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EXCITING CAREER OPPORTUNITY

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President John Magufuli congratulates newly ordained Bishop Gervas John Mwasikwabhila Nyaisonga of the Mbeya Diocese of the Catholic Church at a ceremony held in Mbeya municipality yesterday. Right is First Lady Janeth Magufuli. Photo: State House

Youth alcoholism excessive, moans Cardinal Pengo

Tanzania aspires to become a middle-income economy by the year 2025 which requires a disciplined, innovative work-force with good work ethic especially among the youthful population

By Guardian Reporter

THE Catholic Archbishop of Dar es Salaam, Polycarp Cardinal Pengo, has raised concern over excessive consumption of alcohol among the youth, urging calling upon the government to take measures to tackle the habit if the country is to reach its various development targets.

Speaking yesterday during mass to install the newly appointed head of Mbeya archdiocese, Archbishop Gervas Nyaisonga, Cardinal Pengo denounced the trend, saying that there are some parts of the country where people especially the youth are trapped in harmful use of alcohol.

Binge drinking by members of the most productive group–the youth–take place during the morning hours when the drinkers are supposed to be working, he said.

Tanzania aspires to become a middle-income economy by the year 2025 which requires a disciplined, innovative work force with good work ethic especially among the youthful population.

The installation was graced by President John Magufuli along with his wife Janeth, while the Head of State was in Mbeya Region for an eight-day tour.

The elevation of Mbeya to the status of an archdiocese, and appointment of archbishop Nyaisonga as first archbishop came within a month of the death of Bishop Evaristo Chengula, last November 21.

Cardinal Pengo said the government has powers and can manage to put things better to enable people to work hard and forget about drinking in working hours. "We as religious leaders can do something but cannot achieve this alone without having burly support from the government."

He further called on Catholic members of society to value efforts and good things done by believers of other religions if they want to see their church also succeed in its plans and efforts.

"We should not take to discrimination among ourselves because of religious beliefs. Discrimination is sin so we are all obliged to avoid

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Cyclone Kenneth wipes out entire villages - UN

MAPUTO

TROPICAL cyclone Kenneth which hit Mozambique on Thursday has "entirely wiped out" villages in the northern part of the country, a UN official has said.

Gemma Connell, the head of the regional bureau of the UN Office for the Co-ordination of Humanitarian Affairs (OCHA), said yesterday that it looked from the air like areas had been "run over by a bulldozer."

The cyclone that was initially expected to also cause devastation in Tanzanian southern regions of Mtwara and Lindi diverted southwards into Mozambique before landfall with winds of 220km/h, down from its earlier speed of 600km/h.

It came barely a month after Cyclone Idai killed more than 900 people across three countries namely Mozambique, Malawi and Zimbabwe.

In a video posted on twitter after flying over the affected area, Connell pledged to work with the country's authorities "to get people the supplies they need."

"The weather is still bad; it is still raining," she said. "But thankfully the winds have died down."

Media reports indicated that damage to power lines in parts of northern Mozambique is making communication difficult.

Almost 20,000 people have taken shelter in makeshift displacement centres, including schools and churches.

A UN spokesman said about five people died, quoting Mozambican authorities.

One person was earlier reported to have been killed when Cyclone Kenneth struck after being crushed by a falling

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9 770856 542009 >

Tanzania's rural landscape fascinates Israeli tourists

By Guardian Reporter

THE serene rural Tanzanian landscape has wowed more than 1000 tourists from Israel who have just concluded their week-long tour of the country, leaving them planning for more future visits to explore the beauty of the country further.

The visitors from the Middle East have also expressed their admiration of the friendly attitude shown by Tanzanians, who they said were easy to make acquaintance with, noting that Israel stands a good chance of investing in cultural tourism.

"The visitors were surprised by Tanzanian ways of life as most of them seem to live in rural areas far away from towns and cities, and still the government manages to reach out to all these places, providing electricity, water and other essential services," stated the tour guide and leader of the group, Hagit Geffen.

Nitzan Liss, one of the youngest tourists in the group, observed that while back home in Israel people live in cities, towns or Kibbutz (a collective community in Israel that was traditionally based on agriculture) they are not as scattered as here.

"I am surprised here to see how people managed to get essential needs and basic services far away from cities and towns," said Liss, a student who before coming to Tanzania, thought people must live always in big clusters in order to get services.

Meanwhile, Sigalit Arieli said even the

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> **Ofir Tal wants to return to the country but this time to really meet and understand people of Tanzania who he described to be warm and friendly. "They are also very happy lot and peaceful too!"**

Kili cables to cut tour guides, porters' jobs

By Correspondent James Lanka, Moshi

A SECTION of tourism stakeholders have come out in opposition of the recently unveiled plan to build cable car on Mount Kilimanjaro, saying the project will cut jobs and eliminate the fun of hiking for days to the roof of Africa.

Deputy Minister for Natural Resources and Tourism Constantine Kanyasu was recently quoted by the media saying that the cable car project is part of the government's latest strategy to woo tourists with over 50 years of age.

But speaking with The Guardian here in an interview at the weekend, key industry players like tour operators, guides and porters strongly protest the proposed facility, saying climbing Kilimanjaro Mountain on foot is a lifetime experience that should never be compromised by cable cars.

The ride to the 5,895 metres above the sea level–the world's highest freestanding peak with cable car would take just hours in a day, contrary to the eight-day hiking trip. Although this looks like massive convenience for the targeted group of tourists; those who work in the industry see a problem.

The Mount Kilimanjaro Porters Society (MKPS) opposes the cable car product outright, saying it will deny employment for nearly 250,000 mountain porters scaling up Mount Kilimanjaro for a wage each year.

"Much as the cable car service doesn't require porters, the majority of tourists will climb Mount Kilimanjaro on day trip basis using the new product to cut down costs and length of stay," MKPS Vice Chairman Edson Mpemba explains.

Mpemba wonders that decision makers had overlooked interests of the huge number of this

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Kili cables to cut tour guides, porters' jobs

FROM PAGE 1

unskilled labour force, which solely depends on the mountain to eke out a living.

"Think of the ripple effect on families of the 250,000 unskilled porters," he stresses, cautioning:

"The cable car facility will initially look like a noble and innovative idea, but it will, in a long run, ruin the future of the majority of local people whose livelihood depends on the mountain."

Seasoned mountain tour guide Juma Salewa echoes those fears saying the glittering cable car product will contradict the country's conservation policy, as it will encourage mass tourism and become a major threat to the ecology of Mount Kilimanjaro.

"The cable car will be installed along the Machame route, which doubles as an irreplaceable birds migratory route...I am greatly worried over electric wires severely affecting the migration of birds," Salewa says.

Speaking on condition of anonymity, a tour operator accuses authorities of deliberately violating the law of the land by allowing a foreign investor to operate a cable car service on Mount Kilimanjaro.

"The law provides for exclusivity of Mount Kilimanjaro services to local operators. How come a foreign company is licensed to operate a cable car against it?" he queries.

Section 58(2) of the 2008 Tanzania Tourism Act No 11 clearly says mountain climbing or trekking registration will be issued to companies fully owned by Tanzanians.

Tour operators are also worried over the cable car harshly affecting revenues in the long run as the service significantly reduces the length of stay from eight to one day.

"Assume all 50,000 tourists hiking Mount Kilimanjaro a year opt for the cable car, the national park will get $4.1 million fee, down from the current $55.3 million," the tour operators say.

They fear the multiplier effect of the decline to the entrance, camping, rescue and crew fees will also be reflected on the national economy.

Speaking with this paper on condition of anonymity, some officials from the Kilimanjaro National Park (KINAPA) says the cable car is but one of several additional tourism products embedded into Mount Kilimanjaro's General Management Plan (GMP) in an effort to boost revenue.

"Cable car is for physically challenged persons and aged tourists who want to experience the thrill of climbing Mount Kilimanjaro up to Shira Plateau without wishing to scale the summit," they said.

They further explained that construction of the cable car facility will depend on the outcome of an environmental and social impact assessment study, which is currently underway.

Plans for the cable car service on the Kilimanjaro Mountain are not entirely new, as discussions date back to the 1960s when the issue was raised but never materialised.

The feasibility plan in place will, however, bring the cable car one step closer to reality and make the mountain more accessible to special-needs groups than it has been so far.

Some of the 50,000 tourists conquering Mount Kilimanjaro peaks a year use one of the six separate walking routes to the roof. They generally take seven to eight days and are provided with accommodation in camps pitched around peaks for them to adjust to the altitude as they ascend.

Initial work for the cable car has just taken off with AVAN Kilimanjaro hiring Crescent Environment and Management (CEM) Consult Limited to conduct an Environmental and Social Impact Assessment (ESIA).

CEM officer Beatrice Mchome had engaged tour operators and other mountain stakeholders in Kilimanjaro and Arusha regions where she made presentations on the proposed cable car and a lodge project as part of the investment plan.

Youth alcoholism saddens Cardinal Pengo

FROM PAGE 1

it," he declared.

In his remarks, President Magufuli commended the newly installed Mbeya archbishop, urging him to serve the believers faithfully.

"There is nothing better than God's word...It is more important than anything. I also had a dream to be a priest but unfortunately my goal didn't come true due to various reasons...I encourage those who are serving divinity to continue doing so because they have done a right decision," he said.

He also appealed for religious leaders to continue praying for the nation's stability and economic growth.

"Pray for Tanzanians to refrain from all kinds of sins and crimes for the country's development... Religions leaders are people of God, they have strong influence, so I believe that if all churches will stand and pray for the country, this nation will continue to be safe and stable," Dr Magufuli underlined.

The government will continue respecting the freedom of worship as per the country's constitution, he added.

Prime Minister Kassim Majaliwa shares a light moment at Kilimanjaro International Airport at the weekend with Israeli tourists Naomi Moscovich (L) and her daughters Dana (R) and Lihi who were on a 1,000-strong delegation just through a weeklong visit to various tourist attractions in Tanzania and were awaiting their flight back home. Photo: PMO

Minister orders TAWA's anti-corruption squad

By Guardian Reporter

DEPUTY Minister for Natural Resources and Tourism, Constantine Kanyasu has directed the Tanzania Wildlife Authority (TAWA) to form its own anti-corruption body following increased bribe allegations against game rangers.

Speaking to the wildlife wardens in Dodoma over the weekend, Kanyasu said the new anti-corruption body will be responsible for investigating and arresting game rangers proved to ask for bribes from livestock keepers and citizens surrounding the parks.

He said the body will also oversee discipline issues amongst TAWA workers.

According to Kanyasu, the TAWA's anti-corruption body will work closely with the Prevention and Combating of Corruption Bureau (PCCB).

"This is the only way to end corruption within the authority. With the two bodies working together issues of bribe will be controlled", he said adding TAWA officers should invest and arrest the culprits before handing them to PCCB.

He said the new body will operate in all the game reserves and national parks across the country.

The Deputy Minister ordered the authority to come up with better procedures for those arrested feeding their animals in the parks. He said arrested pastoralists must be filling a special form to admit grazing within prohibited areas and confirm to own the domestic animals.

He said apart from filling the forms, wildlife wardens should take pictures of the seized animals. He said such documents will be used as exhibit at the courts.

TAWA Deputy Commissioner, Mabula Misungwi said there have been a number of complaints from citizens that game rangers were asking them for bribes in order to be allowed to feed animals within the parks.

Misungwi noted that establishment of the anti-corruption body will end such allegations as game rangers will be closely monitored.

"This will make the wildlife wardens to adhere to their professional working ethics", he said.

One of the rangers, Abel Kazoka said establishment of the new body will help the authority to identify the few corrupt wardens.

Cyclone Kenneth wipes out entire villages

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tree. The storm also killed three people on the island nation of the Comoros.

UN weather experts say it is unprecedented for two cyclones of such intensity to hit Mozambique in the same season.

The World Meteorological Organisation (WMO) also said that no previous records show a cyclone striking the region as far north as Kenneth.

A fact-finding mission would examine the "impact of climate change and sea-level rise on Mozambique's resilience" to extreme weather, a WMO statement affirmed.

Amnesty International's secretary general Kumi Naidoo said the two storms were "exactly what climate scientists warned would happen if we continue to warm our planet beyond its limits."

"There is one inescapable and burning injustice we cannot stress enough," he said, elaborating that the people of Mozambique are "paying the price for dangerous climate change when they have done next to nothing to cause this crisis."

Kenneth made landfall on the northern province of Cabo Delgado on Thursday evening, with wind speeds equivalent to a category four hurricane.

Winds eased on Friday, but France's meteorological agency said up to 800mm of rain was expected to land on Mozambique over the coming days - nearly double the 10-day accumulated rainfall that flooded the port city of Beira during Cyclone Idai.

The UN World Food Programme said it was working on an "emergency preparedness plan" with the Mozambican government and other humanitarian groups.

"The most difficult thing is transportation - we don't have helicopters yet," Capt Kleber Castro from a Brazilian rescue team said. "We need a lot of support."

Mozambique's National Institute of Disaster Management (INGC) said 30,000 people had been evacuated from affected areas.

> **"...paying the price for dangerous climate change when they have done next to nothing to cause this crisis**

ZIRO MALARIA INAANZA NA MIMI

Shinyanga regional commissioner Zainab Tellack holds a 'Zero Malaria Begins with Me' placard at a World Malaria Day event held at Mseki village at the weekend. Photo: Correspondent Shabani Njia

Jipatie Maji ya Kunywa ya Kilimanjaro kwa Bei Elekezi za Rejareja kama Ifuatavyo:-

- Nusu Lita (500ml) – TSHS. 500/=
- Lita Moja na Nusu (1.5L) – TSHS. 1,000/=
- Bei Hizi Elekezi ni Kwa Nchi Nzima
- Maji ya Kunywa ya Kilimanjaro ni Maji ya Kuaminika Kila Siku

Inaleta hisia ya ndani unayoijua mwenyewe

KILIMANJARO DRINKING WATER

Maji ya kuaminika kila siku

Tanzania's rural landscape fascinates Israeli tourists

FROM PAGE 1

language is simple to master. "In just a few days most of us have learned Swahili words and can easily sing the song 'Jambo Bwana, Habari Gani?' in fact, the tourists have been singing the song along their trips to Serengeti, Ngorongoro, Tarangire and Lake Manyara.

Ofir Tal wants to return to the country but this time to really meet and understand people of Tanzania who he described to be warm and friendly. "They are also very happy lot and peaceful too!"

A communications official for Tanzania National Parks (TANAPA) described the arrival of more than 1000 tourists from Middle East as a 'typhoon,' which has occurred during the off-season period in the northern circuit.

Tourism Minister Dr Khamis Kigwangalla said the marketing drive is paying dividends since the world is now turning to Tanzania as destination of choice when studying their global travel plans.

Zion tourists were seen off by Prime Minister Kassim Majaliwa at the Kilimanjaro International Airport (KIA) over the weekend. The premier said their visit was among ongoing strategies to cultivate mutual cooperating between Jerusalem and Dar-es-salaam.

Tourists in joyful mood after reaching Lava Tower Camp on their way to the top of Mount Kilimanjaro – Uhuru Peak, 5,895 metres above the sea level – at the weekend. Photo: Correspondent James Lanka

KILIMANJARO NATIONAL PARK
TANZANIA
LAVA TOWER CAMP
ELEVATION: 4600M a.m.s.l.
VEGETATION ZONE: ALPINE DESERT
FROM LAVA TOWER CAMP TO:-
•ARROW GLACIER CAMP: 1KM (0.5HRS)
• BARANCO CAMP: 3KM 2HRS)
• KARANGA CAMP: 7KM (6HRS)
• BARAFU CAMP: 13KM (10HRS)
• UHURU PEAK 18KM (17HRS)

Maguful warns against embezzlement of funds meant for water projects

By Guardian Correspondent, Chunya

PRESIDENT John Magufuli has said a total of 100bn/- set aside by the government for improvement of water services were either embezzled by the ministry officials or directed on non-existed projects.

Addressing a rally at the Sabasaba ground in Chunya district on Saturday, he accused water ministry officials for delaying implementation of the projects, giving example of the 900m/- worth project in Chunya which was completed just a few days before his arrival.

President Magufuli directed Water Minister, Prof Makame Mbarawa to closely monitor the project and other delayed projects across the country. He said: "Why the project was completed few days before my visit in Chunya. I doubt whether it is properly functioning since the officers have been embezzling the funds".

Magufuli said the government disbursed 116bn/- for implementation of water projects across the country, but only 16 of them were completed.

According to him, Chunya is among the oldest districts but yet its residents experience water woes, the problem which is mostly contributed to delayed implementation of projects. He urged water officials to make sure the projects are completed on time for people to enjoy reliable clean water services.

Earlier, Water Minister, Prof Makame Mbarawa told the President that current water demand in Chunya district is 4 million litres but the authority produces 362,000 litres only. He said completion of the projects will enable most of the residents to get clean and safe water.

Prof Mbarawa said that water problems are due to dilapidated infrastructures. He said the district plans to purchase new water distribution pipes.

"Chunya is among the 26 districts which will benefit from a soft loan from the government of India whereas a mega water project to produce 8 million litres of water will be constructed.

He said construction of the Matwiga dam which will benefit more than 50,000 people from 16 villages will be completed soon as its implementation has reached 91 per cent.

"The government has disbursed an extra 2bn/- for water projects in Chunya district", said the minister.

Lupa Member of Parliament, Victor Mwambalaswa called upon the government to fast-track construction of the Matwiga dam which will provide water to many Chunya residents.

Govt promises availability, distribution of agricultural inputs in cotton industry

By Guardian Reporter, Mwanza

AGRICULTURE Deputy Minister, Innocent Bashungwa has said the government will ensure timely availability and distribution of agricultural inputs to boost cotton harvests 400,000 tonnes in 2018/2019 to 1,000,000 tonnes in the 2020/2021 farming season.

Bashungwa made the remarks over the weekend when addressing delegates during the 15th cotton stakeholders conference held at the Bank of Tanzania (BoT) hall.

The meeting was attended by directors of the Cotton Board of Tanzania (CBT), regional and district commissioners, cooperative unions, legislators and cotton farmers.

"We will properly supervise cotton farmers as well as provide them with modern farming equipment including pesticides. The various interventions we are taking will boost cotton production", he noted.

Bashungwa said the national cotton harvests increased slightly to 222.039 tonnes in 2018/2019 from 130,000 tonnes produced in the 2017/2018 cultivation period.

He challenged participants to come up with suggestions on how to improve cotton farming through the use of modern farming technologies. He said the government will take stern legal measures against officials sabotaging cotton farmers.

Deputy minister Bashungwa urged cotton farmers to open bank accounts to facilitate payments and ensure safety of their monies.

He warned leaders of the Agricultural Marketing Co-operative Societies (AMCOS) to stop escorting vehicles loaded with cotton to the factories due to theft allegations levelled against them by farmers. He said farmers were complaining of their cotton been stolen by AMCOS leaders in the transportation process.

Cotton is cultivated in the regions of Shinyanga, Mwanza, Geita, Kigoma, Mara, Singida, Katavi, Tabora and Simiyu. The leading cotton producer is Meatu district in Simiyu region followed by Bunda district in Mara region.

Recently, Prime Minister Kassim Majaliwa directed authorities in cotton cultivating regions to closely work with the agriculture ministry to ensure timely availability of agricultural inputs and train farmers on modern farming technologies.

He insisted that to ensure successfully implementation of the Agricultural Sector Development Programme (ASDP II) there should efforts to find out solutions to the many challenges facing farmers across the country including those engaging in cotton cultivation.

The ASDP II is aimed at addressing critical constraints and challenges to sector performance and to speed up agriculture gross domestic product. Improve growth of smallholder incomes and ensure food security by 2025.

WFP
World Food Programme

EXPRESSION OF INTEREST

Silos and Warehouse Service Providers

The United Nations World Food Programme (WFP) Tanzania is updating its shortlist of service providers for its regional supply chain operations in Tanzania for storage of food in-transit, as follows.

- **Bonded warehouse (in Dar es Salaam, Dodoma, Isaka, elsewhere)**
- **Bonded Silo (in Dar es Salaam, Dodoma, Isaka, elsewhere)**

Interested companies are invited to submit applications for registration by 1630 hours, 08 May 2019. The Questionnaire together with 'general terms & condition for doing business with WFP' and commodity specifications can be obtained from the WFP Country Office Tanzania by writing an email to Tanzania.supply**chain@wfp.org**

Note: UN World Food Programme reserves the rights to register/reject any of the applying establishment in its roster without explanation.

215197101

Premier directs decentralised digital billboards technology

By Guardian Reporter

PRIME Minister Kassim Majaliwa has directed the management of the Kilimanjaro Airport Development Company Limited (KADCO) to use digital billboard technology at the Kilimanjaro International Airport (KIA) to market the country's various tourist attractions.

KADCO in collaboration with Ministry of Natural Resources and Tourism had tasked. He said apart from KIA, the billboards should also be placed at all the airports across the country specifically to market the available wild animals, mountains, beaches and traditional dances.

"You must collaborate to market our tourist attractions especially wild animals. I have gone around the airport but there is no a single billboard to send a message to visitors on what is available at our national parks", he said adding the best way to market our tourist attraction is through digital billboard technology that changes content at every specific period. He added: "We want to see screens with changing wild animal contents along the walls surrounding KIA and other airports. We must utilize every marketing opportunity to make our tourist attractions and traditional customs known to the world".

Prime Minister toured KIA on Saturday shortly after he participated in a farewell function for 274 tourists from Israel who had completed their tour at different national parks. The group was part of 1,000 tourists from Israel who left the country on Friday.

Present at the function was the KADCO acting executive director, Eng Christopher Mukoma and the airport's senior immigration officer, Filbert Ndege. The Premier also inspected different departments at the airport including the immigrations department , shops and baggage scanners for both, arrivals and departing passengers.

He directed the KIA senior immigration officer, Filbert Ndege to consult the Immigration headquarters for additional service counters to speed up the passport and travel document verification exercise. "There should be away to speed up the documents verification exercise, this can only be fast-tracked by adding the number of counters", he noted adding that KADCO should also construct a modern car park lot.

INVITATION TO TENDER

The Contracting Party, Foundation **"Cultures of the World"** acting pursuant to project number 41/2019/M is inviting to tender in order to be awarded procurement for Execution of works – Construction of Cashew Nuts Processing Plant Building in Mkuranga District.

DESCRIPTION OF THE SUBJECT MATTER OF THE PROCUREMENT

Execution of Works:

1. Cashew nuts processing plant building;
2. Fence wall;
3. Toilets and sanitary system;
4. Construction of well housing.

Architectural plans are available in our premise in Dar es Salaam, Oysterbay, Mkwawa Road 24, first floor. Cost of taking part in the tender is TZS 30,000 /=. For further information, **please contact: 0766 500 001.**

Documents preparation:
The below documents must be submitted by the Contractor:

a. Bill of the quantity;
b. Business registration documents;
c. Description of experience (minimum 3 years);
d. References from previous clients;
e. Power of Attorney - original or certified copy (if it is signed by a person who is not a director).

Tender shall be delivered in sealed copy to our premise in Dar es Salaam, Oysterbay, Mkwawa Road 24, first floor,

at 7th May to 10th of May 2019, until 14:00 pm.

115195201

UNHCR
United Nations High Commissioner for Refugees
Haut Commissariat des Nations Unies pour les réfugiés

REQUEST FOR PROPOSAL (RFP/2019/SUP/019)
FOR THE ESTABLISHMENT OF A FRAME AGREEMENT FOR THE PROVISION OF OFFICE REPAIR AND MAINTENANCE SERVICES FOR UNHCR REPRESENTATION OFFICE DAR ES SALAAM

Background:
The Office of the United Nations High Commissioner for Refugees (UNHCR), Representation Office in Dar es Salaam invites qualified Service Provider to make a firm offer for the establishment of Frame Agreement(s) for the provision of Office Repair and Maintenance Services for UNHCR Representation Office Dar es Salaam.

1. Requirement purpose:

UNHCR may award Frame Agreement(s) with initial duration of 2 (two) years, potentially extendable for a further period of 1 (one) year, for supplying its operations in Tanzania. The successful bidders will be requested to maintain their quoted price model for the duration of the Frame Agreement(s).

The complete set of documents can be collected from the following UNHCR Offices:

UNHCR Representation Office Tanzania
Plot 1658 Masaki, Rufiji Street
P.O Box 2666 - Dar es Salaam, Tanzania

UNHCR Sub- Office Kibondo
Kabigwa (Near TANESCO)
P.O. Box 49, Kibondo

UNHCR Field Office Kasulu
Kimobwa (Mlimani Area)
P.O. Box 332 - Kasulu, Kigoma

UNHCR Field Unit Mwanza
Mwanza Airport
P.O. Box 2273 – Mwanza

UNHCR Field Office Kigoma
Kheri Avenue, Off Bangwe Road
P O Box 1213, Kigoma

CRUCIAL DATE FOR REQUEST FOR PROPOSAL

Request for RFP clarification	**Friday 3rd May, 2019 at 13.00 hrs EAT**
Deadline for submission of offers	**Wednesday 22nd May, 2019 at 16.00 hrs EAT**

UNHCR tenders are free of charge, no fees are charged to collect the tenders.

215198401

SUA expert challenges farmers to practise conservation farming

By Guardian Correspondent, Ilula

Agricultural expert from the Sokoine University of Agriculture (SUA) has challenged farmers to practice conservation farming which includes early preparation of farms.

He said early preparations of the farms helps farmers to plant timely because most of them have been incurring losses since crops are not planted on time.

The senior lecturer, Prof Peter Mtakwa made the advice when speaking during the visit of Iringa Regional Commissioner, Ally Hapi at the Ilula maize learning farm which is under 'Farm for the Future' organisation located in Kilolo district.

After visiting a 200 hectares farm, RC Hapi directed all the districts in Iringa region to establish similar illustration farms to help improve farmer's crop growing skills.

Hapi ordered extension officers to make regular visits to farmers in rural areas.

According to Hapi establishment of the learning farms will increase yields as well as help farmers to do away with primitive farming technology.

He gave a one month ultimatum to the national power utility firm–Tanzania Electric Supply Company Limited (Tanesco) to install power at the farm since lack of electricity hinders investors' efforts to expand.

Southern Agricultural Growth Corridor of Tanzania (SAGCOT) Chief Executive Officer, Godfrey Kirenga said the Farm for the Future's project is among other 100 mega farming projects which SAGCOT had supported.

Kirenga said that they have been supporting a number of projects in the agricultural sector because it employs many people.

Patience Kazaura, safety and environment manager at Tanzania Breweries Limited's Arusha plant, conducts safety training for the company's members of staff at the weekend. Photo: Guardian Correspondent

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Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2019

(Amount in Million Tshs)

	Current Quarter 31st March 2019	Previous Quarter 31st December 2018
ASSETS		
1 Cash	564.19	719.43
2 Balances with Bank of Tanzania	5,380.54	4,529.93
3 Investment in Government Securities	26,312.24	22,747.68
4 Balances with other banks and Financial Institution	2,492.33	754.13
5 Cheques and item for Clearing	119.42	93.33
6 Inter branch float items	0.00	0.00
7 Bills negotiated	0.00	0.00
8 Customer Liabilities for Acceptances	0.00	0.00
9 Interbank Loan Receivables	28,580.12	36,089.07
10 Investment in other securities	0.00	0.00
11 Loans ,advances and Overdrafts (Net of allowances for probable losses)	31,786.22	34,838.56
12 Other Assets	1,171.88	1,559.20
13 Equity Investments	0.00	0.00
14 Underwriting Accounts	0.00	0.00
15 Property ,Plant and Equipment	886.37	946.37
16 TOTAL ASSETS	97,293.31	102,277.70
LIABILITIES		
17 Deposits From Other Banks and Financial	30,859.73	37,602.23
18 Customer Deposits	30,718.77	28,960.70
19 Cash Letters of Credit	0.00	0.00
20 Special Deposits	0.00	0.00
21 Payment Orders /Transfers Payable	0.00	0.00
22 Bankers cheques and Drafts issued	6.10	7.51
23 Accrued taxes and expenses payable	924.46	1,100.49
24 Acceptances Outstnding	0.00	0.00
25 Interbranch float items	0.00	0.00
26 Unearned income and other deferred charges	0.00	0.00
27 Other Liabilities	37.84	111.80
28 Borrowings	0.00	0.00
29 TOTAL LIABILITIES	62,546.90	67,782.73
30 NET ASSETS /(LIABILITIES) 16 Minus 29	34,746.41	34,494.97
SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	463.10	539.29
33 Retained Earnings	1,201.87	234.14
34 Profit(Loss) Account	251.44	891.54
35 Other Capital Accoutns	0.00	0.00
36 Minority Interest	0.00	0.00
37 TOTAL SHAREHOLDERS FUNDS	**34,746.41**	**34,494.97**
38 Contigent Liabilities	13,772.00	4,497.06
39 Non Performing loans and advances	0.00	0.00
40 Allowances for Probable Losses	161.27	101.27
41 Other non performing Assets	0.00	0.00
SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	35.71%	33.73%
(ii) Non performing loans to total gross loans	0.00%	0.00%
(iii) Gross loans and advances to Total Deposits	51.88%	52.49%
(iv) Loans and advances to Total assets	32.84%	34.16%
(v) Earning Assets to Total Assets	91.65%	92.33%
(vi) Deposit Growth	-7.49%	5.91%
(vii) Assets Growth	-4.87%	4.12%

Notes

***Gross Loans and Advances=Loans and Advances+Bills negotiated+ Provision for Non Performing loans**
***Total Deposit = Customer Deposit + Deposit frm Banks + Special Deposit+ borrowing**
***Earning Assets = investment in Debt sec. + loans and advances +bills negotiated +interbank loans + balance with other banks**
*** BANK OPERATIONS COMMENCED ON 09TH MAY 2016.**

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2019 (Amount in Million Tshs)

	Current Quarter 31st March 2019	Comparative Quarter Previous Year 31st March 2018	Current Year Cumulative 31st March 2019	Comparative Previous Year Cumulative 31st March 2018
Interest Income	1,836.15	1,447.20	1,836.15	1,447.20
Interest Expenses	541.05	467.80	541.05	467.80
Net Interest Income (1 minus 2)	1,295.10	979.40	1,295.10	979.40
Bad debts written off	0.00	0.00	0.00	0.00
Impairment Losses on loans and Advances	60.00	50.00	60.00	60.00
Non - Interest Income	195.09	166.38	195.09	166.38
6.1 Foreign Currency Dealings and Translation	51.18	22.16	51.18	22.16
6.2 Fees and Commission	143.91	144.22	143.91	144.22
6.3 Dividend Income	0.00	0.00	0.00	0.00
6.4 Other Operating Income	0.00	0.00	0.00	0.00
Non - Interest Expenses	1,058.75	902.33	1,058.75	902.33
7.1 Salaries and Benefits	337.26	296.40	337.26	296.40
7.2 Fees and Commissions	0.00	0.00	0.00	0.00
7.3 Other OperatingExpenses	721.49	605.93	721.49	605.93
Operating Income/(Loss)	371.44	193.45	371.44	183.45
Income Tax Provision	120.00	45.00	120.00	45.00
Net income (loss) after income tax	251.44	148.45	251.44	138.45
Number of Employees	20	16	20	16
Basic Earnings Per Share	8	5	8	4
Diluted Earnings Per Share	8	5	8	4
Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(I) Return on average total assets (%)	0.25%	0.17%	1.01%	0.68%
(II) Return on average shareholders' funds(%)	0.73%	0.44%	2.91%	1.76%
(III) Non interest expenses to gross income (%)	52.12%	55.92%	52.12%	55.92%
(IV) Net Interest Income to average earning assets Annulized(%)	5.64%	5.20%	5.64%	5.20%

***Fees and commission include Auditors fees,tax and licence fees and insurance**
***Return on average total assets=net income/average Assets**
***Gross income =non interest +interst income**
***Average= (opening +closing)/2**

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2019

(Amount in Million Tshs)

	FOR CURRENT QUARTER ENDED 31st March 2019	FOR PREVIOUS QUARTER ENDED 31st Dec 2018	Current Year Cumulative Date 31st March 2019	Previous Year Cumulative Date 31st March 2018
I Cash flow from operating activities				
Net Income (Loss)	251.43	209.31	251.43	148.45
Adjustment for	0.00	0.00	0.00	0.00
Impairment /Amortization	240.00	324.82	240.00	172.00
-Net change in loans and advances	3,052.34	-7,510.34	3,052.34	-6,200.52
Gain/Loss on Sale of Assets	0.00	0.00	0.00	0.00
-Net change in Deposits	-4,984.43	3,714.47	-4,984.43	11,478.17
-Net change in Short term negotiable securities	0.00	0.00	0.00	0.00
-Net Change in Other Liabilities	-242.34	124.16	-242.34	300.08
-Net change in Other Assets	181.23	-26.38	181.23	-402.55
-Tax paid	0.00	0.00	0.00	0.00
-Others	0.00	0.00	0.00	0.00
Net cash provided (used) by operating activities	-1,501.77	-3,163.96	-1,501.77	5,495.63
II Cash flow from Investment activities				
Dividend Received	0.00	0.00	0.00	0.00
Purchase of fixed assets	-6.75	-33.73	-6.75	-43.97
Proceeds from sale of Fixed Assets	0.00	0.00	0.00	0.00
Purchase of non-dealing securities	(3,564.55)	701.38	(3,564.55)	1,566.55
Proceeds from sale of non-dealing securities	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Net cash provided (used) by investing activities	-3,571.30	667.65	-3,571.30	1,522.58
III Cash flow from financing activities				
Repayment of long-term debt	**0.00**	**0.00**	**0.00**	**0.00**
Proceeds from issuance of long term debt	**0.00**	**0.00**	**0.00**	**0.00**
Proceeds from issuance of share capital	**0.00**	**0.00**	**0.00**	**0.00**
Payment of cash dividends	**0.00**	**0.00**	**0.00**	**0.00**
Net change in other borrowings	**0.00**	**0.00**	**0.00**	**0.00**
Others - Specify	**0.00**	**0.00**	**0.00**	**0.00**
Net cash provided (used) by financing activities	**0.00**	**0.00**	**0.00**	**0.00**
IV Cash and Cash Equivalents:				
Net increase (decrease) in cash and cash equivalent	-5,073.07	-2,496.31	-5,073.07	7,018.21
Cash and Cash Equivalents at the beginning of the Quarter/Year	42,092.56	44,588.87	42,092.56	34,649.74
Cash and Cash Equivalents at the end of the Quarter /Year	37,019.49	42,092.56	37,019.49	41,667.95

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2019

(Amount in Million Tshs)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	**Total**
Current Year 2019							
Balance as at the beginning of the year	32,830.00	0.00	1125.67	45.93	493.37	0.00	34,494.97
Profit for the year	0.00	0.00	251.44	0.00	0.00	0.00	251.44
Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transactions with owners	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividends Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Regulatory Reserve	0.00	0.00	45.93	-45.93	0.00	0.00	0.00
General Provision Reserve	0.00	0.00	30.27	0.00	-30.27	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance as at the end of the current period	32,830.00	0.00	1,453.31	0.00	463.10	0.00	34,746.41
Previous Year 2018							
Balance as at the beginning of the year	32,830.00	0.00	289.00	0.00	510.00	0.00	33,629.00
Profit for the year	0.00	0.00	148.45	0.00	0.00	0.00	148.45
Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transactions with owners	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividends Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Regulatory Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00
General Provision Reserve	0.00	0.00	50.00	0.00	-50.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance as at the end of the previous period	32,830.00	0.00	487.45	0.00	460.00	0.00	33,777.45

SELECTED EXPLANATORY NOTES
FOR THE QUARTER ENDED 31st March 2019

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous 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***
SESHAGIRIDAS H (**Chief Executive Officer**)	(Signed)	16.04.2019
PETER JONATHAN MKANDE (**Head of Finance**)	(Signed)	16.04.2019
ZABLON GEORGE STAMBULI (**Chief Internal Auditor**)	(Signed)	16.04.2019

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

	Name	***Signature***	***Date***
1.	PATRICK AMBWENE MUWOWO DIRECTOR	(Signed)	16.04.2019
2.	RAJAB SELEMENI KAKUSA DIRECTOR	(Signed)	16.04.2019

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60 tour guides empowered with mountain guiding skills to perk up service delivery

By Correspondent James Lanka, Moshi

SIXTY mountain guides in northern Tanzania have benefited from a one-month mountain guiding course in a move aimed at improving service delivery to tourists climbing Mount Kilimanjaro and Meru in northern Tanzania.

The unique training was made possible by the New Age Tourism and Hospitality Consultancy (NATHC) in collaboration with the Zara Tanzania Adventures and was coordinated by Awadhi Musa from NATHC, who is also an Assistant Lecture at the College of African Wildlife Management-Mweka (CAWM).

Speaking at the function to wrap-up the training, Musa described the training as vital for the sustainable tourism in Mount Kilimanjaro and Meru.

Among the topics guides were trained include General Ecology and Zonation on mountains particularly on Mount Kilimanjaro, Customer Care for tourists, Mountain's geological features, Wilderness skills, Mountain Safety and Rescue in a modern practical ways.

"As you know, tourism is the leading economic sector is Tanzania currently accounting for 17.2% of GDP, 25 per cent of the total foreign exchange earnings and employs nearly two million people either directly or indirectly.

"Tour guides are the key players in promoting the country's tourism industry as they play a role in impacting memories and experiences for the tourists visiting the country. Hence, the need to empower them with better skills remains important for the development of tourism sector, which employ large number of Tanzanians directly and indirectly," he said.

According to him, currently there are more than five thousand tour guides in the country ranging from safari, mountain, cultural, marine and city guides.

The expert further explained that tour guides have been trained in various institutions both private and public owned which uses different curricular as there is a no standardized and harmonized curriculum for the tour guides in the country.

"These guides are currently not registered and furthermore, there is a lack of professional ethics and standard operating procedures (SOPs) in the tour guiding professional in the country. This has resulted into inconsistent service delivery and sometimes complaints from tourists in regards to their performance the situation of which hinders the growth of tourism."

For her part, Zainab Ansell, managing director of Zara Tanzania Adventures said that the training is meant to improve services.

"My Tours company has started providing special courses to the Tourist's Guides since 2016 to join government efforts through the Ministry of Natural Resources and Tourism's planning to implement a countrywide system of tour guides registration, certification and accreditation in compliance with the Tourism Act No. 11 of 2008, section 42 when read together with Tourism (Tour Guides) Regulations, 2013 and Guidelines on Registration and Licensing of Tourism Operators.

"The law of which permits that tour guides should be registered, certified and licensed in order to operate in the tourism industry which is currently missing in the country," Ansell said, adding that her company is next month plans to organize another special tour guides' course to polish the tour guides' skills.

Chairperson of the ZARA Guides Union John Kaswende said: "This course comes at a right time when we're facing myriads of challenges. We' re going to use the skills that we obtained here for the Mt. Kilimanjaro and Meru sustainable tourism."

> *"The law of which permits that tour guides should be registered, certified and licensed in order to operate in the tourism industry which is currently missing in the country"*

Aranyaeli Ayo (L), a manager with Tanzania Distilleries Limited, has a word on workplace safety and health with other members of the firm's staff in Dar es Salaam at the weekend. Photo: Guardian Correspondent

Tanzania farmers embark on commercial avocado farming project, thanks to Tasaf

By Guardian Reporter

BENEFICIARIES of the Tanzania Social Action Fund (TASAF) at Ikelu Village in Makambako Town Council, Njombe region have embarked on a commercial avocado farming project as a way to sustain their incomes thus get out of poverty trap.

Speaking when a team of journalists visited the village during the weekend, the beneficiaries said that they saw it better to make proper use of the cash that they have been getting from TASAF by investing in the project which they believe will accelerate poverty alleviation journey among themselves and the surrounding community.

Avocado farming at Ikelu village is among TASAF implemented projects which are being funded by the Organization of the Petroleum Exporting Countries (OPEC).

Msifuni Kitamkanga, chairman of the Avocado Project in the area pointed out that the project began last year with preparation of a small garden for avocado seedlings.

According to him, the move to embark on avocado farming has gained momentum due to the recent increased market demand of the produce in foreign countries such as China, Saudi Arabia, Qatar and United Arab Emirates, besides the European market. "The garden maintained up to 9,050 seedlings which were then distributed to the beneficiaries, a school farm at Ikelu Primary School, members of the community management committee (CMC) and teachers," Kitamkanga said.

He observed that by the time they are all matured, it is anticipated the beneficiaries will reap a lot of benefits due to harvest.

Besides, the benefits obtained through the harvest, the beneficiaries usually get wages paid to them for a period of one year in the course of the project implementation whereby each person gets 2,300/- daily.

TASAF monitoring officer in Makambako Town Council, Edwin Mlowe said that the beneficiaries were trained on better ways of avocado farming which included knowledge on production, preservation, processing, marketing and management.

According to Mlowe, despite dishing out cash,TASAF has also invested provision of entrepreneurial and business skills to enable its beneficiaries' engage fully in production activities, establish small scale industries and businesses within their areas.

He said that investing in providing business and entrepreneurship skills will at large point capacitate the beneficiaries with lifetime ability to run their lives.

Mlowe pointed out that the key focus of the project is to promote a spirit of self-help among beneficiary communities by increasing their capacity to identify, prioritize, implement and manage their own sustainable development initiatives.

"The beneficiary community at Ikelu Village was introduced to several public works projects and knowledge on the benefits of each was given to them. Their task was to select one among them and funds for implementing the project are issued by TASAF," he noted.

Diplomatic links between Tanzania, Israel bear socio-economic fruits

By Guardian Reporter, Arusha

AN uptick in diplomatic ties between Tanzania and Israel has started to bear socio-economic fruits, Prime Minister Kassim Majaliwa has said.

The Premier, who saw off 274 tourists on the Israel Airlines plane at Kilimanjaro International Airport (KIA) over the weekend, pleaded with the visitors to serve as Tanzania's ambassadors back home.

Over 1,000 tourists from Israel were since April 20, this year, in the northern tourism circuit to sample various attractions in Serengeti National Park and Nogorongoro Conservation Area.

The first group of the tourists left on Friday night, the second, which was seen off by the Premier, flew on Saturday afternoon, the third on Saturday evening and the last on Saturday night.

Majaliwa invited members of the business community from Israel to invest in the tourism sector in the natural-resource rich Tanzania.

He asked the Israelis to consider coming back to visit Rubondo, Katavi and Ruaha national parks and Selous Game Reserve in the Southern Circuit as well as Zanzibar.

"We're flattered," Majaliwa told Carmel Shlomo, the Director of Another World, as he extended his gratitude to local and Israel tour operators for promoting Tanzania as number one tourist attraction in Africa.

Ten tour operating firms were involved in arranging the Israelis' safari to Serengeti and Ngorongoro Crater, namely Excellent Guides, Mauly Tours and Safaris, Matembezi, Leopard Tours and Safaris, African Queen Adventures and TAWISA from Tanzania and Another World, My Trip, Camel na Safari Company from Israel.

The Tanzania Tourist Board Director, Devota Mdachi, said a similar group of tourists from Israel were scheduled to arrive in Tanzania by June this year.

"Also expected in May this year are over 300 tourists from China," she said in an interview, adding that the board was arranging a trip of Israel journalists and tour operators to Tanzania later this year.

"I could not imagine what I would see upon my arrival a week ago, the country is very good and its people are excellent," one of the Israel tourists, Eytan Arud, told The Guardian on the sidelines of the farewell ceremony. Arud observed, however, that roads heading for Serengeti and needed to be improved.

Dr Hamis Kigwangalla, the Natural Resources and Tourism Minister said the government was reforming the tourism sector for it to offer quality services.

Last year, the ministry unveiled its ambitious plan to invest over Sh300 billion (aboutuUS$6.8 billion) in the untapped southern circuit for the country to register 2.2 million tourist arrivals a year from the current 1.3million.

Dr Kigwangalla said the money would be spent on improving infrastructure, increasing tourist services and promoting the virgin destinations and its rich culture, cuisine and the people of Tanzania cemented renewal of its friendship with Israel when it opened its embassy in Ramat Gan in May last year, over 20 years after ties between the two countries were re-established.

Tanzania had initially established diplomatic ties with Israel in 1963, but they were torn asunder in 1973, thanks to intense Arab pressure.

Earnings of tourism, the Tanzania's main source of hard currency, jumped 7.13 per cent in 2018, as a result of increased arrivals of foreign visitors, Majaliwa told Parliament recently.

Tourism revenues fetched $2.43 billion during the year in review, up from $2.19 billion in 2017. Tourist arrivals totalled 1.49 million in 2018, as opposed to 1.33 million a year ago.

> **I could not imagine what I would see upon my arrival a week ago, the country is very good and its people are excellent**

Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

DISCLOSURE UNDER REGULATION 12 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

CUSTOMER COMPLAINT REDRESSAL MECHANISM: To The Esteemed Customers Canara Bank (Tanzania) Ltd Tanzania

1. INTRODUCTION (UTANGULIZI)

The Complaints Resolution Desk (the Desk) has been established by the Bank of Tanzania (BOT) as a cost effective and efficient mechanism to resolve complaints between banking institutions and their customers. The Desk, which is fully funded by the Bank, is intended to resolve complaints (small claims) whose monetary value in respect of both the claim amount and remedy awarded does not exceed fifteen million Tanzania shillings (15,000,000) Mn.

2. HOW TO LODGE A COMPLAINT WITH OUR BANK (JINSI YA KUWASILISHA MALALAMIKO KWA DAWATI)

When you are dissatisfied with our services or you have any complaint pertaining to our staff or bank or otherwise, you may lodge complaint to us in writing by post or fax or through your registered email address on the following contact addresses.

General Manager (Operations) Canara Bank (Tanzania) Ltd,
Dar es Salaam Branch,
Post Box 491 Dar es Salaam
Phone : +255 (22) 2112532
Fax: +255 (22)2112534
E Mail : cbtl@canarabank.co.tz

The Nodal Officer, Grievance Redressal Cell,
Canara Bank (Tanzania) Ltd
Post Box 491 Dar es Salaam,
Phone : +255 (22) 2112530;
Fax: +255 (22)2112534
E Mail compliance.cbtl@canarabank.co.tz

NOTE:

- For lodging complaint with BOT please use Complaint Form No 1.
- For detailed information for lodging compliant with BOT please visit BOT website https://www.bot-tz.org.

3. INTERNAL COMPLIANT RESLUTION MECHANISM (MCHAKATO WA KUTAFUTA UFUMBUZI WA MALALAMIKO)

We through our internal complaint handling mechanism shall resolve your complaints within 21 working days from the date of lodging the compliant. The Internal Complaint handling mechanism in our Bank is as under:

- Receiving and timely processing consumers' complaints.
- Keeping complainants updated throughout the process.
- Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
- Resolving all consumer complaints within 21 working days from the date of lodging the complaint.
- In exceptional circumstances if we are unable to resolve the complaint within 21 working days, we will immediately inform the complainant of our inability and reason for the inability and what measures are being taken to resolve the matter urgently and in any case not more than 14 working days thereafter.

4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (BOT) (NAMNA YA KUWASILISHA LALAMIKO KWA DAWATI LA BOT)

If you are dissatisfied with the decision of our Bank in respect of your compliant or do not receive a response from our Bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk at BOT. However, before lodging your complaint with the Desk at BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The compliant with Complaints Resolution Desk at Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways:

a) By hand or by post to:
Complaint Resolution Desk
Office of the Secretary to the Bank of Tanzania,
10 Mirambo Street,
11884, Dar es Salaam.
b) By electronic mail: complaints-desk@bot.go.tz
d) By facsimile to fax no: +255 22 2234067
e) By phone: +255 22 2233265/ +255 22 2233246

Note:

a) Complaints shall be lodged with the Desk from 9.00 AM to 12.30 Pm (Monday to Friday).
b) Your complaint must be lodged before expiry of two years after the cause of action arose.

5. PECUNIARY JURISDICTION OF THE BOT DESK (MAMLAKA ZA KIFEDHA ZA DAWATI)

The desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000/-).

6. ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)

Only the following categories of complaints are eligible for submission to the Desk;

a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
c) A complaint in respect of an incident which occurred less than two (2) years ago.

7. INELIGIBLE COMPLAINTS (MALALAMIKO YASIYO NA HAKI)

In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:

a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.
b) Where the complainant has not suffered any financial loss, material inconvenience or distress.
c) A complaint which would be more suitably dealt with by a Court or under other dispute resolution arrangement.
d) A complaint whose resolution would prejudice the rights of other parties who have not consented to the resolution by the Desk.
e) A complaint which is vexatious or frivolous or not in good faith.
f) A complaint which was not first reported to the banking institution concerned.
g) A complaint which is lodged more than 14 days after a banking institution has delivered its decision or failed to resolve the complaint.
h) A complaint which is beyond the pecuniary jurisdiction of the Desk.

8. INFORMATION YOU MUST INCLUDE IN THE COMPLAINT (TAARIFA MUHIMU ZA KUJUMUISHA KWENYE LALAMIKO)

a) Your name and address.
b) The name and address of the banking institution against which the complaint is made.
c) Details of what your complaint is about including exactly what the bank did that it shouldn't have done or what it didn't do that it should have done.
d) What you have lost in terms of personal injustice, financial loss, hardship or inconvenience.
e) What you would like the Desk to do to put things right and details of what you have done so far to try to resolve the complaint
f) Include documentary evidence, if any.

9. WITHDRAWAL OF THE COMPLAINT (KUFUTA LALAMIKO)

A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.

10. FREE SERVICE (HUDUMA ZA BURE)

Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.

11. MEDIUM OF COMMUNICATION (NJIA YA MAWASILIANO)

The medium of communication is both English and Kiswahili.

12. REMEDIES AWARDED (SULUHISHO LILILOPATIKANA)

The function performed by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision

Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk

DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014
MINIMUM DISCLOSURE OF CHARGES/FEES/PRODUCTS AND SERVICES

	CANARA BANK (TANZANIA) LIMITED				
	TZS	**USD**	**D. REMITTANCES**		
A. SAVINGS BANK				**TZS**	**USD**
1. Monthly Maintanance Charges	FREE	FREE	1. TISS	11,800.00	$11.8
2. Non Maintanance of Minimum Balance	FREE	FREE	2. E Remittances		
3. A/C Statement Charges			Upto USD 1000 or Eq. TZS	20,000.00	$10
a) Monthly	FREE	FREE	1001 to 5000	24,000.00	$12
b) Interm	5,000.00	$5	5001 to 10000	48,000.00	$25
4. Cash Withdrawl Charges	FREE	Upto 5000 Free Above 5000 - 0.3%	10,001 and above	100,000.00	$50
5. Cash Deposit Charges	FREE	FREE	3. SWIFT	Swift Inward	Swift Outward
6. Balance Confirmation certificate	15,000.00	$7	a) Swift Outward		
7. A/c Closure charges	15,000.00	$15	Upto 5,000	$ 12	$45
8. Activation of Dormat A/c	6,000.00	$6	5,001 to 10,000	$ 18	$60
B. CURRENT ACCOUNT			above 10,000	$ 30	$90
			E. LOAN/ADVANCES RELATED CHARGES		
1. Monthly Maintanance Charges	FREE	FREE	1. Processing Charges	Upto 5 Mio - 25,000 5Mio to 10 Mio – 200 T 10 Mio to 25mio – 400 T 25 mn to 500 mio - 1.5% >500mio--1.25% Min 7.5 M	Upto 5,000 - $100 5000 to 10,000 - $200 Upto 20,000 - $300 20,000 to 500,000 - 1.5% >500 T--1.25% Min 7,500
2. Non Maintanance of Minimum Balance	FREE	FREE	2. Documentation Charges	Upto 100 mio --NIL-- >100 Mio 0.3% -Min 300 T	Upto 50,000 --NIL-- >50,000 - 0.3% Min 150
3. A/C Statement Charges a) Monthly b) Interm	**5000** **5000+500 for each page**	**$5** **$ 5+1 for each page**	3. Upfront fee on Term Loan	Upto 5Mio - 25,000 5 Mio to 10 Mio - 200,000 10Mio 25mio - 450,000 25 mn to 500 mio -1.8% >500mio--1.5%* *minimum 9mio	Upto 20,000 - $300 20,000 to 500,000 - 1.8% >500,000--1.5%* *minimum 9000

Deposit Rates - In Local Currency TZS Savings A/c 2.5%

Amount in TZS (Mio)	31 to 90 days	91 to 180 days	181 to 364 days	1 to 2 yrs.	Above 2 Yrs.
Upto 10 Mio	4.00	5.50	6.50	7.50	8.00
10 Mio to 100 Mio	5.00	6.00	7.00	7.75	8.25
Above 100 Mio	5.00	6.00	7.00	8.50	9.00

Deposit Rates – In Foreign Currency USD Savings A/c 0.5%

Amount in USD	31 to 90 days	91 to 180 days	181 to 364 days	1 to 2 yrs.	Above 2 Yrs.
Up to 5000	0.50	1.00	2.0	2.25	2.50
5000 TO 50000	1.00	2.0	2.25	2.75	3.00
Above 50,000 USD	1.50	2.25	2.75	3.00	3.50

4. Cash Withdrawl Charges	UPTO 25 MIO- FREE ABOVE 25 MIO--0.12%	Upto 5000 Free 5000 to 10,000 - 0.3% Above 10,000 - 0.5%	4. Inspection Charges	Upto 100 Mio -25,000 >100 mio - 50,000	Upto 50,000 - 25 >50,000 ----50
5. Cash Deposit Charges	UPTO 50 MIO- FREE ABOVE 50 MIO--0.12%	**Upto 10,000- Free** **> 10,000- 0.3%**	**F. LETTER OF CREDIT**		
6. Balance Confirmation charges	25,000.00	$15	Import Letter of Credit (per qrtr of Part thereof)		
7. Stop Payment Charges	30,000.00	$15	Opening commission	1.2% (Min $ 200)	
8. Cheque Return Charges			LC amendment Commission	0.4% (Min $50 max 350)	
a) Inward	1500/30,000	$1/ $15	Swift charge for LC opening	$40	
b) Outward	30,000.00	$20	Swift charge for other message	$40	
9. A/c closure charges	25,000.00	$20	Extensions - Commissions	1.2% (Min $200)	
C. MOBILE BANKING CHARGES			LC cancellation charges	1.2% (Min $200)	
1. Cash Withdrawal			Non payment of Bills on due date	16% Till Payment	
Upto 100,000	2,000.00	NA	**Export Letters of Credit (per quarter or part thereof)**		
101,000 to 200,000	3,000.00	NA	Advising commission	$140	
201,000 to 400,000	5,000.00	NA	Confirmation Commission	0.5% (Min $150)	
401,000 to 600,000	6,000.00	NA	Negotiating bills under LC	0.5%(Min $75+cuourier+int)	
601,000 to 999,000	8,000.00	NA	Reimbursement claim paid	0.5% (Min$75)	
2. Funds Transfer/Mobile Wallet			Extensions - Commissions	1.2% (Min $200)	
Upto 100,000	500.00	NA	Collection of Export LC	0.5%(Min $75+cuourier+int)	
101,000 to 250,000	1,000.00	NA	Amendments	$75	
251,000 to 500,000	2,000.00	NA	**G. Guarantees (Local & International)**		
501,000 to 1,000,000	5,000.00	NA	Bonds & Guarantees	1.2% (Min TZS 75,000)	1.20%
1,001,000 TO 10 Mn	10,000.00	NA	with 100 % Cash Margin	0.5% per quarter	40% of actual charges
A) Monthly Subscription Charge	500	NA			
B) PIN Request	2,500.00	NA			
H. LOCKERS RENT YEARLY			INTEREST RATES ON LOANS AND ADVANCES		
1.SMALL	350,000.00		TANZANIA SHILLINGS	BPLR – 16.00% MAXSPREAD 7.00%	
2. MEDIUM	600,000.00		UNITED STATES DOLLARS	BPLR - 7.00% MAXSPREAD 7.00%	
3. BIG	750,000.00				

Banking Services offered BY Canara Bank (Tanzania) Ltd

- Current and Saving Account
- Salary Account
- Student Account
- Fixed Deposit Account
- Re Investment Deposit Account
- Recurring Deposit Account
- Overdraft and Term Loans
- Vehicle Loan
- Mortgage Loan
- Personal Loan
- Insurance Premium Funding
- Safe Deposit Lockers
- All Export and Import Related transactions
- Letter of Credit and Guarantees
- E- Remit Facility to India
- Mobile Banking

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UNITED BANK FOR AFRICA (TANZANIA) LIMITED

FINANCIAL STATEMENTS FOR THE QUARTER ENDING 31.03.2019

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31-March 2019

(Amounts in million shillings)

		Current Quarter 31-Mar-19	Previous Quarter 31-Dec-18	
	A. ASSETS			
1	Cash	2,045	1,844	
2	Balances with Bank of Tanzania	5,850	4,879	
3	Investments in Government securities	35,912	41,310	
4	Balances with other banks and financial institutions	3,651	2,017	
5	Cheques and items for clearing	-	-	
6	Inter branch float items	-	-	
7	Bills negotiated	-	-	
8	Customers' liabilities for acceptances	-	-	
9	Interbank Loans Receivables	44,165	40,737	
10	Investments in other securities	-	-	
11	Loans, advances and overdrafts (net of allowances for probable losses)	29,894	34,386	
12	Other assets	5,105	4,565	
13	Equity Investments	-	-	
14	Underwriting accounts	-	-	
15	Property, Plant and Equipment	1,129	1,203	
16	**TOTAL ASSETS**	**127,751**	**130,941**	
	B LIABILITIES			
17	Deposits from other banks and financial institutions	-	-	
18	Customer deposits	40,671	44,720	
19	Cash letters of credit	-	-	
20	Special deposits	8,611	8,757	
21	Payment orders/transfers payable	-	-	
22	Bankers' cheques and drafts issued	5	6	
23	Accrued taxes and expenses payable	1,659	1,650	
24	Acceptances outstanding	-	-	
25	Interbranch float items	-	-	
26	Unearned income and other deferred charges	688	238	
27	Other liabilities	856	1,102	
28	Borrowings	56,862	55,215	
29	**TOTAL LIABILITIES**	**109,352**	**111,688**	
30	**NET ASSETS/(LIABILITIES)***(16 minus 29)*	**18,399**	**19,253**	
	C CAPITAL AND RESERVES			
31	Paid up share capital	31,420	31,420	
32	Share Premium	29,104	29,104	
33	Retained earnings	(42,568)	(39,378)	
34	Profit (Loss) account	41	(2,168)	
35	Other capital accounts	402	276	
36	Minority Interest	-	-	
37	**TOTAL SHAREHOLDERS' FUNDS**	**18,399**	**19,253**	**(0)**
38	Contingent liabilities	21,495	5,969	
39	Non performing loans & advances	1,310	1,327	
40	Allowances for probable losses	1,576	1,471	
41	Other non performing assets	-	-	
	D SELECTED FINANCIAL CONDITION INDICATORS			
(i)	Shareholders Funds to total assets	14%	15%	
(ii)	Non performing loans to total gross loans	4%	4%	
(iii)	Gross loans and advances to total deposits	64%	67%	
(iv)	Loans and Advances to total assets	23%	26%	
(v)	Earning Assets to Total Assets	86%	89%	
(vi)	Deposits Growth	-8%	9%	
(vii)	Assets growth	-2%	-7%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 March 2019

(Amounts in million shillings)

		Current Quarter 31-Mar-19	Comparative Quarter 31-Dec-18	Current Year Cummulative 31-Mar-19	Comparative Year Cummulative 31-Mar-18
1	Interest Income	1,897	2,095	1,897	1,943
2	Interest Expense	(682)	(542)	(682)	(700)
3	**Net Interest Income (1 minus 2)**	**1,214**	**1,553**	**1,214**	**1,243**
4	Bad Debts Written Off	-	-	-	-
5	Impairment losses on loans and advances	-	(32)	-	-
6	**Non-Interest Income**	**2,178**	**1,901**	**2,178**	**883**
	6.1 Foreign currency dealings and translation gains/(losses)	409	505	409	189
	6.2 Commissions and fees	1,736	1,152	1,736	561
	6.3 Dividend income	-	-	-	-
	6.4 Other operating income	33	243	33	134
7	**Non-Interest Expenses**	**(3,352)**	**(2,995)**	**(3,352)**	**(3,399)**
	7.1 Salaries and other staff benefits	(1,498)	(1,513)	(1,498)	(1,558)
	7.2 Fees and Commissions	(268)	(300)	(268)	-
	7.3 Other operating expenses	(1,586)	(1,183)	(1,586)	(1,841)
8	**Operating Income /(Loss)**	**41**	**427**	**41**	**(1,272)**
9	Income Tax Provision	-	-		
10	**Net Income/(Loss) After Income Tax**	**41**	**427**	**41**	**(1,272)**
11	Other comprehensive Income (itemized)	-	-		
12	**Total comprehensive income/(loss) for the year**	**41**	**427**	**41**	**(1,272)**
13	Number of employees	104	104	104	81
14	Basic earning Per Share	7	68	7	(181)
15	**Number of branches**	4	4	4	3
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	0.03%	0.31%	0.03%	-0.86%
	(ii) Return on Average Shareholders' Fund	0.22%	2.24%	0.22%	-5.20%
	(iii) Non Interest Expense to Gross Income	82.25%	74.95%	82.25%	90.47%
	(iv) Net Interest Income to Average Earning Assets	1.07%	1.27%	1.07%	0.96%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2019

(Amount in Million TZS)

	Share capital	Share Premium	Retained Earning	Regulatory Reserve	General Reserve	Others	Total
Current Year 2019							
Balance at the beginning of the year	31,420	29,104	(42,568)	-	402	-	18,358
Profit/(loss) the year	-	-	41	-	-	-	41
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued							
Balance as at the end of the current period	31,420	29,104	(42,527)	-	402	-	18,399
Previous Year 2018							
Balance at the beginning of the year	31,420	29,104	(39,454)	-	351	-	21,421
Profit/(loss) the year	-	-	-	-	-	-	-
Other Comprehensive income	-	-	(3,048)	-	-	-	(3,048)
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(51)	-	-	-	(51)
Others	-	-	(16)	-	51	-	35
Share issued	-	-	-	-	-	-	-
Balance as at the end of the previous period	31,420	29,104	(42,568)	-	402	-	18,358

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER 31 March 2019

(Amounts in million shillings)

	Current Quarter 31-Mar-19	Comparative Quarter 31-Dec-18	Current Year Cummulative 31-Mar-19	Comparative Year Cummulative 31-Mar-18
I: Cash flow from operating activities				
Net Income(Loss)	**41**	**427**	**41**	**(1,272)**
Adjustment for:				
-Impairment/Amortization	1	289	1	58
-Net change in loans and advances	4,492	(7,039)	4,492	5,999
-(Gains)/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	(4,195)	4,499	(4,195)	12,636
-Net change in Short Term Negotiable securities	5,398	207	5,398	1,075
-Net change in other liabilities	(246)	(1,372)	(246)	1,557
-Net change in other Assets	(540)	174	(540)	2,168
-Tax paid	-	-	-	-
-Others (specify)	-	-	-	-
Net cash provided(used)by operating activities	**4,953**	**(2,816)**	**4,953**	**22,220**
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	12	(60)	12	(286)
Proceeds from sale of fixed assets	-	0.5	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided(used)by investing activities	**12**	**(60)**	**12**	**(286)**
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	1,647	(13,691)	1,647	(7,519)
Others	-	-	-	-
Net cash provided(used) by financing activities	**1,647**	**(13,691)**	**1,647**	**(7,519)**
IV. Cash and Cash equivalents:				
Net increase(decrease) in cash and cash equivalent	**6,612**	**(16,566)**	**6,612**	**14,416**
Cash and cash equivalents at the beginning of the quarter	25,917	42,483	25,917	66,878
Cash and cash equivalents at the end of the quarter	**32,529**	**25,917**	**32,529**	**81,294**

	Name and Title	Signature	Date
1	Usman Isiaka **Managing Director / CEO**	Signed	29th April 2019
2	Chomete Hussein **Chief Finance Officer**	Signed	29th April 2019
3	Joseph Ringa **Head, Internal Audit**	Signed	29th April 2019

We, the under-named, attest to the correctness of the above statements. We declare that the Statements have been examined by us, and to the best of our knowledge and believe they have been prepared in conformance with the relevant standards and instructions, are true and correct.

	Name and Title	Signature	Date
1	Amb.Tuvako Manongi Director	Signed	29th April 2019
2	Emeke Iweriebor Director	Signed	29th April 2019

UNITED BANK FOR AFRICA (TANZANIA) LIMITED
MINIMUM DISCLOSURE OF CHARGES AND FEES

S/N	ITEM/TRANSACTION	RETAIL	CORPORATE
SECTION A	SAVINGS ACCOUNTS		
1	FREEDOM SAVINGS		N/A
	Required minimum opening balance	TZS 5,000	
	Minimum operating balance	TZS 5,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	NIL	
2	GENERAL SAVINGS		N/A
	Required minimum opening balance	TZS 20,000	
	Minimum operating balance	TZS 20,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	TZS 1,000	
3	EMPLOYEE SAVINGS		N/A
	Required minimum opening balance	TZS15,000 USD 15	
	Minimum operating balance	TZS 15,000 USD 15	
	Monthly maintanance fee	NIL	
	Adhoc statement request	TZS 1,000/ PAGE	
	Withdrawal Charges		
	Withdrawal Charges @ Counter	TZS 1,000	
4	SAVINGS ACCOUNT INDIVIDUALS		N/A
	Required minimum opening balance	15,000	
	Minimum operating balance	5,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges @ Counter	TZS 1,000	
5	SAVINGS ACCOUNT SALARY		N/A
	Required minimum opening balance	15,000	
	Minimum operating balance	5,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges @ Counter	TZS 1,000	
6	SAVINGS ACCOUNT DOMICILARY		
	Required minimum opening balance	USD10	
	Minimum operating balance	USD 10	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	1% per Transaction	
	Closing account	USD 10	
7	U-CARE CHILDREN SAVINGS		N/A
	Required minimum opening balance	TZS 20,000 USD 15	
	Minimum operating balance	TZS 20,000	
	Monthly maintanance fee	NIL	
	Withdrawal Charges	TZS 1,000	
SECTION B	CURRENT ACCOUNTS		
1	INDIVIDUAL CURRENT ACCOUNT		3 BUSINESS CURRENT ACCOUNT
	Required minimum opening balance	TZS 30,000	TZS 100,000
	Minimum operating balance	TZS 20,000	TZS 100,000
	Monthly maintenance fee	TZS 10,000	TZS 12,000
	Cash withdrawal at counter	1 PER MILLE	TZS A/C 1 PER MILLE
	Closing account	TZS 10,000	TZS 10,000
	Penalty for overdrawn account	PLR + 10%	TZS A/C PLR + 10%
2	DOMICILIARY CURRENT ACCOUNT		
	Required minimum opening balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100
	Minimum operating balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100
	Monthly maintenance fee	USD 12 or its equivalent	USD 15 or its equivalent
	Minimum search fees	USD 25/ EUR 25/ GBP 25	USD 25/ EUR 25/ GBP 25
	Cash withdrawal	1% per Transaction	1% per Transaction
	Cheque book - 25 LEAF	USD 10 or its equivalent	N/A
	Closing account	USD 10	USD 10
	Penalty for overdrawn account	PLR + 2%	PLR + 2%
	Transfer From TZS to DOMICILIARY/ DOMICILIARYto TZS	NIL	NIL
SECTION C	DEPOSIT ACCOUNTS		
1	Call Accounts		Call Accounts
	Minimum opening balance	TZS 1,000,000	TZS 10,000,000
	Minimum operating balance	TZS 1,000,000	TZS 10,000,000
	Monthly Average balance requirement	Negotiable	Negotiable
	Interest Rates	Negotiable	Negotiable
2	Term Deposits		Term Deposits
	Minimum deposit - local currency	TZS 500,000	TZS 10,000,000
	Minimum deposit - USD	USD 1,000	USD 10,000 or equivalent
	Interest Rates	Negotiable	Negotiable
SECTION D	ELECTRONIC BANKING		
1	E-Banking		E-Banking
	Internet banking monthly subscription	TZS 2,000 Per Month.	TZS 10,000 per Month
	Internet banking (Re issue pin)	TZS 5000	TZS 5000
	U - Direct (Reversal of transaction)	TZS 4000	TZS 4000
	E-statement (self downloaded)	FREE	FREE
	SMS Alert Fee per tranx	TZS 200	
	Online PASSCODE reset Fee	TZS 1500	
	POS purchase	TZS 1,000 per transaction	TZS 1,000 per transaction
	ATM reversal	TZS 1,000 per transaction	N/A
	Fund transfer/ company load	TZS 1,000 per transaction	TZS 1,000 per transaction
	Card Load	TZS 1,000 per transaction	TZS 1,000 per transaction
	Manual pin change	TZS 1,000 per transaction	TZS 1,500 per transaction
	Card to card transfer	TZS 1,500 per transaction	TZS 1,500 per tr
	Africash	TZS 6000 + 1.5% of the amount sent/USD 4.45	N/A
	POS: International Tranx	3% MINIMUM 6000 TZS	3% MINIMUM 6000 TZS
2	Visa Debit Card		N/A
	Issuance fees	TZS 10,000	
	Re-issuance fee	TZS 15,000	
3	Visa Perapid Cards		N/A
	Issuance fees for instant card	TZS 15,500	
	Issuance fees for personalized card	TZS 16,000	
	Re-issuance fees	TZS 15,500	
	Loading fee	TZS 1,000	
	WEB transaction (domestic)	Nill	
	Web Transaction Fee (International)	3% MINIMUM 6000 TZS	
4	ATM Withdrawals		N/A
	At UBA ATMs (On us)	TZS 500	
	ATM: OFF-US Fee (Domestic)	TZS 2,500	
	ATM balance inquiry (local)	TZS 200	
	ATM balance inquiry (international)	TZS 1000	
	ATM: WITHDRAW Fee (International)	3% MINIMUM 6000 TZS	
SECTION E	ASSET BANKING		
1	LOANS		
	Processing fee	negotiable	2%
	Insurance for personal loans	N/A	1.50%
	Legal fees	0.5% minimum of TZS 300,000	0.5% minimum of TZS 300,000
2	TEMPORARY OVERDAFT (TODs)		
	Processing fee	2%	2%
SECTION F	TRADE FINANCE		
1	Guarantees		Guarantees
	Facility Commission	2% p.a (0.5% per qtr). Min USD 250 per qrt.	2% p.a (0.5% per qtr). Min USD 250 per qtr.
	Arrangement fees	2%	2%
	Cash Covered	0.5% per qtr Min 250 per qtr	0.5% per qtr Min 250 per qtr
	Amendment	USD 100.00 flat	USD 100.00 flat
	Extension to next quarter	0.5% per qtr (Or % of the agreed rate)	0.5% per qtr (Or % of the agreed rate)
	Amount increase	0.5% /qtr on the diff (Or % of the agreed rate)	0.5% /qtr on the diff (Or % of the agreed rate)
2	Letters of Credit - Imports		Letters of Credit - Imports
	Issuance commision	0.5% per quarter. Min USD 150.	0.5% per quarter. Min USD 150.
	Handling Fees	USD 100 flat	USD 100 flat
	Swift charge	USD 50 flat	USD 50 flat
	Amendment	USD 100.00 flat	USD 100.00 flat
3	Letters of Credit - Exports		Letters of Credit - Exports
	LC Advising Commission	USD 200 flat	USD 200 flat
	Amendment advising commision	USD 100 Flat	USD 100 Flat
	Correspondences Swift charge	USD 50 flat	USD 50 flat
	Documents handling and examination fee	1.5% of invoice amount ,min usd 200	1.5% of invoice amount ,min usd 200
	Courier charge	USD 100 flat	USD 100 flat
	LC confirmation charges	1.5% per quarter (only for confirmed usance lcs)	1.5% per quarter (only for confirmed usance lcs)
4	Letters of Credit Refinancing		Letters of Credit Refinancing
	Interest on refinance	LIBOR + 8% p.a of value. Min USD 100	LIBOR + 8% p.a of value. Min USD 100
	Commission on refinance	USD 50 flat	USD 50 flat
5	Discounting on LC/Invoice/Cheque		
	Interest on discounting	LIBOR + 8% p.a of value. Min USD 100	LIBOR + 8% p.a of value. Min USD 100
	Commission on discounting	USD 50 flat	USD 50 flat
6	Bills Discounting (Bills of exchange including cheques)		
	Interest on discounting	PLR +3%-local; International Lobor+8%	PLR +3%-local; International Lobor+8%
7	Documentary Collection - Export		
	Handling charge	0.25% of the invoice min USD 100 flat	0.25% of the invoice min USD 100 flat
	Courier charge	USD 100	USD 100
	Corespondence commission	USD 50 Per tracer	USD 50 Per tracer
8	Documentary Collection - Import		
	Handling Commission	0.25%. Min USD 100	0.25%. Min USD 100
	correspondence Swift charge	USD 50	USD 50
9	Outward Bills for Collection (clean collections & TCs)		
	Handling Commision	0.25% of value, min USD 75 or its equivalent	0.25% of value, min USD 75 or its equivalent
	Dhl charges	usd 75 flat	usd 75 flat
	Returned foreign cheques	claimed charges + locally un re-covered charges	claimed charges + locally un re-covered charges
10	Inward Bills for Collection		
	Handling Commission	USD 50 flat per collection	USD 50 flat per collection
	Swift charged	USD 40 flat per collection	USD 40 flat per collection
11	Local Currency Transactions		Local Currency Transactions
	Outward remittances (TISS)	TZS10,000 PER TRANSACTION	TZS10,000 PER TRANSACTION
	Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	TZS 10,000.00 OR ITS EQUIVALENT	TZS 10,000.00 OR ITS EQUIVALENT
	Inward Swift Transfers (TISS)	NIL	NIL
12	Foreign Currency Transactions		Foreign Currency Transactions
	Outward remittances / Swift / Telegraphic Transfers	MIN USD 50 in between 0.25% MAX USD 500	MIN USD 50 in between 0.25% MAX USD 500
	Telegraphic Overseas Charges/ OURS	USD/EUR/GBP 35 FLAT (OURS)	USD/EUR/GBP 35 FLAT (OURS)
	Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	USD 10 FLAT	USD 10 FLAT
	Inward Swift Transfers	USD 10 FLAT	USD 10 FLAT
	International Money Order (IMO)	USD 30 per IMO	USD 30 per IMO
	Foreign cheques for collection	0.25% of value. USD 75 min; USD 250 max;	0.25% of value. USD 75 min; USD 250 max;
SECTION G	OTHERS		
1	Statements		Statements
	Monthly	FREE	FREE
	Adhoc requests	TZS 1,000/ PAGE	TZS 1,000/ PAGE
2	Cheque Books Issuing		Cheque Books Issuing
	- 25 Leaf	TZS 15,000; USD 10	N/A
	- 50 Leaf	TZS 30,000; USD 20	N/A
	- 100 Leaf	TZS 45,000; USD 30	TZS 45,000; USD 30
	Counter cheque request	TZS 20,000; USD 10	TZS 20,000; USD 10
	Cheque Stop payment instructions	leaf lost: TZS 20,000; Book lost: TZS 40,000;	Leaf lost: TZS 20,000; Book lost: TZS 40,000;
	Issuance of Manager's cheque	TZS 25,000; USD 20 per item	TZS 25,000; USD 20 per item
	Managers cheque cancellation charges	FREE	FREE
3	Standing order		Standing order
	Standing order set-up	TZS 10,000; USD 10 or its equivalent	TZS 10,000; USD 10 or its equivalent
	Standing order maintanance	NIL	NIL
	Standing order/Foreign Bank (TT charge)	MIN USD 50; 0.25% MAX USD 500	MIN USD 50; 0.25% MAX USD 500
	Amend / Stop standing Order	TZS 10,000; USD 10 or its equivalent	TZS 10,000; USD 10 or its equivalent
	Unpaid standing order	TZS 40,000; USD 40 or its equivalent	TZS 40,000; USD 40 or its equivalent
4	Insufficient funds/effects not cleared		Insufficient funds/effects not cleared
	Effects not cleared	TZS 50,000; USD 50	TZS 50,000; USD 50
	Insufficient Funds (Refer to drawer)	TZS 50,000; USD 50	TZS 50,000; USD 50
5	Other services/charges		
	Retriving old documents (2-6 months)	TZS 10,000; USD 10	TZS 10,000; USD 10
	Retriving documents (6 months and above)	TZS 15,000; USD 15	TZS 5,000; USD 15
	Confirmation/Audit/ Certificate of balance	TZS 50,0,000; USD 25 or its equivalent	TZS 50,0,000; USD 25 or its equivalent
	Status enquiry / Reference Letters	TZS 25,000; USD 25 or its equivalent per customer request	TZS 25,000; USD 25 or its equivalent
	Manual processing of salaries	TZS 1,000; USD1 or its equivalent	TZS 1,000; USD1 or its equivalent
	Closure of Account	TZS10,000	TZS10,000
	Dormant Account Reactivation	FREE	FREE
	Cash handling fee-COINS ONLY	9% of the Deposit	9% of the Deposit
6	**Soiled notes**	3% of principal amount	3% of principal amount
7	**Coins**	3% of principal amount	3% of principal amount
	Approved by:		
	Signature:	**Signature:**	
	Usman Isiaka	Flavia Kyanga	
	Managing Director/CEO	**Act.Chief Operating Officer**	
	United Bank For Africa (Tanzania) Ltd	**United Bank for Africa (Tanzania) Ltd**	

United bank for Africa (T) Ltd s a subsidiary of United Bank for Africa Plc, a leading Pan African bank offering universal banking to more than 13 million customers in over 1000 branches and outlets in Africa , USA and Europe .

East & South Africa
- Tanzania
- Kenya
- Congo DRC
- Mozambique
- Uganda
- Zambia

Central Africa
- Cameroon
- Gabon
- Tchad
- Congo Brazzaville

West Africa
- Ghana,
- Benin
- Burkina Faso,
- Cote D'Ivoire (CDI)
- Liberia
- Sierra Leone
- Senegal
- Mali
- Guinea

Europe
- UK
- France

USA
- New York

UBA Africa's global bank

215198101

Bank of India (Tanzania) Ltd. BOI

INDEPENDENT NON EXECUTIVE DIRECTOR

Bank of India is a leading Public sector Bank in India and completed 112 years in 2018. It has network of over 5200 Branches in India and 60 Overseas Branch/Offices across the globe in all important centers. Bank of India (Tanzania) Ltd, is a fully owned subsidiary of Bank of India. The Board of Directors of Bank of India (Tanzania) Ltd would like to invite applications from suitable candidates for the position of independent Non-executive Director.

Duties and Responsibilities

As a member of the Board of Directors, the Independent non-executive director will perform the following duties and responsibilities with other Board Members.

- To determine the banks vision, mission, and values, continuously monitor and evaluate its strategy and ensure the bank survives and thrives.
- To govern the bank by broad policies and objectives, as formulated and agreed with the managing director
- To assess the performance and effectiveness of the board as a whole and that of individual directors and board chairman
- To oversee the risk management function within the bank and the effective management of investor relations
- To appoint direct reports to the managing director
- To regularly attend board and other important meetings, corporate events and participate effectively and with commitment in board assignments.
- To keep well-informed about the bank matters, be well-prepared for meetings and actively participate in annual evaluation and planning activities.
- To build a collegial working relationship with other members of the board.

Experience and Requirements

- Multiskilled with experience in finance , economics and Legal
- Experience in Banking Management, preferably credit management
- No involvement as a member of the management board of directors with a banking institution whose registration or license has been revoked or cancelled or which has gone into liquidation.
- Clean credit record, including that of related parties.
- No history of bankruptcy
- No criminal record
- Maximum age should be 65 yrs.

MODE OF APPLICATION

Qualified and Experience candidates are requested to apply with the following:

- An application letter detailing your suitability for the position.
- A comprehensive curriculum vitae (CV) with photograph pasted.
- Certified copies of relevant academic and professional certificates and awards.
- Certified copies of your current passport (last two Pages), if available.

PLEASE NOTE

Only Shortlisted candidates will be called for personal Interview/Discussion. Upcountry candidates will be required to meet their own travel and accommodation costs for any interviews. Interested candidates are invited to send their application in hard or soft copies to:

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

The Deadline for the Application is close of business on 10th May 2019

215197701

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energising development

SNV

SOLAR FIRMS PRE-QUALIFICATION INTO THE RESULTS BASED FINANCING FUND

Results Based Financing (RBF): Stage 2

Rural Remote and Vulnerable Solar Market Development in Lake-Central Zones of Tanzania

SNV Tanzania invites applications from eligible, innovative and experienced Solar companies to pre-qualify for the supply of quality solar products in line with the “Results Based Financing (RBF) Stage 2: Rural Remote and Vulnerable Solar Market Development project in Lake-Central Zones of Tanzania for 2019- 2020.

The RBF Fund opens with €1.5 million EUR in RBF incentives available to the private sector. The RBF Fund Stage 2 will be based on the foundational principles and structures as successfully developed and adapted during RBF Stage 1 program (2013-2018) with strategic design of key financing elements to ensure RBF incentives are more sensitively tuned to sustained market development in vulnerable and remote Lake and Central Zone markets.

The RBF initiative for solar in Tanzania is financed through the Energising Development (EnDev) initiative with the support of the UK’s Department for International Development (DfID).

What is the RBF Fund?

The Results Based Financing (RBF) concept is about developing and testing viable business models that employs financing as a performance incentive rather than a traditional lump sum loan payment. The key feature is payment upon delivery. Private participants are expected to take the full risk until the moment of delivery of the contracted results. RBF instruments are generally characterised by the following principles:

- Disbursement of funds is contingent on the delivery of pre-determined results (outcomes or closely related outputs);
- Results are broadly defined to allow for product & service innovation by allowing flexibility to service providers;
- Verification acts as the trigger for disbursement;
- Incentives are non-discriminatory, in that all eligible service providers are able to competitively participate

The RBF Fund is open to the private sector through to close of September 2020 and is focused on the Solar Pico-PV subsector (small solar home systems, lanterns, lanterns with phone charging) with geographic area throughout the rural districts of the six (6) Lake Zone regions of Geita, Kagera, Mara, Mwanza, Shinyanga, and Simiyu and the four (4) Central Zone regions of Kigoma, Tabora, Singida and Dodoma.

Applying for Pre-Qualification to the RBF Fund

The RBF Fund is open to receiving applications through multiple intake rounds starting in **April 2019 through March 2020.** Firms are encouraged to apply early as only verified sales made at least six months prior to the claim will be eligible for incentive payments. If you are interested in applying to of the RBF Fund as a Pico-Solar PV Supplier of Lighting Africa approved products.

Please visit http://www.snv.org/country/tanzania and download the package composed of three documents that will be used to guide the intake process.

The deadline for this round of intake is Monday, 6th May, 2019 at 1700 East African Time (EAT)

215199301

COMMERCIAL BANK OF AFRICA TANZANIA LIMITED FINANCIAL STATEMENTS EXTRACTS FROM THE AUDITED FINANCIAL STATEMENTS PURSUANT TO SECTION 32(3) OF THE BANKING AND FINANCIAL INSTITUTIONS ACT, 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019

(Amounts in millions of Tanzania shillings)

	As at 31-Mar-19	As at 31-Dec-18
A. ASSETS		
1. Cash	21,444	12,967
2. Balances with Bank of Tanzania	20,032	32,321
3. Investments in Government securities	76,653	75,006
4. Balances with other banks and financial institutions	4,962	19,834
5. Cheques and items for clearing	-	-
6. Inter branch float items	-	-
7. Bills negotiated	161	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	6,705	16,894
10. Investments in other securities		
11. Loans, advances and overdrafts (net of allowances for probable losses)	166,068	171,489
12. Other assets	33,880	32,327
13. Equity Investments	20	20
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	4,106	4,955
16. TOTAL ASSETS	334,031	365,813
B. LIABILITIES		
17. Deposits from other banks and financial institutions	60,138	109,496
18. Customer deposits	186,824	180,855
19. Cash letters of credit	-	569
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	348	502
23. Accrued taxes and expenses payable	1,669	-
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other liabilities	15,886	6,548
28. Borrowings	-	-
29. TOTAL LIABILITIES	264,865	297,970
30. NET ASSETS/(LIABILITIES)	69,166	67,843
C. CAPITAL AND RESERVES		
31. Paid up share capital	112,297	112,297
32. Capital reserves	3,420	3,420
33. Retained earnings	(51,821)	(38,046)
34. Profit (Loss) account	2,332	(13,723)
35. Other capital accounts	2,937	3,895
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	69,166	67,843
38. Contingent liabilities	41,894	40,917
39. Non-performing loans and advances	40,098	48,979
40. Allowance for probable losses	29,508	40,136
41. Other Non-performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders funds to total assets	20.7%	18.5%
(ii) Non-performing loans to gross loans	20.5%	23.1%
(iii) Gross loans to total deposits	79.2%	72.7%
(iv) Loans and advances to total assets	49.7%	46.9%
(v) Earning assets to total assets	74.7%	72.0%
(vi) Deposits growth	(14.9%)	(34.1%)
(vii) Assets growth	(8.7%)	(16.3%)

BRANCHES COUNTRY - WIDE

1. SAMORA BRANCH - SAMORA/MOROGORO ROAD, DAR ES SALAAM
2. NYERERE BRANCH - NYERERE ROAD, DAR ES SALAAM
3. OHIO BRANCH - OHIO STREET, DAR ES SALAAM
4. MWANZA BRANCH - KENYATTA ROAD, MWANZA
5. ARUSHA BRANCH - FIRE ROAD, TFA BUILDING, ARUSHA
6. KIJITONYAMA BRANCH, DAR ES SALAAM

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2019

Current Year - 31 March 2019	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Balance as at the beginning of the year	112,297	3,420	(51,769)	-	1,098	2,797	67,843
Profit / (loss) for the year	-	-	2,332	-	-	-	2,332
Other Comprehensive Income	-	-	-	-	-	(1,010)	(1,010)
Transactions with owners-Capital injection	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(52)	-	52	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	112,297	3,420	(49,489)	-	1,150	1,787	69,166
Previous Year - 31 December 2018	101,984	3,420	(40,119)	9,486	1,276	2,248	78,295
Balance as at the beginning of the year		-	(7,591)				(7,591)
Profit for the year	-	-	(13,723)	-	-	-	(13,723)
Other Comprehensive Income	-	-	-	-	-	549	549
Transactions with owners - Capital injection	10,313	-	-	-	-	-	10,313
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	9,486	(9,486)	-	-	-
General Provision Reserve	-	-	178	-	(178)	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	112,297	3,420	(51,769)	-	1,098	2,797	67,843

CONDENSED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED ON 31 MARCH 2019

(Amounts in millions of Tanzania shillings)

	Current Qtr ended 31-Mar-19	Current Qtr ended 31-Mar-18	Current Year Cumulative 31-Mar-19	Current Year Cumulative 31-Mar-18
1. Interest income	8,903	10,701	8,903	10,701
2. Interest expense	(2,771)	(4,809)	(2,771)	(4,809)
3. Net interest income	6,132	5,892	6,132	5,892
4. Bad debts written off	(361)	(12,609)	(361)	(12,609)
5. Impairment losses	1,736	(571)	1,736	(571)
6. Non-interest income	3,643	3,133	3,643	3,133
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	758	452	758	452
6.2 Fees and Commissions	1,986	2,209	1,986	2,209
6.3 Dividend income	-	-	-	-
6.4 Other Operating Income	898	472	898	472
7 Non-interest expenses	(7,818)	(7,915)	(7,818)	(7,915)
7.1 Salaries and benefits	(3,356)	(3,342)	(3,356)	(3,342)
7.2 Fees and Commissions	(381)	(249)	(381)	(249)
7.3 Other Operating Expenses	(4,081)	(4,324)	(4,081)	(4,324)
8. Operating Income/(Loss)	3,332	(12,070)	3,332	(12,070)
9. Income Tax provision/(Credit)	(1,000)	3,621	(1,000)	3,621
10. Profit / (loss) after income tax	2,332	(8,449)	2,332	(8,449)
11 Other Comprehensive Income	(1,010)	1,007	(1,010)	1,007
12 Total comprehensive income/(loss) for the year	1,323	(7,442)	1,323	(7,442)
13. Number of employees	162	182	162	182
14. Basic Earning Per Share	164	(592)	164	(592)
15. Diluted Earning Per Share	164	(592)	164	(592)
16. Number of branches	6	6	6	6
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	1%	-1%	1%	-1.0%
(ii) Return on average shareholders' funds	3%	-6%	3%	-6%
(iii) Non-interest expense to gross income	80%	88%	80%	88%
(iv) Net interest margin	7%	7%	7%	6.8%

CONDENSED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED ON 31 MARCH 2019

(Amounts in millions of Tanzania shillings)

	Current Qtr Ended 31-Mar-19	Previous Qtr Ended 31-Mar-18	Current Year Cumulative 31-Mar-19	Comparative Year Cumulative 31-Mar-18
I. Cash flows from operating activities				
Net income(loss)	2,332	(8,449)	2,332	(8,449)
Adjustments for:	-	-		-
-Impairment/amortisation	(594)	13,621	(594)	13,621
-Net change in Loans and Advances	5,420	(1,085)	5,420	(1,085)
-Net change in Statutory Minimum Reserve	(978)	4,001	(978)	4,001
-Net change in Deposits	(43,601)	(38,583)	(43,601)	(38,583)
-Net change in Short Term Negotiable Securities	-	-	-	-
-Net change in Other Liabilities	10,495	(988)	10,495	(988)
-Net change in Other Assets	(1,713)	3,861	(1,713)	3,861
-Tax paid	-	-	-	-
-Others (specify)	-	-	-	-
Net cash flow from operating activities	(28,639)	(27,622)	(28,639)	(27,622)
II. Cash flows from investing activities:				
Dividend received	-	-	-	-
Purchase of Fixed Assets	-	(625)	-	(625)
Proceeds from Sale of Fixed Assets	434	-	434	-
Purchase of Non- Dealing Securities	(1,646)	(8,439)	(1,646)	(8,439)
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by investing activities	(1,212)	(9,064)	(1,212)	(9,064)
III. Cash flows from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	-	-	-
Net Cash Provided (used) by Financing Activities	-	-	-	-
IV. Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(29,851)	(36,686)	(29,851)	(36,686)
Cash and Cash Equivalents at the Beginning of the Quarter	68,451	68,297	68,451	68,297
Cash and Cash Equivalents at the end of the Quarter	38,600	31,611	38,600	31,611

DISCLOSURE ON PENALTY AND SANCTIONS

During the quarter, the bank was charged a penalty of TZS 123,000 for cash shortages.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2019

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (If there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Gift Shoko	Genes Kunda	Christopher Chuwa
Chief Executive Officer	**Head of Finance**	**Head of Internal Audit**
09 April 2019	**09 April 2019**	**09 April 2019**

We, the under-named non-executive members of the board of directors of Commercial Bank of Africa (Tanzania) Limited, attest to the truth and fairness of the above unaudited financial statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in compliance with the instructions and present a true and fair view of the bank's financial position as at 31 March 2019 and of its results from operations for the period then ended.

N N Kitomari	I O Awuondo
09 April 2019	**09 April 2019**

cba time for more.

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CBA Tanzania is regulated by the Bank of Tanzania.

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MONDAY 29 APRIL 2019
Taking A New Look
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Day of remembrance for all victims of chemical warfare

WORLD War II, often abbreviated to WW2 , also known as the Second World War, was a global war that lasted from 1939 to 1945. The vast majority of the world's countries–including all the great powers–eventually formed two opposing military alliances: the allies and the axis. A state of total war emerged, directly involving more than 100 million people from over 30 countries. The major participants threw their entire economic, industrial, and scientific capabilities behind the war effort, blurring the distinction between civilian and military resources. World War II was the deadliest conflict in human history, marked by 50 to 85 million fatalities, most of whom were civilians in the Soviet Union and China. It included massacres, the genocide of the Holocaust, strategic bombing, premeditated death from starvation and disease, and the only use of nuclear weapons in war.

Japan, which aimed to dominate Asia and the Pacific, was at war with China by 1937, though neither side had declared war on the other. World War II is generally said to have begun on 1 September 1939, with the invasion of Poland by Germany and subsequent declarations of war on Germany by France and the United Kingdom. From late 1939 to early 1941, in a series of campaigns and treaties, Germany conquered or controlled much of continental Europe, and formed the Axis alliance with Italy and Japan. The In 1944, the Western Allies invaded German-occupied France, while the Soviet Union regained its territorial losses and turned toward Germany and its allies. During 1944 and 1945 the Japanese suffered major reverses in mainland Asia in Central China, South China and Burma, while the Allies crippled the Japanese Navy and captured key Western Pacific islands.

The war in Europe concluded with an invasion of Germany by the Western Allies and the Soviet Union, culminating in the capture of Berlin by Soviet troops, the suicide of Adolf Hitler and the German unconditional surrender on 8 May 1945. Following the Potsdam Declaration by the Allies on 26 July 1945 and the refusal of Japan to surrender under its terms, the United States dropped atomic bombs on the Japanese cities of Hiroshima and Nagasaki on 6 and 9 August respectively. With an invasion of the Japanese archipelago imminent, the possibility of additional atomic bombings, the Soviet entry into the war against Japan and its invasion of Manchuria, Japan announced its intention to surrender on 15 August 1945, cementing total victory in Asia for the Allies. Tribunals were set up by fiat by the Allies and war crimes trials were conducted in the wake of the war both against the Germans and the Japanese.

World War II changed the political alignment and social structure of the globe. The United Nations (UN) was established to foster international co-operation and prevent future conflicts; the victorious great powers–China, France, the Soviet Union, the United Kingdom, and the United States–became the permanent members of its Security Council. The Soviet Union and United States emerged as rival superpowers, setting the stage for the nearly half-century long Cold War. In the wake of European devastation, the influence of its great powers waned, triggering the decolonisation of Africa and Asia.

Among the causes of World War II were, to a greater extent, the political takeover in 1933 of Germany by Adolf Hitler and his Nazi Party and its aggressive foreign policy, and to a lesser extent, Italian Fascism in the 1920s, and Japanese militarism preceding an invasion of China in the 1930s.

Highlight jazz and its diplomatic role of uniting people in all corners of the globe

Jazz is a music genre that originated in the African-American communities of New Orleans, United States, in the late 19th and early 20th centuries, and developed from roots in blues and ragtime. Jazz is seen by many as America's classical music . Since the 1920s Jazz Age, jazz has become recognized as a major form of musical expression. It then emerged in the form of independent traditional and popular musical styles, all linked by the common bonds of African-American and European-American musical parentage with a performance orientation. Jazz is characterized by swing and blue notes, call and response vocals, polyrhythms and improvisation. Jazz has roots in West African cultural and musical expression, and in African-American music traditions including blues and ragtime, as well as European military band music. Intellectuals around the world have hailed jazz as one of America's original art forms .

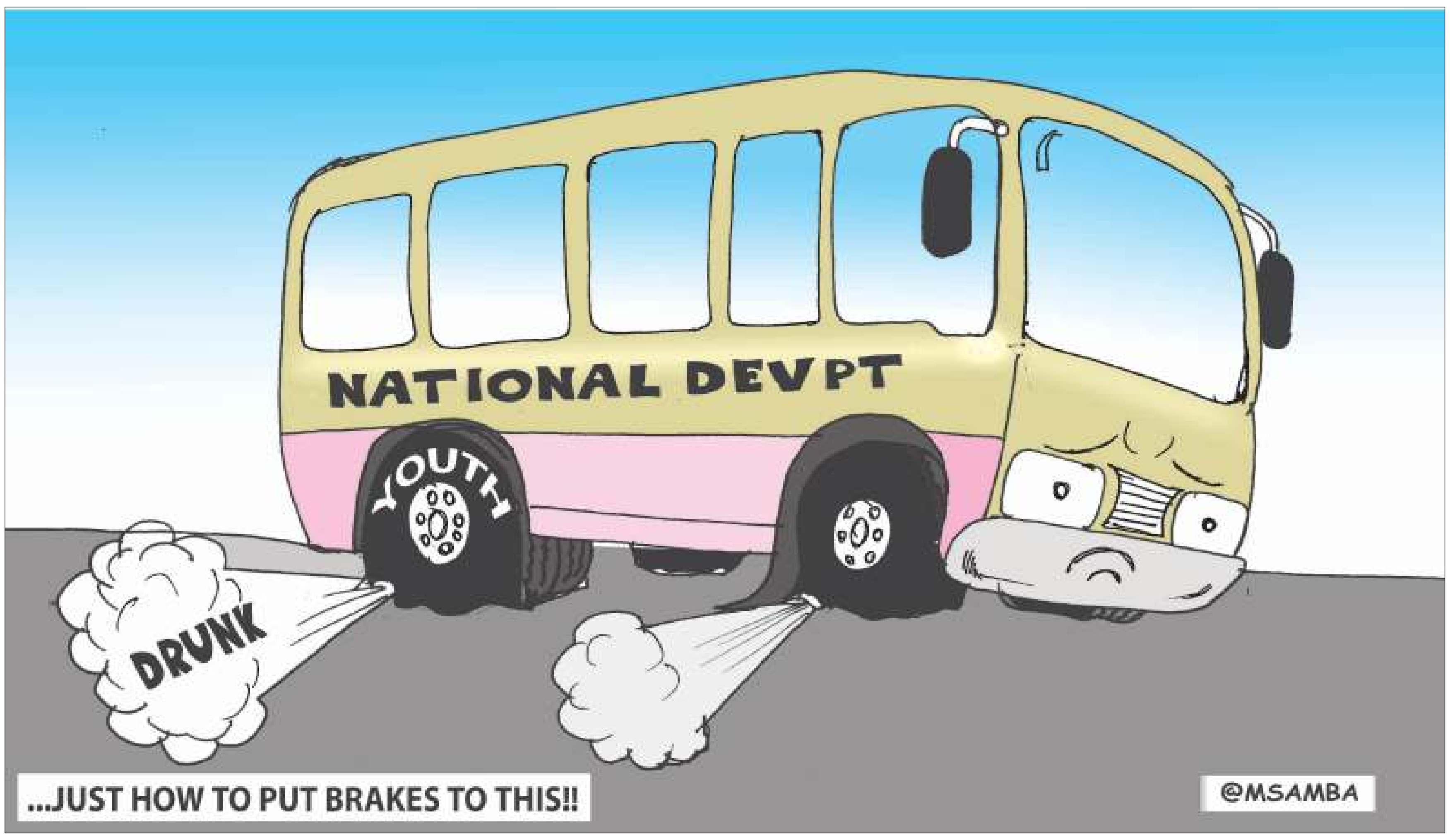
As jazz spread around the world, it drew on national, regional, and local musical cultures, which gave rise to different styles. New Orleans jazz began in the early 1910s, combining earlier brass-band marches, French quadrilles, biguine, ragtime and blues with collective polyphonic improvisation. In the 1930s, heavily arranged dance-oriented swing big bands, Kansas City jazz, a hard-swinging, bluesy, improvisational style and Gypsy jazz (a style that emphasized musette waltzes) were the prominent styles. Bebop emerged in the 1940s, shifting jazz from danceable popular music toward a more challenging musician's music which was played at faster tempos and used more chord-based improvisation. Cool jazz developed near the end of the 1940s, introducing calmer, smoother sounds and long, linear melodic lines.

The 1950s saw the emergence of free jazz, which explored playing without regular meter, beat and formal structures, and in the mid-1950s, hard bop emerged, which introduced influences from rhythm and blues, gospel, and blues, especially in the saxophone and piano playing. Modal jazz developed in the late 1950s, using the mode, or musical scale, as the basis of musical structure and improvisation. Jazz-rock fusion appeared in the late 1960s and early 1970s, combining jazz improvisation with rock music's rhythms, electric instruments, and highly amplified stage sound. In the early 1980s, a commercial form of jazz fusion called smooth jazz became successful, garnering significant radio airplay. Other styles and genres abound in the 2000s, such as Latin and Afro-Cuban jazz.

International Jazz Day is an international day declared by the United Nations Educational, Scientific and Cultural Organisation in 2011 to highlight jazz and its diplomatic role of uniting people in all corners of the globe. It is celebrated annually on April 30. The idea came from jazz pianist and UNESCO Goodwill ambassador Herbie Hancock. Jazz Day is chaired by Hancock and the UNESCO Director-General. The celebration is recognised on the calendars of both UNESCO and the United Nations.

The Thelonious Monk Institute of Jazz, an American NGO also chaired by Hancock, is the lead organisational partner for Jazz Day. The Institute coordinates activities in the UNESCO member states as well as the global host celebration. Events in the host city culminate in an All-Star Global Concert, which involves over two-dozen jazz musicians from around the world performing in or around an historical landmark.

The 2017 Jazz Day was hosted by Havana, Cuba. The host celebration included weeklong series of education and community outreach programmes with Esperanza Spalding, Richard Bona, Melissa Aldana, Tarek Yamani, Antonio Hart, and Regina Carter. The All-Star Global Concert took place at the Gran Teatro de La Habana Alicia Alonso and included fifty-five musicians from Brazil, Cameroon, Chile, China, Cuba, France, Germany, Italy, Japan, Lebanon, Mexico, Russia, South Korea, Tunisia, and the United States.



How to lose the social media battle in one easy lesson

By Alexander O'Riordan and Marc Cassidy

GLOBALLY, social media outlets like Facebook and Twitter are becoming more persuasive than traditional media in influencing public opinion - especially when they are echo chambers reflecting already held biases back at the reader. But when official social media sites, like the Facebook page of the South African Judiciary, are written in incomprehensible jargon, their message is lost in translation.

As we move closer to South Africa's sixth democratic election, it is a good time to take stock of how radically the influence game has changed with the rise of Facebook, Twitter and other social media.

Where Facebook beats out hard-nosed investigative reporting is that news on Facebook is often perceived to be from a trusted source. That is because news is shared between "friends" and family, sources that many of us tend to trust more than unknown reporters and researchers. This is especially true when news from social media resonates with deep-seated biases.

There is much research to support the thesis that emotional reactions determine political identity. Social media, much more effectively than traditional media, taps into emotions because of the element of trust. When friends and family share stories they are rarely asked to provide the sources or evidence that a journalist must. For example, when a left-leaning newspaper uncovers corruption in left-leaning political leaders, that newspaper must choose either to run the story and risk alienating readers or to not run the story and risk their credibility. With Facebook groups this choice never has to be made.

Nothing typifies the power of this more than the pervasive groups in support of Israel or Palestinians. Groups like Friends of Israel or Friends of Al Aqsa only run stories that reinforce their members' existing views. Take for example the smear campaign against Jeremy Corbyn. Despite there being no evidence of Jeremy Corbyn being anti-Semitic, members of the Friends of Israel group are bombarded with opinion pieces that reinforce the statement; they will never get to see evidence to the contrary and what may have started as rumour and an exaggeration is on the way to becoming an uncontested assumption. The formula is amazingly effective: Facebook groups work to build walls around audiences that self-select based on their existing bias. News that is spread in these groups is only to reinforce and deepen the members' assumptions. Many of us already know that social media is the new format for mobilising voters and consumers. But it is increasingly likely to be a measure of government effectiveness too. A diplomat from a powerful Western country confided to us that her government estimates the Prime Minister of Somalia now employs more than a hundred full-time staff to troll and spread news favourable to him on Facebook and other social media outlets. The Economist recently reported that China is massively using Facebook to project its influence abroad and is now trending on a par with some celebrities. And this is no longer just about targeting young people on Facebook. The fastest-growing demographic is over 55 years old. As older Facebook users move to retirement, their exposure to alternative perspectives drops as they exit the workforce. This makes older voters who are spending more and more time on Facebook susceptible to influencers operating on social media networks. Over the past five years at our research group, we have conducted dozens of political assessments on government projects all over the world. Every project we have reviewed strives to influence how policy is prioritised and funded. Yet very few projects have a compelling mechanism or plan to sell their message on social media. At best governments set up a Facebook page or a Twitter feed. But thinking that having a visible presence on Facebook is good enough is a fundamentally flawed approach. A good Facebook page is about trying to attract the public's attention in the same way as an advert or article in a newspaper works. It simply does not work in the context of closed groups because to get influence one needs to go to where the public is and join their conversation rather than expect them to pay attention to you. Whether it be about public health or creating public pressure on politicians to be less corrupt, governments increasingly need to figure out how to get their messages trending in the discussions they are not a part of. Some public interest groups are having success, but by and large, governments are so far behind the trends that it is very difficult to see how they will ever catch up to nimbler influencers. Take a look at vital institutions like South Africa's Parliament page (followed by 60,000 people) or the judiciary (followed by 10,000). For a start, the number of people following these pages is minuscule compared to popular pages such as Cricket South Africa that has over four million followers. What this means is that the judiciary, for example, has failed to translate the country's heightened anxiety about law and order into a message that matters to most South Africans. And a quick glance at the judiciary's page makes it abundantly clear why: there is literally an official statement full of legal jargonese complaining about the misrepresentation of the judiciary on social media. First, the statement is written in such a way as to be incomprehensible to most South Africans. Witness the opening paragraph: "The judge president of the Free State Division of the High Court has noted a public discourse based on the allegations against an attorney who acted in the Division in 2015, particularly on social media, alleging the Judiciary of the Division is 'captured' by external forces." Secondly, the Judiciary opts to use a scanned official letter making it so uninviting that it will never be shared. Third, even if the message was of interest and were well-formed, it will not get read on a page that is followed by such a small number of South Africans they do not even constitute a rounding error as a proportion of the audience that should be reached. This is not just a minor capacity problem. If a large portion of the public is in dialogue on public policy issues and the government is not present, the government's silence is a de facto political message in and of itself. In the world of political communication, nuance plays second fiddle to symbolism: if the government fails to prosecute corruption it means in the eyes of voters that the government endorses corruption. And as long as governments are unable to participate in social media conversations, their silence will carry the same symbolic value as consent, consent for increasingly radical and crazy ideas to enter the mainstream. What is at stake is much bigger than just an election cycle. From Asia to Latin America, on social media the world over - despite perceptions to the contrary - citizens appear to be increasingly politicised, but with a view to participating in politics through social media platforms, not party structures. The results are going to be far-reaching and difficult to predict. But what is clear is that if governments remain unable to participate in the conversations their citizens have, they will increasingly be unable to predict threats and opportunities going forward, whether that be "anti-vaxers" causing a measles outbreak, radical extremists sharing military know-how to commit acts of terrorism or malicious intruders working to convince voters that inconvenient truths should be ignored.

DM

VACANCIES

People are the business…Our business is people!

ANGLOGOLDASHANTI

Geita Gold Mining Limited

Geita Gold Mining Ltd (GGML) is a subsidiary of AngloGold Ashanti, Africa's largest and the world's third largest gold mining company with 20 operations in four continents around the globe. Geita Gold Mine (GGM) is AngloGold Ashanti's wholly owned and managed operation in Tanzania. It is also the largest single Gold mining operation in its annual gold production and Tanzania's most productive mine. The mine is situated in the Lake Victoria gold fields of North Western Tanzania, only about 85 km's from Mwanza City. The company has its head office in Geita, only 5 Km's west of the fast growing town of Geita, and also a supporting office in Dar es Salaam. Applications are invited from ambitious, energetic and performance driven individuals to fill in vacant position(s) mentioned below;

Position	:	**Assistant Batch Plant Operator.**
Job Number	:	**GGM-2019-XUG-04.**
Number of Positions	:	**02.**
Works For	:	**Batch Plant Operator**

Qualifications
- Ordinary level of secondary education/Senior certificate equivalent.

Experience:
- Previous Batch Plant experience.
- A minimum of 1 year's exposure to mining or plant operations.

Purpose of the Role:
To assist with the day-to-day operations of the batch plant and the availability of materials.

Main or Key Accountabilities
- Assist with the spot check concrete & make adjustments to recipes where necessary.
- Store materials received such as cement, aggregates & admixtures.
- Ensure the batching plant area is kept in a clean and tidy condition at all times.
- Assist with the basic maintain of batching plant (grease bearings, replace conveyor belts etc.).
- Assist with testing duties of aggregates & concrete i.e. Moisture Contents, cube testing etc.
- Ensure GGM safety standards, policies & procedures are adhered to at all times.
- Assist with the pre-use inspection of the plant prior to safe operation.

Additional Requirements:
- OEM plant operation training and certification
- Working at heights training
- Confined space training
- Hazardous chemical awareness training
- Conveyor belt hazard training

Mode of Application:
Application cover letter (Subject should be: Assistant Batch Plant Operator and/or quote the job number), detailed CV, copies of relevant certificates, e-mail and telephone contacts, names and addresses of three referees, to be forwarded to below address.

Applicants shall be required to bring original certificates if contacted for interviews

Position	:	**Shotcrete Plant Operator.**
Job Number	:	**GGM-2019-XUG-01.**
Number of Positions	:	**04.**
Works For	:	**Supervisor CAF**

Qualifications:
- Ordinary level of secondary education/Senior certificate equivalent.

Experience:
- Previous experience as Shotcrete Plant Operator.
- A minimum of 3 years exposure to mining.
- Knowledge of underground mining practices.

Purpose of the Role:
To ensure the shotcrete plant is fully functioning and ensure the mixing and availability of shotcrete materials are to specifications and quantities.

Main or Key Accountabilities
- Ensures proportioning and mixing of the shotcrete mixture materials and maintaining and cleaning the mixing equipment
- Stores, cares, and ensures accessibility of the materials
- Ensure the mixture is free of contaminated materials and debris and that the aggregates have the proper moisture content.
- Maintains a constant flow of shotcrete materials without mixing more material than can be used within the specified time limits.
- Supervises the workers who are supplying and loading the mixer.
- Ensure GGM safety standards, policies & procedures are adhered to at all times.
- Ensure the plant area is kept in a clean and tidy condition at all times.
- Conducts a pre-use inspection of the plant prior to safe operation.

Additional Requirements:
- OEM plant operation training and certification
- Working at heights training
- Confined space training
- Hazardous chemical awareness training
- Conveyor belt hazard training

Mode of Application:
Application cover letter (Subject should be: Shotcrete Operator and/or quote the job number), detailed CV, copies of relevant certificates, e-mail and telephone contacts, names and addresses of three referees, to be forwarded to below address.

Applicants shall be required to bring original certificates if contacted for interviews.

Position		**Assistant Shotcrete Plant Operator**
Job Number	:	**GGM-2019-XUG-03.**
Number of Positions	:	**02.**
Works For	:	**Shotcrete Plant Operator**

Qualifications:
- Ordinary level of secondary education/Senior certificate equivalent.

Experience:
- Previous Batch Plant experience.
- A minimum of 1 year's exposure to mining or plant operations.

Purpose of the Role:
To assist with the day-to-day operations of the shotcrete plant and the availability of shotcrete materials.

Main or Key Accountabilities
- Assist with the store, care, and accessibility of the materials.
- Ensure the mixture is free of contaminated materials and debris and that the aggregates have the proper moisture content.
- Ensure constant flow of shotcrete materials without mixing more material than can be used within the specified time limits.
- Ensure GGM safety standards, policies & procedures are adhered to at all times.
- Ensure the plant area is kept in a clean and tidy condition at all times.
- Assist with the pre-use inspection of the plant prior to safe operation.

Additional Requirements:
- OEM plant operation training and certification
- Working at heights training
- Confined space training
- Hazardous chemical awareness training
- Conveyor belt hazard training

Mode of Application:
Application cover letter (Subject should be: Assistant Shotcrete Plant Operator and/or quote the job number), detailed CV, copies of relevant certificates, e- mail and telephone contacts, names and addresses of three referees, to be forwarded to below address.

Applicants shall be required to bring original certificates if contacted for interviews.

Position	:	**CAF Batch Plant Operator.**
Job Number	:	**GGM-2019-XUG-02.**
Number of Positions	:	**04.**
Works For	:	**Supervisor CAF**

Qualifications:
- Ordinary level of secondary education/Senior certificate equivalent.

Experience:
- Previous experience as Batch Plant Operator.
- A minimum of 3 years exposure to mining or plant operations.

Purpose of the Role:
To ensure the batch plant is fully functioning and ensure the availability of materials are to specifications and quantities.

Main or Key Accountabilities
- Operate batching system to produce ready-mix concrete to correct specification and to OEM equipment operations procedure.
- Spot check concrete & make adjustments to recipes where necessary.
- Keep stocks up to date, order materials such as cement, aggregates & admixtures.
- Liaising with Supply Chain/despatch to ensure products are delivered on time to the required quality.
- Ensure the batching plant area is kept in a clean and tidy condition at all times.
- Maintain the batching plant (grease bearings, replace conveyor belts etc).
- Carry out own testing duties of aggregates & concrete i.e. Moisture Contents, cube testing etc.
- Complete tests & audits to fulfil quality certificates & product compliance.
- Conducts a pre-use inspection of the plant prior to safe operation.
- Ensure GGM safety standards, policies & procedures are adhered to at all times.

Additional Requirements:
- OEM plant operation training and certification
- Working at heights training
- Confined space training
- Hazardous chemical awareness training
- Conveyor belt hazard training

Mode of Application:
Application cover letter (Subject should be: Batch Plant Operator and/or quote the job number), detailed CV, copies of relevant certificates, e- mail and telephone contacts, names and addresses of three referees, to be forwarded to below address.

Applicants shall be required to bring original certificates if contacted for interviews.

Position	:	**Technician 1 - Laboratory.**
Job Number	:	**GGM-2019-XUG-05.**
Number of Positions	:	**04.**
Works For	:	**Supervisor CAF**

Qualifications:
- Applicable national diploma or B.Sc. degree.

Experience:
- Previous experience as Batch Plant Lab Technician.
- A minimum of 3 years exposure to mining or plant operations.

Purpose of the Role:
To conduct sample preparation and casting, including fabrication of reinforcement and formwork.

Main or Key Accountabilities
- Carry out independent testing duties of aggregate and concrete i.e. moisture of content, cube testing etc.
- Conduct spot checks on concrete and advice on adjustments to recipes where necessary.
- Strip and label samples.
- Set samples for curing.
- Monitor daily temperature logs and breaking of samples.
- Complete tests and checks and product compliances to fulfil certification.
- Ensure GGM safety standards, policies & procedures are adhered to at all times.
- Conducts a pre-use inspection of the plant prior to safe operation.

Additional Requirements:
- Sampling to product requirements
- Prepare and conduct tests to requirements
- Analise test results and make recommendations

Mode of Application:
Application cover letter (Subject should be: Laboratory Technician and/or quote the job number), detailed CV, copies of relevant certificates, e- mail and telephone contacts, names and addresses of three referees, to be forwarded to below address.

Applicants shall be required to bring original certificates if contacted for interviews.

Contact Address:
Senior Manager Human Resources,
Geita Gold Mining Ltd,
P.O.Box 532,
Geita.
Email: jobs.geita@AngloGoldAshanti.com

NB: Internal applicants may submit applications to departmental Snr HR Officer. All internal applications must be endorsed by the applicant's head of department.

A**pplication Deadline:**
Application letters should reach the above on or before **5th May 2019, 17hr30.**

Only shortlisted candidates will be contacted for interviews.

215197601

BEWARE OF CONMEN!
GGML / AUMS does not receive money in exchange for a job position. Should you be asked for money in exchange for a job offer or suspect such activity, please report this immediately to our Security Department, Investigation Unit, by calling +255 28 216 01 40 Ext 1559 (rates apply) or use our whistle-blowing channels by sending an SMS to +27 73 573 8075 (SMS rates apply) or emailing 24cthonesty@ethics-line.com or use the internet at www.tip-offs.com.

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DILI BOMBA

Billboards in Dar es Salaam, which have proliferated all over the city, and outside it. Yet there appears to be no standards relating to the size of the board in relation to its surroundings, and little care taken to avoid obscuring the views seen from residents homes if a board is badly sited. (File photo)

Start the week with Cynthia Stacey

Depressing Times... to overcome!

Well, Monday morning greetings, and I hope you're feeling cheerful ...though there's a certain group of people, who'd perhaps wish you weren't.

Recently, I've come across a few articles on depression, and realised that quite a lot of reading material nowadays contains issues on this malady, often aimed at women especially, and like other aspects of the 'health' industry in western nations has profitably gained momentum over time.

Some years ago, there was intensive coverage of depression on the BBC world service, with daily discussions on its consequences for the African continent, where the problem according to the World Health Organisation at the time, had been ignored or underestimated.

One reporter, talking to an expert, who spoke of an epidemic, almost pleadingly asked him, "... but could it even become a pandemic"?

This might have been a good example of the self fulfilling prophecy, with the west once more manipulating the developing nations, and I imagined an army of self styled foreign 'specialists', 'consultants', and assorted hangers on ready to depart for Africa if this really got under way.

Along with many other mental health problems that have been underfunded or neglected in third world countries, depression can certainly be a serious one, but in the west, it is the spin off industry from it that can cause harm.

The mega powerful advertising companies and their clients, are ready to pounce on any vulnerable chink in the human armour, and have suceeded in making many people chronic worriers, dependent on expensive vitamins and antidepressant medicines, depleting their natural coping mechanisms in the process.

...are you feeling a little low this Monday morning because the fun weekend is over...no, you're clinically depressed...reach for the pills!

It seems capitalist economies are where every aspect of the human condition must be labelled and exaggerated in order to create marketing opportunities.

There are women (and some men) in Britain who've received thousands of pounds worth of cosmetic surgery at tax payers expense, because they convinced their doctors that they were depressed because of the way they looked. This seems like cultivated depression, a modern day condition aided by commercial interests.

Surely it shouldn't be fostered in Africa, where people have genuine concerns and hardships, but also a strength and stoicism, enabling them to manage lives that are often beset by multiple disasters.

...but who knows, in the future, stealthily promoted, this 'ailment' could compete with the big causes... just imagine...third world depression...the possibilities are endless!

There must be millions of happy and contented people living in countries where the rich nations can interfere, who can be made miserable to benefit the multi national drug companies etc., and surely Tanzania wouldn't be left out...maybe enterprising locals should start preparing some N.G.O.'s in advance, and muscle in on the off shoot benefits...O.K let me give an example...how about "Depression Advisory Facility and Training"....or D.A.F.T....that sort of thing... perfect!

XXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXX

Well I enjoyed that bit of whatever...satire with a message perhaps, which brings me neatly to the next topic...a cause of mild depression for some maybe, but a source of business opportunities for others.

In February 2000, I was mystified to see enormous steel girders being erected at the Palm Beach end of the Selander bridge, and the mangrove trees hacked down. Days later, this was revealed as being merely for a monstrous bill board advertising cigarettes, but on a size and scale seldom seen in the city before.

Apart from the aborted Rufiji prawn project due to civic protest, I couldn't remember any other that aroused such a response from the public and the media as this one did. People complained at the content of the advert, the removal of the trees, and the size and siting of the bill board.

The National Environmental Management Council (NEMC) eventually visited the site, and a few days later the structure was removed. This was a sign that many Dar residents cared about their city, and the mega sized hoardings that were just beginning to disfigure the urban landscape.

That's nearly twenty years ago, and the disfigurement is almost complete, with the once attractive and harmonious city of Dar es Salaam degraded by the giant advertising signs more appropriate for the vast American freeways than here.

It's no surprise that this blight appears to have been unregulated over the years, partially perhaps in a bid for revenue at any cost, and the negligence from local and central government organs in their steward ship of the 'bill board industry'.

Added to this of course,has been the demolition of most of Dars historic buildings.

...but time to close... and let's not be dispirited or depressed... because Tanzania luckily escaped cyclone Kenneth...and with the colonial ravages in mind...what an appropriate name for a destructive force!

KCB BANK

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 31-Mar-2019	Previous Quarter 31-Dec-2018
A ASSETS		
1 Cash	13,019	20,662
2 Balances with Bank of Tanzania	54,315	49,702
3 Investments in Government Securities	97,850	126,857
4 Balances with other Banks and Financial Institutions	9,562	9,233
5 Cheques and Items for Clearing	-	-
6 Interbranch Float Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	27,280	2,770
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts		
(Net of Allowances for Probable Losses)	379,955	371,398
12 Other Assets	14,726	18,509
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	6,914	6,671
16 TOTAL ASSETS	**603,621**	**605,802**
B LIABILITIES		
17 Deposits from other Banks and Financial Institutions	130,080	142,201
18 Customer Deposits	345,292	337,961
19 Cash Letters of Credit	685	390
20 Special Deposit	-	-
21 Payment orders/transfer payable	-	-
22 Bankers' Cheques and Drafts Issued	75	95
23 Accrued Taxes and Expenses Payable	7,964	9,595
24 Acceptances Outstanding	-	-
25 Interbranch Float Items	-	-
26 Unearned Income and Other Deferred Charges	4,733	3,583
27 Other Liabilities	6,386	3,745
28 Borrowings	27,653	31,660
29 TOTAL LIABILITIES	**522,868**	**529,230**
30 NET ASSETS/(LIABILITIES)	**80,753**	**76,572**
C CAPITAL AND RESERVES		
31 Paid-up Share Capital	62,670	62,670
32 Capital Reserves	-	-
33 Retained Earnings	11,768	2,863
34 Profit/(Loss) Account	3,639	9,560
35 Other Capital Accounts	2,676	1,479
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	80,753	76,572
38 Contingent Liabilities	70,901	90,087
39 Non Performing Loans and Overdrafts	29,861	23,918
40 Allowance for Probable Losses	14,974	13,953
41 Other Non Performing Assets	805	1,080
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	13.38%	12.64%
(ii) Non Performing Loans to Total Gross Loans	7.56%	6.21%
(iii) Gross Loans and Advances to Total Deposits	82.96%	80.19%
(iv) Loans and Advances to Total Assets	62.95%	61.31%
(v) Earning Assets to Total Assets	83.68%	82.70%
(vi) Deposits Growth	-0.94%	6.28%
(vii) Assets Growth	-0.36%	4.05%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED AS AT 31 MARCH 2019 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-19	Comparative Quarter 31-Mar-18	Current Year Cumulative 31-Mar-19	Comparative Year Cumulative 31-Mar-18
1 Interest Income	15,114	12,694	15,114	12,694
2 Interest Expense	5,385	4,734	5,385	4,734
3 Net Interest Income	**9,729**	**7,960**	**9,729**	**7,960**
4 Bad Debts Written Off				
5 Impairment Losses on Loans and Advances	1,021	209	1,021	209
6 Non-Interest Income	**5,340**	**4,097**	**5,340**	**4,097**
6.1 Foreign Currency Dealing and				
Translation gains/(Loss)	2,736	1,433	2,736	1,433
6.2 Fees and Commissions	2,514	2,560	2,514	2,560
6.3 Dividend Income				
6.4 Other Operating Income	90	104	90	104
7 Non-Interest Expense	**8,850**	**8,246**	**8,850**	**8,246**
7.1 Salaries and Benefits	4,402	3,905	4,402	3,905
7.2 Fees and Commission				
7.3 Other Operating Expenses	4,448	4,341	4,448	4,341
8 Operating Income(Loss)	**5,198**	**3,602**	**5,198**	**3,602**
9 Income Tax Provision	1,559	1,081	1,559	1,081
10 Net Income/(Loss) After Income Tax	**3,639**	**2,521**	**3,639**	**2,521**
11 Other Comprehensive Income (itemize)	**542**	**-**	**542**	**-**
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	542	-	542	-
12 Total comprehensive income/(loss) for the year	**4,181**	**2,521**	**4,181**	**2,521**
13 Number of Employees	279	292	279	292
14 Basic Earnings Per Share	12	8	12	8
15 Number of Branches	14	14	14	14
PERFORMANCE INDICATORS:				
(I) Return on Average Total Assets	2.41%	1.96%	2.41%	1.96%
(ii) Return on Average Shareholders' Funds	18.50%	14.07%	18.50%	14.07%
(iii) Non Interest Expenses to Gross Income	58.73%	68.39%	58.73%	68.39%
(iv) Net Interest Income to Average Earning Assets	7.74%	7.59%	7.74%	7.59%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED AS AT 31 MARCH 2019 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-2019	Previous Quarter 31-Dec-2018	Current Year Cumulative 31-Mar-2019	Comparative Year (Previous Year) Cumulative 31-Dec-2018
I: Cash Flow From Operating Activities				
Net income(loss)	5,198	4,237	5,198	3,602
			-	-
Adjustment for non-cash items			-	-
-Impairment charge on loans and advances	1,021	830	1,021	209
-Depreciation and amortisation	510	507	510	597
-Profit on disposal of items of property and equipment			-	-
-Net change in Loans and Advances	(9,578)	(20,489)	(9,578)	(9,142)
-Gain(loss) on Sale of Assets	-	-	-	-
-Net change in Deposits	(4,495)	28,414	(4,495)	39,019
-Net change in Short Term Negotiable Securities	29,007	(2,676)	29,007	(6,489)
-Net change in Statutory Minimum Reserve	(2,085)	653	(2,085)	632
-Net change in Other Liabilities	2,140	(4,817)	2,140	(11,180)
-Net change in Other Assets	5,244	(3,301)	5,244	1,328
-Tax Paid	(1,461)	(1,156)	(1,461)	(298)
-Others	-		-	
Net cash provided (used) by operating activities	25,501	2,202	25,501	18,278
II. Cash flow from investing activities:			-	
Dividend received	-	-	-	
Purchase of fixed assets	(953)	(229)	(953)	(255)
Proceeds from sale of fixed assets			-	-
Purchase of non-dealing securities	-		-	
Proceeds from sale of non-dealing securities	-		-	
Others (T/Bonds, Bills & Repos)			-	
Net cash provided(used)by investing activities	(953)	(229)	(953)	(255)
III. Cash flow from financing activities:			-	
Repayment of long-term debt	-	-	-	
Proceeds from issuance of long-term debt	-	-	-	
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	(4,007)	509	(4,007)	(690)
Others			-	
Net cash provided(used) by financing activities	(4,007)	509	(4,007)	(690)
IV. Cash and Cash equivalents:				
Net Increase(decrease) in Cash and Cash Equivalents.	20,541	2,482	20,541	17,333
Cash and Cash Equivalents at the Beginning of				
the Quarter	55,079	52,597	55,079	55,916
Cash and Cash Equivalents at the End of				
the Quarter	75,620	55,079	75,620	73,249

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2019 (AMOUNTS IN MILLION OF TSHS.)

Current Quarter							
Balance as at the beginning of the Quarter	**62,670**	**-**	**12,423**	**47**	**3,037**	**(1,605)**	**76,572**
Profit for the year			**3,639**				**3,639**
Change in fair value of government securities at FVOCI (Net of Tax)						542	542
Transactions with owners	-						-
Dividends Paid							-
Deffered Tax on Adoption of IFRS 9							-
Regulatory Reserve			**(623)**	**623**			-
General Provision Reserve			(32)		32		-
Others							-
Balance as at the end of the current period	**62,670**	**-**	**15,407**	**670**	**3,069**	**(1,063)**	**80,753**
Previous Quarter							
Balance as at the beginning of the Quarter	**62,670**	**-**	**11,086**	**-**	**3,212**	**105**	**77,073**
Profit for the year			1,209				1,209
Other Comprehensive Income						(1,710)	(1,710)
Transactions with owners	-						-
Dividends Paid							-
Deffered Tax on First Time Adoption of IFRS 9							-
Regulatory Reserve			(47)	47			-
General Provision Reserve			175		(175)		-
Others							-
Balance as at the end of the previous period	**62,670**	**-**	**12,423**	**47**	**3,037**	**(1,605)**	**76,572**

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2019

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous 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
COSMAS T. KIMARIO MANAGING DIRECTOR		24-4-2019
WILLIS MBATIA HEAD OF FINANCE		24-4-2019
MAGRETH GEORGE **HEAD OF INTERNAL AUDIT**		24-4-2019

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

Name	Signature	Date
MRS. ZUHURA MURO		24-4-2019
MS. FATUMA CHILLO		24-4-2019

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Telecom expands its wings in Katavi region

By Guardian Correspondent, Mpanda

A telecom company--Vodacom Tanzania has launched a large shop with service desks in Mpanda district, Katavi region in a move to bring services closer to customers.

The shop is expected to be a gateway to various social and economic opportunities for the local residents.

Speaking at the launch ceremony, the former Prime Minister Mizengo Pinda, lauded the mobile firm while emphasizing that the shop will simplify the availability of services as well as instigate the economic activities within the district and the region.

"Welcome home Vodacom, congratulations for opening a bigger shop in Mpanda, our district is filled with hardworking working locals and businessmen who are self-driven towards attaining economic growth. It is indeed exciting to see that, they will now have access to services at ease and also get more opportunities," he said.

Pinda urged the people of Mpanda to look at the move by the mobile phone firm as a catalyst for economic progress.

The new shop has modern equipment, well-trained staff who are ready to roll out quality services to the dwellers of Mpanda District with consideration to the increase of population in Katavi region.

Vodacom Southern Highlands Zone Head of Sales, MacFydine Minja said that the launch is in line with the company's goal to create opportunities for Tanzanians and propel economic growth.

"We are committed to providing quality services to our customers in the region where we have already installed 4G network which allows our users to access fast internet services. We also have five customer services desks. Our priority is to make sure our customers have access to quality services at ease and with precision. Vodacom's presence in this district is also an opportunity because the customer service desks have already offered 15 jobs and have leveraged a multitude of services to benefit entrepreneurs in the region" added Minja.

He also added that Vodacom customers have the opportunity to acquire a variety of services from the shop such as sim card registration, advice over services such as M-Koba, recovery of lost or damaged sim cards, purchase of smartphones at affordable prices and many more.

Cellular services such as mobile transactions have been increasing at a fast rate and it has been a major contributor towards community development and the economy in general.

"Had been planning to become an M-Pesa agent for a long time and I am now grateful that Vodacom has opened this shop. Today, I am taking the first step in making my dream come true", said Helena Lao, a resident of Mpanda district as she showed the required identity cards which will enable her to become the first agent to be registered in the new shop.

At the moment, Vodacom Tanzania Plc has a total of 100 shops, 350 customer service desks actively offering services to customers in various areas across the country.

Dodoma applauds World Vision Tanzania

By Polycarp Machira, Dodoma

DODOMA regional authorities have applauded World Vision Tanzania for the commitment to help bring change to lives of people in the region, especially rural based population.

World Vision, operating in Dodoma region for decades now has sponsored livelihood projects that have improved living conditions, learning activities as well as health conditions of area residents.

Speaking at the phasing out of a twenty years old project at Sanzawa village in Chemba district in Dodoma region, the World Vision Tanzania outlined key benefits that came with the project as increased agricultural production, sanitation and hygiene, education and availability of water.

Kongwa District Commissioner (DC), Deo Ndejembi who represented the Regional Commissioner (RC) Binilith Mahenge at the event, noted that at least 27,395 have benefited from the project established in 1999.

Out of this, there are 13,470 are children, 5,337 are boys and 5,621 girls as well as 8,304 men and 8,133 women. "It is a great day as we mark the end of twenty years direct sponsorship of the project that has changed lives of people for the better" he said.

"I therefore sincerely thank World Vision Ireland and the World Vision Tanzania for giving us this social development project at Sanzawa and joining the government in the fight against poverty" he added.

He said as the government takes over ownership of the project, it will ensure its sustainability, calling on the area residents to take care of the existing infrastructures.

On education, the project has seen increased schools enrolment from 73.7 to 88.1 percent, decreased under 18 years old marriage from 25.3 percent to one percent at the time of phasing out. Through collaboration with the residents and the government, some 70 classrooms, equivalent to ten schools with one stream each have been built.

Also some 41 teachers houses have been built as a total of 1,133 desks were also distributed in schools where the project is located. At least 600 books were also distributed to different schools. In addition to training 45 pre-unit school teachers, 22 toilets were also constructed.

In terms of health, water and sanitation, the number of women delivering at the health facilities has increased from 42.2 to 72.40 percent while the number of expectant mothers who attended voluntary cancelling and testing of HIV/Aids increased from 65.4 to 99 percent.

Use of mosquito nets by residents also increased from 22 to 78.15 percent, some 30 health workers trained, two bore holes and five tanks for harvesting water in four schools were constructed.

On agriculture and food security, the ability of families to have enough food increased from 33.7 to 87.1 percent and the ability of families to meet the basic needs increased from 52.7 to 88.1 percent.

At least 7,213 farmers got training in improved agriculture and 4,925 others were empowered on production of improved potato breeds.

World Vision Tanzania' representative, Joan Kiiza while speaking at the event thanked the government for continued cooperation throughout the project period.

"All these could have not been possible without support from the government as well as resident s of Sanzawa", she said, adding that World Vision Ireland also played a very important role.

Minister lauds CIT for equipping children with vocational skills

By Guardian Reporter

DEPUTY Minister of State in the Prime Minister's Office (Responsible for the Disabled), Stella Ikupa has lauded a non-governmental organisation–Compassion International Tanzania (CIT) for equipping children and youth with vocational skills.

She was speaking during the CIT 20th anniversary ceremony held in Dodoma over the weekend. The ceremony was themed: "Invest on youth for sustainable economic development".

Ikupa noted that CTI has been in the forefront to assist Tanzanian youth by equipping them with useful life skills that assists them to establish small businesses. She said the skills, if utilized in a more meaningful manner may help improve youth's welfare.

"This is one of the organization that supports the government efforts towards empowering youth with various life skills for their personal and national development", said the Deputy Minister.

She challenged youth to change their mindset and start utilizing the acquired skills to establishing businesses. She added that venturing into entrepreneurship may change their livelihood.

Ikupa urged youth to apply for loans from municipal councils to be able start theor own businesses. She said the government through districts has been setting aside funds specifically for youth and women.

Meanwhile, the deputy minister called upon the community to report to relevant authorities any incidents of child violence. She said children deserve to be loved and protected against all sorts of violence.

"Child violence cases should be reported to social welfare officers scattered at every district across the country as well as the gender desks at our police stations", she said.

Earlier, CIT national director, Agness Stanley Hotay promised to continue working with the government in ensuring a safe living environment for children as well as supporting youth with vocational skills.

According to Hotay, CIT gears at finding development solutions for the youth and impart in them the life skills which will change their mindset towards employment.

"We want to build an independent generation of youth who can work for themselves", she said.

(CIT) is part of Compassion International, a church based organisation which assist children from poor families through sponsorship.

The organisation which was founded in the country in 1999 operates in 19 regions namely, Arusha, Dar es Salaam, Kigoma, Manyara, Pwani, Morogoro, Iringa, Dodoma, Kilimanjaro, Singida, Shinyanga, Mwanza, Mara, Tabora, Lindi, Geita, Mtwara, Simiyu and Kagera.

KCB BANK

KCB Bank Tariff

SERVICES

Statements	TZS	USD/EURO	KES	GBP
Monthly Statement Current Accounts	Free	Free	Free	Free
Monthly Statement Savings Accounts	Free	Free	Free	Free
Duplicated Statements	1,500 per page	1.30 per page	78 per page	0.70 per page
Interim Statement	1,500 per page	1.30 per page	78 per page	0.70 per page
ATM Visa Debit Card				
ATM Card issuance (for the first time)	Free	Free	n/a	n/a
ATM Withdrawal from KCB ATMs (per transaction)	600 per transaction	Tsh. Equivalent	Equivalent	Equivalent
ATM Withdrawal for Non-KCB ATMs (per transaction)	2,000	1.30	Equivalent	Equivalent
Withdrawal for Non-KCB ATMs (Not Tanzania but in Africa)	Equivalent	3.30	Equivalent	Equivalent
Withdrawal for Non-KCB ATMs (Outside of Africa)	Visa Inter-regional fees apply	Visa Inter-regional fees apply	Visa Inter-regional fees apply	Visa Inter-regional fees apply
ATM Mini Statements	550	Tsh. Equivalent	Tsh. Equivalent	Tsh. Equivalent
Daily Limit	900,000	Tsh. Equivalent	40,000.00	n/a
Minimum Withdrawals	5,000	Tsh. Equivalent	n/a	n/a
Card Replacement (lost/destroyed/uncollected)	15,000	13.00	n/a	n/a
Blocking/Unblocking ATM Cards	Free	Free	Free	Free
Uncollected ATM Cards (after 3 months)	n/a	n/a	n/a	n/a
Card Renewal	15,000	13.00	n/a	n/a
Standing Order				
Inward	Free	Free	Free	Free
Outward to other banks	3,000	3.00	1,800.00	Tsh. Equivalent
Setup/Ammend standing order	6,500	7.00	500.00	4.00
Unpaid standing order (penalty)	46,000	46.00	3,100.00	39.00
Stop/Cancel payment	35,500	33.00	2,200.00	26.00
Cheques				
Unpaid Cheque (Insufficient funds) - Outward	15,000	13.00	900.00	10.50
Unpaid Cheque (Insufficient funds) - Outward	65,000	52.00	4,500.00	46.00
Unpaid Cheques - Technical	13,000	13.00	900.00	10.50
USD Unpaid Cheque		52.00	n/a	Equivalent
Counter Leaves	13,000	Equivalent	Equivalent	Equivalent
Up country clearing	0.25% of value min 5,000/Max 50,000			
Special Clearing		39.00	3,500.00	33.00
Bankers Cheque	26,000	26.00	1,800.00	
Stop Payment	20,000	20.00	1,300.00	13.00
Foreign Cheque Collection		39.00	3,400	33.00
New cheque book retail (50 leaves)	800 per leaf	Equivalent	Equivalent	Equivalent
New cheque book (100 leaves)	800 per leaf	Equivalent	Equivalent	Equivalent
Uncollected cheque book (after 3 months)	n/a	Equivalent	n/a	n/a
TT's International				
Outward	50 USD (TZ Equivalent)	50.00	Equivalent	Equivalent
Inward TT (Excluding community A/C)	13 USD (TZ Equivalent)	13.00	Equivalent	Equivalent
KCB to KCB Regional Transfers (with receipts of the transaction)	33USD (TZ Equivalent)	33.00	Equivalent	Equivalent
TT's Local				
EFT (KCB Tanzania to any local bank)	3,000	3.00	1,800.00	TZS Equivalent
TISS (Local TT outgoing, excluding community A/C)	10,000	13.00	870	TZS Equivalent
Minimum Account Opening Balance				
Current Account - Company (SME & Corporate)	100,000	100	5,000	13.00
Current - Personal	50,000	100	5,000	65.00
KCB Community Account	Free	Free	Free	Free
Salary Account	Free	Free	Free	Free
Minimum A/C Opening Balance - Savings - Personal				
Mapato Account	10,000	10.00	500.00	10.00
KCB Junior Account	10,000	10.00	500.00	10.00
KCB Student Account	10,000	10.00	500.00	10.00
KCB Simba Savers Account	50,000	50.00	n/a	n/a
Call Account-Local	1,000,000	1,000.00	1,000.00	1,000.00
A/C Closure				
Closing Account	33,000 (before 6 months FREE (after 6 months)	39.00	2,200.00	26.00
Other Services				
Search of old documents	15,000	13.00	900.00	10.50
Cash Deposits	Free	Free	Free	Free
Forex cash deposits (smaller denominations below US 50)	n/a	8% of denominations that are less than $50 or equivalent	8% of denominations that are less than $50 or equivalent	8% of denominations that are less than $50 or equivalent
Dormant Account Activation	Free	Free	Free	Free
Account Maintenance Fees				
Counter withdrawals (Excluding Simba, Cub, Community & Students Accounts)	1,500	0.5%	0.5%	0.5%
Ledger Fees - Current Accounts	10,000 for the first 10 transaction then 1,000 per debit transaction thereafter	16.00	700.00	16.00
Ledger Fees - Savings Account (Excluding Cub, Simba, Community & Students Accounts)	Amana Savings and other Savings Acoounts 1,200	7.00	176.00	7.00
Thirdy Cash Encashment				
Annual setup fee (SME & Corporate) to be paid by the account holder)	65,000	65.00	4,400.00	33.00
Withdrawal fee to be paid by the account holder pers transaction	6,500	13.00	450.00	7.0
Salary processing	2,600	Equivalent	130.00	Equivalent
Certificate of Balance				
Balance of Account (Flat fee per certificate)	39,000	Equivalent	Equivalent	Equivalent
Auditors Confirmation (Flat certificate)	26,000	Equivalent	Equivalent	Equivalent
Other Services				
Reference Letters	26,000	Equivalent	Equivalent	Equivalent

Trade Finance Bills for SME's and Corporate

Import Letter of Credit	
Issuance	1.30% per quarter (Min 100 USD) swift charge flat handling/release commission USD 19,50
Ammendment	130 Flat commission without 1.30% Extension per quarter
Retirement	0.30% Charge flat (Min 100 USD) retirement commission 50SWIFT charges flat 1.30% Acceptance per quarter
Cancellation	USD 260.00
Export Letter of Credit	
Advising	$130 Charge flat
Confirmation	0.70% per quarter
Negotiation	0.6% Charge flat USD 19.50 Discrepancy commission
Courier	$130 Charge flat
Discrepancy	$65 Charge flat
Discount	0.70% Charge flat
Import Collection (ICs) (Inward foreign documents & bilss for collection)	
Handling charges	$130 Charge flat
Remittance	Incoming USD 13 outgoing swift inland USD 50, outgoing swift foreign (USD 50 for less than 10000, (10000-20000 is 0.30% Min, Max 260 or (USD 20000 - above) is 0.4% (Min USD 50 max 390)
Avalization	0.80% on bill value
Past due	USD 39 per month - past due commission
Return of documents	USD 50SWIFT charges flat + USD 110 return documents courier fee
Export Collection	
Handling charges	$130 Charge flat
Export Collection	
Discounting	0.80% on bill value
Guarantees	
Issuance	1.50% per quarter
Ammendment	USD 130 Ammendment commission
Cancellation	USD 130 Ammendment commission
Extension	1.50% per quarter
Foreign Remittance	
Overseas banks	USD 50 Charge flat
To own banks	USD 33 Charge flat (KCB to KCB)
Inwards Remittance	
Commission	USD 13 Charge flat
Domestic Bills	
TISS	Tsh 10,000 Charge flat
Cheques for collection	
Cheque for collection - Swift charge (New)	USD 39 Charge flat
Collection comm.	USD 65 Charge flat
Unpaid cheque	USD 52 Chage flat
Drafts	
Commission	USD 39 Charge flat
Other services	
Courier charges	
Local	TSH 104,000 local courier
Foreign	USD 130 foreign courier
Tracer	Initial is free (each additional at USD 26)

Mobile Banking Service Charges

AIRTIME RECHARGE	CHARGES
Own phone number	Free
Other phone number	Free
Vodacom	Free
Tigo	Free
Airtel	Free
Zantel	Free
BILL PAYMENTS	**CHARGES**
Tanesco - Prepaid (LUKU)	Free
DSTV	Free
DAWASCO	Free
SASATEL	Free
TTCL (Prepaid)	Free
TTCL (Broadband)	Free
TTCL (Broadband)	Free
Uhuru Wireless	Free
ZUKU	Free
Startimes	Free
Smile High Speed Internet	Free
Azam Marine Services	Free

SERVICES	CHARGES
My Account	300.00
Balance Enquiry	300.00
Mini Statement	300.00
Invite Friend	300.00
Cheque book	300.00
Stop Cheque	300.00
Stop Card	300.00
Change PIN	0.00
Full Statement	500.00
Transaction alert	120.00
SEND MONEY TO E-WALLET (BANK2WALLET)	**CHARGES**
MPESA	1,300.00
AIRTEL MONEY	1,300.00
TIGOPESA	1,300.00
FUNDS TRANSFERS	**CHARGES**
Own Accounts	500.00
KCB Accounts	500.00
Other Accounts Banks	13,000.00
BENEFICIARY	
Add Beneficiary	0.00
Delete Beneficiary	0.00

BENEFICIARY	
Inter-company cash withdrawals charges; applicable in Kenya, Uganda, Tanzania, Rwanda and Burundi	Up to USD 60 Charge USD 4.00
	Up to USD 250 Charge USD 7.50
	Between USD 201-1250 Charge USD 13
	Between USD 1,251-6,250 Charge USD 26
	Above USD 6,250 charge 1.20% of daily cummulative withdrawals
Inter-company cash deposits charges; applicable in Kenya, Uganda, Tanzania, Rwanda and Burundi	Up to USD 250 Charge USD 7.50
	Between USD 201-1250 Charge USD 7.00
	Between USD 1,251-6,250 Charge USD 13
	Above USD 6,250 charge 0.60% of daily cummulative deposits
Inter-company transaction charges on cash withdrawals and deposits	Inter-company cash withdrawals 0.97% of the amount minimum
	Inter-company cash deposits 0.97% of the amount (minimum $35 and a maximum of $750) This excludes the swift charges stamp duty
Inter-company standing orders across all companies	Inter-company standing order USD 13

PLEASE NOTE: ALL TAXES INCLUDED

Name/Title	Signature	Date
ROJAS MDOE Head of Operations and IT	Signed	23/10/2017
MASIKA MUKULE Head of Retail Bnaking	Signed	23/10/2017

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Sophie Bosede Oluwole: Champion of African intellectual and philosophical culture

By Special Correspondent

As Mother Earth receives the remains of Professor Sophie Oluwole last week, academics and cultural activists worldwide would miss one of the most articulate champions of the African intellectual and philosophical culture.

The demise of Prof. Oluwole would leave a lacuna in the diminishing circle of Nigeria's burnt out academic community.

. Oluwole, who died about midnight of December 23, 2018, was the first Nigerian woman to earn a doctorate in Philosophy from a Nigerian university, and one of the very few academics who popularized African Philosophy. Through her frequent association with the mass media, she domesticated and gave public face and relevance to the supposedly arid discipline.

Fondly called Mamalawo for comparing her intellectual exercise to the enterprise of the Babalawo, Oluwole was an ordinary Nigerian intellectual who deployed her brutal frankness and conviction to courageously put the Yoruba culture in the global philosophical annals.

In a career that spanned nearly five decades of relentless research and consistent inquiry into African culture, Oluwole waded through professional flagellation of superiors who were acolytes of colonial intellectual tradition, and survived the sexist derision of a male dominated philosophical circle to gain acceptability.

What was her point? Her point was to do battle with an influential Western tradition that claimed Africans had no philosophy. She drew great insights from early twentieth century anthropologists, who argued that Africans had no sense of history and were bereft of the capacity to reason.

Certain Western scholars in collusion with Africans of the Oxon-Cambridge tradition had concluded that there was nothing like African Philosophy, in the same manner one could not talk of African Economics or African Mathematics. But she demolished all that stereotype

To debunk the claims of scholars who derided African culture as one bereft of sound, philosophical tradition, Oluwole volunteered a proviso: To posit that African Philosophy does not exist, one must examine the language and culture of the African people and the ideas expressed, and then on the basis of inferences drawn, conclude that African Philosophy does not exist. And since the critics of African Philosophy had not done that, she decided to test the efficacy of the analytic tradition she was schooled in, by critically examining her native Yoruba culture as an example of genuine African Philosophy. The result of her sustained enthusiasm was her first major publication, Witchcraft, Reincarnation and the Godhead. Thereafter came other works discussing the oral philosophical literature, the Ifa corpus, African womanhood in relation to Western feminism, amongst others. A few years ago she stunned the intellectual community with a controversial work that compared Socrates of Athens and Orunmila of Ile-Ife.

Sophie Oluwole was born on May 12, 1935, in Igbara Oke, Ondo State, to Bini parents who traced their ancestry to a royal family of Benin, present-day Edo State. She was raised in Igbara Oke and had part of her early education in Ife and Ilesha.

After a stint as a teacher, she accompanied her husband in the late 1950s to Europe for further studies. With dashed hopes of acquiring degrees in Russia, Germany and the United States owing to marital responsibilities, she came back home to study at the University of Lagos, where she graduated with a combined honours degree in History, Geography and Philosophy.

Having settled for philosophy upon her graduation, she was employed as Assistant Lecturer in 1972. She later on pursued her postgraduate programme, which she completed at the University of Ibadan, with a Ph.D in philosophy in 1984. She later rose through the ranks to become a professor and also Dean of Student Affairs until she retired in 2002.

After retirement, Oluwole worked on contract at the Lagos State University (LASU) and became director, School of Communications. She also established the Centre for African Culture and Development under whose platform she pursued a productive life of post-retirement engagements, including adjunct positions in universities, home and abroad, and conference presentations on the subject of African Philosophy.

One of the products of this stage of research was the ambitious project of a comparative study of Socrates, the acclaimed father of Western philosophy and Orunmila, the progenitor of Yoruba philosophy.

The project, which led to the publication of her controversial bestseller Socrates and Orunmila: Two Patron Saints of Classical Philosophy, opened new vistas for more cross-cultural dialogues amongst intellectuals and cultural activists.

Oluwole was said to have returned from one of such engagements in Brazil, and her allegedly overworked and exhausted octogenarian body could no longer match the youthful vitality of her ebullience and sound intellect. And she passed on.

There are invaluable lessons to be learnt from the prodigious intellectual energy of Prof. Oluwole.

First, she demonstrated a tenacity for scholarship and consistency for research long after retiring from the academia. Such a quality, which seems like a tall order for new generation of professors, was in sync with her position as a professor.

Unlike many professors who frolic around the corridors of power in search of handouts and juicy sinecurist engagements in government, Oluwole exuded, even at retirement and old age, an academic culture and intellectual mien that confer value on professorship. Thus her life becomes a worthy example for today's young professors, who upon their appointment assume that they have reached a cul-de-sac in their career.

The message is that professorship is not a status symbol or an ornament to be paraded like a necklace. It has to be continually justified by demonstrable products.

Furthermore, despite being a woman she sustained a position of relevance in public discourse with confidence and polite arrogance. By this, she was an example for female intellectuals and academics who have been cowed to insignificance by the challenges of their professions.

Compared to other disciplines, philosophy is one area lacking in profound female scholarship. How many renowned female philosophers can one truly count apart from those stationed as teachers? The myth Oluwole might have inadvertently debunked was that women do not have the capacity for profound ratiocinative scrutiny.

Moreover, Oluwole's life signaled the fact that the true mark of scholarship is solving problem and breaking new grounds. To the problem 'Does African Philosophy exist?' Oluwole demonstrated her mettle by her products rather than joining the bandwagon on a merry-go-round of endless polemics.

With raw, shameless resolve, Oluwole put in passion and personal sacrifice to entrench her intellectual conviction on a global academe that had always been riddled with Euro-Western ethnocentricism and prejudice against ideas emanating from Africa.

President Muhammadu Buhari extended heartfelt condolences to the Oluwole family on the death of Sophie Oluwole, renowned philosopher and Nigeria's first female doctorate degree holder in philosophy.

The president joins members of the family, the academia and other close associates in mourning the cerebral philosopher, who through her teachings and works celebrated the Yoruba culture, history and worldview, and reminded the world that within pristine traditions are values that promote the ideals of democracy, fairness, equity and justice.

President Buhari believes that the deceased will be honoured and remembered for her commitment and skill in spreading the word about the good in promoting African tradition, culture, knowledge and languages.

He urges all who mourn Oluwole to honour her memory by carrying on from where she left off in her zeal to promote indigenous knowledge, skills and discipline that could help us redefine ourselves as a people and a nation.

The president prays that almighty God grant her soul eternal rest and comfort all who mourn.

Letshego Bank

LETSHEGO BANK (T) LIMITED

UNAUDITED FINANCIAL STATEMENTS

REPORT OF CONDITION ON BANK PURSUANT TO SECTION 32(3) OF THE BANKING AND FINANCIAL INSTITUTION ACT ,2006

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019 (Amounts in million of shillings)

		Current Quarter 31-Mar-2019	Previous Quarter 31-Dec-18
A.	ASSETS		
1	Cash	677	726
2	Balances with Bank of Tanzania	3,150	4,113
3	Investments in Government Securities	-	-
4	Balances with Other Banks and Financial Institution	488	1,465
5	Cheques and Items for Clearing	13	229
6	Interbranch Suspense (NET)	-	-
7	Bills Negotiated	-	-
8	Customers Liabilities for Acceptances	-	-
9	Interbank Loan Receivables	-	-
10	Investment in Other Securities	-	-
11	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	27,524	28,918
12	Other Assets	4,044	3,276
13	Equity Investments	-	-
14	Underwriting Account	-	-
15	Property, Plant and Equipment	1,240	1,339
16	TOTAL ASSETS	37,135	40,066
B.	LIABILITIES		
17	Deposits From Other Banks and Financial Institution	1,759	3,400
18	Customer Deposits	7,601	11,397
19	Cash Letter of Credit	-	-
20	Special Deposits	-	-
21	Payment Orders/Transfers Payable	-	-
22	Bankers' Cheques and Drafts Issued	-	-
23	Accrued Taxes and Expenses Payable	879	36
24	Acceptances Outstanding	-	-
25	Interbranch Float Items	-	-
26	Unearned Income and Other Deferred Charges	91	123
27	Other Liabilities	2,766	852
28	Borrowings (Subordinated Debts)	8,981	9,224
	TOTAL LIABILITIES		
29		22,078	25,032
30	NET ASSETS/(LIABILITIES) (16 minus 29)	15,057	15,034
C.	CAPITAL AND RESERVES		
31	Paid-up Share Capital	37,757	37,757
32	Regulatory Reserves	-	-
33	Prior Year Retained Earnings	(22,723)	(22,990)
34	Profit (Loss) Account	23	268
35	Other Capital Account	-	-
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	15,057	15,034
38	Contingent Liabilities	-	-
39	Non-performing Loans & Advances	5,424	5,843
40	Allowances for Probable Losses	7,351	8,281
41	Other non performing assets	-	-
		-	-
D.	PERFORMANCE INDICATORS		
(i)	Shareholders' Funds to Total Assets	41%	38%
(ii)	Non-performing Loans & Advance to Gross Loans	15.78%	15.60%
(iii)	Gross Loans and Advance to Total Deposits	373%	251%
(iv)	Loans and Advances to Total Assets	74%	72%
(v)	Earning Assets to Total Assets	74%	72%
(vi)	Deposit Growth	-37%	-7%
(vii)	Assets Growth	-7%	-8%

STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2019 (Amounts in million of shillings)

		Current Quarter 31-Mar-2019	Comp. Quarter 31-Mar-2018	Cumul. current year 31-Mar-2019	Cumul. Comp. year(YTD) 31-Mar-2018
1	Interest Income	2,106	2,450	2,106	2,450
2	Interest Expenses	(616)	(874)	(616)	(874)
3	Net Interest Income	1,490	1,575	1,490	1,575
4	Bad Debts Written Off	(1,268)	-	(1,268)	-
5	Provision For Bad and Doubtful Debts	1,275	(796)	1,275	(796)
6	Non-Interest Income	516	782	516	782
6	Foreign Exchange Profit(Loss)	107	135	107	135
6	Fees and Commissions	350	598	350	598
6	Dividend Income	-	-	-	-
6	Other Operating Income	59	50	59	50
7	Non-Interest Expenses	(1,989)	(2,120)	(1,989)	(2,120)
7	Salaries and Benefits	(1,110)	(1,226)	(1,110)	(1,226)
7	Fees and Commission	-	-	-	-
7	Other Operating Expenses	(879)	(894)	(879)	(894)
8	Operating Income/Loss	23	(559)	23	(559)
9	Income Tax Provision	-	-	-	-
10	Net Income/(Loss) After Income Tax	23	(559)	23	(559)
11	Number of Employees	166	189	166	189
12	Basic Earnings Per Share	0.00	0.00	0.00	0.00
13	Diluted Earnings Per Share	0.00	0.00	0.00	0.00
14	Number of Branches	5	5	5	5
	PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	0%	-1%	0%	66%
(ii)	Return on Average Shareholders' Funds	0%	-4%	0%	5%
(iii)	Non-Interest Expenses to Gross Income	76%	66%	76%	72%
(iv)	Net Interest Income to Average Earning Assets	4%	5%	4%	6%

CASH FLOW STATEMENT AS AT 31 MARCH 2019 (Amounts in million of shillings)

		Current Quarter 31-Mar-19	Previous Quarter 31-Dec-18	Current Year Cummulative 31-Mar-19	Cumul. Comp. year(YTD) 31-Mar-18
	Profit / (Loss) before Tax	23	949	23	(559)
	Adjustment for Non-Cash Items				
	-Net Impairment Change on Loans and Advances	(1,275)	(923)	(1,275)	1,046
	-Depreciation and Amortisation	118	-		
	-(Profit)/Loss on Disposal of Items of Property and Equipment	-	-		
	Cash Flow from Operating Activities before Changes Working Capital Items	(1,134)	26	(1,252)	488
	-Net Change in Loans and Advances	2,670	2,596	2,670	1,734
	-Gain/(loss) on Sales of Assets	-	-		
	-Net Change in Deposits	(5,436)	(799)	(5,436)	4,500
	-Net Change in Short Term Negotiable Securities	-	-	-	
	-Net Change in Statutory Minimum Reserve		-	-	
	-Net Change in Other Liabilities	2,724	(923)	2,724	465
	-Net Change in Other Assets	(767)	776	(767)	(574)
	-Tax Paid	-	-	-	-
	-Others		-	-	-
	Net Cash Provided/(Used) by Operating Activities	(1,944)	1,676	(2,061)	6,613
II.	Cash Flow from Investing Activities				
	Dividend Received	-	-	-	
	Purchase of Non Current Assets	(18)	(22)	(18)	(284)
	Proceeds from Sale of Fixed Assets	-	-	-	-
	Purchase of Non-Dealing Securities	-	-	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-	-	-
	Other Redemption/(Investment) in financial assets	-	-	-	-
	Net Cash Provided/(Used) by Investing Activities	(18)	(22)	(18)	(284)
III.	Cash Flow from Financing Activities				
	Repayment of Long-Term Debt	-	-	-	-
	Proceeds from Issuance of Long-Term Debt	-	2,295	-	-
	Proceeds from Issuance of Share Capital	-	-	-	(778)
	Payment of Cash Dividends	-	-	-	-
	Net Change in Other Borrowings	(243)	-	(243)	-
	Others	-	(2,782)		
	Net Cash Provided/(Used) by Financing Activities	(243)	(487)	(243)	(778)
IV.	Cash and Cash Equivalent				
	Net Increase/(Decrease) in cash and cash equivalents	(2,205)	1,166	(2,205)	5,551
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	6,533	5,367	6,533	4,315
	Cash and Cash Equivalents at the End of the Quarter/Year	4,328	6,533	4,328	9,866

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE QUARTER ENDED 31 MARCH 2019 (Amounts in million of shillings)

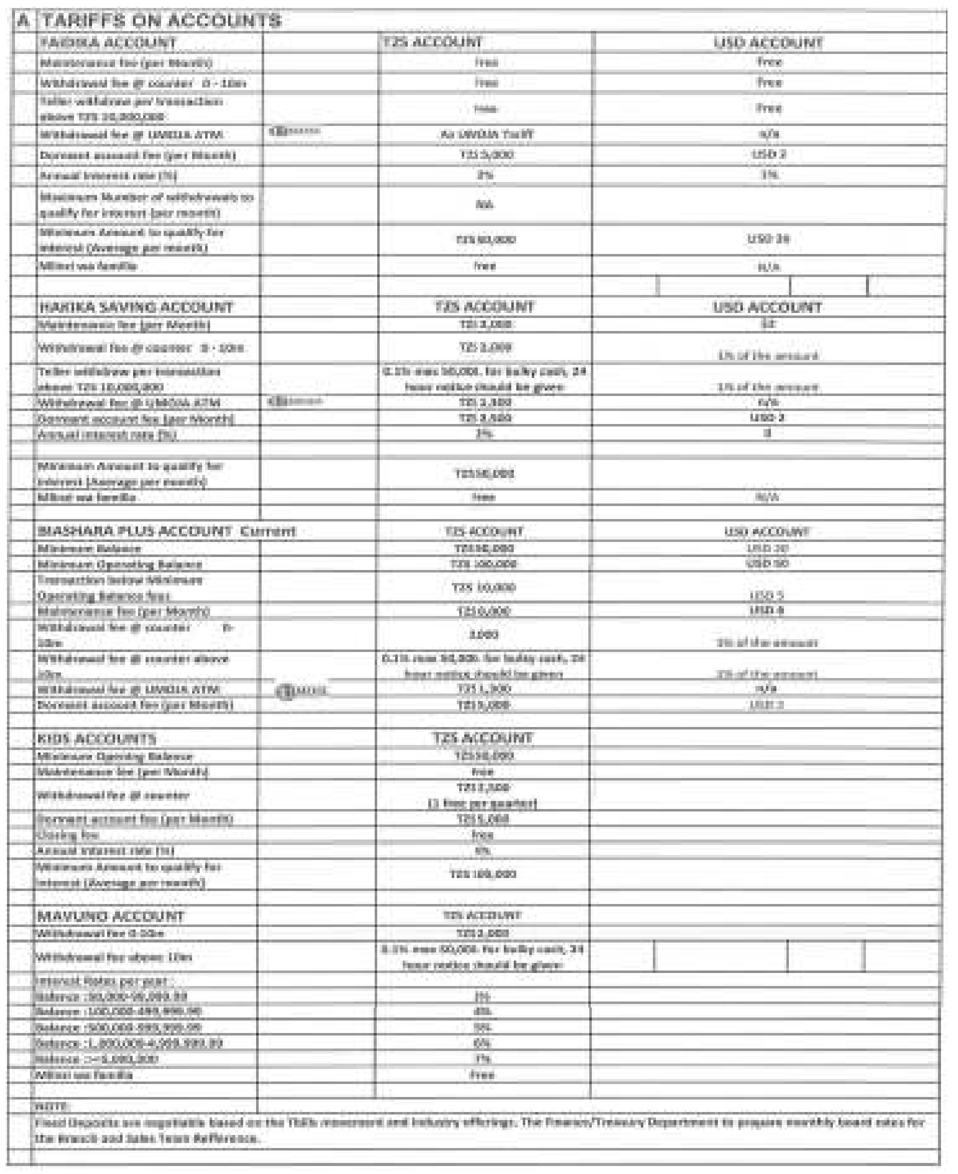
Current year 2019	Share Capital	Preference Share Capital	General Risk Reserve	Regulatory Reserve	Accumulated Loss	Total
Balances at the beginning of the year	29,237	8,519.90	291.42	-	(23,014.12)	15,034
1 Issue of share capital -non cummulative preferen						-
2 Transfer to general Provision reserve			-		-	-
3 Transfer to specific provision				-	-	-
4 IFRS 9 adjustment						-
5 Regulatory Reserve						-
6 Profit for the year					23.20	23
7 Others						-
Balance as at the end of the current period	29,237.00	8,519.90	291.42	-	(22,990.92)	15,057.40
Previous Year 2018						
Balances at the beginning of the year	29,237	6,236	283	211.14	-17,220	18,747
1 Issue of share capital -non cummulative preferen		2,283.60				2,284
2 Transfer to general Provision reserve			8.58		(8.58)	
3 Transfer to specific provision				(211.14)	211.14	-
4 IFRS 9 adjustment					(6,264.17)	(6,264)
5 Regulatory Reserve						-
6 Profit for the year					267.56	268
7 Others						
Balance as at the end of the previous period	29,237.00	8,519.90	291.42	0.00	(23,014.12)	15,034.20

We, the undersigned have examined the information above and hereby declare that the information is true and correct to the best of our knowledge and information.

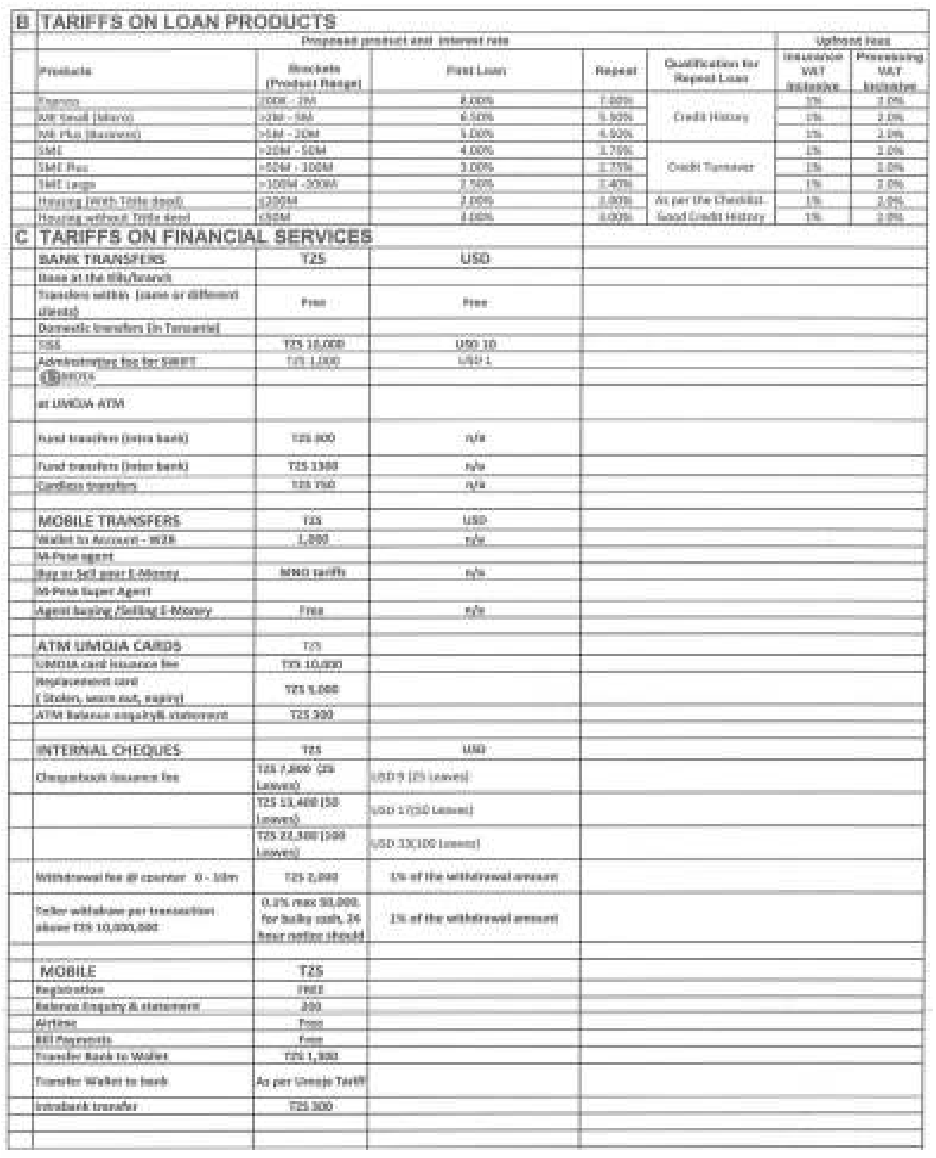
We, the under-named, non-executive members of the board of directors, attest to the correctness of the prepared statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Signed by:	Signature	Date	Signature	Date
Thabit Ndilahomba Chief Executive Officer		29/4/19	**Simon Jengo** Chairman	29/4/19
Andrew Tarimo Chief Financial Officer		29/4/19	**Dr. Ellen Okoedion** Director	29/4/19
Rashid Sendoro Head of Internal Audit		29/4/19		

TARIFFS GUIDE



A TARIFFS ON ACCOUNTS



B TARIFFS ON LOAN PRODUCTS

C TARIFFS ON FINANCIAL SERVICES

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BUSINESS

INTEGRATION

Better air links needed to unlock Africa's potential – Wesgro CEO

CAPE TOWN

BETTER air connectivity within Africa is vital to unlock the continent's economic potential, according to Tim Harris, CEO of the Western Cape's investment and trade promotion agency Wesgro.

Harris was one of the opening speakers at the 4th AviaDev aviation development conference in Cape Town. "Last year this time Cape Town was in a drought, and tourism growth took a knock due to the news spreading globally, directly impacting international airlines flying to the city," said Harris. "So, the real test is how resilient you are in the face of a crisis."

Earlier this month Harris described as a "game-changer" the announcement by United Airlines that it intends launching a new non-stop flight between the US and Cape Town.

He credits the role the collaborative partnership of Cape Town Air Access played in the process of launching the flight, especially because it required co-operation at various levels - from national to local authorities, as well as within the private sector.

Growth despite drought, Brexit

"We experienced seriously high growth in the years before the drought hit and impacted our international tourism arrivals," said Harris. "At the same time, the UK's issues with Brexit probably also made an impact on arrivals from that market."

Despite these challenges, Harris said there had been 8.5% growth in international arrivals at the Cape Town International Airport.

Top African growth markets

In 2018, six other African countries were among the top-15 source markets for international arrivals by air to Cape Town, especially from Zimbabwe. Wesgro sees the top African growth markets for Cape Town international air arrivals to include Rwanda, Zimbabwe, Egypt and Morocco.

RwandAir starting to fly to Cape Town last year played a big role in the growth in arrivals from Zimbabwe and Rwanda, said Harris. The airline has decided to increase its frequencies to the Mother City.

Furthermore, the growth in arrivals from Egypt and Morocco took place despite the lack of of non-stop connectivity to Cape Town at present. "This shows that we need better connections between Cape Town and North Africa and the unserved markets in West Africa," said Harris.

New destinations

Last year RwandAir, Austrian Airlines and Cathay Pacific started to fly to Cape Town, adding access to four new destinations, namely Kigali, Harare, Vienna and Hong Kong. There were also seven international route expansions from Cape Town by, among others, Kenya Airways, TAAG, Airlink, Air Namibia, Condor, Edelweiss and Singapore Airlines. Since 2015, four new African airlines started flying to Cape Town, namely Ethiopian Airlines, TAAG, Kenya Airways and RwandAir.

Geita regional commissioner Gabriel Luhumbi cuts a ribbon to inaugurate NMB Bank branch in Mbogwe District, Geita Region, at the weekend. He is with (from-L) Mbogwe branch manager Daudi Mkanza, NMB western zone manager Sospeter Magesse, head of business banking Donatus Richard, Mbogwe district commissioner Martha Mkupasi and western zone relations manager Suma Manunu. Photo: Guardian Correspondent

EXPANSION

RC determined to see Geita become Lake Zone Victoria commercial hub

By Guardian Reporter

THE opening of a 25 NMB Bank Plc's branch in Geita region is an important milestone as the Lake Zone gold rich jurisdiction targets to become a commercial hub in East Africa.

Geita Regional Commissioner Gabriel Luhumbi said last Friday while opening a new NMB branch in Mbogwe District, that his region's geographic position allows it to be a centre of regional trade.

"Geita is endowed with abundant of resources such as gold, milk, honey, rice and many more and it easily connects to Kigali, Kampala and Dodoma among others hence very strategic for investment and trade opportunities," Eng Luhumbi said.

"Business people can now deposit all their bulk cash after concluding business deals directly at this branch rather than travel long distances with cash which is very risky," the Geita RC added.

He said many people in the region have a habit of keeping huge amounts of money earned from gold selling at home or bury it under trees which more often than not, puts them in harm's way. "I advise you to take advantage of this new branch to keep your money safe. Whenever you get money, put it in the bank or finalize all transactions directly at the bank," Eng Luhumbi advised.

Apart from praising NMB for bringing financial services closer to the people of Mbogwe, the RC requested the bank not only to avail banking services but also look at organising an economic forum aimed at imparting financial literacy and showcasing its products to Geita market.

Speaking at the launch, Mbogwe District Commissioner, Martha Mkupasi said by opening the branch, NMB had accomplished one of the government's objectives of extending financial services closer to the people in remote places.

"The bank will not be providing banking services as the only important service to the people but is a serious partner in development," Mkupasi said. She praised the management of NMB for deciding to extend services to her district saying residents were forced to travel 50 kilometres to Kahama or Bukombe to get banking services.

NMB's acting Head of Business Banking, Donatus Richard said the new Mbogwe branch will issue all banking services including account opening, loan issuance and cash withdrawals among others.

NMB Bank Pls is the country's largest commercial bank with 229 physical branches covering 99 percent of the country's administrative districts, over two million customers, over 800 ATMs and 7,000 plus NMB Wakalas.

UNIVERSITY of MARYLAND
SCHOOL OF MEDICINE

INSTITUTE OF HUMAN VIROLOGY

Tender for Printing Prevention of Mother to Child Transmission (PMTCT) Data Recording and Reporting Tools

Background

Maryland Global Initiatives Tanzania (MGIT) is a non-profit affiliate of the University of Maryland, Baltimore, working to reduce the spread and impact of HIV/AIDS in seven countries. In Tanzania, Maryland Global Initiatives provides technical assistance to various Regional Health Management Teams (RHMTs) and works with the Ministry of Health, Community Development, Gender Elderly and Children (MoHCDGEC). MGIT conducts activities in Dar es Salaam, Tanga, Simiyu, Shinyanga, Mwanza, Mara, Kigoma, Kagera, Tanga and Coast regions.

UMB-MGIT invites sealed quotations from the reputed Printing firms to print Prevention of Mother to Child Transmission (PMTCT) Data Recording and Reporting Tools.

Eligibility Criteria for bidder

1. The bidder must qualify the following eligibility criteria: -
   - i. It should be mentioned specifically whether price quoted includes all taxes and duties.
   - ii. The interested potential vendor/supplier are required to provide information/ company profile including documents that justify proper registration with relevant authority such as Tax identification number (TIN), Value added Tax (VAT), certificate of incorporation issued by BRELA.
   - iii. All total amount shall be indicated both in words and figures.
   - iv. The bidder must have experience in printing working tools in the past or should be listed on the Government Procurement Agency, as a certified printing firm. The Bidder to provide details of these implementations along with PO and customer reference letter.
   - v. The Institute reserves the right to accept or reject any Bid, without assigning any reason thereof. No correspondence in this regard will be entertained.
   - vi. Vendors will be selected based on the technical and financial responsive.
   - vii. The shorter turnaround time to submit the completed work is an added advantage

Printing Specification is descripted underneath; however, bidders should visit the office to be acquainted with the samples of the printing materials and the maximum number of quotes is 2 lots per bidder.

No.	Description	Specification	Type	Number of Copies	LOT
1	MC Cohort Registers	A3; 2000 cover paper type, Color printing; 80gsm paper Printing; Duplex	Books	20,000	1
2	MC Cohorts Reports	A3, 1 color printing, cover paper type weight 1000gsm; inner paper weight 70gsm (duplex paper) Feature: NCR	Books	12,000	
3	HEID Cards	Width 42x 29.5 height, cover full color, hardbound, 100 sheet 80gsm woodfree, one color both side printing Printing; Duplex	Pcs	100,000	2
4	CTC 2 Cards	Printing One color, A3 size full colour both sides printing, manila green 250 gsm	Pcs	150,000	
5	DBS Collection Form	Width 42.5 x 29.5 height, cover full color, Hardbound, 24 sets, 2ply one color, one side printing. Feature: NCR	Books	10,000	3
6	DBS Collection log	A4 size 200 gsm, inner paper; NCR; Inner paper weight; 70gsm manila, both sides printing, one color printing	Books	10,000	

Submission requirements:

Interested eligible applicants must submit a sealed proposal to the undersigned, not later than **3rd May 2019 at 12:00** hours local time and will be opened promptly thereafter in the public and presented to the vendors who choose to attend the opening ceremony at the MGIT office.

Sealed envelopes should be clearly marked as "Quotes for Printing PMTCT Tools to UMB-MGIT".

The Procurement Lead,
University of Maryland Baltimore, Maryland Global Initiatives Tanzania
Plot 6, Kenyatta Drive, P.O. Box 75568,
Tel No: +255 22 266 6849, Fax: +255 22 266 6863

215197301

Save the Children

EXCITING CAREER OPPORTUNITY

Save the Children has been working in Tanzania for more than 30 years. We are working with government, local organizations and other international agencies to reduce child malnutrition, improve maternal, newborn and child health services, support and strengthen early childhood development, primary, alternative and inclusive education and educational systems. We strengthen child protection systems for vulnerable children, promote children's participation and contribution to policy and resource allocation for services which concern them, support, and respond to emergencies. We are looking for an experienced, enthusiastic and motivated and results oriented individual with strong commitment, and track record of effective programme delivery through sound project management, capacity building skills and a commitment to the promotion of children's rights to fill the following position:

1. **Child Protection/Child Rights Governance Programme Manager – Dar es Salaam**

ROLE PURPOSE: The Programme Manager is accountable for providing management and oversight of the implementation of the SIDA CP/CRG programme and to represent and advocate for Save the Children's work and organizational priorities in Child Protection and Child Rights Governance with a wide range of external parties including government representatives, communities, donors, UN and other humanitarian agencies operating in the area. Provide leadership and guidance to the programme team.

How to apply for the position:

Please read the full details of the position at **http://tanzania.savethechildren.net/jobs** and apply as instructed. Only submit cover letter and recent Curriculum Vitae in a single file. Do not attach any certificate at this stage, applications with certificates attachment shall not be considered. Indicate the position title and location in your cover letter. Only short listed candidates will be contacted for Interview.

Indicate the position title and based location in your cover letter. Use your two names when attaching your CV and cover letter.

Application closing Date: 09th May 2019

"Save the Children is committed to ensuring that all our personnel and programmes are absolutely safe for children. We undertake rigorous procedures during the recruitment process including background checks to ensure that only people suitable to work with children are allowed to join our organisation and all candidates will therefore be subject to this scrutiny."

215197501

policy forum

Budget Working Group

2019/20 Pre-Budget Position Statement

Preamble

Policy Forum (PF), a network of 79 civil society organisations brought together in their interest in public money accountability, has prepared this position statement to stimulate and inform ongoing discussions on the 2019/20 budget. The submission, with inputs from member organisations coordinated by the network's Budget Working Group (BWG) focuses on the implementation of the Five-Year Development Plan (FYDP II 2016/17 to 2020/21) whose theme is 'Nurturing Industrialisation for Economic Transformation and Human Development' and will culminate in the next financial year (2020/21). Important to note is that soon thereafter, the longer-term National Development Vision 2025 whose aspiration was that of transforming the economy into middle income and semi-industrialised will also have concluded.

This brief analysis, therefore, takes stock of what has been accomplished since the inception of the FYDP II in 2016/17 and tries to capture information on priority areas addressed in the annual plans, allocations and disbursements based on both domestic revenue and external sources and implementation progress in some selected sectors. The submission puts forwards some key policy recommendations that warrant policymakers' attention if some desired objectives of the current plans are to be realised.

An Overview of the Budget at the National Level

From 2016/17 to 2019/20, the national budget has been gradually increasing between the range of 2% to 7% with the highest increase of 6.8% observed in 2017/18 (TZS 31.7 trillion from TZS 29.5 trillion in 2016/17) and the lowest increase of 1.9% observed in the proposed 2019/20 budget (TZS 33.1 trillion from TZS 32.5 trillion in 2018/19). A similar gradual trend is observed when the budget is further broken down into development and recurrent expenditures. See figure 1 for these allocations.

Year	Tax Revenue (bil)	Non tax Revenue (bil)	Domestic & External Borrowing	Grants and Concessional loans (bil)	Total Budget (bil)
2016/17	15,105.1	3,358.4	5,374.3	5,701.8	29,539.6
2017/18	17,106.3	2,870.7	7,763.9	3,967.1	31,708.0
2018/19	18,737.0	2,158.8	8,904.7	2,676.6	32,477.1
2019/20	19,866.4	3,178.9	7,276.4	2,783.7	33,105.4

Table 1: Sources of Funding from 2016/17 to 2019/20

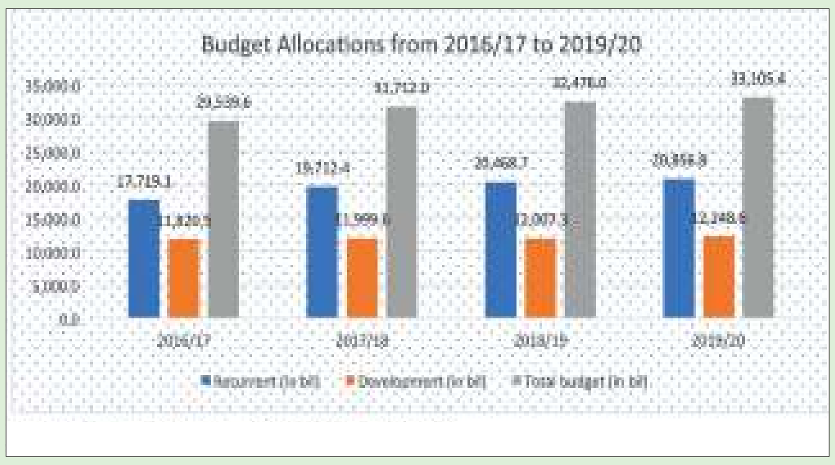


Chart 1: Budget Allocation trend from 2016/17 to 2019/20

Revenue Collection and Disbursement Trend

During this period (2016/17 to 2018/19), tax revenue has remained the only source of funding that has been performing well compared to others. External borrowing, assistance, and General Budget Support have, on the other hand, been inadequate calling for strategic measures of improving domestic resource mobilisation. In the 2016/17 budget of TZS 29.5 trillion for instance, the government managed to collect TZS 25.3 trillion with tax revenue collecting over 90% of the target and external borrowing, assistance and General Budget Support contributing 53.5% of the target.

Tax revenue has over the years seen consistent growth in both share in the budget and in collection. Generally, tax revenue constitutes over 50% of the funding. Other sources of funding (non-tax revenue, domestic and foreign borrowing, and grants and concessional loans) to the budget show an inconsistent pattern. Table 1 shows the contribution of different sources to the budget over the period under review.

Despite the continuous increase in the budget from 2016/17 to 2019/20, levels of disbursements have not been encouraging. This to a large extent is attributed to missing revenue collection targets from both domestic sources and foreign ones. The development side of the budget has been the most affected expenditure category in terms of disbursement.

While the 2016/17 budget for development expenditure almost doubled from TZS 5.9 trillion in 2015/16 to TZS 11.5 trillion, actual expenditure by the end of the year was only TZS 4.2 trillion representing 52% of the targeted expenditure .

According to the report by the Controller and Auditor General for the year ending June 2018, the government managed to collect TZS 27,696 billion for its 2017/18 budget. This represents 87% revenue collection performance from both domestic and foreign sources. This revenue collection was realized from tax revenue, non-tax revenue, domestic borrowing, grants, external concessional loans and external non-concessional loans at the rate of 89%, 55%, 92%, 88% 89% and 109%, respectively.

While the government had planned to collect TZS 20,894.6 billion as domestic revenue in its 2018/19 budget, until January 2019 it had collected over 50% of the target (TZS 11,005.6 billion). On the other hand, during the same period grants and concessional loans had been received to the tune of TZS 125.4 billion, which is only 5% of the target (TZS 2,676.6 billion).

In terms of disbursement during the financial year 2018/19, until January 2019 the government had released TZS 1,034.8 billion. Out of this, TZS 10,962.1 billion was for recurrent expenses (which is 53.6% of the target) while development expenditure had received TZS 2,788.5 billion which is only 23% of the allocation (TZS 12,007.3 billion). The recent report by the Controller and Auditor General for the financial year ending June 2018 continues to manifest serious problems in the use of public resources. It is also noted that in terms of working on the recommendations to improve financial discipline, there are inadequate improvements compared to last year owing to the inadequate management follow-up to address the outstanding audit recommendations.

Based on previous years' budget allocations and disbursements, the estimates for 2019/20 seem to be a bit realistic. It is high time that our government plans based on resources it can potentially and realistically collect. An increase of a merely 2% of the budget can be realised if we keep enhancing mobilisation of domestic resources by closing all revenue leakage loopholes.

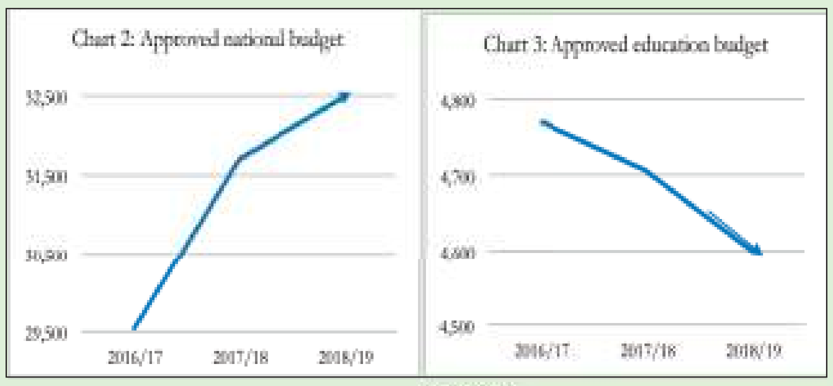
Trend in some selected sectors:

1. **EDUCATION SECTOR**

The government has for a while now taken the sole responsibility of financing basic education in the country through fee-free policy. By this decision, stakeholders and the general public would expect the budget for the sector to increase significantly. Surprisingly, for the past three financial years, the trend of allocation in the education sector has declined.

The education sector budget in the last three FYs has dropped from TZS 4,770 billion in 2016/17 to TZS 4,706 billion in 2017/18 and now to TZS 4,628 billion in this (2018/19) FY. This drop is equivalent to TZS 142 billion (equivalent to 3%) from TZS 4770 billion allocated in FY 2016/17 to TZS 4628 billion allocated and approved for FY 2018/19 expenditures.

Further, the proportion of education sector budget has declined from 17% in 2015/16 to 14% in 2018/19. This decline has not only lessened education sector's position in government's sectors priority lists but has also been short of regional and international commitments such as the Dakar commitment to allocate at least 20% (inclusive of the national debt) of the national budget to the education sector.



(Source: Budget books & citizen budget for 2016/17 – 2018/19)

It is important to note that during the financial year 2016/17 and 2017/18, Science, Technology, and Innovation (STI) was not amongst the government priorities in the education sector, and as such, no specific allocations were made toward this area. In the 2018/19 budget, however, there was 0.6% of the budget for the education sector set for STI. Although it is a small amount, we commend the government for this step; hoping that it will attract more resources in the future.

Budgeting for fee-free effect

Fee-free policy has led to increased enrolment in both primary and secondary schools by 17% and 12.6% respectively. With an increasing enrolment and decreasing budget, the education sector is haunted by several challenges including but not limited to; the shortage of classrooms, latrines and teachers' houses.

According to the Controller and Auditor General (CAG)'s Audit Report for FY 2016/17, primary schools have a shortage of 85% classrooms 83% pit latrines, 66% teachers' houses and 14% students' desks. Further, secondary schools have a 52% shortage of classrooms, 84% laboratories, 86% desks, 85% teachers' houses, 88% dormitories, and 53% pit latrines shortage. Therefore, with these challenges, it is indeed imperative that the government consider proper and adequate financing for the sustainability of the sector.

Key recommendations to the government:

1) On the employment of Teachers: A teacher is a fundamental pre-requisite for students' learning. The government in FY 2018/19 employed 4,840 teachers for primary and secondary schools and in February 2019 announced to employ around 4,549 at different levels. The government is reminded to implement a promise of employing 10,140 primary teachers as stated in 2018 in the upcoming FY.
2) While applauding the government's decision of removing Value Added Tax (VAT) for disposable female's sanitary pads made during the 2018/19 budget, we strongly recommend setting a mechanism of implementing such decision. We further suggest that the VAT deduction should not only be in disposable pads but also to reusable pads that are widely used too.
3) There is a need to visibly stipulate innovation fund in the budget instead of indirectly reflecting it in other ministries' budgets. Also, the fund should be used to accumulate internal sciences, technology and innovation (STI) capabilities through investing in human capital and institutions as well as strengthening the innovation system.

2. **WATER SECTOR**

Tanzania, being a member of the United Nations, signed and thus has accountability to the Sustainable Development Goals (SDGs) which cover a wide range of drivers across the three pillars of sustainable development, and include a dedicated goal on water and sanitation (SDG 6) that sets out to ensure availability and sustainable management of water and sanitation for all. SDG 6 expands the MDG 7 focus on drinking water and basic sanitation to now cover the entire water cycle, including the management of water, waste water, and ecosystem resources, with water at the very core of sustainable development.

Trend of Funding for the past three years (2016/17-2018/19)

While the development budget for the water sector during the last three years has largely depended on internal sources, the development budget for the irrigation sector has, on the other hand, depended largely on external sources. See table 2 below.

Table 2: Development Budget sources of funding:

Year	Total Development Budget (Water sector exclusion of irrigation)	Internal sources	Percentage	External sources	Percentage
2016/17	915,193,937,771	690,155,000,000	75.41	255,038,937,000	24.59
2017/18	623,606,748,000	408,617,643,000	66	214,989,105,000	34
2018/19	673,214,033,677	443,214,034,677	66	229,999,999,000	34

Source: 2016/17-2018/19 Water and Irrigation budget speech

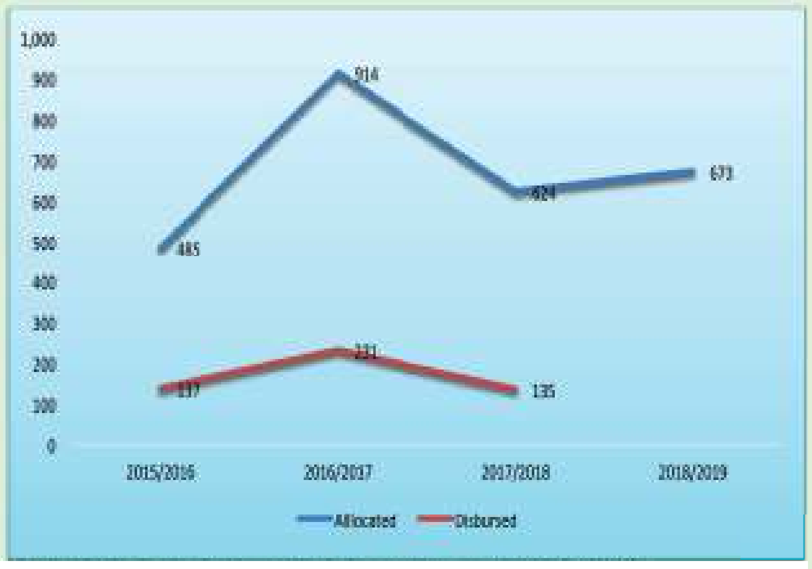


Chart 4: Trend of budget disbursement in the past four years (2014/15-2018/19)

In 2015/2016 and 2016/17 only 28% and 27.7% of the budgeted money was disbursed, respectively. In the last financial year, only 22% of the budget was disbursed by March 2018. This confirms that despite an increase of about 5% in the 2018/2019 FY, the challenge remains on the release of this budget to address challenges on the ground even though the increment may suggest the commitment of the government to address challenges in this sub-sector.

Dependence on foreign funding sources comes with its challenges. In many occasions, there are experiences of delays in disbursement. A typical example is in the construction, rehabilitation, and extension of water projects in district headquarters, towns, and national level projects. In 2016/17 a total of TZS 47 billion were set from internal sources and TZS 33 billion from external sources. While up until March 2017, TZS 13 billion of internal funds were disbursed and nothing was disbursed from external sources during the same period. (See Sub vote 3001 of FY 2017/18 Budget).

General observations in the water and irrigations sector budget for the past three years (2016/17-2018/19)

1) There is a lack of strategic gender mainstreaming and sex-disaggregated data in most budget speeches and reports which limit the integration of gender into budgeting documents.
2) The water sector budget is broadly aligned to sector policy priorities but the delays in disbursement of development funds to LGA are set to persist.
3) There is no doubt that the budget set for the water sector for 2017/18 is too low as compared to the magnitude of the problem. On the other hand, there is no reason to come up with an unrealistic budget that cannot be realized. It is far better to plan and implement small than being overambitious beyond what the country can afford.

Our key recommendations:

1) The government must establish timely and sufficient allocation and disbursement of water sector budget particularly for development projects in order to meet policy targets by 2020 and 2025 as well as the Global Agenda by 2030.
2) The government needs to establish separate budget lines and allocate enough funds for scaling-up investments on sanitation and hygiene for households/community, schools, and health.
3) The government needs to improve and harmonise gender-disaggregated data on water and sanitation sector with a very strong and real database informed by a Monitoring and Evaluation Framework to inform evidence during the planning and budgeting process.

3. **HEALTH SECTOR**

Share of the health sector in the national budget

For the FY 2018/2019, the Government of Tanzania has allocated TZS 2,054 billion for the Health Sector, which is 8.9% of the National budget exclusive of Consolidated Funds (CFS) or 6.1 inclusive of CFS . The overall allocation for Health Sector has gone down by 8% (TZS 2,222 billion in 2017/18 to TZS 2,054 billion in 2018/19) and is almost even with the allocation for 2016/17 of TZS 2,055 billion.

Percentage of Tanzania National Budget Allocation to health:

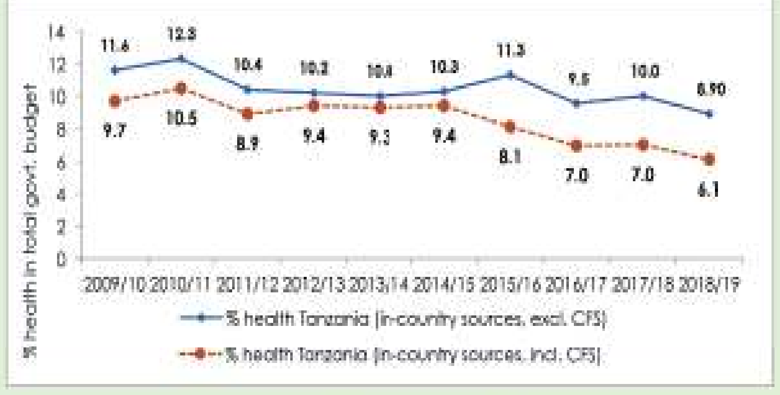


Chart 5: Percentage of Tanzania National Budget Allocation to health

Source: MOFP, 2008-2017; MOFP, 2017. Note: Values are inclusive of on-budget external support

The Health Sector Budget allocation trend has not been in line with the increasing demand based on population growth and high disease burden. Figure 5 shows a declining trend, which is far from attaining the Abuja target (15%) of which the Government is a signatory.

Budget Allocation vs. Strategic Plans

The fourth Health Sector Strategic Plan (HSSP IV) has estimated financial resources required to enable its implementation in improving the health and wellbeing of citizens. However, there is a notable financing gap as the trend of fiscal budget allocation to the health sector has been lower than the annual targets by about 50% as shown in figure 6. This financial gap directly affects the public per capita allocation; therefore, significant policy and systemic implementation measures need to be undertaken to cover this gap.

Health Sector Budget Allocation vs. HSSP IV estimates

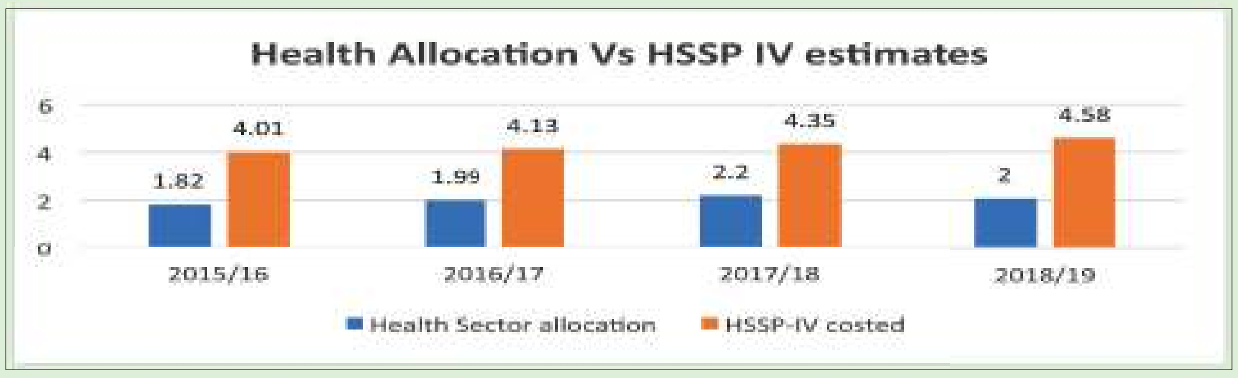


Chart 6: Health Sector Budget Allocation VS. HSSP IV estimates

Source: Budget books, Health Sector Strategic Plan IV

Compositions of Health Sector Budget (Development Vs. Recurrent)

The increase in trend of development budget allocations for the years 2015/16 to 2017/18 indicate efforts towards an increase in the use of technology, a decrease of manpower and attaining the LMIC status (Figure 7). The slight decrease of 2018/19-budget development share calls for attention to attain the 2025 goal.

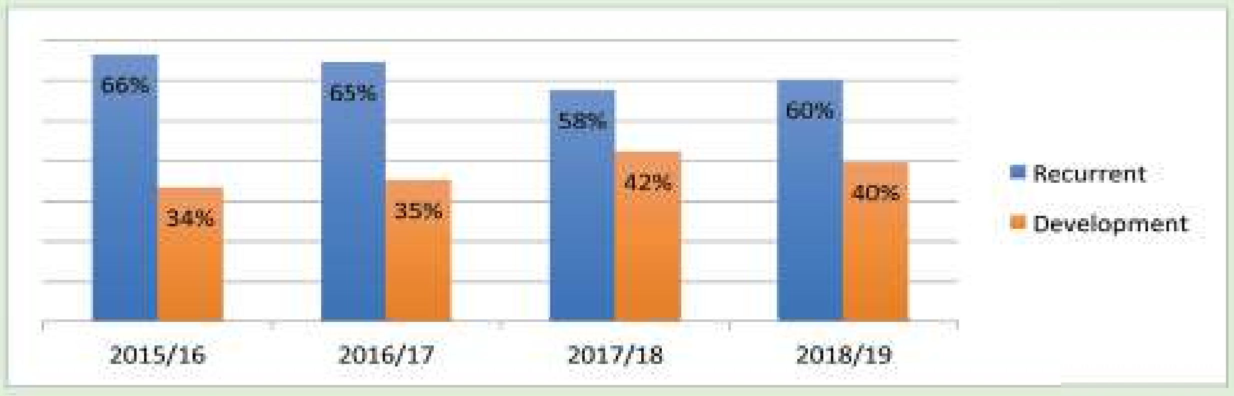


Chart 7: Compositions of Health Sector Budget (Development Vs. Recurrent)

Compositions of Health Sector Budget (Domestic vs. Foreign)

Composition of health sector Budget (Domestic Vs. Foreign) shows an increase in domestic contribution by 5% from the previous year and by 10% since 2015 in real terms. The domestic budget allocation for FY 2018/19 is TZS 1,736.1 Billion, which is equal to 85% of the total budget. The increase in domestic allocation is a realization of continued efforts made by different stakeholders who advocate for increased domestic share for the health budget. Equally, it demonstrates commitment by the Government to allocate more domestic resources to finance the Health Sector.

Key recommendations:

i. Budget allocation should consider population growth and increasing disease burden.
ii. Future budget plans should take into consideration strategic documents, which have been developed by different stakeholders and the government itself.
iii. It is important to close the funding gap in the costing of HSSP IV to ensure that the country remains on track to complete the objectives set in the plan, which ends in 2020.

4. AGRICULTURAL SECTOR

Share of the sector in the national budget

Agriculture financing in the country experiences the challenge of meagre resources allocation as compared to other sectors. The declining trend of agriculture sector financing clearly indicates its low priority in the current administration (Figure 8). Based on this, the agriculture transformation and industrialization agenda that have an impact on economic growth and poverty reduction will be a mere dream.

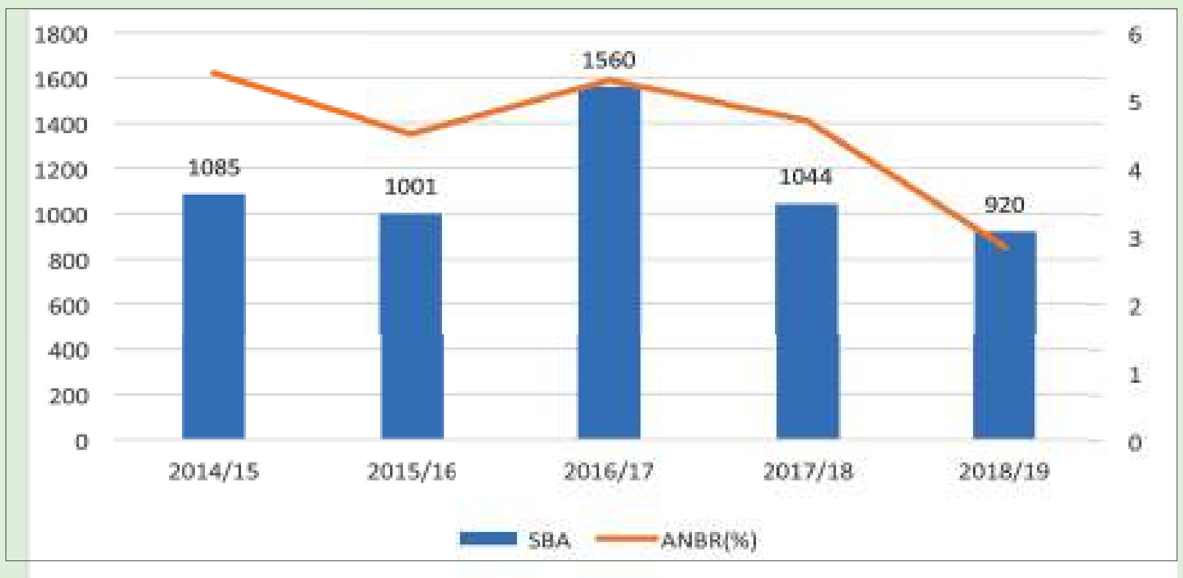


Chart 8: Share of agriculture budget to the total national budget (%)
Source: Budget speeches/citizens budget (2014/15 to 2018/19)

a) Development vs recurrent budget

Low budget allocation to development expenditure over time is observed, however, it is important that the government plans what it can realistically be able to implement.

FY	Budget Estimates (TZS)		
	Recurrent Expenditure	Development Expenditure	Total
2017/18	64,562,759,000	150,253,000,000	214,815,759,000
2018/19	64,105,298,000	98,119,516,000	162,224,814,000
2019/20	22,658,785,940	143,577,033,140	166,235,819,080

Table 3: Development VS Recurrent budget figures
Sources: MoA (Vote 43) 2017/18 to 2019/20

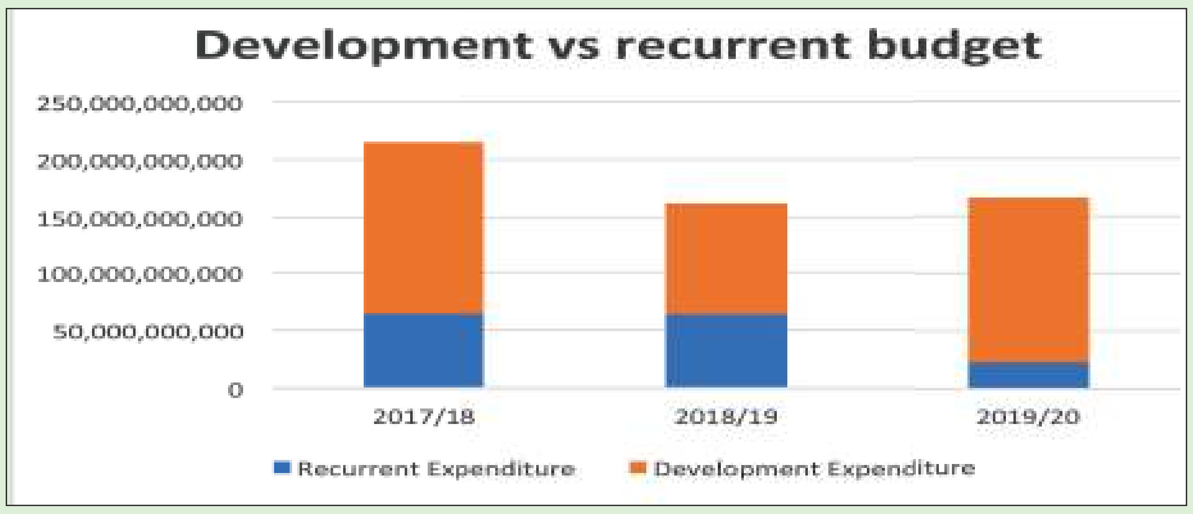


Chart 9: Development VS Recurrent budget figures

Sources: MoA (Vote 43) 2017/18 to 2019/20

b) Development Partners (DPs) commitments in financing agriculture

The issue of honouring commitments is a challenge to both government and development Partners, which in turn affect project implementation.

FY	Commitment	Disbursement
2014/15	22,044,770,000	21,457,435,750
2015/16	10,993,073,000	7,232,774,249
2016/17	78,527,497,000	2,366,743,994
2017/18	90,653,000,000	1,521,937,484

Table 4: Development Partners (DPs) Commitments to the Agriculture Financing (2014/15-2017/18)
Source: MoA

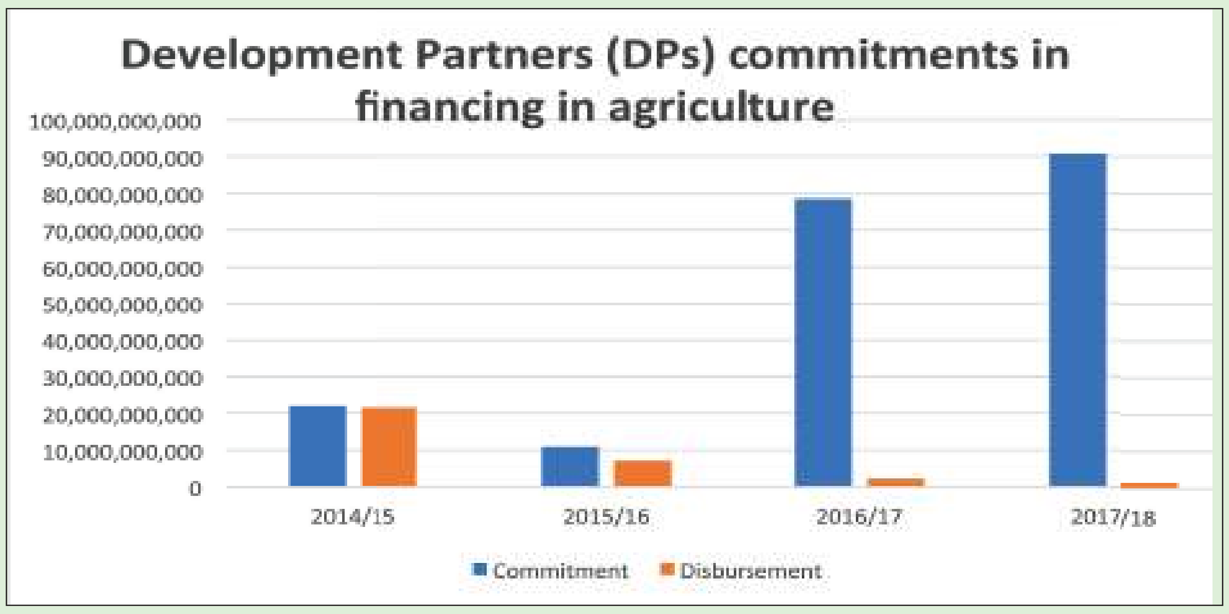


Chart 10: Development Partners (DPs) Commitments to the Agriculture Financing (2014/15-2017/18)
Source: MoA

c) Insights from the Controller and Auditor General Report

Even though the agricultural sector in the country is underfinanced, the Agricultural Development Bank (TADB) was reported to have diverted huge amounts of money for an unintended purpose (CAG report 2016/17). Instead of issuing loans to farmers, the TADB was reported to invest a significant part of its funds in fixed deposits.

According to the report, as to the end of 2016, the bank placed TZS 54.7 billion in fixed accounts, which is equivalent to 91% of the total advance towards share capital. The report also highlighted that, out of total loan portfolio of 3.95 billion, loans and advance to staff stood at TZS 1.71 Billion while TZS 2.23 Billion went to farmers as loans.

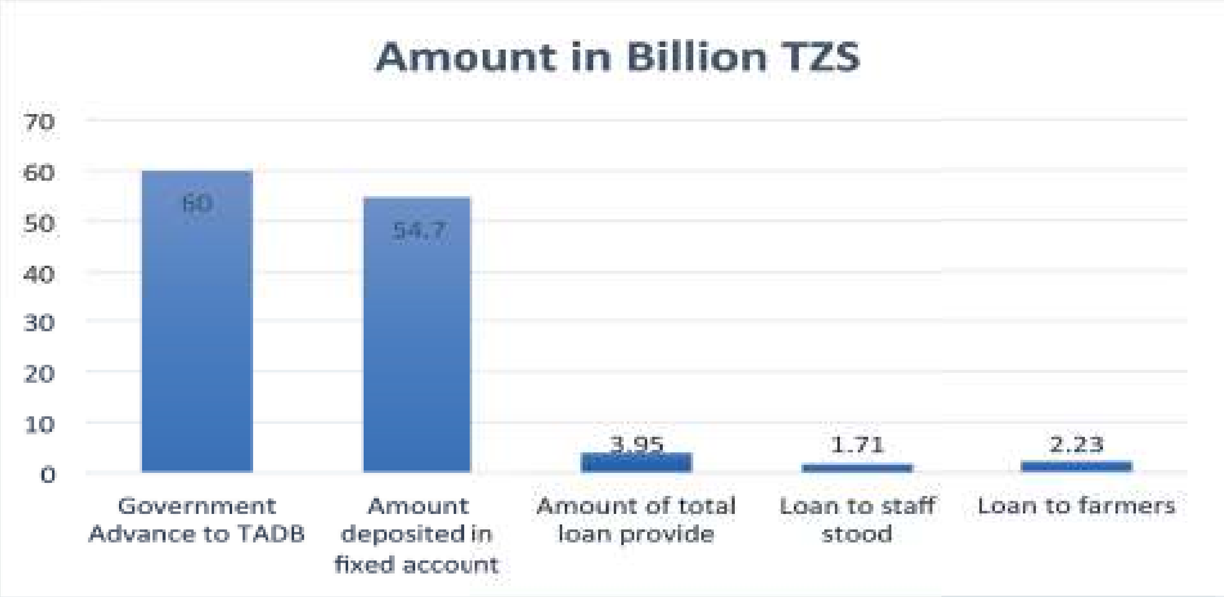


Chart 11: Computed from CAG Report 2016/17

Recommendations

1) Prioritize agriculture as an important development agenda through enough budget allocation to key investment areas such as irrigation, extension services, markets, research, inputs subsidies, and climate mitigation.
2) Both government of Tanzania (GoT) and Development Partners (DPs) financing agriculture need to honour their commitments/pledges for undertaking agriculture projects.
3) TADB should consider performing its duties accordingly and helping to boost up the agricultural sector through issuing loans to farmers and not its staff.

Summary of our key policy recommendations:

1. Keep enhancing mobilisation of domestic resources to improve budget credibility. This could among other be done through improving the business environment and registering eligible taxpayers that are not in the tax net yet.
2. Improved mobilisation of domestic resources without financial discipline will not get the country to any positive stride. It is encouraged to improve management in the use of public resources and work on the recommendations provided in the audit reports.
3. There is a need to promote research, development, and innovation in order to achieve industrialization given the roles of such parameters in influencing industrial growth.
4. The government should improve and harmonise gender-disaggregated data on water and sanitation sector with a very strong and real database informed by a Monitoring and Evaluation Framework to inform evidence during the planning and budgeting process.
5. Call for increased allocation and disbursement trend especially development budget.
6. Deliberate efforts and strategies are needed to ensure enough investment in health in terms of planning, allocation, disbursement and efficient execution of resources.
7. TADB should consider performing its duties accordingly to help boost the agricultural sector by issuing loans to farmers instead of organization officers.

The Guardian www.ippmedia.com

FINANCIAL MARKET

Compiled by Edward S. Ntwale & Elias S. Mpenzwa

Shilling	Inflation	Share
↓	↑	↑
2,300.97	3.1	0.07%

Total Market Capitalization

TZS 19,604.30 bln (USD 8,562.64 mln)

Indices April 25, 2019		
TSI	3,482.82	+1,463.96
DSEI	2,033.89	-1,448.93

AVERAGE PRICES FOR FOOD CROPS TSH/100KG

Maize	60500.00	Finger Millet	142850.00
Rice	185208.33	Wheat	132666.67
Sorghum	78571.43	Beans	173541.67
Bulrush Millet	84200.00	Round potatoes	73375.00

Exchange Rates (DSE)

Currency	Buying	Selling
EUR	2,578.38	2,605.09
USD	2,278.12	2,300.91
KES	22.57	22.75
GBP	2,986.62	3,017.64

GOLD	OIL	COPPER
↑	↑	▬
$1,282	$75	---

Dar es Salaam Stock Exchange

Date: April 25, 2019

Company	Closing	Prev	Chg (%)
ACA	4,770	4,750	+0.42
CRDB	125	125	+0.00
DCB	340	340	+0.00
DSE	1,280	1,280	+0.00
EABL	4,960	4,820	+2.90
JHL	9,250	9,250	+0.00
KA	110	110	+0.00
KCB	1,020	1,010	+0.99
MBP	490	490	+0.00
MCB	500	500	+0.00
MKCB	800	800	+0.00
MUCOB	400	400	+0.00
NICO	170	170	+0.00
NMB	2,340	2,340	+0.00
NMG	1,320	1,340	-1.49
PAL	400	400	+0.00
SWALA	490	490	+0.00
SWIS	1,700	1,700	+0.00
TBL	11,400	11,400	+0.00
TCC	17,000	17,000	+0.00
TCCL	600	600	+0.00
TICL	385	385	+0.00
TOL	660	660	+0.00
TPCC	2,100	2,100	+0.00
TTP	120	120	+0.00
USL	10	10	+0.00
VODA	800	800	+0.00
YETU	600	600	+0.00

DSE MARKET SUMMARY

TSI	3,482.82	+1,463.96
DSEI	2,033.89	-1,448.93

TRADING STATS

Market Cap (bln)	19,604.32
Equity Turnover	142,742,705.00
Total Volume	79,036
Total Deals	28

TOP MOVERS

CRDB	125	52,565
TPCC	2,100	16,280
TBL	11,400	10,000

GAINERS & LOSERS

Company	Price	Change
NMG	1,320	-1.49%
KCB	1,020	+0.99%
ACA	4,770	+0.42%
EABL	4,960	+2.90%

Interbank Foreign Exchange Market (IFEM)

Date	Amount Traded (Mn USD)	High	Low	Weighted Average
24/Apr/2019	**2.30**	**2,307.00**	**2,298.50**	**2,300.97**
23/Apr/2019	6.25	2,309.00	2,300.00	2,300.95
18/Apr/2019	11.55	2,308.00	2,292.00	2,300.90
17/Apr/2019	2.20	2,308.00	2,298.45	2,300.94
16/Apr/2019	2.10	2,308.00	2,298.40	2,300.84
15/Apr/2019	1.70	2,316.00	2,298.40	2,300.93
11/Apr/2019	1.50	2,309.00	2,298.45	2,300.94

Inter-bank Local Money Markets

Date	Volume (million-TZS)	High	Low	Weighted Average Rate (WAR)
24/Apr/2019	**70,700**	**5.75**	**5.00**	**5.17**
23/Apr/2019	37,000	5.75	5.00	5.41
18/Apr/2019	43,000	6.00	5.00	5.45
17/Apr/2019	41,200	5.50	5.00	5.29
16/Apr/2019	53,550	5.50	4.90	5.24

Tanzania Shilling On Average bases

The USDTZS traded at 2,300.0000 on Friday April 26. Historically, the Tanzania Shilling reached an all time high of 2360 in March of 2019 and a record low of 1014.30 in December of 2004.

Gold eyes weekly gain as dollar dips ahead of U.S. GDP data

- Bullion up about 0.5 pct so far this week
- Spot gold neutral in $1,274-$1,284 range- analyst
- U.S. GDP data due at 1230 GMT

LONDON, April 26. (Reuters) - Gold rose on Friday, pulling further away from the four-month low it hit earlier this week as the U.S. dollar and Treasury yields dipped ahead of U.S. growth data, putting bullion on track for its first weekly gain in five.

Spot gold was up 0.4 percent at $1,281.67 per ounce at 0948 GMT, after earlier hitting its highest since April 16 at $1,282.98.

The metal, which reached its lowest since late December on Tuesday at $1,265.90, is up 0.5 percent so far this week, and is poised for its weekly first gain since the week ended March 22.

U.S. gold futures edged up 0.3 percent to $1,283.40.

The dollar retreated from 23-month highs ahead of the first-quarter gross domestic product (GDP) data due later in the day, while global shares eyed a fifth straight weekly gain despite subdued trade.

"The moves in the forex market are favourable for the precious metals in general, with the euro firmer against the U.S. dollar and a slightly lower dollar index," Quantitative Commodity Research analyst Peter Fertig said.

"In addition, declining longer-term bond yields in the euro zone and the U.S. are also supporting (precious) as the opportunity cost of holding gold is declining," Fertig said.

Even strong data out of U.S. was unlikely to change the U.S. Federal Reserve's monetary strategy, he added.

According a Reuters poll, major central banks are done tightening policy as the global growth outlook has softened across developed and emerging economies, with scant prospects for a surge in inflation.

The view is supported by a recent slashing of its growth outlook by the Bank of Canada and a disclosure from the Bank of Japan that it will keep interest rates super-low for at least one more year.

"Despite a significant drop in long-term real rates, gold prices have remained flat year-to-date as recession fears have receded since late last year," Goldman Sachs said in a note.

Central bank gold purchases have been running strong this year, which could support prices, the bank said.

While gold has fallen nearly 5 percent from a peak in February, bullion's recovery from this week's four-month low is painting a neutral picture in technical charts.

Gold looks neutral in a $1,274-$1,284 range, and an escape could suggest a direction, said Reuters technical analyst Wang Tao.

Among other precious metals, silver was up 0.5 percent at $15.01 per ounce and has gained 0.5 percent so far this week.

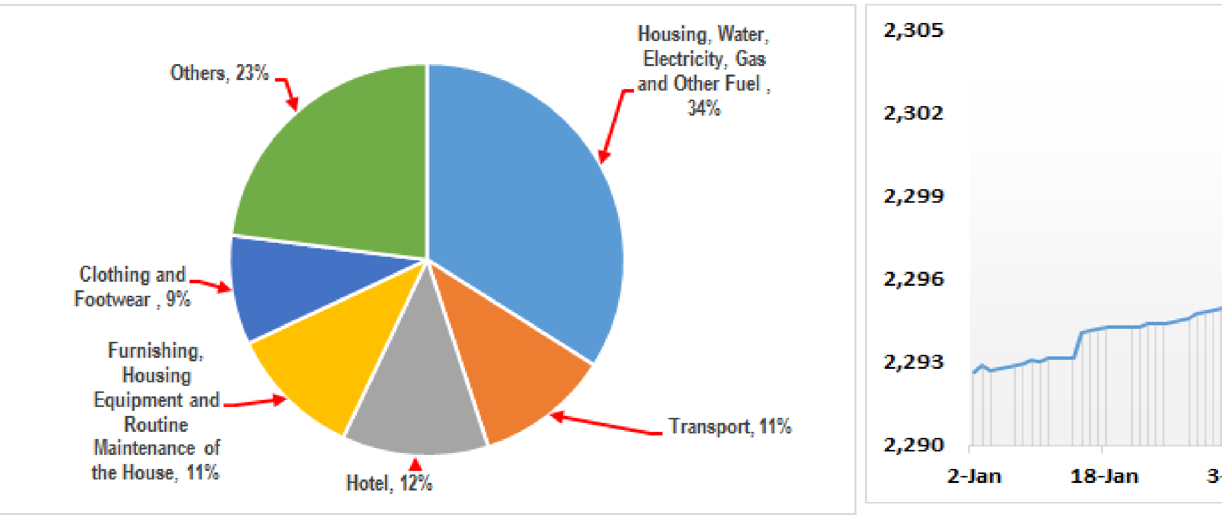
Platinum rose 0.8 percent to $890, while palladium was down 0.2 percent at $1,412.41 per ounce, on track for its first weekly drop in three.

All Share Index : 26 April 2019

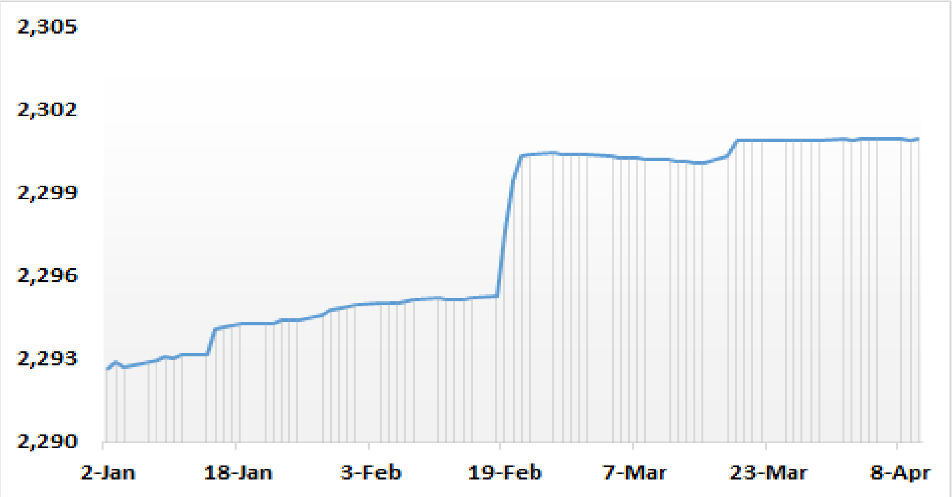
Africa	Actual	Change	Daily	Weekly	Monthly	Yearly
NSE-All Share	29,920	21.46	0.07%	-0.55%	-3.61%	-26.58%
FTSE/JSE TOP 40	52,342	128.68	-0.25%	-1.58%	4.90%	1.79%
JALSH-All Share	58,650	156.79	-0.27%	-1.50%	4.45%	0.68%
Egypt EGX 30	14,771	0.89	0.01%	-0.62%	0.68%	-19.30%
Casablanca CFG 25	11,130	3.54	0.03%	0.15%	0.41%	-14.76%
NSE All Share	159	0.16	-0.10%	0.28%	0.86%	-11.71%
Nairobi 20	2,858	15.50	-0.54%	-0.42%	0.21%	-22.87%
DSEI	2,034	15.03	0.74%	1.61%	-1.70%	-17.02%
TUN	6,944	2.26	0.03%	0.03%	-0.72%	-2.37%
GGSECI	2,346	15.30	-0.65%	-0.51%	-3.14%	-32.27%
Gaborone	7,866	2.42	0.03%	0.02%	-0.30%	-6.57%
NSX Overall	1,370	0.94	-0.07%	-2.31%	4.62%	-2.39%
SEMDEX	2,146	1.20	-0.06%	-0.44%	-1.12%	-5.62%
Zimbabwe Index	429.39	5.48	1.29%	1.88%	5.84%	30.63%

The DSEI increased 1 points or 0.07% since the beginning of 2019, according to trading on a contract for difference (CFD) that tracks this benchmark index from Tanzania. Historically, the Tanzania All Share Index DSEI reached an all time high of 3686.97 in January of 2019 and a record low of 1161.30 in December of 2010.

Inflation 3.1% - March 2019: Top Movers



Fluctuation of a Shilling



Oil dips but set for milestone run of weekly gains

LONDON, April 26. (Reuters) - Oil prices dipped on Friday on expectations that OPEC will raise output to counter shrinking exports from Iran after sanctions imposed by the United States, where crude stocks have swelled.

Prices are still on course though for the longest run of weekly gains in years, as oil markets have tightened amid an OPEC output cut deal, sanctions on Venezuela and Iran and unsteady production in Libya.

Brent crude futures were at $74.24 per barrel at 0829 GMT, down 11 cents. U.S. West Texas Intermediate (WTI) crude futures were at $64.96 per barrel, down 25 cents.

The dip followed Brent's rise above $75 per barrel for the first time this year on Thursday after Germany, Poland and Slovakia suspended imports of Russian oil via a major pipeline, citing poor quality.

The move cut parts of Europe off from a major supply route. Russia has said it planned to start supplying clean oil via a pipeline on April 29.

WTI is on track for its eighth successive weekly gain, the longest weekly run since the first half of 2015. Brent is set a fifth weekly price gain, the longest stretch in a year.

Crude futures are up around 40 percent so far this year.

Washington said on Monday it would end all exemptions for sanctions against Iran.

"The end of the U.S. waivers on Iran exports will be offset by higher core-OPEC and Russia and as a result we do not expect further price upside, even if volatility is likely to increase in coming months," U.S. bank Goldman Sachs said.

Despite U.S. efforts to drive Iranian oil exports down to zero, many analysts expect some oil to still seep out of the country.

"400,000 to 500,000 barrels per day (bpd) of crude and condensate will continue to be exported," said energy consultancy FGE, down from around 1 million bpd currently.

Jefferies bank saw 500,000 to 600,000 bpd, adding "at least China and potentially India and Turkey will continue to import Iranian crude".

China, the world's biggest buyer of Iranian oil, has formally complained to the United States.

Meanwhile OPEC member Iraq said it could raise its output.

Also providing a cap on prices, U.S. crude inventories last week rose to their highest since October 2017.

"All of this had the makings for a bout of rally fatigue. Indeed, the energy complex is once again struggling for traction this morning as market players await for a fresh catalyst to take prices higher," PVM analysts said in a note.

Fuel Wef. Wednesday, 3rd Apr 2019

Town	Petrol (TZS/Litre)	Diesel (TZS/Litre)	Kerosene (TZS/Litre)
Dar es Salaam	2,147	2,192	2,096
Arusha	2,192	2,196	2,286
Coast (Kibaha)	2,151	2,196	2,101
Dodoma	2,206	2,250	2,155
Geita	2,312	2,357	2,262
Iringa	2,211	2,256	2,161
Kagera (Bukoba)	2,363	2,407	2,312
Katavi (Mpanda)	2,355	2,400	2,304
Kigoma	2,378	2,423	2,328
Moshi	2,181	2,186	2,276
Lindi	2,141	2,236	2,155
Manyara (Babati)	2,226	2,230	2,320
Mara (Musoma)	2,326	2,370	2,275
Mbeya	2,254	2,299	2,204
Morogoro	2,172	2,217	2,121
Mtwara	2,127	2,222	2,169
Mwanza	2,297	2,342	2,247
Njombe	2,239	2,284	2,189
Rukwa (S'wanga)	2,320	2,365	2,269
Ruvuma (Songea)	2,213	2,308	2,220
Shinyanga	2,276	2,321	2,225
Simiyu (Bariadi)	2,317	2,362	2,267
Singida	2,238	2,282	2,187
Songwe (Vwawa)	2,263	2,308	2,213
Tabora	2,301	2,346	2,251
Tanga	2,135	2,139	2,229

Foreign Exchange- April 26

	Actual	Chg	%Chg
EURUSD	1.11422	0.0012	0.11%
GBPUSD	1.29081	0.0011	0.09%
AUDUSD	0.70360	0.0023	0.33%
NZDUSD	0.66378	0.0014	0.21%
USDJPY	111.52	0.0970	-0.09%
USDCNY	6.72559	0.0236	-0.35%
USDCHF	1.01934	0.0009	-0.08%
USDCAD	1.34548	0.0030	-0.22%
USDMXN	18.9186	0.0964	-0.51%
USDINR	69.9240	0.2360	-0.34%
USDBRL	3.9323	0.0207	-0.52%
USDRUB	64.7950	0.1455	0.23%
DXY	98.04	0.1589	-0.16%
BTCUSD	5,161.60	29	0.57%

Exchange Rates for April 25, 2019

Currency in 100 UnitsSpot BuyingSpot Selling

EAST AFRICAN CURRENCIES		
Kenya SHS	2,244.52	2,262.51
Uganda SHS	57.47	61.52
Rwandan Franc	251.53	254.42
Burundi Franc	218.12	219.77
OTHER SELECTED CURRENCIES		
USD	227,818.81	230,097.00
Pound STG	294,911.45	297,952.61
EURO	254,906.47	257,547.57
Canadian $	169,470.22	171,114.00
Switz. Franc	223,724.65	225,873.17
Japanese YEN	2,037.37	2,057.56
Swedish Kronor	24,245.07	24,479.71
Norweg. Kronor	26,497.34	26,760.76
Danish Kronor	34,148.58	34,484.89
Australian $	160,133.84	161,758.19
Indian RPS	3,258.88	3,290.44
Pakistan RPS	1,532.78	1,620.40
Zambian Kwacha	18,043.25	18,334.42
Malawian Kwacha	289.17	309.43
Mozambique-MET	3,537.56	3,567.40
Zimbabwe $	42.63	43.49
SDR	316,030.26	319,190.56
Gold (T/O)	289,729,234.68	292,691,184.29
S. African Rand	15,829.33	15,980.62
UAE Dirham	62,028.65	62,636.99
Singapore $	167,513.83	169,126.79
Honk Kong $	29,049.63	29,338.63
Saud Arabian Rial	60,751.68	61,354.29
Kuwait Dinar	748,788.21	756,002.76
Botswana Pula	21,141.59	21,537.08
Chinese Yuan	33,906.65	34,229.93
Malaysia Ringgit	55,228.80	55,713.56
South Korea Won	197.63	199.26
Newzealand	150,519.89	152,117.13

World Commodities ($) 26 April 2019

Energy	Price	Day	Weekly	Monthly	Yearly
Crude Oil	63.8904	-1.89%	-0.91%	7.59%	-6.14%
Brent	72.8062	-2.23%	0.50%	7.47%	-1.84%
Natural gas	2.4845	-1.07%	-1.45%	-8.32%	-10.24%
Gasoline	2.1006	-1.40%	-1.33%	10.86%	-0.82%
Heating oil	2.0564	-2.16%	-2.20%	3.89%	-4.07%
Ethanol	1.316	0.00%	-1.28%	-4.15%	-9.16%
Naphtha	565.26	0.03%	1.25%	5.70%	-6.79%
Propane	0.65	0.02%	2.26%	-3.22%	-21.06%
Uranium	25.4	-1.17%	-1.93%	-0.97%	22.41%

Metals	Price	Day	Weekly	Monthly	Yearly
Gold	1280.66	0.27%	0.64%	-2.17%	-3.17%
Silver	15.008	0.40%	0.55%	-1.79%	-8.73%
Platinum	889.36	0.78%	-1.24%	4.88%	-2.35%
Palladium	1,411.63	-0.20%	-0.73%	-2.24%	44.93%
Manganese	38	0.00%	0.00%	-3.80%	-7.32%
Neodymium	337,500.00	0.00%	-1.46%	-10.00%	-20.59%
Rhodium	2,950.00	0.00%	0.68%	-11.01%	43.20%

Agricultural	Price	Day	Weekly	Monthly	Yearly
Soybeans	857.7058	-0.38%	-2.20%	-3.36%	-17.81%
Wheat	436.787	0.29%	0.24%	-6.97%	-11.49%
Cotton	76.6	1.58%	-0.44%	-1.18%	-9.80%
Rice	10.16	0.00%	-2.78%	-8.84%	-20.70%

CROPS, PRICE PER 100KG APRIL 24, 2019

Region	Maize		Rice		Sorghum		Bulrush Millet		Finger Millet		Wheat		Beans		Round potatoes	
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High
Arusha	60000	72000	170000	200000	42000	47000	40000	45000	70000	72000	90000	100000	110000	165000	75000	80000
D'Salaam	65000	70000	135000	200000	65000	65000	60000	60000	110000	140000	130000	130000	160000	210000	50000	85000
Dodoma	63000	65000	155000	195000	37000	40000	32000	34000	65000	75000	160000	160000	150000	170000	55000	66000
Geita	49000	58000	135000	140000	100000	100000	165000	165000	NA	NA	165000	180000	120000	160000	65000	70000
Iringa	40000	40000	135000	140000	NA	NA	NA	NA	100000	100000	NA	NA	150000	200000	58000	58000
Kagera	54000	62000	140000	190000	90000	100000	100000	110000	120000	150000	NA	NA	95000	150000	65000	70000
Kilimanjaro	90000	90000	180000	180000	70000	80000	NA	NA	180000	180000	100000	140000	180000	180000	50000	50000
Kigoma	50000	50000	140000	150000	70000	80000	60000	70000	150000	150000	150000	150000	125000	130000	90000	90000
Lindi	70000	70000	160000	240000	140000	150000	NA	NA	180000	200000	NA	NA	180000	220000	100000	100000
Mara	62000	62000	150000	150000	60000	60000	NA	NA	NA	NA	NA	NA	180000	180000	80000	100000
Manyara	60000	60000	150000	200000	36000	42000	80000	100000	100000	120000	100000	120000	122000	130000	60000	60000
Mbeya	42000	42000	170000	175000	100000	105000	NA	NA	110000	120000	130000	130000	170000	210000	50000	50000
Morogoro	62500	62500	140000	180000	100000	100000	100000	100000	160000	160000	150000	150000	170000	180000	74000	82000
Mtwara	48000	48000	160000	190000	100000	100000	NA	NA	180000	190000	NA	NA	170000	170000	110000	120000
Mwanza	60000	60000	170000	180000	NA	NA	150000	150000	150000	160000	NA	NA	140000	150000	70000	70000
Njombe	45000	50000	150000	210000	NA	NA	NA	NA	120000	125000	95000	100000	130000	150000	35000	40000
Rukwa	40000	50000	120000	170000	70000	70000	NA	NA	140000	175000	100000	100000	90000	120000	60000	75000
Ruvuma	40000	50000	170000	200000	NA	NA	NA	NA	NA	NA	NA	NA	130000	150000	70000	70000

UTT - AMIS - 24 APRIL, 2019

SUBJECT	UMOJA FUND	WEKEZA MAISHA	WATOTO	JIKIMU	LIQUID
			EX-ID TZS /=3		
1. Net Asset Value (MTshs.)	215,136	1,190	3,143	19,967	43,800
2.Net Asset Value per unit (Tshs.)	568.7467	389.7199	331.1088	125.4739	207.7477
3. Sale Price per Unit (Tshs.)	568.7467	389.7199	331.1088	125.4739	207.7477
4. Repurchase Price per Unit (Tshs.)	563.0592	381.9255	327.7977	122.9644	207.7477

Tanzanian Shilling History

Year	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973
TZ/USD	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.14	7.14	7.14	7.02
Year	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
TZ/USD	7.13	7.37	8.38	8.29	7.71	8.22	8.20	8.28	9.28	11.14	15.29	17.47	32.70	64.26	99.29	143.38	195.06	219.16	297.71	405.27	509.63	574.76
Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
TZ/USD	579.98	612.12	664.67	744.76	800.41	876.41	966.58	1,038.42	1,089.33	1,128.93	1,251.90	1,245.04	1,196.31	1,320.31	1,434.75	1574.35	1583.17	1599.22	1661.85	1977.63	2,188.24	2,240.26

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WORLD

Beijing in full bloom as horticultural expo opens

Photo shows a night view of the International Pavilion at the site of the International Horticultural Exhibition 2019 Beijing China (Expo 2019 Beijing) in Yanqing District of Beijing. (Xinhua)

BEIJING

BEHIND a traditional memorial archway, white houses with grey, tilted tiles on the roof stand near a green pond. In the courtyard, rockeries with cascades sit quietly amid pine trees, plum trees and elms.

It's the garden of east China's Anhui Province at the 2019 Beijing International Horticultural Exhibition.

The garden covers an area of about 3,000 square meters. Eager to present a glimpse of the province's unique culture, designers tried to recreate ancient Anhui village houses for an international audience. Even the memorial archway was made in tribute to the style of the Ming Dynasty (1368-1644).

Open from April 29 to Oct. 7, the horticultural expo has drawn international attention, putting Beijing's tourism in full bloom.

The 162-day expo is poised to impress an expected number of 16 million visitors from home and abroad with a huge collection of plants, flowers and eye-catching pavilions as well as ideas for green development.

More than 110 countries and international organizations as well as over 120 non-official exhibitors have confirmed participation, marking the highest attendance in the expo's history.

The exhibitors are vying to present their latest achievements in horticulture in the 503-hectare expo site at the foot of the Great Wall in Yanqing District on the northern outskirts of the national capital.

More than 2,500 cultural events, such as parades and horticulture competitions, will be held during the expo. Many of the participating countries have also selected a "national day" to hold special events to showcase their distinctive cultures.

This is the second time for China to hold such a high-level horticulture expo. Southwestern Chinese city Kunming held the expo in 1999.

A total of seven major highway projects aimed at improving traffic conditions for the expo have been completed.

According to Beijing's transport department, the newly-built highways will not only relieve traffic pressure on the previous national highways leading to the exhibition site but also promote development and tourism in the neighboring areas.

The expo has finished its sponsorship work, signing contracts worth about 1 billion yuan (149 million U.S. dollars) with 25 Chinese firms, including Air China and China Mengniu Dairy Company Limited, a record high sum for similar events in the field.

The firms will not only sponsor, but also serve the expo with products, services and technologies, according to a consultant for the event.

A total of 2,000 volunteers have been recruited for the expo. Most of the volunteers have previous experience working in large events and can speak English fluently, and some are proficient in French, German and Spanish, according to the organizer.

Eye-Catching Pavilions

At the center of the expo site stands the Chinese Pavilion, a curved exhibition hall in the shape of "ruyi," a traditional Chinese ornament symbolizing good fortune.

As one of the expo's four main pavilions, the Chinese Pavilion displays a wide variety of plant species from across China and showcases the history of Chinese gardening and horticulture.

Such exquisite designs are found in other main pavilions such as the International Pavilion featuring 94 pillars in the shape of flower umbrella and the butterfly-shaped, multicolored Guirui Theater which is host to the expo's opening and closing ceremonies.

China's 31 provincial-level regions as well as Hong Kong, Macao and Taiwan have spared no effort in presenting their iconic cultural elements in the outdoor exhibit areas, such as the giant panda-themed garden set up by Sichuan Province, miniature Mogao Grottoes by Gansu Province and a model of ancient Tibetan village house by Tibet Autonomous Region.

In a meticulously designed garden covering about 3,000 square meters, southwest China's tourism province Yunnan recreates many of its acclaimed landmarks, such as the ancient Tea Horse Road in northern Yunnan, traditional houses in tourist city Dali and a set of bronze statues displaying the production process of Pu'er Tea.

The spotlight is also on more than 40 gardens and pavilions built by international exhibitors and branded with each country's unique culture and history.

The Azerbaijan Pavilion is modeled on a seashell, which symbolizes the country's "dynamism and passion for development and innovation," said Narmin Jarchalova, director of the pavilion.

Besides Azerbaijan's native plants and flowers, the pavilion exhibits the country's traditional foods, handmade carpets and photos of its scenic spots. Visitors can also watch animated videos showing Azerbaijan's culture inside the wooden pavilion.

A pomegranate tree, which Jarchalova said is a "national symbol for prosperity and fertility," has also been planted beside the pavilion.

Designed to show the quintessence of Japanese gardening, the Japan garden features a lovely courtyard dotted with trees, flowers, rocks, cascades and bamboo walls.

"The design of the Japan garden creates a perfect harmony of the courtyard, the plants, the water and the faraway mountains," said Takahashi Naruki, who is in charge of the construction project. "It represents the pursuit of a green lifestyle in traditional Japanese gardening."

All of the expo pavilions and gardens offer something to fascinate the visitors.

"The Beijing expo serves as a platform for participating countries to showcase their distinctive cultures," said Jiao Yutong with the Beijing International Horticultural Exhibition Coordination Bureau. "It also provides the countries with the opportunity to further cooperate in horticulture and agriculture."

Kingdom of Plants & Flowers

In a 20-meter-high greenhouse that covers 3,000 square meters, rare plants like red sandalwood and ficus varietgata are flourishing in their new home.

The Plant Pavilion, one of the major pavilions, houses up to 1,000 plant species, including over 100 rare species, said Fu Zhongren, technical manager of the pavilion.

The pavilion also features a rooftop garden filled with colorful, sweet-scented flowers and a plant genetics laboratory where visitors can learn about the latest scientific achievement in plant genome sequencing.

"The Plant Pavilion demonstrates an amazing 'kingdom of botany' to visitors," said Fu.

The Beijing expo presents a large collection of flowers, fruits, vegetables and herbs from across the world, including more than 1,200 species of flowers indigenous to China, such as peony, lotus, orchid, camellia and rhododendron, according to Zhou Jianping, executive deputy director-general of the Beijing International Horticultural Exhibition Coordination Bureau.

Visitors can also appreciate more than 40 kinds of new flower species from foreign countries, Zhou added.

In the garden of Anhui Province, more than 300 plants species, including over 200 species native to the province, are put on display.

"The plants in the Anhui garden include endangered species such as parrotia subaequalis, and we have made all efforts to take care of them," said Wang Yin, the garden's chief designer.

Rare plant species have also been transplanted from other parts of China to impress visitors to the expo, including a 100-year-old willow tree from Tibet and a 3-meter-tall pine tree from the Qinling Mountains in northwest China.

A vast variety of flowers, vegetables, herbal plants and fruit trees surround the Thailand Pavilion, a house in the style commonly seen in central Thailand.

It will host rotating exhibitions of mango, longan, durian and mangosteen trees as well as orchids and potted flowers during the expo.

The Beijing expo would "attract many visitors to learn about the importance of plants and greening in their lives," said Tim Briercliffe, secretary general of the International Association of Horticultural Producers.

Green Expo

The theme of the Beijing expo is "live green, live better," which is well embodied in the design of the expo gardens and pavilions.

The Chinese Pavilion is designed as an earth-sheltered structure. With most of its exhibition halls embedded in man-made terrace fields, both heat and humidity inside are better preserved, said Jing Quan, with the China Architecture Design and Research Group.

The rainwater collection system on the roof and a storage pond underground are used for terrace field irrigation, Jing said, adding that more than 1,000 photovoltaic glass panels have also been installed on the steel roof to utilize solar energy.

"Taking advantage of the natural conditions to save energy, the design of the Chinese Pavilion incorporates traditional Chinese architectural concepts and Chinese wisdom," Jing said.

During the planning and building of the expo site, the existing 50,000 trees in the area were preserved and became the premise of the design. Meanwhile, over 100,000 trees and shrubs were planted to improve the conditions of wetlands, purify water and provide habitats for migratory birds.

To protect the 15-meter-tall willows lining the road to the Horticultural Life Experience Pavilion, designers adjusted foundation heights of the nearby architectures to better suit the tall trees.

"Despite the costs, we have managed to protect the trees. That is what matters, as ecology comes first," said Zheng Shiwei, chief designer of the pavilion.

Construction wastes, such as stones and slush, have also been turned into walls, roads and a 25-meter-tall hill, on which visitors can overlook the entire expo area.

Next to the expo site stands Guihe River Forest Park with more than 100 kinds of plants, birds, and insects. A buffer zone separates the expo and the park so these species will not be disturbed.

"Visitors may see abundant wildlife here, including swans, during their visit," said Cheng Guanhua, with the Beijing International Horticultural Exhibition Coordination Bureau.

Zhou Jianping said the ecology-prioritized principle has not only been stressed for the planning, design, and construction of the expo, but will also be emphasized for its future operation and utilization, such as using electric vehicles in the expo area.

"The Beijing expo provides an exciting opportunity to demonstrate to the world the latest thinking and new ideas on how plants and landscapes can make lives better," said Tim Briercliffe.

"We have a very real expectation that in 2019 Beijing will become recognized as an example for green living," he added.

Xinhua

Aerial photo shows the Guirui Theater at the site of the International Horticultural Exhibition 2019 Beijing China (Expo 2019 Beijing). (Xinhua)

Aerial photo shows the Chinese Pavilion and Yongning Pavilion at the site of the International Horticultural Exhibition 2019 Beijing China (Expo 2019 Beijing) (Xinhua)

Aerial photo shows a worker walking on the roof of the International Pavilion at the site of the International Horticultural Exhibition 2019 Beijing China (Expo 2019 Beijing). (Xinhua)

Aerial stitched photo shows the site of the International Horticultural Exhibition 2019 Beijing China (Expo 2019 Beijing) in Yanqing District of Beijing. (Xinhua)

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SPORT

Leonard scores 45 points, Raptors top 76ers 108-95 in Game 1

TORONTO

KAWHI Leonard wasn't interested in putting up a career-high point total against the Philadelphia 76ers. Even as history beckoned, Toronto's understated star was hoping he could take a seat on the bench.

Leonard scored a career playoff-high 45 points and grabbed 11 rebounds, Pascal Siakam added 29 points and the Raptors beat the 76ers 108-95 in Game 1 of their Eastern Conference semifinal series on Saturday night.

Leonard's previous postseason high was 43, with San Antonio against Memphis on April 22, 2017. He matched that by making a pair of free throws with 4:45 remaining, then topped it by draining a jump shot on Toronto's next possession.

Although he appeared focused on reaching the mark, the opposite was actually true.

"I was trying to get out of the game before it got to that point," Leonard said. "We were up 20 points with probably like five minutes left and I was already looking at the bench, trying to get them to take me out of the game."

Leonard matched his career-best scoring total for any game, set Jan. 1 against Utah. He made 16 of 22 shots, going 3 of 6 from 3-point range, and went 10 for 11 at the free throw line.

Raptors coach Nick Nurse said Leonard was "fun to watch."

"A big-time performance at both ends," Nurse said. "I just like the force he's playing with at both ends."

Philadelphia coach Brett Brown said Leonard is "leaps and bounds" ahead of the player he once coached as an assistant with San Antonio.

"The variety of ways that he scored and could get his shot off on some pretty good defensive players and big athletes was incredibly impressive," Brown said.

Leonard received a standing ovation when he checked out with 3:14 to play and the Raptors up 107-88. He's just the second player in Raptors history to eclipse 40 points in a playoff game. The other was Vnce Carter, who scored 50 against Philadelphia in Game 3 of the second round on May 11, 2001.

"Kawhi was just in the zone," Toronto's Kyle Lowry said. "He probably could've had more, but he facilitated some and made some shots."

Philadelphia's JJ Redick called Leonard "a spectacular player."

"He's as good as there is in the NBA at generating his own shot, and then making tough shots," Redick said. "Clearly we need to figure out what we're doing with him and Siakam."

Lowry had nine points and eight assists as the Raptors led by as many as 20 en route to their fifth straight postseason victory, extending a franchise record.

Toronto won its 14th consecutive home meeting with Philadelphia and improved to 22-3 against the 76ers since the start of the 2013-14 season. No other opponent has beaten Philadelphia more often over the past five seasons.

Tobias Harris had 14 points and 15 rebounds, and Redick scored 17 points for the 76ers, whose four-game playoff winning streak was snapped.

"We're not going home, we're not going away," Brown said. "We will dig in and come back better in Game 2."

Joel Embiid scored 16 points and Ben Simmons had 14. Jimmy Butler scored 10 points and shot 4 for 12. Embiid missed nine of his 13 shots in the first half. He finished 5 for 18.

Toronto improved to 3-14 in the first game of a playoff series, winning an opener for the first time since a first-round victory against Washington on April 14, 2018.

The only other time Toronto won a playoff series opener was 2001, when Carter's Raptors won Game 1 of the second round at Philadelphia. Toronto lost that series in seven games.

On Saturday, hot starts from Leonard and Siakam put Toronto in control early, and Lowry fuelled a pivotal 10-0 run in the third quarter that kept the Raptors comfortable.

Toronto's first bench points came on Serge Ibaka's jump shot with 1:57 left in the third, a basket that put Toronto up 89-70. The Raptors finished with 10 bench points, seven from Ibaka and three from Fred VanVleet.

Leonard and Siakam both shot 7 of 9 and scored 17 points as Toronto jumped out to a 14-point lead in the first quarter. Down 7-2 early, the Raptors immediately reclaimed the lead with a 9-0 run and went almost eight minutes without missing a shot, hitting on 13 straight from the field. Toronto was up 39-31 after one.

"It was big to have those two guys step up and jump-start us," Nurse said.

Leonard scored 10 more in the second and the Raptors led 61-52 at halftime.

Redick's 3-pointer at 8:48 of the third cut it to 68-64, but Lowry scored four points in a 10-0 Toronto run over the next two minutes. The Raptors took a 92-81 lead to the fourth. ***AP***

Chief of Technology and Information Officer for Zantel, John Sicilima (C), hands over pairs of jerseys to Small Rangers Club's official, Omar Abdallah, at a function held in Chake Chake, Pemba yesterday. Six football teams received jerseys from the company. Looking on (L) is Head of Zantel in Zanzibar, Mohamed Khamis Mussa. PHOTO: CORRESPONDENT

Zantel hands football kits to Pemba teams

By Correspondent Joseph Mchekadona

TELECOM Company, Zantel, has provided football kits and other gears to six footbal clubs in Pemba, Zanzibar as part of an endeavour to support the most popular sport in the island.

Small Ranger, Kichungwani City, New Bury, Mbuyuni United, New Vision and Wete Veteran teams all received a pair of full kit for their players.

Speaking to the club's officials during the handover ceremony, the Head of Zantel in Zanzibar, Mohamed Baucha, said the company is keen on supporting community development in all aspects of life including football that brings people together.

He said the firm's support to various community development initiatives is part of its commitments to give back to the communities who use Zantel products and services.

"We value these people and we have an obligation to invest in their community development initiatives because they have made a significant contribution to our success," Baucha disclosed.

He said the football gears provided to the teams are expected to encourage more youths to participate in football and will motivate the teams.

Chief of Technology and Information Officer for Zantel, John Sicilima, said the company is committed to see progress in social welfare in the communities it serves.

Thanking Zantel on behalf of the other teams, Wete Veterans team's official, Kassim Iddi, said the football gears will motivate the teams to seek better results in competitions.

Iddi pointed out that the suppport has come at a time when the teams were in dire need of help.

Jokic, Nuggets hold off Spurs 90-86 in Game 7 to advance

DENVER

TIME was winding down and the San Antonio Spurs couldn't hear their coach screaming for someone to foul over all the noise.

That's one for the Denver crowd.

The Nuggets also are making some noise.

Nikola Jokic had another triple-double, Jamal Murray hit a clutch floater with 36.8 seconds remaining and the Nuggets held off the Spurs 90-86 in Game 7 on Saturday night to advance in the postseason for the first time in a decade.

"I love the grit, the resiliency, the toughness we played with tonight," Nuggets coach Michael Malone said. "Even late when they made their run ... we never lost our composure."

In a matchup between a Denver team with the youngest playoff roster in the West and the savvy Spurs, the second-seeded Nuggets built a 17-point lead in the third quarter only to see it whittled down to two with 52 seconds remaining.

Jokic finished with 21 points, 15 rebounds and 10 assists, with no pass bigger than the one to set up Murray's floater. DeMar DeRozan had a chance to slice into the deficit but was blocked by Torrey Craig. With time running out, Spurs coach Gregg Popovich yelled and yelled for someone to commit a foul, just to prolong the game. The roar was too loud. The Nuggets were able to essentially run out the time and begin their celebration.

"After the game you're thinking, 'Why didn't they foul?'" Craig said.

Easy: It was just too loud. Denver went an NBA-best 34-7 at home in the regular season and rode the energy of the packed house all the way to the end.

"I missed it," LaMarcus Aldridge said of Popovich calling a foul. "That's it."

Since making the Western Conference finals in 2009, the Nuggets have bowed out in the first round on four occasions. This was their first playoff appearance in six seasons.

Denver will host third-seeded Portland in a second-round series that begins Monday.

Murray added 23 points for the Nuggets, who captured a Game 7 for the first time since May 3, 1978, when David Thompson had 37 in a win over the Milwaukee Bucks.

The Nuggets never trailed Saturday. "Anxiety is a good word," Malone joked.

Rudy Gay had 21 points for San Antonio, while DeRozan and Bryn Forbes each added 19. The Spurs fell to 3-4 in Games 7s under Popovich.

Jokic turned in another monster game. Jokic showed off his arsenal of shots, even throwing in a sky hook. He played a little more than 43 minutes – just slightly down from the 48 minutes Malone pledged to play him during pregame.

"Bumps and bruises, whatever," Jokic said. "You need to fight them in this moment." ***AP***

TANDAHIMBA COMMUNITY BANK PLC
"Our Bank for Our Development"

TANDAHIMBA COMMUNITY BANK PLC

'Report of condition of Bank pursuant to section 32(3) of the Banking and Financial Institution Act 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31/03/2019.

(Amounts in Thousands Shillings)

		Current Quarter 31/03/2019	Previous Quarter 31/12/2018
A.	**ASSETS**		
1.	Cash	467,156	213,096
2.	Balances with Bank of Tanzania	-	-
3	Investment in Government Securities	-	-
4	Balances with Other Banks and financial institutions	1,420,116	962,927
5	Cheques and items for clearing	-	-
6	Interbranch float items	-	-
7	Bills negotiated	-	-
8	Customers Liabilities on acceptances	-	-
9	Interbank Loans Receivables	-	-
10	Investment in other securities	-	-
11	Loans, Advances and Overdrafts	2,613,421	2,947,788
	(Net of Allowances for Probable Losses)		
12	Other Assets	365,954	213,637
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	166,023	165,672
16	**TOTAL ASSETS**	**5,032,670**	**4,503,120**
B.	**LIABILITIES**		
17	Deposits from other banks and financial institutions	-	-
18	Customer deposits	1,983,285	1,092,657
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	-	-
24	Acceptances outstanding	-	-
25	Mivarf Grant	-	-
26	Unearned income and other deferred charges	-	-
27	Other Liabilities	441,235	318,121
28	Borrowings	263,128	783,465
29	**TOTAL LIABILITIES**	**2,687,648**	**2,194,243**
30	**NET ASSETS / (LIABILITIES)**	**2,345,022**	**2,308,877**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up share capital	4,501,107	4,498,358
33	Retained earnings	(2,360,795)	(2,468,330)
34	Profit /(Loss) account	43,208	105,046
35	Others capital accounts (Regulatory + Revaluation reserve+Translation)	145,657	146,267
36	Provision reserve unclassified loans	15,845	27,536
37	**TOTAL SHAREHOLDERS' FUNDS**	**2,345,022**	**2,308,877**
38	Contingent Liabilities	-	-
39	Non performing loans & advances	63,717	90,145
40	Allowances for probable losses	65,219	57,058
41	Other non performing assets	-	-
D.	**SELECTED FINANCIAL CONDITION INDICATORS**		
(I)	Shareholders Funds to Total assets	47%	51%
(ii)	Non performing loans to Total gross loans	2%	3.1%
(iii)	Gross Loans and advances to Total deposits	132%	270%
(iv)	Loans and Advances to Total assets	52%	65%
(v)	Earnings assets to Total assets	80%	87%
(vi)	Deposits growth	82%	-74%
(vii)	Assets growth	12%	2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31/03/2019

(Amounts in Thousands Shillings)

		Current Quarter 31/03/2019	Comparative Quarter 31/03/2018	Cumulative Current year 31/03/2019	Cumulative Comparative year 31/03/2018
1.	Interest Income	157,548	92,773	157,548	92,773
2.	Interest expense	(4,582)	(15,859)	(4,582)	(15,859)
3.	**Net interest income**	**152,966**	**76,914**	**152,966**	**76,914**
4.	Bad debts written off				
5.	Impairment Losses on Loans and Advances	(5,565)	(2,492)	(5,565)	(2,492)
6.	**Non-Interest Income**	**38,246**	**86,507**	**38,246**	**86,507**
	6.1 Foreign Currency Dealings and Translation Gain / (Loss)	-	-	-	-
	6.2 Fees and Commissions	38,246	86,507	38,246	86,507
	6.3 Dividend Income	-	-	-	-
	6.3 Other Operating Income	-	-	-	-
7.	**Non-Interest Expense**	**(142,439)**	**(144,330)**	**(142,439)**	**(144,330)**
	7.1 Salaries and Benefits	(79,813)	(78,805)	(79,813)	(78,805)
	7.2 General and Administration costs	(62,626)	(65,525)	(62,626)	(65,525)
	7.3 Other Operating Expenses	-	-	-	-
8.	**Operating Income/(Loss)**	**43,208**	**16,599**	**43,208**	**16,599**
9	Income tax provision	(12,962)	(4,980)	(12,962)	(4,980)
10	**Net income (Loss) after income Tax**	**30,246**	**11,619**	**30,246**	**11,619**
11	Number of Employees	15	11	15	11
12	Basic Earnings Per Share	9.60	14.68	10	15
13	Diluted Earnings Per Share	-	-	-	-
14	Number of Branches	1	1	1	1
	SELECTED PERFORMANCE INDICATORS				
	(I) Return on Average Total Assets	0.9%	0.8%	0.9%	0.8%
	(ii) Return on Average Shareholders' Funds	1.8%	-1%	2%	-1%
	(iii) Non interest Expense to Gross Income	74%	88%	74%	88%
	(iv) Net Interest Income to Average Earning Assets	8%	5%	8%	5%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31/03/2019

Amounts in Thousands Shilling

		Current Quarter 31/03/2019	Previous Quarter 31/12/2018	Current Year Cumulative Date 31/3/2019	Comparative Year(Previous Year) Cumulative Date 31/3/2018
I:	**Cash flow from operating activities:**				
	Net income (Loss)	43,208	96,101	43,208	16,599
	Adjustment for : prior year	(1,840)	10,534	(1,840)	(710)
	- Impairment / Amortization	7,325	48,017	7,325	26,325
	- net change in loans and advances	334,367	(1,034,555)	334,367	590,099
	- gain / loss on sale of assets	-	-	-	-
	- net change in deposits	890,628	(3,187,914)	890,628	(1,707,869)
	- net change in government securities	-	-	-	-
		-	-	-	-
	- net change in other liabilities	123,114	107,625	123,114	12,669
	- net change in other assets	(152,317)	16,902	(152,317)	(23,259)
	- tax paid	-	-	-	-
	- others (specify)	-	-	-	-
	Net cash provided (used) by operating activities	**1,244,485**	**(3,943,290)**	1,244,485	**(1,086,146)**
				-	
II:	**Cash flow from investing activities:**			-	
	Adjustments	-	-	-	
	Purchase of fixed assets	(3,347)	(111,242)	(3,347)	-15,189
	Proceeds from sale of fixed assets			-	
	Purchase of government securites	-	-	0	0
	Proceeds from sale non - dealing securities	-	-	-	
	Others			-	0
	Net cash provided (used) by investing activities	**(3,347)**	**(111,242)**	**(3,347)**	**(15,189)**
III:	**Cash flow from financing activities:**				-
	Capital grant	(9,890)	(84,209)	(9,890)	(19,710)
	Deffered Asset Grant	-	-	-	-
	Proceeds from issuance of share capital	2,750	3,388,222	2,750	20,446
	Povision reserve unclassified loans	(11,691)	9,121	(11,691)	(5,622)
	Net change in other borrowings	(520,337)	(250,440)	(520,337)	(659,104)
	Others	9,280	2,724	9,280	1,196
	Net cash provided (used) by financing activities	**(529,888)**	**3,065,418**	**(529,888)**	**(662,794)**
IV:	**Cash and cash equivalents:**				
	Net increase (decrease) in cash and cash equivalent	711,250	(989,114)	711,250	(1,764,129)
	Cash and cash equivalents at the beginning of the quarter / year	1,176,022	2,165,136	1,176,022	2,165,136
	Cash and cash equivalent at the end of the Quarter / year	**1,887,272**	**1,176,022**	**1,887,272**	**401,007**

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31/03/2019

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others	Total
Current Quarter							
Balance as at the beginning of the quarter	4,498,358	0	-2,363,284	2,836	27,536	143,431	2,308,877
Profit for the quarter			43,208				43,208
Other Comprehesive Income							0
Transaction with owner	2,750				0		2,750
Dividends Paid			0				0
Regulatory Reserve			-9,280	9,280			0
General Provision Reserve			11,691		-11,691		0
Others			77		0	-9,890	-9,813
Balance as at the end of the current quarter	4,501,108	0	-2,317,588	12,116	15,845	133,541	2,345,022
Previous quarter							
Balance as at beginning of the quarter	1,110,136	0	-2,498,748	112	18,415	0	-1,370,085
Profit for the quarter			105,046				105,046
Prior year adjustment			101,120				101,120
Transaction with owner	3,388,222				0		3,388,222
IFRS 9 Transition as at 1/1/2018			-58,857				-58,857
Regulatory Reserve			-2,724	2,724			0
General Provision Reserve			-9,121		9,121		0
Others			0		0	143,431	143,431
Balance as at the end of the previous quarter	4,498,358	0	-2,363,284	2,836	27,536	143,431	2,308,877

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

	Date
Mugwagi Steven **General Manager**	29/4/2019
Anthony Bichakila **Head of finance**	29/4/2019

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 reporing standards and the requirements of the banking and financial institutions Act,2006 and they present a true and fair view.

	Date
Rajab Mmunda Board Chairman	29/4/2019
Elibariki Masuke Board Member	29/4/2019

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Messi increases iconic status at Barcelona with 10th La Liga crown

BARCELONA

AFTER scoring the only goal against Levante which clinched Barcelona's 26th La Liga title on Saturday, Lionel Messi wrote another page in the history books by becoming the club's first player to win 10 league titles.

Messi's first Barca title came in 2005 when he was 17 years old and he was also a fringe player when he collected his second La Liga medal a year later.

But he has been the talisman behind their last eight triumphs, which Barca's players celebrated by wearing T-shirts with the slogan 'Eight out of 11, the extraordinary seems normal'.

Before Messi came of age and inspired a side coached by Pep Guardiola to the 2009 crown, Real Madrid had 31 titles while Barca had 18.

Thanks to Messi, who scored his 597th La Liga goal to secure the title against Levante, Barca have swelled their league trophy count to 26, closing to within seven of Real Madrid's record 33.

"Messi is the centre of all our successes," said Barca coach Ernesto Valverde.

"It's obvious that while he has been at Barca the club have won a glut of trophies and league titles. If I had to give a name above anyone else it has to be his. He marks our style and his competitive drive pushes everyone else forward."

Messi, who became club captain at the start of this season, overtook predecessor Andres Iniesta's nine league crowns with the club and joined a select group of players to have lifted 10 titles with one club in Europe's top five leagues.

Former Real Madrid winger Paco Gento holds a Spanish record of 12 league titles and his old team mate Pirri lifted the La Liga trophy 10 times.

Manchester United great Ryan Giggs holds the most league titles in Europe's top five leagues with 13 Premier League triumphs, while his former team mate Paul Scholes collected 11.

Italian goalkeeper Gianluigi Buffon won 11 Serie A titles with Juventus although two of those triumphs were later stripped from the Turin club due to the Calciopoli corruption scandal.

"Messi is the best in the world," Barca president Josep Maria Bartomeu said.

"Today he came on late but when he comes on things always happen. He is the leader and he is magic."

REUTERS

Swiss prosecutor rejects criticism of his handling of FIFA probe

ZURICH

SWITZERLAND's top prosecutor defended his handling of a high-profile investigation into soccer corruption on Saturday amid scrutiny of closed-door meetings he has held with FIFA President Gianni Infantino.

Michael Lauber, who faces re-election by parliament in June as attorney general, has described two meetings with Infantino as ways to help coordinate his investigation, which treats the global soccer body as a victim rather than a suspect.

But media reports of a third confidential meeting prompted a preliminary investigation by the watchdog that oversees Lauber's agency. The head of the watchdog said this week that Lauber had denied any other such meetings as attorney general.

Relentless Barcelona in Liga of their own

Barcelona celebrates winning La Liga with the trophy. (REUTERS)

BARCELONA

BARCELONA underlined their hegemony of Spanish football by clinching the La Liga title with three games to spare after Lionel Messi came off the bench to fire them to a 1-0 win over Levante on Saturday in front of a 91,000-strong Nou Camp crowd.

Captain and all-time top scorer Messi hoisted the trophy into the Barcelona sky to signal his side's 26th title overall, their eighth in 11 years, and for the second season in a row, no-one in Spain has come close to competing with the Catalans.

Barca's dominance of Spanish soccer has been so pronounced that newspaper Marca recently described their vice-like grip on La Liga as "a dictatorship", adding that "the domestic competition has become Barcelona's comfort zone".

After a stuttering start to the campaign in which Sevilla and Atletico traded places with Ernesto Valverde's side at the top of the standings, Barca rose to the summit again at the start of December and rarely looked like being unseated.

Their last defeat was in early November, when they were humbled 4-3 at home by Real Betis and questions were raised about their fragile defence, with Messi coming out and publicly urging his team mates to improve at the back.

His criticism had the intended impact. After dropping points in five of their opening 12 games, Barca went on a relentless run after the Betis loss, winning 18 of their next 23 matches to get their hands on the trophy.

"Barcelona is a great club but we have made it even greater," said midfielder Sergio Busquets, who was celebrating his eighth title with the club.

"Of course having the best player in the world with you makes things easier, but we have all contributed to this."

Barca effectively banished Real Madrid from the title race with a 1-0 win in the Clasico in March, inflicting more pain on their biggest rivals, who have endured a harrowing season and sacked two managers before reappointing Zinedine Zidane.

Atletico ran Barca a little closer but never really looked like catching the Catalans, who wrapped their tentacles around the title by beating Diego Simeone's side 2-0 this month with late goals from Messi and Luis Suarez.

It was fitting that strikes from Messi and Suarez effectively sewed up the title, as the South American duo have scored a remarkable 55 goals between them, more than 17 teams in the league, including their closest challengers Atletico.

THICKER SKIN

Messi and Suarez may have led from the front but Barca have also developed a thicker skin this season, backed up by the remarkable consistency of Gerard Pique, who has only missed two games and played every minute when available.

His defensive partner Clement Lenglet, meanwhile, has adapted superbly to his first campaign at the club, as have fellow new arrivals Arthur Melo and Arturo Vidal.

Even Ousmane Dembele, who was seen to have serious discipline problems after oversleeping and failing to turn up to two training sessions, has turned into a crowd favourite.

"Winning La Liga gives you satisfaction because it tells you over time who is the best over the whole season," said Barca coach Valverde.

"But I have one advantage: my players are magnificent, so it's easier to achieve what we have done. This is a group which always prepares mentally for every competition. Whenever we have faced top level opponents we have always responded well.

"La Liga is our daily bread, it consumes you from August to May and we really appreciate what we have achieved because we have had to come through some difficult moments."

With the title in the bag and their domestic dominance beyond doubt, Barca's main challenge is to put right their recent failures in continental football and add the Champions League, which they last won in 2015.

Should they overcome Liverpool in the semi-finals and win Europe's top prize in Madrid on June 1, no-one will be able to dispute they are the best team at home and abroad.

REUTERS

MAENDELEO BANK

Together in Progress

MAENDELEO BANK PLC

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

BALANCE SHEET AS AT 31ST MARCH 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

		AS AT 31ST MARCH 2019	AS AT 31ST DEC. 2018
A.	**ASSETS**		
1	Cash	1,341	1,825
2	Balances with Bank of Tanzania	4,022	6,038
3	Investment in Government Securities	7,388	3,703
4	Balances with Other Banks and financial Institution	203	748
5	Cheques and Items for Clearing	189	287
6	Interbranch Float items	4	-
7	Bills Negotiated		
8	Customers' Liabilities on Acceptances		
9	Interbank Loan Receivables	8,367	7,496
10	Investments In other Securities		
11	Loans, Advances and Overdrafts (Net of Allowances)	43,553	41,831
12	Other Assets	4,068	2,880
13	Equity Investments		
14	Underwrittings accounts		
15	Property,Plant and Equipment	1,320	1,714
16	**TOTAL ASSETS**	**70,455**	**66,521**
B.	**LIABILITIES**		
17	Deposits from Other Banks and Financial Financial Institution	3,572	5,550
18	Customers Deposits	47,300	42,561
19	Cash Letters of Credit		
20	Special Deposits	13	-
21	Payment orders/Transfer payables		
22	Bankers Cheques and Drafts Issued	3	-
23	Accrued Taxes and Expenses payable	1,335	261
24	Acceptances Outstandng		
25	Interbranch Float items	-	-
26	Unearned income and other deffered charges		
27	Other Liabilities	474	406
28	Borrowings	3,891	4,000
29	**TOTAL LIABILITIES**	**56,588**	**52,779**
30	**NET ASSETS/(LIABILITIES) (16 MINUS 29)**	**13,867**	**13,742**
C.	**SHAREHOLDERS' FUNDS**		
31	Paid up Share Capital	12,546	12,456
32	Capital Reserves	229	229
	General Reserves	301	301
33	Retained Earnings	756	(37)
34	Profit (Loss) Account	35	793
35	Other Capital account	-	-
36	Minority Interest		
33	**TOTAL SHAREHOLDERS' FUNDS**	**13,867**	**13,742**
34	Contingent Liabilities		
35	Non-Performing Loans and Advances	2,057	1,824
36	Allowances for Probable Losses	2,137	1,962
37	Other Non-Performing assets		
D	**FINANCIAL CONDITION INDICATORS**		
(i)	Shareholders Funds to total assets (%)	20%	21%
(ii)	Non Performing loans to Total gross Loans (%)	4.5%	4.36%
(iii)	Gross Loans and Advances to Total Deposits (%)	90%	86%
(iv)	Loans and Advances to Total Assets (%)	62%	63%
(v)	Earning Assets to Total Assets	84%	91%
(vi)	Deposits Growth	5.7%	-8%
(vii)	Assets Growth	7%	2%

INCOME STATEMENT FOR THE PERIOD ENDED 31ST MARCH 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

		CURRENT QUARTER 31ST MARCH 2019	COMPARATIVE QUARTER (Previous Year) 31ST MARCH 2018	CURRENT YEAR CUMULATIVE 31ST MARCH 2019	COMPARATIVE YEAR CUMMULATIVE (Previous Year) 31ST MARCH 2018
1	Interest Income	1,954	2,810	1,954	2,810
2	Interest Expenses	(778)	(1,151)	(778)	(1,151)
3	**Net Interest Income (1 minus 2)**	**1,176**	**1,659**	1,176	**1,659**
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and Advances	(175)	(315)	(175)	(315)
6	**Non - Interest Income**	**348**	**301**	**348**	**301**
	6.1 Foreign Currency Dealings and	11	-	11	-
	Translation Gains/Loss	(13)	20	(13)	20
	6.2 Fees and Commissions	294	264	294	264
	6.3 Dividend Income	-	-	-	-
	6.4 Other Operating Income	56	17	56	17
7	**Non - Interest Expenses:**	**(1,314)**	**(1,321)**	**(1,314)**	**(1,321)**
	7.1 Salaries and Benefits	(692)	(516)	(692)	(516)
	7.2 Fees and Commissions	-	(8)	-	(8)
	7.3 Other Operating Expenses	(622)	(797)	(622)	(797)
	7.4 Other Provision	-	-	-	-
8	**Operating Income/(Loss)**	**35**	**324**	**35**	**324**
9	Income Tax Provision	-	(146)	-	(146)
10	**Net income (loss) after Income Tax**	**35**	**178**	**35**	**178**
11	**Number of Employees**	**76**	**59**	**76**	**59**
12	Basic Earnings Per Share	2	12	2	12
13	Diluted Earnings Per Share	2	12	2	12
14	**Number of Branches**	**3**	**3**	**3**	**3**
	PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	0.1%	0.3%	0.1%	0.3%
(ii)	Return on Average Shareholders' Funds	0.3%	2%	0.3%	2%
(iii)	Non Interest Expenses to Gross Income	86%	67%	86%	67%
(iv)	Net Interest Income to Average Earning Assets	2%	3%	2%	3%

SIGNED BY:

Mr. Ibrahim Mwangalaba	**Managing Director**	**24-Apr-19**
Mr. Peter B. Tarimo	**Head of Finance**	**24-Apr-19**
Mr. Newton Mathew	**Ag. Head of Internal Audit**	**24-Apr-19**

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

2 Figures in the brackets indicate negative value.

SIGNED BY:

Mr. Amulike Ngeliama	**Chairman**	**24-Apr-19**
Mr. Naftal M. Nsemwa	**Director**	**24-Apr-19**

CASHFLOW STATEMENT FOR THE PERIOD ENDED 31ST MARCH 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

		CURRENT QUARTER ENDED 31ST MARCH	PREVIOUS QUARTER ENDED 31ST DEC. 2018
I	**Cash flow from operating activities**		
	Net Income (Loss)	35	1,244
	Adjustment for:		
	-Impairment/Armortization	65	157
	-Depreciation and Armotization	66	197
	-Prior Period Adjustment		
	-Net change in Loans and advances	(1,722)	(5,020)
	-Gain/Loss on Sale of Assets		
	-Net change in Deposits	2,774	10,427
	-Net change in Short term negotiable securities	(4,556)	(8,509)
	-Net Change in Other Liabilities	66	327
	-Net change in Other Assets	(1,188)	(774)
	-Tax paid	-	(251)
	-Others (Provisions)	-	-
	Net cash provided (used) by operating activities	**(4,460)**	**(2,202)**
II	**Cash flow from Investment activities**		
	Dividend Received		
	Purchase of fixed assets	(24)	(62)
	Proceeds from Sale of Fixed Assets		
	Purchase of non-dealing securities		
	Proceeds from sale of non-dealing securities		
	Others(Specify)		
	Net cash provided (used) by investing activities	**(24)**	**(62)**
III	**Cash flow from financing activities**		
	Repayment of long-term debt		
	Proceeds from issuance of long term debt		
	Proceeds from issuance of share capital	90	2,966
	Payment of cash dividends		
	Net change in other borrowings	(109)	
	Others (specify) Long term financing		
	Net cash provided (used) by financing activities	**(19)**	**2,966**
IV	**Cash and Cash Equivalents:**		
	Net increase/(decrease) in cash and cash equivalent	(4,503)	702
	Cash and Cash Equivalents at the beginning of the period	12,653	11,951
	Cash and Cash Equivalents at the end of the period	**8,150**	**12,653**

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The Guardian
www.ippmedia.com

SPORT

Relentless Barcelona in Liga of their own

COMPREHENSIVE REPORT, PAGE 19

02:02:39
TAGHeuer
ABBOTT WORLD MARATHON MAJORS
2019 VIRGIN MONEY LONDON MARATHON
new balance
Virgin money

Kenya's Eliud Kipchoge celebrates winning the men's elite race of the London Marathon in London, Britain yesterday. REUTERS

Chaneta conducts workshop for coaches, referees

By Correspondent Renatha Msungu Dodoma

TANZANIA Netball Association, Chaneta, has organized a two-week workshop for the game's coaches and referees at the Jamhuri Stadium in Dodoma.

Kim Christopher, who oversees the course, noted all people that wants to turn into the sport's coaches and referees are eligible for the training.

Christopher disclosed there are netball coaches and referees that are moving to a different level, as well as people who take basic training.

"We have targeted referees and coaches that are moving to a different level, and people who are learning coaching and refereeing for the first time," Christopher noted.

The official pointed out the course aims at sharpening coaches and referees' knowledge of the sport and equipping new coaches and referees with skills.

The course's participants, as disclosed by the official, come from Coast Region, Dar es Salaam, Kilimanjaro, Mbeya, Mtwara, Manyara, Zanzibar and hosts, Dodoma.

"The national netball governing body has organized the workshop with the aim of improving coaches and referees' knowledge, as well as nurturing new coaches and referees," the official noted. Christopher added the training is, moreover, preparation for netball competitions which will start in June.

The competitions include primary and secondary schools' games, Umitashumta and Umisseta, which will take place in Mtwara, and Mainland First Division League that will take place in Dodoma in August.

The East Africa Secondary Schools games that will be played in Arusha in August, and the East Africa Army Games, slated for September, are also in the list of the events.

Guinea's U-17 football team's goalkeeper, Sekou Camara (L), and defender, Ibrahima Dabo (R), block Cameroon U-17 team's striker, Leonel Djouffo, during the 2019 U-17 AFCON final that was played at the National Stadium in Dar es Salaam yesterday. Cameroon emerged as champions with 5-3 win over Guinea in the penalty shootout, whilst Angola finished third, recording a 2-1 win over Nigeria on Saturday. PHOTO; COURTESY OF TFF

5 EATV UJENZI
TONIGHT @ 21:00
MONDAY
11:00 DADAZ (LIVE)
15:00 FUNGUKA
16:00 UTAKE
16:30 #HASHTAG
17:00 5SELEKT
17:55 KURASA
18:00 eNewz
18:30 Music
19:00 EATV SAA 1
19:30 MJADALA
21:00 UJENZI
21:30 5SPORTS LIVE
22:30 BONGO HITS
Ujenzi Watch this informative show on the domestic construction process both on site construction and interior/exterior designing whilst using the latest technology and appliances that have made construction easier
eastafrica RADIO
05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise
88.1FM DAR ES SALAAM

2019 Mbeya Tulia Marathon

Some of Tulia Trust's new ambassadors (L-R) musician Mwasiti Almas, actress Yvonne Cherry, alias Monalisa, and radio presenter Kennedy Urio, aka Kennedy The Remedy, in a group picture during the launch of this year's Tulia Marathon in Dar es Salaam last weekend. The race will take place in Mbeya on May 4. PHOTO: FRANK MONYO

Tulia Marathon 2019 launched in Dar

By Correspondent Mtapa Wilson

TULIA Trust, which is led by Deputy Speaker of the National Assembly, Tulia Ackson, has officially launched the Mbeya Tulia Marathon that will be held in Mbeya on May 4.

According to Tulia Trust's newly introduced ambassadors, the race, which will start at 6am, gears towards raising funds to improve education and health infrastructures in various communities of the country.

Speaking at a press conference that was held in Dar es Salaam last weekend, prominent actress, Yvonne Cherie, nicknamed Monalisa, one of the ambassadors, said the race will include 42 kilometers and 21 kilometers for adults.

She also said that this year's Mbeya Tulia Marathon will include five and two kilometers races for children, the elderly and the disabled with the aim of ensuring all kinds of people are participating in the spectacular race.

"As an ambassador for Tulia Trust, I encourage all citizens including education and health sectors' stakeholders to participate in this race," Monalisa noted.

"Any person who wishes to participate in 42 kilometers and 21 kilometers races will be required to register by paying 30,000/- respectively."

"Athletes who will compete in races that are less than 20 kilometers are supposed to pay 20,000/-. I assure you that, all money will be allocated to improving education and health sectors," she said.

Tulia Trust's other ambassador, famous Bongo Flava artiste Mwasiti Almas 'Mwasiti' said it has been working closely with communities. She noted through Tulia Trust community empowerment, a number of people have been supported financially.

"Tulia Trust is still working to help communities. I would like to invite all Tanzanians to cooperate with Tulia to help our communities in one way or another by registering and participating in this race," Mwasiti said. Radio presenter Kennedy Urio, who is as well Tulia Trust ambassador, said the Mbeya Tulia Marathon has been taking place for three consecutive years and all funds raised in the event are allocated in education and health sectors.

"Through Mbeya Tulia Marathon, Tulia Trust has managed to contribute in building hostel for Loleza Secondary School's students in Mbeya," he disclosed.

"The trust also offers scholarships for students both in and outside the country. There is moreover one patient who was sent to India for treatment through Tulia Trust."

Renowned comedian Mujuni Silvery 'Mpoki', the trust's ambassador, said that Tanzanians are supposed to parti cipate in this year's Mbeya Tulia Marathon with the aim of supporting communities by improving their essential basic human services such as education and health.

Tanzania to host international karate tourney

By Correspondent Renatha Msungu Dodoma

TANZANIA is expected to host an international karate tournament scheduled for July in Dar es Salaam.

Jerome Mhagama, karate's chief instructor in the country, disclosed the competition will involve participants from across Africa and Asia.

Mhagama (pictured) noted the national karate governing body has been pleased to get an opportunity to host such a prestigious event.

He disclosed he believes the chance will promote Tanzania in the continent and in the rest of the world.

The official noted the tournament gears towards offering participating players an opportunity to gain experience.

The tournament also aims at fostering good relationship between Tanzania and the rest of the participating countries, a situation that will win the country recognition.

Mhagama disclosed seminar, as well as theory and practical examinations will take place alongside the competition.

Kipchoge strides to fourth London Marathon title, as Farah struggles

LONDON

IMPERIOUS Kenyan Eliud Kipchoge led from start to finish to clinch his fourth London Marathon crown on Sunday, with Britain's Mo Farah unable to challenge the leaders down in fifth.

Kipchoge – who smashed the world record by over a minute when winning the Berlin Marathon last year with a time of two hours, one minute and 39 seconds – strode clear of the field to win with the second fastest ever marathon time of 2:02:37.

Having ran the first kilometre at world record pace out in front, Kipchoge (pictured) clocked an identical 10km time as he did when breaking the world record in Berlin, before coming through the halfway point at 01:01:37.

Ethiopian duo Mosinet Geremew and Mule Wasihun kept up with Kipchoge, but the Kenyan pulled clear in the last two miles, winning with a course-record time, ahead of Geremew and Wasihun.

Farah, multi-Olympic, world and European champion over 10,000 and 5,000 metres, finished fifth, with a time outside his personal best.

Kenya's Brigid Kosgei improved on last year's second place to win her first London Marathon title on Sunday, finishing ahead of reigning champion Vivian Cheruiyot, with fellow Kenyan and three-times winner Mary Keitany down in fifth.

Chicago Marathon champion Kosgei opened up a commanding lead over pre-race favourites Keitany and Cheruiyot and impressively pulled away from the star-studded field to win in a personal best time of two hours, 18 minutes and 20 seconds – – over a second ahead of Cheruiyot in second and Ethiopia's Roza Dereje in third.

The race got off to a slow start with the field going for the women's only world record, without the aid of male pacemakers.

The pace at the 15-km mark was exactly four minutes down on that set by Keitany when she broke the women's only world record in the 2017 London Marathon.

Yet it started to pick up as Cheruiyot ran a 5:08 15th mile out in front.

REUTERS

> *Having ran the first kilometre at world record pace out in front, Kipchoge (pictured) clocked an identical 10km time as he did when breaking the world record in Berlin, before coming through the halfway point at 01:01:37*