the 22-year-old star.

The Malawi star was considered as a direct replacement for Mozambique forward Luis Jose Miquisson, who was sold to Egyptian side Al Ahly SC at the end of the 2020/2021 season.

In his first season with Simba SC, he made 25 appearances, scoring five times and assisting three goals.

Banda's return is a boost for Simba SC ahead of next month's CAF Champions League Group stage campaign.

The Tanzanian representatives are in Group C, picking out an interesting East African battle against Ugandan debutants Vipers SC and will also duel with Morocco's Raja Club Athletic and Guinea's Horoya AC.



Azam FC attacker Prince Dube (L) shoots past Dodoma Jiji FC defender in a 2021/22 NBC Premier League clash that took place in Dar es Salaam. PHOTO: COURTESY OF AZAM FC

end their four-year trophy drought.

The 2019 Azam Sports Federation Cup champions booked their place in the fourth round of the Azam Sports Federation Cup with a 9-0 thrashing of lower-tier side Malimao FC, with last season's competition top scorer Abdulhamis Suleiman 'Sopu' bagging a brace.

Coach Kalimangonga

Ongala's side very nearly has a clean bill of health heading into their clash and can be expected to field a strong starting XI with Sopu and Prince Dube leading the attack while

Ghanaian goalkeeper Abdulai Idrissu is in contention to make his debut after only making the bench against Singida Big Stars.

As for Dodoma Jiji FC, they are on a two-game losing streak heading into the match.

The Capital City boys failed to score across their last 180 minutes of Premier League football, losing to Simba SC and Geita Gold FC. With nine games to go, they find themselves in a relegation battle.

Melis Medo-coached team was held to a 0-0 draw in normal time by third division side TMA FC at Jamhuri Stadium in the previous round of the Federation Cup last month before winning the penalty shootout.

Former Namungo FC striker Stephen Sey is expected to take to the Chamazi turf having got his International Transfer Certificate this week.

With Dodoma Jiji FC struggling in front of goal this season, he is a major boost for coach Medo who has continuously lamented about the striking woes of his team.

In all, the teams have met in five league matches since 2020/21 when Dodoma Jiji FC was promoted to the top flight.

The Chamazi-based side has claimed four wins while one match finished in a 2-2 draw.

The teams have already met once in the top-flight league this season, with Azam FC claiming a 2-1 home victory in November 2022.

## Simba SC announces new Chief Executive Officer

By Correspondent Michael Mwebe

SIMBA SC has announced that Imani Kajula will become the Chief Executive Officer of the Club.

The club announced his arrival on their official website, with Kajula set to begin his duties as a replacement for Barbara Gonzalez who stepped down.

"Imani Kajula is our new CEO. The club management has reached an agreement to hire Brother Imani Kajula as the Chief Executive Officer (CEO) for a six-month contract," the club affirmed in a statement published on its official website.

On December 10, 2022, Barbara wrote a resignation letter announcing her intention to step down from the position in the wake of forthcoming board elections slated for this weekend.

The 32-year-old had been in charge of the day-to-day running of the club since South African Senzo Mbatha vacated his role as Chief Executive Officer in August 2020 to join age-old rivals, Yanga.

During her two years as



lmani Kajula

CEO, Simba SC won the NBC Premier League, and Azam Sports Federation Cup, and reached the quarterfinals of the CAF Champions League and CAF Confederation Cup.

She also oversaw Simba SC's success in securing a variety of lucrative sponsorship deals with various local firms including the current multi-billion shilling current deal with the betting firm, M-Bet as the club's main sponsor.

As the new chief executive officer, Kajula will be responsible for overseeing the day-to-day running of the club.

However, he is not on un-

familiar grounds as he previously played a big role in the modernization of Simba SC operations, helping lay the foundations for the marketing and communication strategies and execution in 2015 during the reign of Evans Aveva.

Kajula is experienced in

football management issues as he was on the Organizing Committee for the 2019 Africa U-17 Cup of Nations that was held in the country.

He has also been Chief Executive of the EAG Group Marketing and Communications Company since 2013.

Kajula is an expert in Marketing and Communications and has worked with various companies and banks in the country and abroad including holding managerial positions at CRDB Bank and NMB Bank.

He comes on the scene when Simba SC is playing catch up to their age-old rivals, Yanga.

His first and biggest challenge will be to guide Simba SC in the 2022/23 CAF Champions League group stage next month.

Simba SC is in Group D with Uganda's Vipers SC, Guinea's Horoya AC, and African football powerhouse Raja Casablanca of Morocco.

Kajula will also be tasked with overseeing Simba SC's attempt in reclaiming the NBC Premier League and Federation Cup titles from their arch-rivals Yanga

### Flexibles by David Chikoko

