



**Guardian PROPERTYWATCH**  
DISCOVER INFORM INSPIRE

FRIDAY 16 FEBRUARY 2024

## HOW AFFORDABLE HOUSING CAN LOOK

**US extends funding to a local school**

**Tenant sues landlord claiming a UK flat was sublet as he was stranded abroad**

### Lack of toilets debate upsets Dr Tulia

Page 3

### RC welcomes investors

Page 4

### Minister angered by regular road repairs

Page 6

### Tenant sues landlord claiming a UK flat was sublet as he was stranded abroad

Page 13

# Ngarash overwhelmed as body lands in ATCL plane

**By Guardian Reporters, Arusha**

**A**N Air Tanzania Co. Ltd (ATCL) plane 5H-TGF carrying the mortal remains of former prime minister Edward Lowassa, arrived towards midday yesterday, followed by a military procession from KIA to Monduli, a trip of over 100km.

Thousands of mourners lined up on both sides of the road along the Moshi-Arusha highway from the moment it touched at the Kilimanjaro International Airport (KIA) at around 11:20 am to a vast sombre mood, gripping multitudes of mourners who thronged the airport to witness the arrival of the body.

Many mourners were waving their hands to the military occupants of the vehicle carrying the casket of the fallen ex-premier, until arrival at his home village of Ngarash, to lie in state at the family compound until formal burial ceremonies are conducted later tomorrow.

At King'ori and Usa-river, outlying areas to Arusha city, thousands of people were



Tanzania People's Defence Forces gun carrier carrying the casket bearing former prime minister Edward Ngoyai Lowassa's body pictured yesterday at the head of motorcade heading towards his home village in Monduli District, Arusha Region, pending burial scheduled for tomorrow. Photo: Correspondent Getrude Mpezya

TURN TO Page 2

# Evaluate SEQIP deeply, MPs urge

**By Guardian Reporter, Dodoma**

**A** SECTION of the legislature has demanded an in-depth evaluation of the secondary education quality improvement program (SEQIP) after an audit showed shortfalls in its implementation.

Naghenjwa Kaboyoka (Special Seats, Chadema) the chairperson of the Public Accounts Committee (PAC) of the National Assembly issued this demand yesterday, when tabling the committee's performance report for 2023.

She said that the audit showed various shortfalls including flops in procurement, finance management, human resource management and other issues, urging that the project be handed to qualified experts, unlike at present.

SEQIP, funded by the International Development Association (IDA), a soft loan window of the World Bank, is designed to increase access to secondary education, provide responsive learning environments for girls, and improve completion of quality secondary education for girls and boys.

When it was rolled out, it was designed to benefit about 6.5m pupils evenly divided between girls, at 3.2m and boys at 3.3m, the report noted, affirming that identifying ar-

TURN TO Page 2

# Samia visit ends with MoU on food security

**Climate change represents an urgent and potentially irreversible threat to human societies and the planet**

**By Guardian Reporter**

TANZANIA and Norway have signed a memorandum of understanding (MoU) on food security and agriculture, the State House said in a statement yesterday. The presidential directorate of communications said the two countries agreed to strengthen bilateral engagements by harnessing the potential for green energy transition, fostering private sector role in energy investments.

The memorandum testifies to the joint resolve to strengthen Tanzania's capacity and ability to transform the agri-food sector, it said, noting that it was the ultimate event during the two day visit by President Samia Suluhu Hassan.

The president expressed satisfaction with



Opposition Chadema national Chairman Freeman Mbowe and Vice Chairman (Mainland) Tundu Lissu lead a peaceful demonstration the party staged in Mwanza city yesterday, the climax being a well-attended rally. Photo: Correspondent Vitus Audax

TURN TO Page 2



# Fall armyworms variant destroying potato farms

**By Guardian Correspondent, Makete**

**OVER 2500** acres of potato farms in six wards of Makete District in Njombe Region have been destroyed by a variant of fall armyworms.

Farmers in the areas say that the pests look like fall armyworms, are systematically destructive and

**We will not leave here without coming up with a formula for robust measures to eradicate these pests**

there is no pesticide which is so far helpful in controlling them.

Ackson Mbogela, a farmer, said the pests eat crop leaves and flowers just as they also eat potatoes like fall armyworms do in grain crops. The rather unfamiliar species of invasive pests threatens the harvests and incomes of the farmers, he stated.

"When you pass in the destroyed farms what you find is only roots," he said, noting that this situation is hugely scaring as farmers have spent a lot to grow potatoes and they now we worry they may get nothing at harvest time.

Akim Aloyce, another farmer, appealed for urgent support from the relevant authorities to find ways to overcome the challenge as farmers

TURN TO Page 2



## Samia visit ends with MoU on food security

FROM PAGE 1

the state of the bilateral relations, airing expectations that the visit will pave the way for even closer links.

The visit was timed with marking 50 years of collaboration in agriculture, which contributed to the formulation policy orientations in the sector over the period. President Samia was accompanied by five cabinet ministers, senior government officials and leaders of the local business community.

The visit arose from an invitation by King Harald V and Queen Sonja, also marking 60 years of diplomatic relations with the north European social democratic monarchy.

The statement affirmed that the visit demonstrates the shared enduring commitment to advance and diversify long-term friendship and cooperation.

Sixty years of cooperation and shared experiences have forged strong bonds between the two countries and peoples, it emphasised.

The two countries agreed to leverage attention to enhancing trade and business cooperation, expressing satisfaction with the holding of the Tanzania-Norway business forum, meeting for the first time during the visit.

The two leaders shared concerns about the global geopolitical situation, with increased tensions and armed conflict, its impact on global supply chains and commodity prices, with grave consequences for developing countries.

"Climate change represents an urgent and potentially irreversible threat to human societies and the planet," the two sides affirmed, expressing commitment to climate partnership agreement signed last September, it added.



Finance minister Dr Mwigulu Nchemba pictured in the National Assembly in Dodoma city yesterday responding to points raised by legislators with respect to the funding of road infrastructure in the country. Photo: Correspondent Ibrahim Joseph

## Ngarash overwhelmed as body lands in ATCL plane

FROM PAGE 1

seen carrying tree branches in mourning, with eulogies being aired on the departed leader.

Even greater numbers of mourners were visible at the military convoy neared Monduli, thousands lining up to receive the convoy, with the usually quiet Ngarash village overwhelmed with visitors from

nearby regions and individuals from much farther.

There was discomfort among a section of the mourners over the scarcity of accommodation, with a good number having to travel to Arusha, about 40 kilometres away, to find rentable space.

Julius Kalanga, former MP for Monduli and at present Karagwe DC, said it was the late Lowassa who drew him to vie for

the chairmanship of the CCM youth wing (UVCCM) in Monduli district.

He has known the late Lowassa since 1995 when the veteran MP visited their home to seek his father's support during the general election that year, for the Monduli parliamentary seat campaign.

His late father offered to help, in turn Lowassa helped the young man to win the seat

while standing as an opposition candidate later in 2015, he said.

Parseko Kone, the former Singida RC and long-time Lowassa associate said that during his time as DC for Monduli and the deceased the area's MP he saw him as a visionary.

He had a strong belief on what he believed was the right path and one of the things that I will remember the most was the construction of ward schools

countrywide, he said.

He said that the start of his parliamentary career, Lowassa asked him to go around with him to assess whether he would be able to get the parliamentary seat and he later won.

After the win, the deceased gave him a cow and their remained friends all along until retirement and now, the former MP's death, he added.



Jenista Mhagama (L), Minister of State in the Prime Minister's Office (Policy, Parliament and Coordination), and Zambian Home Affairs and Internal Security minister Norman Chipakupaku pictured exchange signed documents on cooperation agreements with respect to combating human trafficking and the illegal use of drugs. It was at the second meeting of the permanent commission of cooperation between the two countries held in Zanzibar yesterday. Photo courtesy of Zanzibar Information Services

## Fall armyworms variant destroying potato farms

FROM PAGE 1

have tried all they could to control the pests without success.

William Makufwe, the district executive director, listed affected wards as Ikuwo, Kigala, Itundu, Mlondwe, Matamba and Kinyika. Experts have started to visit areas that are yet to be affected to take measures advised by experts to check the dreaded invasion by the dreaded pests.

He said that farmers all over the district need to focus on such measure, noting that initial evaluation has indicated that over 2500 hectares had been destroyed by the pests.

The government was investigating ecological factors associated with this outbreak, he said, noting that as the insects are not familiar, experts need to study them for a while and advise on the measures to take.

Already a team of experts from the

Tanzania Agriculture Research Institute (TARI) Uyole campus in Mbeya Region have arrived in the district ready to commence investigations on anatomy of the pests and figure out how to control them, he stated.

Dr Dora Mende, the lead researcher, said investigations will help to map out their physical attributes and feeding habits, essential to identifying workable pesticides to control the pests.

"We will not leave here without com-

ing up with a formula for robust measures to eradicate these pests," she said.

Aninent Ndunguru, head of the district agriculture and fisheries unit, said that they have started to supply some pesticides issued by the Tanzania Plant Health and Pesticide Authority (TPHPA).

Agricultural officers in villages and wards work with the farmers on the task, and most of the area invaded by the pests had already been sprayed, the official affirmed.

## Evaluate SEQUIP deeply, MPs urge

FROM PAGE 1

areas where to build secondary schools was a challenge.

Out of the lot, 24 secondary schools visited by the technical evaluation team had no title deeds, she said, similarly pointing at the failure to prepare ownership documents due to the undue hurry in implementing the building of secondary schools.

"Thus, the projects did not have a title until the time of the technical inspection, placing the school areas at the risk of land conflicts. There is a lack of evidence of legal ownership of the relevant land," she said.

The audit showed that 19 construction sites, out of the 24 visited, had not been measured and a land map prepared to determine the actual size of those sites, she said.

This situation arose from the district council not prioritizing land surveying before acquiring land and starting construction works, she said, pointing out gaps in building schools in Lushoto, Ikungi and Tunduma districts with conflicting infrastructure space and location.

"The audit indicated that 470m/- was allocated for the construction of each secondary school, but a review of project documents and construction payment vouchers for the 24 secondary schools visited indicated that only three were properly accounted for," she further noted.

The lack of some drawings and detailed information contributed to shortcomings in the implementation of the SEQUIP project, like the non-construction of gas systems in the laboratories, owing to the lack of drawings for those systems, she said. The audit affirmed that the Ministry of Education, Science and Technology was late in completing the hiring process of an independent project auditor by not including this element in its procurement plan for fiscal 2020/21, she stated.

The delay in the procurement of an independent project auditor arose from the lack of qualified bidders, compelling repeat of the advert for the procurement of an independent project auditor.

"Failure to comply with the agreement made between IDA and the government of Tanzania may result in the termination of the loan," the committee leader cautioned.

The technical teams to evaluate the projects were formed by teachers and village or hamlet officials in areas where the project was implemented. Due to the lack of people with expertise in construction, the daily tasks were managed by teachers, thus failing to identify technical errors in carrying out the school building work, she added.



# Speaker terms lack of toilets as an 'unhealthy' discussion

By Guardian Reporter, Dodoma

SPEAKER of the National Assembly Dr Tulia Ackson has asked the government to end lack of toilets in health and education sectors, saying it is not healthy to discuss the matter in parliament.

She made the call yesterday in the National Assembly after some MPs wanted to know the government's strategy to end the problem in their constituencies.

"It is not healthy to hear MPs complaining on the issue of toilets here. We should not be here discussing lack of toilets in schools, dispensaries and health centres because the challenge can be completely ended in one year if we are serious," she said.

She said the government implements a number of mega projects and that the issue of toilets in public institutions was a very minor issue.

Joseph Tadayo, (Mwanga) said Lang'ata health centre in the constituency has no latrines

because those that have been there for over 40 years are full hence filthy and cannot be used.

"This is distressing, it is not important for the government to set aside even 100m/- to construct toilets in our health centres and schools; remember that the country works hard to overcome diseases and our environment is like this," he said.

Deputy Minister in the President's Office (Regional Administration and Local Governments) Dr Festo Dugange said the government had already instructed Mwanga District Executive Director to ensure that there is no health facility which lacks toilets.

"I instruct again the DED to allocate emergency funds from internal revenues to facilitate construction of toilets in all health facilities," he said.

In his basic question, Tadayo asked when the government will send funds for the rehabilitation of Lang'ata health centre in Mwanga.

Responding, Dr Dugange said the government has already

conducted an assessment of old and dilapidated health centres which need renovation.

"So far, a total of 202 dilapidated health centres have been identified for renovation including Lang'ata health centre whereby budget for the work will be allocated in phases," he explained.

The deputy minister said apart from the health centres, there are 50 district hospitals which were also assessed and 38 of them were given a total of 34.2bn/- for rehabilitation in 2022/23 and 2023/24 financial years.

Minister for Education, Science and Technology Prof Adolf Mkenda said the government has started to collect information from schools in order to assess toilet challenges in the country.

This came after the government came across a video clip that went viral on social media showing a school in Chato District, Geita Region with 1500 pupils who release themselves in nearby bushes.



Energy ministry permanent secretary Felcheshi Mramba speaks at the 16th Meeting of the Sectoral Council of Ministers on Energy in Arusha city on Wednesday. Photo: Guardian Correspondent

# PM: Women should be active players in digital economy

By Guardian Reporter

PRIME Minister Kassim Majaliwa has called upon public and private sector leaders to set strategies to ensure that women utilise opportunities in the digital economy.

Majaliwa said this yesterday when he represented President Samia Suluhu Hassan to officiate 'Future Ready Summit' in Dar es Salaam which was organized by Vodacom Tanzania.

The forum brought together representatives from public and private

sectors to discuss diverse issues affecting the country's technology sector, including policies and the future of digital innovation in services and products.

He said that public and private sector leaders, development stakeholders and the general public should come up with strategies to promote cooperation and invest in the infrastructure of Information and communication technologies (ICT) to increasing digital and financial inclusion.

The premier called on mobile

phone companies to set reasonable communication costs to attract more subscribers, including women so that they can fully participate in the digital economy.

He also asked the private sector stakeholders to use platforms like Future Ready Summit to prepare programmes to empower women and youth so that they can participate in contributing to the national economy.

"Use this opportunity well, cooperate with facilitators for productive discussions so that the training is pro-

ductive as expected," he said.

Majaliwa said the government is implementing a project to build 26 national secondary schools for girls specifically for science studies as part of a strategy to encourage female students to love science. The premier said that the schools are being built in all regions at a cost of 104bn/- with each school costing 4bn/-.

"In this, I really commend President Samia Suluhu Hassan who leads in promoting science, technology and mathematics. This is due to her will

and the deliberate steps she took to ensure that girls participate fully in opportunities for science and mathematics studies," he said.

Nape Nnauye, minister for Information, Communication and Information Technology encouraged Tanzanians to get ready for technological revolution, asking people to organize themselves and move forward.

Nnauye said the responsibility of the ministry is to ensure that investment is made in the construction of institutional infrastructure.

UNITED REPUBLIC OF TANZANIA  
REGISTRATION OF DOCUMENTS ACT (CAP 117 R.E. 2019)  
CHANGE OF NAME BY DEED POLL

THIS CHANGE OF NAME DEED is made this 12th day of February 2024 by me SHAL GUPTA, formerly known as SHAL, of post Office Box Number 10302, a resident of Dar es Salaam.

WITNESSES AND I HEREBY DECLARED as follows:

- I absolutely renounce and abandon the use of my said former name of SHAL, and assume and determine to take and use the new name of SHAL GUPTA, in substitution of my former name of SHAL.
- I assume and determine to take and use the new name of SHAL GUPTA for the reason that I used the name on my Republic of India Aadhaar Card No. 584855020 and while former name of SHAL, appears on my Republic of India passport No. M594213.
- AND IN PURSUANCE of such change of name (as above) I DECLARE that at all times hereafter in all records, documents and other writings and in all actions and dealings and on all occasions whatsoever use the new name of SHAL GUPTA, in substitution for my former name of SHAL, as stipulated in the above in the event that I may hereafter be known by the above said former names, but by the new name of SHAL GUPTA, only.
- AND I HEREBY AUTHORISE AND REQUIRE all persons at all times to describe and address me by the new name of SHAL GUPTA.

IN WITNESS whereof I have hereunto subscribed my new name of SHAL GUPTA and have affixed my signature this day the day and year herein written

SHAL GUPTA  
Signature

SHAL GUPTA  
Name

SHAL GUPTA  
Address

SHAL GUPTA  
Occupation

SHAL GUPTA  
Date



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**TENDER NO: TCSO/ECD/2024/03**  
**INVITATION TO TENDER**

**RFQ Title: Printing of ECD monitoring tools and Job aid.**  
**Date of solicitation: 16/02/2024**  
**Submission Date and time: - 28/2/2024 11:10 A.M Hrs.**  
**Question & clarification: 21/02/2024**

**Introduction**  
Tumaini Community Service Organization (TCSO) was established on 15th August 2019 and registered in united Republic of Tanzania, under reviewed NGO policy. The organization has been in partnership with Pact Tanzania in implementing The Adolescents and Children HIV Incidence Reduction, Empowerment and Virus Elimination project for Mbeya region and Songwe region.

Pact in collaboration with Tumaini integrate Early childhood care and development activities into the ACHIEVE project to improve the health and well-being of orphan and other vulnerable children (OVC) with a focus on children and adolescent living with or most at risk of contracting HIV and their caregivers. The project is funded by the President's Emergency Plan for AIDS Relief (PEPFAR) through the United States Agency for International Development (USAID) and implemented by a Pact.

**Objective of the Assignment**  
The overall objective of this assignment is to Print ECD monitoring tools and Job aid that contains all the activities that are to be done by CCWS at Household level in their visits and CCWS assessments.

**Items specification and requirements**

ITEM NAME	DESCRIPTION
ECD JOB AID	Printing of Flip Chart Size: A4 landscape 89 pages Cover: Strow Board with hard stand (Calendar Stand) Text: GSM 350 inside Finishing: Metal spiral binding + glossy lamination finishing to all papers Colours: Full colours to all papers.
ECD Monthly service delivery form.	Specifications: TriPLICATE (White, Yellow and Pink). Perfect binding. Perforated. Legal paper size. Include 2 pages of guide instructions (double-sided) at the beginning of the book. The serial number on the top (use the letter of the form name before the serial number) 40 forms @book, 1 page@ form (40x3x1)

The complete tender document (TOR) Containing general terms & conditions, requirements are available in [www.tumainico.org](http://www.tumainico.org) all interested bidders should access and download full terms of references via [www.tumainico.org](http://www.tumainico.org)

All questions and clarification should be directed to [procurement@tumainico.org](mailto:procurement@tumainico.org) with subject "Tender Clarification"

**How to submit:**

- Quotation should be submitted in an enclosed and sealed envelope.
- The eligible vendors should physically submit their proposal to Tender committee, P.O. Box 198 Mbeya, Head office. All sealed envelopes need to be marked as "Printing of ECD Monitoring tools and Job aids. All quotes must be in Tanzanian shillings and enclosed in a plain sealed envelope.
- All the pages of bid submitted must be signed.
- The deadline for proposal submission will be 28 February 2024, 11:40 AM, and TCSO will open the bids on 28 February 2024 11:40 AM

Please note.

- Late or incomplete submission will not be accepted.
- Selection will be based on criteria listed above and on TOR
- Issuance of request for quotes does not constitute award/ contract commitment by TCSO.
- TCSO reserves the right to disqualify and offer based on offeror failure to follow solicitation instructions.
- Proposal submitted through email will not be considered.
- One bidder having business relationship shall submit not more than one tender. A breach of this condition will render the tenders of both parties liable to rejection.



# RC appeals for more investments as new high-end restaurant opens

By Guardian Correspondent, Arusha

ARUSHA regional Commissioner John Mongella has welcomed Tanzanian and foreign investors to explore opportunities available in the region in food and hospitality industry.

Mongella made the call yesterday here during the launch of a new high-end restaurant in the tourist city.

According to him, the government will continue to create a conducive environment for investors as well as provide close support for the established investments to grow.

He commended Dough Works which is the KFC franchise for its investment in food chains and that the newly opened facility would expand choice of services for tourists.

"We appreciate Dough Works Limited for teaming up with the government to

strengthen tourist services in our region as this restaurant with international status increases assurance of access to quality food services," he said.

He appealed to youth who have been employed by the restaurant to adhere to training guidelines in order to serve customers including tourists with quality services.

"This is a very good opportunity because international restaurants like this help increase employment to our youth. It is important for those who got employment to adhere to set rules and professionalism," he said.

Apart from employment opportunities, Mongella said the modern restaurant also brings new technology in the food and hospitality industry that contribute to the national economic development.

Vikram Desai, Dough Works managing director, said the launch of the facility assures of continued efforts of the company to expand its services to various regions.

"With the opening of new KFC restaurant, Dough Works Limited is proud of the partnership to promote Tanzanian restaurants to reach international standards of providing quality services. But more importantly, the company has provided direct employment to Tanzanians who, through their work, meet their needs," he said.

KFC operates in more than 140 countries, with thousands of restaurants serving its iconic fried chicken to customers worldwide. The brand's commitment to quality, consistency and its unique blend of flavours has made KFC one of the beloved and recognizable names in the fast-food industry.

Kalpesh Mehta, Oryx Energies Tanzania executive director said the company is well prepared to work together with Dough Works to ensure that KFC continues to provide quality and efficient services to Tanzanians and tourists.



A nun administers ash drawn in the shape of a crucifix on a worshipper's forehead at Dar es Salaam's Saint Joseph's Catholic Church Cathedral yesterday on the occasion of Ash Wednesday, a holy day of prayer and fasting in many Christian denominations. It marks the first day of Lent, the six weeks of repentance in preparation for Easter. Photo: Correspondent Miraji Msala



## MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075  
Mafinga, Tanzania.

### 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 31-03-2023 (Amounts in million shillings)

	Current Quarter 31/03/2023	Previous Quarter 31/12/2022
Cash	734	239
Balance with Bank of Tanzania	48	13
Investments in Government securities	-	-
Balance with other banks and financial institutions	1,399	2,393
Cheques and items for clearing	-	-
Inter branch float items	-	-
Bills negotiated	-	-
Customers' liabilities for acceptances	-	-
Interbank loans receivables	-	-
Investments in other securities	-	-
Loans, advances and overdrafts (net of allowances for probable losses)	15,026	15,641
Interest receivables	-	-
Other assets	3,722	3,738
Equity Investments	-	-
Underwriting accounts	-	-
Property and Equipment	501	514
<b>TOTAL ASSETS</b>	<b>21,429</b>	<b>22,538</b>
<b>LIABILITIES</b>		
Deposits from other banks and financial institutions	3	3
Customer deposits	14,062	14,060
Cash letters of credit	-	-
Special deposits	89	86
Payment orders/transfers payable	-	-
Bankers' cheques and drafts issued	-	-
Accrued taxes and expenses payable	70	186
Acceptances outstanding	-	-
Interbranch float items	-	-
Unearned income and other deferred charges	-	-
Other liabilities	426	503
Borrowings	3,269	3,776
<b>TOTAL LIABILITIES</b>	<b>17,919</b>	<b>18,614</b>
<b>NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>3,510</b>	<b>3,924</b>
<b>SHAREHOLDERS' FUNDS</b>		
Paid up share capital	8,789	8,789
Capital reserves (capital Grants)	-	-
Retained earnings	(5,543)	(5,724)
Profit (Loss) account	(413)	181
Other capital accounts	677	677
Minority Interest	-	-
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,510</b>	<b>3,924</b>
Contingent liabilities	-	-
Non performing loans and advances	1,617	1,544
Allowances for probable losses	(216)	191
Other non performing assets	202	-
<b>SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	16.38%	17.41%
(ii) Non performing loans to total gross loans	12.10%	9.87%
(iii) Gross loans and advances to total deposits	111.29%	111.24%
(iv) Loans and Advances to total assets	70.12%	69.40%
(v) Earning Assets to Total Assets	89.62%	84.61%
(vi) Deposits Growth	0.01%	-13.78%
(vii) Assets growth	-4.92%	-7.21%

#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31-03-2023 (Amounts in million shillings)

	Current Quarter 31-03-23	Previous Quarter 31-03-22	Current Year Cumulative 31-03-23	Comparative Year Cumulative (Previous Year) 31-03-22
1 Interest Income	490	586	490	586
2 Interest Expense	(178)	(148)	(178)	(148)
3 Net Interest Income (1 minus 2)	312	438	312	438
4 Bad debts Write-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(197)	(222)	(197)	(222)
6 Non Interest Income	199	223	199	223
6.1 Foreign Currency Dealings and Translation Gains/Loss	-	-	-	-
6.2 Fees and Commissions	199	223	199	223
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expenses:	(729)	(622)	(729)	(622)
7.1 Salaries and Benefits	(392)	(314)	(392)	(314)
7.2 Fees and Commission	(25)	(29)	(25)	(29)
7.3 Other Operating Expenses	(399)	(279)	(399)	(279)
8 Operating Income/Loss	(413)	(183)	(413)	(183)
9 Income Tax Provision	(10)	(30)	(10)	(30)
10 Net Income/Loss After Income Tax	(423)	(213)	(423)	(213)
11 Other Comprehensive Income (Items)	-	-	-	-
12 Total comprehensive income/(loss) for the year	(423)	(213)	(423)	(213)
13 Number of Employees	59	55	59	55
14 Basic Earnings Per Share	-	-	-	-
15 Dilute Earnings Per Share	-	-	-	-
16 Number of Branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-1.88%	0.95%	-1.88%	0.95%
(ii) Return on Average Shareholders Funds	-23.55%	4.84%	-23.55%	4.84%
(iii) Non Interest Expense to Gross Income	105.50%	62.27%	105.50%	62.27%
(iv) Net Interest Income to Average Earning Assets	1.76%	3.47%	1.76%	3.47%

#### CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-03-2023 (Amounts in million shillings)

	Current Quarter 31-03-23	Previous Quarter 31-12-22	Current Year Cumulative 31-03-23	Comparative Year Cumulative (Previous Year) 31-12-2022
<b>I: Cash flow from operating activities:</b>				
Net income (loss)	(413)	109	(413)	187
Adjustments for:				
- Impairment/Amortization	81	51	81	429
- Net change in Loans and Advances	615	(407)	615	(760)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	2	(687)	2	(2,260)
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(193)	(266)	(193)	(334)
- Net change in Other Assets	16	662	16	353
- Tax Paid	(10)	(30)	(10)	(120)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>77</b>	<b>(528)</b>	<b>77</b>	<b>(2,548)</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(35)	(48)	(35)	(195)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - CIMP	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(35)</b>	<b>(48)</b>	<b>(35)</b>	<b>(195)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	(507)	250	(507)	(200)
Proceeds from Issuance of Long Term Debt	-	-	-	1,450
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	(561)	-	(4)
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(507)</b>	<b>(311)</b>	<b>(507)</b>	<b>1,246</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	(466)	(887)	(466)	(1,493)
Cash and Cash Equivalents at the Beginning of the Quarter	2,646	3,533	2,646	4,141
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>2,180</b>	<b>2,646</b>	<b>2,180</b>	<b>2,646</b>

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-03-2023

	Share Capital	Retained Earnings	Regulatory Reserve	Total
<b>Current Year: 2022</b>				
Balance as the Beginning of the year	6,791	(5,543)	675	3,923
Profit for the year	-	(413)	-	(413)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>6,791</b>	<b>(5,956)</b>	<b>675</b>	<b>3,510</b>
<b>Previous year: 2022</b>				
Balance as the Beginning of the year	6,795	(4,558)	107	4,344
Profit for the year	-	181	-	181
Other Comprehensive Income	-	-	-	-
Transactions With owners	(4)	-	-	(4)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	(568)	(568)
General Provision Reserve	-	-	-	-
Others	-	(598)	-	(598)
<b>Balance as at the end of the previous period</b>	<b>6,791</b>	<b>(5,543)</b>	<b>675</b>	<b>3,923</b>

#### SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Philip Raymond..... (Signed)		28/10/2023
General Manager		
Kelvin Mushi..... (Signed)		28/10/2023
Finance and Administrative Manager		
Saleh S. Abdallah..... (Signed)		28/10/2023
Internal Auditor		
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has been examined by us And, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the Requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R Bakar..... (Signed)		28/10/2023
Chairperson of Board		
2. Prof. Dominicus Kasilo..... (Signed)		28/10/2023
Director		

## Govt promises investment to help NCT produce world-class graduates

By Correspondent Pascal Mayalla

THE government has expressed commitment to continue supporting the National College of Tourism (NCT) with resources to enable it produce competent graduates to fit the local and international labour market.

Angellah Kairuki, Minister for Natural Resources and Tourism made the commitment yesterday during her visit to NCT Bustani campus in Dar es Salaam where she witnessed how students prepare a simulating event for this year's Valentine's Day.

She said the government will support the college with financial resources, equipment and infrastructure so that graduates can employ themselves or be employed anywhere in the world.

"Rapid growth of tourism sector in the country has been contributed by many factors, especially international promotion efforts that have convinced many Tanzanians to take advantage of training opportunities in the tourism sector," she said.

She said courses offered by the NCT open many opportunities in hospitality but must be high-quality international standards to meet the growing needs by high-end hotels here at home and abroad.

Kairuki commended the college for providing high-quality training that meets international standards, thanks to the presence of experienced tutors and unwavering support from the government.

NCT Principal Dr Florian Mtey called upon Tanzanians to take advantage of the training opportunities in tourism, hospitality and events management, adding that courses are designed to meet international standards.

Dr Mtey said that the college is not limited to providing just the training as it has established a company called NCT Utalii and Ukurimu Company Limited that provides in-house and outdoor catering services.

"The college offers a variety of services such as hotel services, accommodation and even laundry services as well as decoration services plus events management," he said.

## Innovation project kicks off in Dar

By Guardian Reporter

HYBRID innovation project which aims to nurture the next generation of innovators and problem-solvers in the country has kicked off in Dar es Salaam Region.

A statement released by its implementers in the city yesterday said to start with, the project starts with a series of free workshops on hybrid electric vehicles and technologies for up to 500 school pupils across Dar es Salaam Region.

The project that is scheduled to run throughout 2024 is implemented by UpStudio Africa in collaboration with Toyota Tanzania.

UpStudio Africa is a design and innovation studio focused on nurturing the next generation of creators, innovators, entrepreneurs and leaders within and beyond Tanzania.

Cobus van Zyl, chief marketing officer of the Karimjee Group said in a statement yesterday that all the programmes under the project will focus on educating pupils about sustainable innovations and fostering an understanding of the mechanisms of greener energy solutions with a focus on hybrid electric vehicles.

"Toyota Tanzania is passionate about the potential of hybrid electric vehicles for Tanzania. We are also passionate about investing in the education of our youth. We believe they will play a key role in creating a better future by constantly finding better, more efficient ways to reduce carbon emissions, noise pollution and fuel consumption.





Prime Minister Kassim Majaliwa pictured in Dar es Salaam yesterday following 'Code Like a Girl', a programme run in collaboration with Vodacom Tanzania. It is extensive four-day training meant to help girls aged between 14 and 18 engage with the technology industry and encourage them to consider technology as a career path in the future. This was shortly after the PM had launched this year's edition of the Future Ready Summit Conference. Looking on (R) is information, communications and information technology minister Nape Nnauye. Photo: Guardian Correspondent

## Dispensary gets cervical cancer treatment tools

By Correspondent Mary Kadoke

THE Tanzania Health Promotion Support (THPS) and Centres for Disease Control and Prevention (CDC) have handed over a renovated care and treatment unit as well as facilities worth 660m/- to Mwendapole Dispensary in Kibaha District, Coast Region to support cervical cancer treatment to patients who are at child bearing stage.

It is a five-year (2021-2026) project dubbed 'Aya Hatua Project' funded by the US President's Emergency Plan for Aids Relief (PEPFAR) and aimed at undertaking screening and prevention of cervical cancer to more than 485,000 women in the region.

Speaking at the handing over event yesterday Coast Regional Administrative Secretary Rashid Mchatta commended THPS and CDC for their support that he said saves lives in the region.

"I appreciate the role played by THPS and CDC through generous support towards Aids control and this new initiatives that will save lives," he said.

"Let me assure CDC and THPS that the regional leadership and the government as a whole recognise your contribution to the fight against HIV/Aids and cancer," he added.

Dr. Ann Buff, CDC associate director for data and science said cervical cancer is the most common cancer in the country with nearly 10,000 new cases and 7,000 deaths each year.

"The good news is that cervical cancer is preventable. It is caused by infection with human papillomavirus (HPV). We can prevent HPV infection and cervical cancer with the HPV vaccine," she said.

According to her, they demonstrated the feasibility of large-scale routine HPV vaccination in Tanzania and created critical national momentum, adding that in 2023, the government of Tanzania updated its vaccination guidelines to a single dose of HPV vaccine and expanded eligibility to all girls aged between nine and 14 years.

She hailed the collaboration and partnership that exists between the government and CDC which she said will contribute to the significant reduction of cancer prevalence rate in the country, which currently stands at 3.1 percent.

"Increased collaboration and partnership for cervical cancer care and prevention, along with support from the government of Tanzania will reduce cancer morbidity and mortality in Tanzania," she said.

George Anatory, THPS acting executive director said THPS is committed to continue complementing governments' efforts in ensuring that all Tanzanians have access to quality healthcare and contribute actively to the country's socioeconomic development.

"We trust that the support we have provided will help to improve efficiency and ensure quality service delivery of comprehensive HIV prevention, care and treatment services and cervical cancer screening and prevention, leading to saved lives in the region", he said.

The handed items are five thermocoagulation and six cryotherapy machines that will be distributed to eleven dispensaries to help increase treatment rate of identified early-stage cervical lesions within the region.

The list also includes 125 modern tablets that will be used in 85 health facilities in the region to improve documentation and bi-directional referral mechanisms between health facilities and the community.

THPS has supported the region with office furniture that includes modern chairs and tables, drug storage cabinets, file cabinets and benches to be used by clients visiting the health facilities.

## RC closes dam as cholera cases surge in Shinyanga

By Guardian Correspondent, Shinyanga

SHINYANGA Regional Commissioner Christina Mndeme as ordered closure a dam after people used its water and fell ill of cholera, leading to the surge of the number of patients in the region.

Speaking while opening primary health services committee meeting to discuss preparation for national vaccination campaign against measles and rubella, nutrition assessment and cholera trends here on Wednesday, she said a total of 11 new patients were confirmed in Kishapu District on Tuesday this week after they used unclean water they drew from Songwa Dam.

"The number of patients in our region now stands at 192 and six deaths," she said. "I have ordered the closure of the dam with immediate effect."

The RC called upon dis-

trict executive directors in the region to effectively utilise funds meant for nutrition to address stunting in children.

She said there are financial challenges in the implementation of nutrition interventions, including funds not being released on time.

She appealed that funds be released on time and not being directed to other activities so that the initiatives can be executed successfully.

"Despite the fact that our region's stunting rate in children under the age of five has decreased from 32 percent in 2018 to 27 percent in 2022, we still have a high stunting rate compared to national average of 20 percent. We have to reduce it to less than 20 percent," she said.

The RC also asked district nutrition officers to educate parents on the importance of feeding their children a balanced diet to combat stunting.


On the measles and ru-

bella vaccination campaign, RC requested parents to take their children aged between nine and 59 months to designated centres so they receive vaccination and be protected against the diseases.

Faustine Mlyutu, acting regional medical officer, said the region intends to vaccinate 300,193 children in a campaign that began yesterday and would continue until Sunday.

He described the symptoms of measles and rubella as high temperature and tiny rashes that develop throughout the body as well as vomiting, eye sores, blindness, pneumonia, malnutrition and inflammation of brain.

Mlyutu said they intend to continue implementing various methods of disease control to prevent cholera from spreading such as distributing water treatment equipment, inspecting households without toilets and closing restaurants in high-risk areas.



# MUCOBA BANK PLC

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Mafinga, Tanzania.

## 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 30-06-2023 (Amounts in million shillings)			
	Current Quarter 30/06/2023	Previous Quarter 31/03/2023	
<b>A.</b>			
1 Cash	627	734	
2 Balance with Bank of Tanzania	25	48	
3 Investments in Government securities			
4 Balance with other banks and financial institutions	1,712	1,399	
5 Cheques and items for clearing			
6 Inter-branch float items			
7 Bills negotiated			
8 Customers' liabilities for acceptances			
9 Interbank loans receivables			
10 Investments in other securities			
11 Loans, advances and overdrafts (net of allowances for probable losses)	14,481	15,026	
12 Other assets	3,754	3,722	
13 Equity Investments			
14 Underwriting accounts			
15 Property and Equipment	458	501	
<b>16 TOTAL ASSETS</b>	<b>21,057</b>	<b>21,430</b>	
<b>B. LIABILITIES</b>			
17 Deposits from other banks and financial institutions			
18 Customer deposits	14,009	14,065	
19 Cash letters of credit			
20 Special deposits	70	89	
21 Payment orders/transfers payable			
22 Bankers' cheques and drafts issued			
23 Accrued taxes and expenses payable	75	70	
24 Acceptances outstanding			
25 Interbranch float items			
26 Unearned income and other deferred charges			
27 Other liabilities	414	427	
28 Borrowings	3,100	3,269	
<b>29 TOTAL LIABILITIES</b>	<b>17,667</b>	<b>17,920</b>	
<b>30 NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>3,389</b>	<b>3,510</b>	
<b>C. SHAREHOLDERS' FUNDS</b>			
31 Paid up share capital	8,789	8,789	
32 Capital reserves (capital Grants)			
33 Retained earnings	(5,543)	(5,543)	
34 Profit (Loss) account	(534)	(413)	
35 Other capital accounts	677	677	
36 Minority Interest			
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,389</b>	<b>3,510</b>	
38 Contingent liabilities			
39 Non performing loans and advances	901	893	
40 Allowances for probable losses	202	202	
41 Other non performing assets			
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>			
(i) Shareholders Funds to total assets	16.09%	16.38%	
(ii) Non performing loans to total gross loans	12.20%	12.10%	
(iii) Gross loans and advances to total deposits	108.02%	63.77%	
(iv) Loans and Advances to total assets	68.77%	38.73%	
(v) Earning Assets to Total Assets	89.49%	58.24%	
(vi) Deposits Growth	-0.39%	0.03%	
(vii) Assets growth	-1.74%	-4.92%	

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-06-2023 (Amounts in million shillings)				
	Current Quarter 30/06/2023	Previous Quarter 31/03/2023	Current Year Cumulative 30/06/2023	Comparative Year Cumulative (Previous Year) 30/06/2022
<b>I. Cash flow from operating activities:</b>				
Net Income (Loss)	(121)	(413)	(534)	386
Adjustments for:				
- Impairment/Amortization	48	61	109	39
- Net change in Loans and Advances	545	615	1,160	(1,042)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(75)	2	(73)	1,087
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(8)	(193)	(202)	(316)
- Net change in Other Assets	(32)	16	(16)	(312)
- Tax Paid	-	(10)	(10)	(30)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>357</b>	<b>77</b>	<b>433</b>	<b>(168)</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(5)	(35)	(40)	(4)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - CWP	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(5)</b>	<b>(35)</b>	<b>(40)</b>	<b>(4)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of Long-term Debt	(169)	(507)	(676)	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	-	-	1,000
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(169)</b>	<b>(507)</b>	<b>(676)</b>	<b>1,000</b>
<b>IV. Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	183	(466)	(283)	898
Cash and Cash Equivalents at the Beginning of the Quarter	2,180	2,646	2,646	2,369
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>2,363</b>	<b>2,180</b>	<b>2,363</b>	<b>3,177</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30-06-2023				
	Share Capital	Retained Earnings	Regulatory Reserve	Total
<b>Current Year: 2022</b>				
Balance as the Beginning of the year	8,791	(5,543)	675	3,923
Profit for the year	-	(534)	-	(534)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>8,791</b>	<b>(6,077)</b>	<b>675</b>	<b>3,389</b>
<b>Previous year: 2022</b>				
Balance as the Beginning of the year	8,795	(4,558)	107	4,344
Profit for the year	-	181	-	181
Other Comprehensive Income	-	-	-	-
Transactions With owners	(4)	-	-	(4)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(568)	568	-
General Provision Reserve	-	-	-	-
Others	-	(598)	-	(598)
<b>Balance as at the end of the previous period</b>	<b>8,791</b>	<b>(5,543)</b>	<b>675</b>	<b>3,923</b>

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-06-2023 (Amounts in million shillings)				
	Current Quarter 30/06/2023	Comparative Year Previous Quarter 30/06/2022	Current Year Cumulative 30/06/2023	Comparative Year Cumulative (Previous Year) 31/12/2021
1 Interest Income	474	843	964	1,529
2 Interest Expense	(134)	(176)	(312)	(323)
<b>3 Net Interest Income (1 minus 2)</b>	<b>340</b>	<b>667</b>	<b>652</b>	<b>1,206</b>
4 Bad debts Written-off	-	-	-	-
5 Impairment Losses on Loans and Advances	(9)	(198)	-	(213)
<b>6 Non Interest Income</b>	<b>223</b>	<b>234</b>	<b>422</b>	<b>457</b>
6.1 Foreign Currency Dealings and Translation Gains/Loss	-	-	-	-
6.2 Fees and Commissions	223	234	422	439
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	18
<b>7 Non Interest Expenses:</b>	<b>(684)</b>	<b>(825)</b>	<b>(1,409)</b>	<b>(1,247)</b>
7.1 Salaries and Benefits	(389)	(361)	(750)	(712)
7.2 Fees and Commission	(15)	(24)	-	(47)
7.3 Other Operating Expenses	(280)	(440)	(679)	(488)
<b>8 Operating Income/Loss</b>	<b>(121)</b>	<b>386</b>	<b>(633)</b>	<b>263</b>
9 Income Tax Provision	-	(30)	(10)	(60)
<b>10 Net Income/Loss After Income Tax</b>	<b>(121)</b>	<b>356</b>	<b>(643)</b>	<b>143</b>
11 Other Comprehensive Income (Itemize)				
<b>12 Total comprehensive income/(loss) for the year</b>	<b>(121)</b>	<b>692</b>	<b>(643)</b>	<b>143</b>
13 Number of Employees	56	55	55	49
14 Basic Earnings Per Share	-	5.88	-	4.93
15 Dilute Earnings Per Share	-	1.53	-	4.93
16 Number of Branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-0.57%	1.89%	-2.51%	0.89%
(ii) Return on Average Shareholders' Funds	-3.50%	8.85%	-15.45%	4.88%
(iii) Non Interest Expense to Gross Income	98.06%	53.11%	101.88%	62.80%
(iv) Net Interest Income to Average Earning Assets	2.00%	4.27%	3.07%	1.13%

### SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Philip Raymond..... (Signed) General Manager		28/10/2023
K		



# Bank partner with ZHC to offer mortgage financing

By Guardian Reporter, Zanzibar

AZANIA Bank Limited and Zanzibar Housing Corporation (ZHC) have entered into mortgage financing agreement targeting a broad spectrum of the public.

Speaking at a ceremony to launch the financing facility in Zanzibar yesterday, the bank's senior retail manager Jackson Lohay and ZHC's director general Mwanaisa Ali Said called on the public to seize the opportunity and get better houses both for residential and commercial purposes.

"Let me congratulate ZHC's management for coming forward to partner with us in offering this new facility which targets to serve ordinary people," said Lohay.

He pointed out that as one of the pioneers in offering mortgage financing in the country, Azania Bank has also been targeting millions of ordinary people in improving their family housing units in both the mainland and the isles.

"We have enough experience in offering housing financing at affordable rate of not more than 14 percent compared to others in the market with a repayment schedule of up to

25 years," Lohay noted while urging all Tanzanians to access the facility.

Ali said through the partnership, the public housing company will now be able to widen its scope of serving more ordinary Zanzibaris in line with the government's plan to improve housing in the isles.

"Our agreement with Azania Bank is part of our long-term plans to allow Zanzibaris access modern housing through affordable mortgage financing," she said, adding that ZHC also sells property to clients on cash which many ordinary people cannot afford.

"Because we were not performing well in selling our property through mortgage financing, we decided to approach Azania Bank which has many years of experience in the area to work with us," she said.

ZHC chief further noted that the corporation is currently constructing 72 housing units at Mombasa Kwa Mchima in Zanzibar with nearly 90 percent having been purchased already.

"We have ongoing projects at Mfikwa in Chakechake, Pemba with 220 housing units, 120 units at Nyamanzi right in Unguja and 240 units at Kisakasaka also in Unguja," she said.



Zanzibar Housing Corporation director general Mwanaisa Ali Said (L) and Azania Bank Limited senior retail banking manager Jackson Lohay sign a partnership agreement in Zanzibar yesterday. The execution of the pact is expected to see ordinary citizens get modern houses through mortgage financing. Photo: Guardian Correspondent



## MUCOBA BANK PLC

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#### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30-09-2023 (Amounts in million shillings)

	Current Quarter 30/09/2023	Previous Quarter 30/06/2023
<b>A. ASSETS</b>		
1 Cash	809	627
2 Balance with Bank of Tanzania	100	25
3 Investments in Government securities	-	-
4 Balance with other banks and financial institutions	3,262	1,712
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank loans receivables	-	-
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	14,764	14,481
12 Other assets	3,702	3,754
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property and Equipment	413	458
<b>16 TOTAL ASSETS</b>	<b>23,050</b>	<b>21,057</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	15,974	14,009
19 Cash letters of credit	-	-
20 Special deposits	49	70
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	147	75
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	347	414
28 Borrowings	3,089	3,100
<b>29 TOTAL LIABILITIES</b>	<b>19,606</b>	<b>17,667</b>
<b>30 NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>3,444</b>	<b>3,389</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	8,789	8,789
32 Capital reserves (capital Grants)	-	-
33 Retained earnings	(5,543)	(5,543)
34 Profit (Loss) account	(478)	(534)
35 Other capital accounts	677	677
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,444</b>	<b>3,389</b>
38 Contingent liabilities	-	-
39 Non performing loans and advances	930	893
40 Allowances for probable losses	202	202
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	14.94%	16.09%
(ii) Non performing loans to total gross loans	10.30%	12.20%
(iii) Gross loans and advances to total deposits	96.68%	108.02%
(iv) Loans and Advances to total assets	64.05%	68.77%
(v) Earning Assets to Total Assets	90.82%	89.49%
(vi) Deposits to Total Assets	14.02%	-0.39%
(vii) Assets growth	9.47%	-1.74%

#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-09-2023 (Amounts in million shillings)

	Q3 30/09/2023	Comparative Quarter (Previous year) 30/09/2022	Current Year Cumulative 30/09/2023	Comparative Year Cumulative (Previous Year) 30/09/2022
1 Interest Income	678	829	1,642	2,358
2 Interest Expense	(150)	(185)	(465)	(508)
3 Net Interest Income (1 minus 2)	528	644	1,180	1,850
4 Bad debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	38	20	(161)	(193)
<b>6 Non Interest Income</b>	<b>187</b>	<b>250</b>	<b>608</b>	<b>706</b>
6.1 Foreign Currency Dealings and Translation Gains/Loss	-	-	-	-
6.2 Fees and Commissions	187	250	608	688
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	19	-
<b>7 Non Interest Expenses:</b>	<b>(696)</b>	<b>(672)</b>	<b>(2,085)</b>	<b>(1,938)</b>
7.1 Salaries and Benefits	(371)	(371)	(1,152)	(1,083)
7.2 Fees and Commissions	(20)	(35)	(60)	(60)
7.3 Other Operating Expenses	(305)	(266)	(873)	(795)
8 Operating Income/Loss	55	222	(458)	425
9 Income Tax Provision	-	(30)	-	(60)
10 Net Income/Loss After Income Tax	55	192	(458)	365
11 Other Comprehensive Income (Items)	-	-	-	-
12 Total comprehensive income/loss for the year	55	192	(458)	365
13 Number of Employees	56	55	55	50
14 Basic Earnings Per Share	-	5.88	-	5.88
15 Dilute Earnings Per Share	-	5.88	-	5.88
16 Number of Branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.25%	0.95%	-2.08%	0.92%
(ii) Return on Average Shareholders' Funds	1.60%	4.84%	-15.40%	4.76%
(iii) Non Interest Expense to Gross Income	80.50%	62.27%	92.84%	62.27%
(iv) Net Interest Income to Average Earning Assets	2.95%	3.47%	-2.56%	3.41%

#### CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-09-2023 (Amounts in million shillings)

	Current Quarter 30/09/2023	Previous Quarter 30/06/2023	Current Year Cumulative 30/09/2023	Comparative Year Cumulative (Previous Year) 30/09/2022
<b>I: Cash flow from operating activities:</b>				
Net income (loss)	55	(121)	(478)	425
Adjustments for:				
- Impairment/Amortization	26	48	135	374
- Net change in Loans and Advances	(282)	545	878	(475)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	1,844	(75)	1,285	(1,574)
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	5	(9)	(11)	(271)
- Net change in Other Assets	52	(32)	42	46
- Tax Paid	-	-	(10)	(90)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>1,800</b>	<b>387</b>	<b>1,840</b>	<b>(1,555)</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	19	(5)	(21)	(41)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - C/M/P	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>19</b>	<b>(5)</b>	<b>(21)</b>	<b>(41)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	(11)	(169)	(11)	(200)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	-	-	1,197
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(11)</b>	<b>(169)</b>	<b>(11)</b>	<b>997</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	1,808	183	1,808	(609)
Cash and Cash Equivalents at the Beginning of the Quarter	2,363	2,180	2,363	4,142
Cash and Cash Equivalents at the end of the Quarter	4,171	2,363	4,171	3,533

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30-09-2023

	Share Capital	Retained Earnings	Regulatory Reserve	Total
<b>Current Year 2022</b>				
Balance as at the Beginning of the year	8,791	(5,543)	675	3,923
Profit for the year	-	(478)	-	(478)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>8,791</b>	<b>(6,021)</b>	<b>675</b>	<b>3,445</b>
<b>Previous year 2022</b>				
Balance as at the Beginning of the year	8,795	(4,558)	107	4,344
Profit for the year	-	181	-	181
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	(6)	-	(6)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	568	568
General Provision Reserve	-	-	-	-
Others	-	(598)	-	(598)
<b>Balance as at the end of the previous period</b>	<b>8,791</b>	<b>(5,543)</b>	<b>675</b>	<b>3,923</b>

#### SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Philip Raymond, General Manager	(Signed)	28/10/2023
Kelvin Mushi, Finance and Administrative Manager	(Signed)	28/10/2023
Saleh S. Abdallah, Internal Auditor	(Signed)	28/10/2023
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has been examined by us And, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the Requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R Bakar, Chairperson of Board	(Signed)	28/10/2023
2. Prof. Dominic Kasilo, Director	(Signed)	28/10/2023

## Works minister angered by regular road repairs

By Guardian Reporter, Dodoma

WORKS Minister Innocent Bashungwa has instructed the Tanzania National Roads Agency (TANROADS) to find solution to road damages that result in regular repairs to save public funds spent on fixing the infrastructure.

Bashungwa spoke here on Wednesday at the two-day 19th TANROADS staff council meeting that involved 100 participants from across the country.

The minister urged the workers to manage projects with professionalism and patriotism so that the infrastructures are not only durable but also completed on time.

"The issue of premature deterioration of roads is a big problem. Make sure it comes to an end by taking legal action against contractors who execute projects below agreed standards," he said.

He also directed TANROADS to use the scanner when inspecting roads and bridges and as well as other quality examination

equipment before projects are handed over.

He directed TANROADS to strengthen and build capacity of its engineering consulting unit to enable it manage projects professionally and efficiently.

He also urged TANROADS to fully enforce the law on weights of vehicles using Tanzanian roads by fining motorists who violate the law.

"There is no leader or civil servant who is above the law. Anyone who violates it should be dealt with and I don't want you people or anyone else calling me to save anyone," he said.

Mohamed Besta, TANROADS chief executive officer, assured minister Bashungwa that the agency will work on the directives, pledging to continue working hard to give Tanzanians high quality infrastructure.

Nchama Wambura, chairman of the Tanzania Mines, Energy, Construction and Allied Workers Union (TAMICO) stated: "We'll continue to work as a team to supervise all projects implemented in Tanzania."

## Empty stomachs fuel unrest, warns UN chief

NEW YORK

IN a stark warning, the United Nations chief said on Tuesday that the combined impact of climate chaos and food crises are increasing threats to global peace.

Speaking at the UN Security Council in New York, Antonio Guterres said climate disasters have a negative impact on food production which kindles social unrest.

"A global food crisis is creating a hellscape of anger and heartache for many of the world's poorest people. And the climate crisis is accelerating with the deadly force, and last year was the hottest ever." "Both of these facts undermine peace. Empty bellies fuel unrest. In Por-

tugal, we have a saying. 'In a house with no bread, everyone argues and no one is right,' he said.

Guterres urged the UN Security Council to address the impact of food shortages and rising prices on international peace and security, saying climate and conflict are the two leading drivers of the global food crises.

"In Gaza, no one has enough to eat. Of the 700,000 hungriest people in the world, four in five inhabit that tiny strip of land," he said.

"In many places, climate disasters add another dimension. Every one of the 14 countries most at risk from climate change are suffering conflicts, 13 of them faced humanitarian crises this year."





Coast regional administrative secretary Rashid Mchatta (4th-L) cuts the ribbon yesterday to mark the handing-over of a renovated healthcare and treatment building and other facilities worth a total of 660m/-. This was realised under a project funded by the US President's Emergency Plan for AIDS Relief (PEPFAR). He is flanked by Dr Ann Buff, associate director for data and science at the US Centres for Disease Control and Prevention, and Tanzania Health Promotion Support acting executive director George Anatory. Photo: Correspondent Mary Kadoké

# Kenya relocates 21 black rhinos to new sanctuary

**NAIROBI**

AFTER an unsuccessful attempt in 2018 to translocate black rhinos, Kenya has successfully relocated 21 mammals.

The 18-day translocation was executed by highly trained capture and veterinary experts from the Kenya Wildlife Service and its partners.

The animals' new home is an expansive 58,000-acre territory in Loisaba Conservancy in central Kenya with 25,000 acres dedicated exclusively to the conservation of this iconic species.

The county witnessed the tragic poaching of its last rhinos half a century ago. Their return is welcomed by rangers.

"It's been decades since rhinos roamed here. Almost 50 years ago, their numbers were severely impacted by poaching. Now, our focus is on rejuvenating this landscape and allowing rhinos to breed, aiming to restore their population to its former splendour," Daniel ole Yankere said.

This is Kenya's most significant rhino relocation project to date, and involves the meticulous efforts of tracking, darting, and moving critically endangered rhinos to their new home.

The chief executive of Loisaba Conservancy celebrated a milestone on Tuesday this week.

"From a low of 300 and something individuals, we have now hit a huge milestone at the beginning of this year of 1,004 eastern black rhinos in Kenya," Tom Silvester said.

After dark days in the 1980s, Kenya's black rhino population is now the third-largest globally, following South Africa and Namibia.

The big challenge that has come from that is that we have run out of space in the established sanctuaries.

"If food is not safe, it causes health complications and even death and the two affect the economy," he said.

Baraka Nyirenda, a flour miller from Songwe Region, said the training was of help to participants as it focused on quality which if improved can enable processors expand local market and even penetrate regional or international market.

"This is an opportunity for us to increase quality of our products and my take home is that if a product is tested by TBS and meets the set standards, it can be sold in any market in the world," he said.

Janeth Mashauri who makes peanut butter said that the training took them through how to avoid fungal and toxin contaminants that can not only affect health of consumers but also destroy reputation and the business itself.

"I strongly advise all producers of flour and peanut butter to attend trainings like this because since the awareness helps a lot in improve quality which is number one requirement for a product to penetrate international market," she said.

# TBS drills food processors on how to remove contaminants

By Correspondent Joseph Mwendapole

The Tanzania Bureau of Standards (TBS) has asked flour millers and peanut butter makers to strengthen their safety systems to protect consumers against fungal and toxin contaminants.

TBS director general Dr Athumani Ngenya made the call in Dar es Salaam yesterday while opening a training session for stakeholders processing maize flour, mixed flour and peanut butter.

He said food is a necessary human need that plays important role in people's prosperity and development, making its safety and quality very important not only to individuals but also communities and the country as a whole.

Dr Nyenya said the government's aim is to build a strong and sustainable economy which is competitive by attracting investments and improving the business environment.

"Food safety must be ensured in our country for us to achieve these goals," he said.

He said that in supporting all plans and efforts made by the government, TBS is responsible for ensuring that food and other products produced in the country and those imported from abroad meet the set standards.

"We all realize that products made from grains, especially flour and peanut products, are the foods that are widely used in the country and that means if they do not meet standards, they can cause health and economic harm," he said.

Baraka Nyirenda, a flour miller from Songwe Region, said the training was of help to participants as it focused on quality which if improved can enable processors expand local market and even penetrate regional or international market.

# Region gets medical equipment to boost its maternal health

By Guardian Correspondent, Tabora

TABORA Region has received an assortment of medical equipment worth 45m/- donated by the US Agency for International Development (USAID)-funded Afya Yangu (My Health) project to improve maternal health services.

Speaking during the handing over event here yesterday, the project's senior consultant Dr Riziki Ponsiani said enabling safe delivery for mothers is a priority of the initiative and that the tools will help improve maternal emergency services in the region.

Dr Ponsiani said that the support compliments the government's efforts to strengthen maternal and child health services in the country.

He noted that the use of modern contraceptives in the region has increased to 336,607 in 2023 from 131,006 in 2022.

"Also, the number of pregnant women who give birth at health facilities has increased from 117,334 in 2022 to 127,687 in 2023. This has helped reduce maternal deaths from 66 in 2022 to 63 in 2023," he said.

In addition, the project trained 164 service providers to correctly identify and treat diseases that contribute to neonatal and under-five deaths such as diarrhoea, malaria and respiratory diseases as well as identification of danger symptoms.


He said the project has also improved medical services for newborns whereby 34 service providers received training on neonatal care services, adding that after the training, 16 health facilities allocated rooms for neonatal services.

Igunga District Commissioner Sauda Mtondo said the government recognizes the contribution of non-governmental organizations in serving the public and that the donated tools will help improve health services.

Mtondo wanted service providers to utilise the tools well in order to bring intended outcomes, namely safe delivery at health facilities.

Dr Honoratha Rutatinisiwba, medical officer in charge of Kitete Referral Hospital said: "This support is going to provide huge relief to the hospital as more pregnant women and newborns will continue to receive sustainable quality health services."

Afya Yangu is a five-year (2022-2027) project for reproductive, maternal, newborn, child as well as adolescent health which is implemented by the government in collaboration with various stakeholders in Tanzania Mainland and Zanzibar at a cost of \$66.8 million provided by USAID.



## MUCOBA BANK PLC

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Mafinga, Tanzania.

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### 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 31-12-2023

(Amounts in million shillings)

	Current Quarter 31/12/2023	Previous Quarter 30/09/2023
Cash	433	809
Balance with Bank of Tanzania	107	100
Investments in Government securities	1,732	3,262
Balance with other banks and financial institutions	-	-
Cheques and items for clearing	-	-
Inter-branch float items	-	-
Items negotiated	-	-
Customers' liabilities for acceptances	-	-
Interbank loans receivables	-	-
Investments in other securities	14,852	14,764
Loans, advances and overdrafts (net of allowances for probable losses)	3,622	3,702
Interest receivables	-	-
Other assets	-	-
Equity Investments	-	-
Underwriting accounts	-	-
Property and Equipment	362	413
<b>TOTAL ASSETS</b>	<b>21,107</b>	<b>23,050</b>
<b>LIABILITIES</b>	<b>-</b>	<b>-</b>
Deposits from other banks and financial institutions	-	-
Customer deposits	13,390	15,974
Cash letters of credit	-	-
Special deposits	49	49
Payment orders/transfers payable	-	-
Bankers' cheques and drafts issued	-	-
Accrued taxes and expenses payable	185	147
Acceptances outstanding	-	-
Inter-branch float items	-	-
Unearned income and other deferred charges	-	-
Other liabilities	391	347
Borrowings	3,513	6,089
<b>TOTAL LIABILITIES</b>	<b>17,528</b>	<b>19,606</b>
<b>NET ASSETS/LIABILITIES (16 minus 29)</b>	<b>3,580</b>	<b>3,444</b>
<b>SHAREHOLDERS' FUNDS</b>	<b>-</b>	<b>-</b>
Paid up share capital	8,789	8,789
Capital reserves (capital grants)	-	-
Retained earnings	(5,543)	(5,543)
Profit (Loss) account	-	-
Other capital accounts	677	677
Minority Interest	-	-
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>3,580</b>	<b>3,444</b>
Contingent liabilities	-	-
Non performing loans and advances	903	960
Allowances for probable losses	-	-
Other non performing assets	-	-

#### CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-12-2023

(Amounts in million shillings)

	Current Quarter		Comparative Year	
	31/12/2023	30/09/2023	31/12/2022	31/12/2022
<b>I: Cash flow from operating activities:</b>				
Net income (loss)	135	222	(343)	425
Adjustments for:				
- Depreciation/Amortization	51	70	185	374
- Net change in Loans and Advances	(181)	412	790	(472)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(2,384)	(124)	(3,075)	(1,574)
- Net change in Short Term Marketable Securities	-	-	-	-
- Net change in Other Liabilities	82	(48)	71	(271)
- Net change in Other Assets	80	(51)	71	46
- Tax Paid	-	(30)	(10)	(10)
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>(1,234)</b>	<b>311</b>	<b>(6,318)</b>	<b>(1,555)</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(51)	(12)	(51)	(41)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - CWIP	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(51)</b>	<b>(12)</b>	<b>(51)</b>	<b>(41)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Loan-term Debt	(175)	-	(186)	(200)
Proceeds from Issuance of Loan Term Debt	89	(100)	89	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	177	-	1,197
<b>Net Cash Provided (used) by Financing Activities</b>	<b>475</b>	<b>77</b>	<b>464</b>	<b>997</b>
<b>IV: Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	(1,000)	276	(1,899)	(609)
Cash and Cash Equivalents at the Beginning of the Quarter	4,371	3,177	4,371	4,187
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>3,371</b>	<b>3,453</b>	<b>2,472</b>	<b>3,578</b>

#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31-12-2023

(Amounts in million shillings)

	Current Quarter 31/12/2023	Comparative Quarter (Previous year) 31/12/2022	Current Year Cumulative 31/12/2023	Comparative Year Cumulative (Previous Year) 31/12/2022
1 Interest Income	612	744	2,753	3,014
2 Interest Expense	(38)	(126)	(520)	(724)
3 Net Interest Income (1 minus 2)	574	618	2,233	2,290
4 Fee and Commission	(10)	(17)	(68)	(54)
5 Impairment Losses on Loans and Advances	9	-	(152)	(190)
6 Non Interest Income	239	242	848	890
6.1 Foreign Currency Gains and Translation Gains/Loss	-	-	-	-
6.2 Fees and Commissions	239	242	848	890
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expenses	(649)	(725)	(2,771)	(2,793)
7.1 Salaries and Benefits	(271)	(174)	(1,263)	(1,243)
7.2 Fees and Commissions	(10)	(17)	(68)	(54)
7.3 Other Operating Expenses	(254)	(241)	(1,188)	(1,496)
8 Operating Income/Loss	135	55	(33)	187
9 Income Tax Provision	(30)	-	(10)	-
10 Net Income/Loss After Income Tax	105	55	(43)	187
11 Other Comprehensive Income (Items)	-	-	-	-
12 Total Comprehensive Income/Loss for the year	105	55	(43)	187
13 Number of Employees	50	55	90	96
14 Basic Earnings Per Share	4.14	1.68	-	5.54
15 Diluted Earnings Per Share	4.14	1.68	-	5.57
16 Number of Shares	25	33	75	75
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.31%	0.96%	-1.58%	0.80%
(ii) Return on Average Shareholders' Funds	-4.88%	4.64%	-9.76%	4.79%
(iii) Non Interest Expense to Gross Income	9.24%	62.27%	89.37%	76.41%
(iv) Net Interest Income to Average Earning Assets	1.25%	3.45%	9.82%	5.33%

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-12-2023

	Share Capital	Retained Earnings	Regulatory Reserve	Total
<b>Current Year 2023</b>				
Balance as at the Beginning of the year	8,791	(5,543)	675	3,923
Profit for the year	-	-	-	(543)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>8,791</b>	<b>(5,886)</b>	<b>675</b>	<b>3,580</b>
<b>Previous year 2022</b>				
Balance as at the Beginning of the year	8,795	(4,558)	107	4,344
Profit for the year	-	181	-	181
Other Comprehensive Income	-	-	-	-
Transactions With owners	(4)	-	-	(4)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(568)	568	-
General Provision Reserve	-	-	-	-
Others	-	(598)	-	(598)
<b>Balance as at the end of the previous period</b>	<b>8,791</b>	<b>(5,543)</b>	<b>675</b>	<b>3,923</b>

#### GENERAL CHARGES AND FEES

CHARGES AND FEES	TZS
Disbursed/liquidated cheque	-
Fixed related	60
Technical	60
Stamp duty	375 pa
<b>CASH DEPOSIT AT BRANCH</b>	<b>Free</b>
Cheque clearing (up to Tsh 1,500,000)	15,000
Cheque clearing (above Tsh 1,500,000)	150
Cash withdrawal (up to Tsh 1,500,000)	3,000
Cash withdrawal (above Tsh 1,500,000 and above)	4,000 + 1.2% (Max Tsh 150,000)
Account closure	5,000
Document account reactivation	No interest given
Pre-authorized/cancelled Fixed Deposit Fee	No interest given
Bank Statement Fee (per)	2,000
Audit confirmation Fee	10,000
Reference certificate Fee	20,000
Reference Letter	60
IT Outward local TTS	15,000
IT Outward local EFT	15,000 + Levy
IT Inward local TTS	60
IT Inward local EFT	60
Salary Processing (per entry)	2,500
Bank Guarantees	60
Balance Enquiry	-
*Mobile banking	200
*Over the counter	500
*ATM	400
*ATM card	15,000
Insurance Fee	10,000
Cross deposit fee	10%
ATM card replacement	15,000
ATM withdrawal Fee (per)	1,500
ATM card statement	1,000
ATM card	500
Bank to Waiver (Below Tsh 100,000)	1,000
Bank to Waiver (Tsh 100,000 - 100,999)	1,500
Bank to Waiver (Tsh 100,000 - 109,999)	1,500
Bank to Waiver (Tsh 100,000 - 199,999)	2,000
Bank to Waiver (Tsh 200,000 - 299,999)	2,500
Bank to Waiver (Tsh 300,000 - 399,999)	3,000
Bank to Waiver (Tsh 400,000 - 499,999)	3,500
Bank to Waiver (Tsh 500,000 - 599,999)	4,000
Bank to Waiver (Tsh 600,000 - 699,999)	4,500
Bank to Waiver (Tsh 700,000 - 799,999)	5,000
Bank to Waiver (Tsh 800,000 - 899,999)	5,50



Friday 16 February 2024

Taking A New Look  
At The News  
ESTABLISHED IN 1995

## Let's handle hurdles to corporate entities' operations with urgency

MEMBERS of Parliament reporting to the legislature as stakeholders for various corporate entities stifled in their activities by delays in value added tax (VAT) refunds by the Tanzania Revenue Authority (TRA) had plenty to say on the issue in a recent committee report.

They said that the non-refunding had for two years running adversely affected efficiency in claimant companies, often subsidiaries of state firms not fully charged with the direct conduct of commerce in the market.

How far that consideration is part of the non-refunding of the dues is one thing but it is also apparent that as state entities themselves, TRA risks no legal action on this.

A report compiled by the legislative body's Public Investments Committee cited the dues as those claimed by Stamigold, subsidiary of the State Mining Corporation (Stamico) at 12.30bn/-; Gasco, a subsidiary of the Tanzania Petroleum Development Corporation at 3.01bn/-; and the Electrical Transmission and Distributions Construction and Maintenance Co. Ltd (ETDCO) at 563m/-, a subsidiary of the state electricity monopoly, Tanesco. It is really unclear who really is complaining: the subsidiaries or the mother firms.

A range of Tanzania's development partners, including the Millennium Challenge Corporation, wish for markets being sharpened for better results. However, the reflex of economic administrators lies elsewhere.

There is a BRICS-like attitude where state monopolies are left in place, and they form trading units to avoid having to work with the private sector in a transparent man-

ner. Earlier all sorts of procurement collusion was possible, when it was curbed, they reabsorb the task.

It is possible, as the parliamentary committee apparently believes, that there is just procrastination on the part of TRA to have not met the VAT refund claims.

When a company has 15.9bn/- held somewhere for a whole two years, it definitely will stretch out its working capital capacities. However, citing revenues collected through tax and dividends, the committee report affirmed that the government was not the big loser.

When Stamigold is said to be operating under negative capital of up to 11.7bn/- and it is still afloat, the key issue isn't that TRA fast-tracks the refunds to stabilise its liquidity.

The more significant point is if the Treasury in liaison with its core operational agency, TRA, knows the threshold capital for the subsidiaries to operate, or tasks the mother company to increase the capital base or working capital. In that sense, the refund claims being withheld are an indirect dividend.

The committee's report was emphatic that the Value Added Tax Act, 2014 requires that TRA makes refunds to taxpayers within three months - and at most 12 months after claims are filed. That would imply that TRA isn't observing the law in its handling of these subsidiaries' claims. Yet ETDCO, a Tanesco subsidiary set up in December 2014 to produce concrete poles, has not started production as it has not landed any allocation.

The 'sweetener' is that during the past ten years, Tanesco has been hiring ETDCO as an agent for procuring concrete poles from private manufacturers while the relevant operational framework stands undefined.

## MCC engagement useful anchor for governance, economic uplift

A higher gear is being engaged in the wake of the restoration of the Millennium Challenge Corporation's (MCC) engagement with Tanzania.

An MCC delegation headed by the deputy chief executive officer has recently spent days in Dar es Salaam for talks with top Tanzanian government officials and those charged with supervising MCC projects.

Remarks at the parting stage suggested that the intention was to rekindle the partnership and brainstorm on future development projects, a focused programme tied to sociopolitical change on the one hand and designer tools to empower the youth on the other.

It would appear that both sides are satisfied with preliminary arrangements - that there is a positive atmosphere for MCC to roll out its initiatives for some positive impact.

The MCC executive bought the policy set-up, and what remains is listing the choice of projects and partners - most of which is in place already.

The official reassuringly described Tanzania as an important partner for the United States and the new MCC threshold programme an excellent opportunity to further both sides' engagement.

However, Tanzania is basically a recipient of US humanitarian support - for instance, the malaria reduction project in Zanzibar and the PEPFAR projects on the Mainland.

The assistance has been diversified to take up other diseases, not just malaria, HIV and TB. At least in that context, the cost will prove very high whenever the support is put on hold as social and economic cooperation generally downsized.

Yet there is a broader aspect to the issue, with the US standing as the single largest contributor to resources available to United Nations agencies.

Thus, what we get from the World Bank or the International Monetary Fund is implicitly tied to the US.

Let us forget, the World Bank is administered by a chief executive appointed by Washington, DC, while the IMF operates on the basis of policies accepted by the US in its capacity as the holder of the largest bloc of votes.

Again, numerous civic and quasi-official bodies in the US have extensive influence in setting the agenda of UN agencies.

The top MCC administrator was in the mood of looking forward to collective efforts to further strengthen democratic governance and promote inclusive and sustainable economic development.

While the formulation is familiar, there is no guarantee that the specific indicators are identical across the board as to quantifying inclusion and sustainability in policy frameworks.

The MCC chieftain visited dLab, an innovation laboratory established primarily to permit the harnessing of the potential of data revolution to bolster local, regional or global economic links by enabling individuals to find more rewarding ways of problems or challenges via data by making more informed or appropriate decisions.

With 5G internet networking unfolding in major urban centres, the rate of use of data is sure to see a progressive rise. Still, optimal use demands the reining in of monopoly agencies dominant in various sectors.

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Edward Ngoyai Lowassa

Edward Lowassa will be remembered for his iconic white 'mane'

Edward Lowassa the minister responsible for water 2000-2015. His name sounded 'water' in French (l'eau) and German (wasser).



Monduli, the only constituency to produce 2 Prime Ministers, both (Edward) Sokoine and Lowassa. Arusha Region counted 3 PMs although Frederick Sumaye is from Manyara (formerly part of Arusha)

## Is it last chance saloon? Myanmar junta imposes military conscription

### MAE SOT, Thailand

The news travelled like wildfire. In the tea-shops, bars, and market stalls that make Thailand's border town of Mae Sot feel far more Burmese than Thai, the feared rumours circulating at the weekend were suddenly confirmed.

Military conscription would be imposed on young men and women for two to five years, regime-controlled broadcasters in Myanmar announced on the Saturday night airwaves. Details were sparse. Panic scrolling through social media suddenly replaced conversation in one popular Mae Sot hangout run by a Burmese activist-entrepreneur for his clientele of exiles, fugitives, and migrants. Pool players stopped mid-break. "What the \*\*\*\*!" exclaimed the member of a rock band.

Myanmar's junta has been at war with much of the country since staging a coup three years ago, but still, it has come as a serious shock that for the first time in modern history, the military will impose on young people the choice of two uniforms—army or prison.

Analysts—Burmese and foreign—interpreted the developments in various ways. For some, it was a clear sign that the military was losing this patchwork civil war and could not sustain itself. For decades, it had thrived on recruiting youngsters from poor areas of the Bamar-majority heartlands of Sagaing and Magwe. But now those same arid regions are hotbeds of resistance against the regime, its forces stretched across the length and breadth of almost the entire country, depending mostly on air power to bomb civilian areas into submission.

"An act of desperation," Igor Blazevic said of the junta's move, which follows sizeable territorial losses and a meltdown of its forces in northern Shan State late last year. Blazevic, a Myanmar expert at the Prague Civil Society Centre, predicted on Facebook that the measure would backfire because the regime was too "weakened and broken" to be able to administer recruitment on a large scale.

But on Monday night, more news was breaking that indicated the junta had got its ducks in a row—airports were suddenly requiring military authorisation stamped on tickets for even internal domestic flights. According to unconfirmed reports, some junta-controlled border posts were closing or imposing similar restrictions, and young men had been picked up on the streets of the commercial capital Yangon.



A Burmese woman wearing thanaka to protect her face from the sun walks through a market in the Thai border town of Mae Sot. The stall is selling the wood bark that is ground into the cosmetic paste so popular in Myanmar. Credit: William Webb/IPS

It's another way of terrorising the population," was the view of one young Burmese who did not want to be named for obvious reasons.

In the Myanmar capital, Nay Pyi Taw, junta spokesperson Zaw Min Tun simply said conscription was essential because of the "situation".

"The duty to safeguard and defend the nation extends beyond just the soldiers but to all citizens. So I want to tell everyone to proudly follow this people's military service law," he intoned.

No way, retorted May, a young refugee whose dream of becoming a doctor was shattered by the 2021 coup and the arrest of her father.

"I cannot go back to Myanmar," she said. At 19 years old, she fits the age range of

18 to 27 for single women to be conscripted. For men, it is 18 to 35 years, rising to 45 for specialists like doctors and IT workers who quit their state sector posts in droves after the coup, joining the Civil Disobedience Movement (CDM) of non-violent resistance.

On Sunday night in Mae Sot, large crowds of this latest wave of the Myanmar diaspora gathered for an outdoor CDM fund-raising concert, featuring dancing and music performed by several of the country's ethnic minorities, including Karen and Chin. The concert was sponsored by an online bank set up by the resistance. Stalls sold knick-knacks and garments, and beer and hot food were swiftly ferried about by teams of neatly dressed waiters.

May and her entrepreneurial family had their properties and businesses seized and sealed by the military near Mandalay and are now rebuilding their lives, running a small restaurant among the estimated 100,000 to 200,000 Burmese living in and around Mae Sot, setting up businesses, social services, and accommodation safe from predatory Thai officials and regime spies.

May remains determined to study medicine somewhere, representative of a young, capable, and innovative generation of Burmese plugged into a digital world while moving in and out of the shadows of war.

Bo Kyi, a veteran activist and former prisoner who co-founded the Assistance Association of Political Prisoners in Mae Sot 24 years ago, saw the military's conscription order as a "huge challenge" for young people, especially those who had tried to keep out of politics and war. It would become very hard to leave the country legally now, he said.

"Millions will suffer and Burma will lose its human resources," he said.



# Practical experience in respect of the law of dispute settlement agreement

**DISPUTE occurs when one party within a community or society feels or became aware of their rights and whether they are breached or jeopardized by action or inaction of other party.**

Under normal circumstances, aggrieved party may not remain without remedy, hence, may opt to either initiate legal process or resolve dispute through court proceedings, mediation and other means available including court proceedings.

Once a dispute is resolved, without subjecting to court litigation, then it is legally advisable, to have in place settlement agreement drafted and signed between parties to the dispute contained agreeable terms and conditions therein.

Nature of this document and its effect demands legal minds to be involved before executing the same. In this article, we shall point out some relevant issues, which we think, our readers should have some basic understanding.

## What is settlement agreement?

We think, it is imperative to describe each word before combining the two legal words. In our context, settlement refers to resolution of the dispute between parties. This can be done while parties have

not yet referred the dispute in court or when dispute is in court.

Once both parties are amicably able to resolve a dispute between them, then agreement can be entered. Therefore, the word agreement is similarly to other agreement, in the sense that, the same should be secured where there is meeting of minds (consensus ad idem).

In view of the above description, settlement agreement refers to legally binding agreement when evidenced dispute between two or more parties is amicably resolved without going into trail or litigation.

## Why Settlement agreement

As a matter of practice, settlement agreement is obtained through amicable understanding between the parties. Therefore, controller of the settlement proceedings are governed by the parties themselves and not the court or other judicial board.

In most cases, cost involved dealing with dispute is less, as compared to when the court of law is involved in its fullest. Time consume is less because legal procedural technicalities are not applicable, and parties are more relaxing when looking for solution of their dispute.

Settlement can be done



either through third parties, such as mediator or through parties in dispute. For example, commercial case can be filed at the High Court of Tanzania, Commercial Division at Court fees of 10m/- and can take more than year, until its judgment is delivered.

In most cases, prospect of the aggrieved parties to challenge the said decision through an appeal can take more than two years until the court delivers its ruling. Therefore, it is our firm opinion that, settlement agreement is more viable and practicable in this mercantile world.

## Stage in which settlement agreement can be secured

Settlement agreement can be secured at different stages. One, it can be secured before parties opt to initiate legal proceedings. Here parties decided to resolve their dispute and having in place settlement agreement contained terms and conditions therein, in

which parties at their own freely willing opt to comply the same, without subjecting dispute in court.

In the events, when parties breach what seems to be agreed between them, one may initiate legal proceedings in the court of law. We re-emphasize that, proper drafted terms and conditions can even assist parties for quickly secure court judgment under summary judgment.

While on other side, settlement agreement can also be secured while the case is pending in court of law or even after delivery of the judgment or at the appeal stage. One thing needs to be noted is that, regardless of anything, settlement agreement secured while the case is pending should have an enforcement of the court order.

We termed, out of court settlement agreement can be obtained during court case is in progress, but parties opt to have out of court settlement understanding.

This can be done without being controlled by the court, it is by parties themselves whereas it end up being recorded in court. Settlement can be either full or part of the disputed amount.

## How to enforce settlement agreement

Through practical experience, enforcement of settlement agreement can be done depending on three circumstances. One, if the same is secured before initiating legal proceedings, parties would smoothly comply with the agreeable terms, in case of non-compliance then the right and viable way, is for aggrieved part to file case in court for the purposes of obtained decree or any other remedy agreed between the parties.

Upon obtained court order, the same can be executed through available modes provided in our laws, as decree or order of the court.

Second, is settlement obtained before delivery of the judgment. Once both parties secured out of court settlement agreement and record in court, the court will deliver consent judgment and its decree. Execution of the decree extracted from consent judgment can be done through available modes of execution.

Lastly, is the settlement secured after delivery of the

judgment or during appeal stage. It should be known, legally no dispute to settle at this stage but parties are at liberty to have in place settlement agreement on the decretal sum.

Parties are liberty either to settle whole decretal sum or part of it. Once this is done, then, either decree holder or judgment debtor, depending on circumstance may registered the same at execution court. Registration of either settlement is important because it informed the court on what has been done in respect of its decree failure of which then the said settlement agreement would not have enforcement of the law.

## How to set aside a settlement agreement

As the matter of practice, settlement agreement does secure through full participation of each part to that agreement, therefore it is not easy to set aside or to challenge the same save for very exception circumstances.

Major grounds which courts do accept to set aside, is in the event where one can prove settlement agreement was fraudulent procured or in violation of the law, which goes to the merit of the said settlement. See case No. 449 of 2016 between Radvan Sherali versus Lilian Joseph

Ogotu and two others.

## Conclusion

Settlement agreement is among of the viable and practical way of resolving dispute between the parties. This trend is also adopted in criminal cases in which some of the offences can be settled through bargaining subject Director of the prosecution's consent hence settlement agreement and recorded the same in court.

We need to re-emphasize before commencement of settlement process resulted to the binding settlement agreement, it is always important to seek legal advice because various legal procedures are involved to make same to be enforceable in the eyes of the law.

Note: the material and information contained in this article are for general information purposes only. They only provide either elementary or basic legal knowledge on the above subject. Anyone considering legal action should consult an experienced lawyer to understand current laws and how they may affect a case in question.

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When Magfira Kemsur (L) learned that her best friend Mekiya Mude (R) was about to undergo female genital mutilation, she alerted the authorities, who intervened. Mekiya says that Magfira is her rescuer.

## Turning the tide against FGM: Survivors can be effective agents of transformation

By Wisal Ahmed

IN the final push towards ending Female Genital Mutilation (FGM), we need to dig deep to cross the finish line.

The United Nations Population Fund (UNFPA) estimates that progress needs to be increased at least tenfold. The adoption by the General Assembly in 2022 of resolution 77/195, calling for the intensification of global efforts for the elimination of FGM, and in 2023 of resolution 78/188 on the girl child, urging States and other entities to ensure holistic support for girls who are at risk of or who have experienced FGM, are solid political commitments.

More work is needed, however, to convert resolution into ac-

tion, and to scale up movements and interventions to abandon this practice.

Fortunately, we have the "know-how" and other tools needed to end FGM. Community engagement approaches, media tools, health education and involvement of influential members of society are positively linked with attitudinal changes towards abandonment of the practice.

Millions of women and girls, boys and men, religious and cultural leaders, and health workers have been engaging in and leading abandonment efforts in their communities. Such efforts have yielded results over the last 30 years: almost all countries where FGM was prevalent have outlawed this harmful practice.

Today, one third of girls (0-14 years of age) undergo FGM compared to half before. But we cannot rest: this year alone, nearly 4.4 million girls remain at risk.

The 200 million girls and women who have been subjected to FGM should not be forgotten in the pursuit of elimination, as their daughters are more likely to undergo the practice and need special attention.

FGM survivors can be effective agents of change, as they have personal knowledge of the experience and of the obstacles to change, as well as the cultural and social awareness required to implement appropriate interventions within their communities.

During a visit to Ethiopia in October 2023, I met Shakira,

a woman of 53 years of age, whose life story embodies the fierce courage and dedication required to challenge deeply entrenched cultural practices.

Shakira experienced firsthand the dire repercussions of FGM, enduring severe complications with each of her five childbirths. Resolved to shield her daughters from the same trauma, she stood up to her husband's wishes to have their daughter undergo FGM. Her act of defiance led to her family being shunned by their community.

Shakira's resistance was not in vain, as her actions—combined with awareness-raising efforts by local partners supported by the UNFPA-UNICEF Joint Programme on the Elimination of



**We pay tribute to survivors like Shakira, a woman whose strength and advocacy have become a source of inspiration and change in her community in Ethiopia.**

## What is a female genital mutilation?

Female genital mutilation involves partial or total removal of external female genitalia or other injury for non-medical reasons. It is a human rights violation that endangers the physical and mental health of women and girls and limits their potential to lead healthy and fulfilling lives.

It places them at an increased risk of serious pain, bleeding and infections and the likelihood of other health complications later in life, including risks during childbirth, which can imperil the lives of their newborns.

Female Genital Mutilation—have sparked a gradual but profound transformation.

Her activism has not only led to a paradigm shift within her own village but has extended to surrounding regions, making her a formidable figure in the battle against FGM.

The Joint Programme has supported FGM survivors, prioritizing investments in survivor-led initiatives centred around empowerment, agency and access to essential services. As of last year, the Joint Programme supported more than 11,000 organizations, of which 83 per cent were grass-roots organizations partnering with coalitions and survivor-led movements advocating for changes in policies and laws, and championing changes in social and gender norms.

This year's global campaign on the International Day of Zero Tolerance for Female Genital Mutilation focuses on the voices, stories and initiatives of survivors in leading the EndFGM movement, urging the global community to strengthen investment in such movements.

We pay tribute to survivors like Shakira, a woman whose strength and advocacy have become a source of inspiration and change in her community in Ethiopia. We also recognize and celebrate survivors of FGM who have demonstrated leadership to end the practice within their own families and communities, and at the national and global levels.





Four out of ten Nicaraguan migrants are disappointed with their situation in the United States, according to a survey by the NGO TNC.

# Dozens of Nicaraguan migrants die from fentanyl in the United States

By A Special Correspondent

**T**WO milligrams of fentanyl, equivalent to just ten to fifteen grains of salt, is enough to kill a person. Even so, every day more and more people – consciously or not – ingest the so-called “zombie drug”, considered an epidemic that in the last two years has killed more than 140,000 people in the United States.

The epidemic has also reached Nicaraguan migrants in that country. Data estimates that in 2023, at least 40 Nicaraguans died from causes related to the consumption of drugs that were laced with fentanyl. Most of them were young people who had migrated not long before.

Fentanyl, which circulates through the streets of the United States, has reached migrants, and is “ending the American dream of many Nicaraguans,” warned the Texas Nicaraguan Community (TNC), at the end of 2023.

TNC confirmed that, as of April 2023, at least six Nicaraguans had died as a consequence, although many other cases were not registered at the request of family members.

A registry of 140 Nicaraguan migrant deaths in the United States that occurred in 2023, the deaths were reported in press releases, social networks, TNC publications, and from users seeking funds to repatriate their relatives.

On most occasions, these deaths were attributed to heart attacks – the ultimate cause of death – due to the fear of social stigma towards the migrant community.

Many families, who ask for money to repatriate their deceased, fear that people will refuse to support them thinking that “he died because he was a drug addict.” However, the fentanyl epidemic is more complex, and it is a drug that has taken root in the United States.

“Fentanyl is a potent synthetic opioid, up to 50 times stronger than heroin and 100 times stronger than morphine,” states the #APillKills campaign, from the Texas Health and Human Services Commission, where an average of five people die every day from fentanyl overdoses, including accidental poisonings.

## Carlos was killed by fentanyl

Carlos, 29 years old, had only spent three months as a migrant in the United States before he



A person affected by fentanyl

died from fentanyl-laced drugs.

The young man was originally from Managua, where he worked in construction. He had a wife and two daughters, ages eight and one. Before leaving, his family said, he had never used drugs.

He was affectionate with his daughters and made sure they had everything they needed, said his wife in an interview to a local media, when they were carrying out a campaign to repatriate his body. More than four thousand kilometers away from them, and depressed by loneliness, he tried drugs.

The day Carlos died, he had called his wife on the phone. He told her that he was drinking alcohol with other migrants, but that he would soon return to his apartment. The next thing she knew, he dropped dead on a New York street. Carlos had taken drugs adulterated with fentanyl. The consumption of these, along with liquor, caused him to have a seizure that prompted him to run out of the apartment and onto the street.

TNC gave the details in a publication that was later removed at the request of family members. Likely, the young migrant did not know he was using drugs adulterated with fentanyl. TNC explains that the migrant community is getting fentanyl mixed with other drugs.

## Migration stress and drug use

The majority of reported deaths from TNC in 2023 were of men between 20 and 30 years of age. Their youth, difficulties adjusting to a new country, depression, and work burdens are causing many to use drugs, the Nicaraguan NGO said.

At the end of September 2023, the organization surveyed Nicaraguan migrants. Thirty-nine percent of 800 respondents said they were disappointed with their situation in the United States, that they have problems adapting, and have considered returning to Nicaragua.

Migrants tend to suffer from “migratory stress,” anxiety, and depression due to the fragmentation of their daily lives, according to a study entitled Drug use and responses to migratory stress among Mexican migrants heading to the United States, by Dr. Jorge Luis Arellanez, of the Universidad Veracruzana.

Depending on people’s resources and strategies, there may be a greater or lesser level of adjustment, the specialist adds. Some migrants will be able to integrate and others who have fewer resources will face their emotional discomfort with “the abuse of alcoholic beverages, the consumption of high amounts of tobacco and even experimentation with illicit drugs.”

## TNC: 152 Nicaraguan migrants dead in 2023

In 2023, 152 Nicaraguan migrants died in the United States, according to a count published by the Texas Nicaraguan Community.

Database shows that 140 Nicaraguan migrants died from different causes in 2023, twelve less than those reported by TNC. Of that list, 48 died in traffic accidents and 40 from heart attacks or cardiac arrest, among them several related to the consumption of adulterated drugs.

Eleven others were murdered, and ten died of cancer, leukemia, or other diseases. In addition, three died in fires, three from femicides, two from work-related accidents, and one from drowning. The causes of death are unknown for 12.

Of the 140 migrants who died, 35 were between 20 and 29 years of age, and 34 were between 30 and 39. This means that 49 percent were under 40 years of age. Another 16 (11 percent) were between 40 and 49 years old.

Although there is no detailed information on how long ago they migrated, it is known that 22 of the 140 had migrated less than a year before their death, and 17 had migrated between one to two years prior. Many of them lived in California, Texas, and Florida.

Conditions for most Nicaragu-

an migrants in the United States are not favorable, according to the results of the TNC survey. Of the 800 migrants who participated, only four out of ten Nicaraguans said that they were “doing well.” The rest said they were not doing well because of unemployment, adjustment problems, and disillusionment upon arrival.

The NGO warned that these conditions have caused many migrants to fall into drug and alcohol problems. Although some of the cases of deceased migrants are often reported on social networks as deaths due to heart attacks, several of these are related to the consumption of drugs adulterated with fentanyl.

## What is fentanyl?

Fentanyl is a synthetic opioid 100 times stronger than morphine. Opioids are a class of drugs found naturally in the poppy plant. Some opioids are made directly from the plant. Others, such as fentanyl, are created in laboratories. These are known as synthetic opioids, explains the U.S. National Institute on Drug Abuse.

Fentanyl has its origins in China, where its production was legal until 2017. After its prohibition, Mexican drug traffickers learned how to “cook” it to continue the million-dollar business of distributing it.

A “cook” of the Sinaloa Cartel stated, in a report to the Spanish newspaper *El País*, that he could earn up to 25,000 dollars in a single day. According to estimates by the Drug Enforcement Administration (DEA) – quoted in the same report – fentanyl can generate profits of between \$160,000 and \$564,000 per kilo.

An aggravating condition for the circulation and consumption of fentanyl is that its manufacturing cost is relatively low. In the United States, the Centers for Disease Control and Prevention (CDC) details that sellers make illegal mixtures, so some may not be aware that they are consuming drugs laced with fentanyl, because it cannot be seen, smelled, or tasted.

“It is nearly impossible to tell if drugs were laced with fentanyl unless they test their drugs with fentanyl test strips,” CDC warns. Like heroin or morphine, fentanyl acts by binding to opioid receptors found in the brain that control pain and emotions.

The “zombie drug” induces “powerful stimulation,” which can lead to brain changes (or neuroadaptations), including “in-

creased tolerance (requiring increasing doses to achieve desired effects), dependence, addiction, and withdrawal symptoms,” according to a scientific report in *National Geographic* magazine.

“The toxicity and addictive potential of these narcotic compounds exceed those of morphine and heroin,” warns the publication. It adds that fentanyl “is 50 times more potent than heroin, a potency that has made it one of the most prominent and feared synthetic opioids.”

The consumption of fentanyl causes extreme euphoria, lethargy, nausea, confusion, sedation, breathing problems, and loss of consciousness. After repeated use, the brain adapts and its sensitivity decreases, increasing dependence, according to the National Institute on Drug Abuse in the United States.

A person who is suffering from a fentanyl overdose tends to present the following symptoms, small, constricted, pinpoint-like pupils, falling asleep or losing consciousness, slow, weak or no breathing, gagging or gurgling sounds, limp body, cold or clammy skin as well as spots on the skin (especially on the lips and fingernails)

It is important to identify these symptoms, because the person may survive if given a dose of naloxone, a powerful drug capable of reversing overdoses of heroin, fentanyl, and other opioids, the CDC says.

Naloxone has been proven to restore a person’s breathing, and in the United States, it is allowed for sale without a prescription. It is also available through community programs.

The CDC recommends the purchase of naloxone for the general population because statistics indicate that 40% of overdose deaths occur in front of other people.

## Actions to combat fentanyl

Fentanyl use in the United States began to increase in 2016, but record fentanyl deaths skyrocketed in 2021, with 70,601 deaths. The following year there were another 73,798 deaths.

From 2012 to 2023, some 144,399 people died from overdoses of drugs adulterated with fentanyl, 2.5 times the number of people needed to fill Dodger Stadium, the largest capacity baseball stadium in the United States.

On October 5, 2023, the Mexican and U.S. governments signed an agreement to address fentanyl trafficking. U.S. authorities claim that fentanyl is created in clandestine laboratories and trafficked by Mexican cartels.

“The fentanyl that these cartels produce and traffic is the deadliest drug threat the United States has ever faced,” said U.S. Attorney General Merrick Garland.

Mexican authorities have dismantled 37 fentanyl pill manufacturing laboratories since President Manuel Lopez Obrador came to power in 2018, *El País* revealed. However, Mexican authorities and their president claimed until recently that no such drug was produced in their country.

In June 2023, the United States filed charges against four Chinese-based chemical companies and eight Chinese nationals for trafficking precursor chemicals used to create fentanyl.

Several studies reveal that fentanyl overdose deaths are disproportionately affecting minorities in the United States. In New York, the health department reported that there are more deaths among African Americans and Latinos.

A New York Health Department report said that “disparities in deaths by race-ethnicity, age, income, and neighborhood have widened as the magnitude of the overdose crisis has worsened.”

According to provisional figures from the CDC, the United States closed 2023 with a record number of more than 112,000 drug overdose deaths, 70 percent of which would be related to fentanyl, which has become the leading cause of overdose deaths in major U.S. cities. In the case of Nicaraguan migrants, it is – for now – the second leading cause of death.



## PANAMA CITY

At the bar that Sandra manages in Panama City's central financial district, the variety offered on the menu has shrunk due to delays in ship traffic through the Panama Canal, one of the world's major shipping routes.

"We are out of stock of some of our foreign beers, because the shipment didn't arrive. I hope it will get here one of these days," the Panamanian bar-keeper said, as she pointed to a half-empty refrigerator in the bar nestled between skyscrapers.

"Above and beyond the ship traffic, the canal should provide raw water for the populations of (the provinces) of Panama and Colon. The difference is that now there is more traffic and the problem is that in the dry season the salt level rises and damages the raw water for potabilization," said Oscar Vallarino.

The delays have been repeated since drought took hold in this Central American nation throughout 2023, exacerbated by the effects of the climate crisis and the cyclical El Niño Southern Oscillation (ENSO) weather phenomenon that warms the waters of the Pacific Ocean.

This mixture of phenomena has repercussions on the forested areas surrounding the canal and the Alhajuela, Gatun and Miraflores artificial reservoirs that supply it and provide water for more than half of the country's total population of 4.7 million people.

Due to the lack of rain, the level of Gatun Lake, the main source of water for the canal inaugurated in 1914, dropped from its normal height of 26 meters above sea level to less than 24 in recent weeks.

Six per cent of the world's maritime trade, especially container trade, goes through the canal connecting the Atlantic and Pacific oceans.

In addition, the interoceanic waterway has lost volume through evaporation due to warming water temperatures, according to a 2022 study by the Netherlands Water Partnership (NWP), a network of 180 public and private organizations.

Oscar Vallarino, a former official of the state-owned autonomous Panama Canal Authority



A view of Panama City, where population growth is driving up water demand. Drinking water for the city and the neighboring province of Colon comes from the Panama Canal and faces chronic management problems and infrastructure failures, now compounded by drought.

## Drought narrows Panama Canal and delays shipping

(ACP), founded in 1978 to manage the company, said the situation stems from including the canal in its current watershed and expanding it since 2016, which doubled its capacity and the volume of ships, in addition to leading to the prohibition of the construction of more dams.

"Above and beyond the ship traffic, the canal must provide raw water for the populations of (the provinces) of Panama and Colon. The difference is that now there is more traffic and the problem is that in the dry season the salt level rises and damages the raw water for potabilization," he said.

From the Bridge of the Americas, which connects Panama City with the western part of its metropolitan area, the ships lined up to enter the canal look like figures in a board game moving slowly over a blue board. The waiting time varies, mostly en route to a U.S. port.

But the slowdown stems from the crucial element of the infrastructure: water, whose scarcity means fewer commercial vessels can cross from one ocean to the other. The reservoirs that feed the canal have a capacity of 1,857 hectoliters and currently hold only 900.

At the same time, the demand for different activities is increasing, leading to greater competition for consumption and conflicts that will intensify throughout this century.

Law 93 of 1999, modified by Law 44 of 2006, establishes the limits of the canal's watershed, which covers 343,521 hectares and is one of 52 in the country.

The rainy season in this tropical country runs from May to November, but the last quarter of last year recorded lower rainfall, and the drought will worsen in the first half of 2024.

The population of the provinces of Panama and Colon also

depends on water from the canal. But the problem is aggravated by waste, the leakage of at least 40 percent of the water due to broken pipes and the lack of efficient infrastructure.

This is despite the fact that this nation ranks fifth in the world in annual rainfall, has six times the world average of fresh water per person, in addition to 500 rivers, in an area of only 75,517 square kilometres.

But on the other hand, it has the highest individual consumption in Latin America, with 507 litres per inhabitant. Panama has an availability of about 115,000 cubic meters per inhabitant/year, according to the Inter-American Development Bank (IDB).

The consequences of the climate crisis and ENSO cloud the outlook for the water supply, since they mean that both excess and scarcity of water will create trouble for this Central American country. El Niño has reappeared

in its strong phase, as meteorologists define the worst of its three modalities.

The ACP estimates that the basin captures almost 4.4 billion cubic meters (m3) annually, of which the canal consumes 70 percent for navigation and 15 percent for drinking water.

### Victim of nature

In response to the crisis, the ACP adjusted the maximum draft, the daily traffic capacity and the reuse of diverted water.

As a result, it reduced the number of vessels crossing the 82-kilometer route to 24 per day from an average of between 38 and 40, which could drop to 18 this February, when traffic is expected to decline by one-third from its usual level.

In addition, it charges 10,000 dollars for water rights and auctions quotas for diverting water. Each passage requires 250 million liters of water per vessel,

which is then returned to the system.

The canal already suffered an acute water crisis in 2016, but it has been aggravated now by a strong ENSO.

William Hugues, a member of the non-governmental National Front for the Defense of Social and Economic Rights, said the crisis was foreseeable and exposed the underlying aim of prioritizing the canal over the water supply to the local population.

"We issued a warning in 2006, when the expansion was being discussed, that larger locks would cause more salt water to enter Gatun. This demand would threaten the supply of drinking water. We have to accept that the canal has physical limits and we cannot respond to the dynamics of the international economy," the economist, whose group includes social organizations, trade unions and other groups, told IPS.

Hugues, author of a book on the expansion of the canal traffic, pointed out that there is always a line of ships waiting to cross during the dry season and that the measures applied are the same as before the expansion.

Due to cargo demand, the expansion, undertaken in 2007 and completed in 2016, added two locks to accommodate the larger, heavier Neopanamax cargo ships, which need more water to transport up to 120,000 tons, especially gas cargo. But the expansion has had repercussions on the demand for water.

The use of the canal brings more than four billion dollars into the Panamanian coffers annually, approximately six percent of GDP. The drop in traffic could mean a financial loss of more than 200 million dollars a year and, therefore, will have an impact on the already stressed finances of this Central American nation.

Although it had promised to do so, the ACP did not respond to an IPS query about forecasts for canal activity in 2024.

The crisis has forced ships to take longer and more expensive routes, such as around Cape Horn, to the south of Chile, or to move cargo overland from coast to coast in Panama, before re-loading it onto ships.

## Start-ups powering up Africa's solar energy ecosystem

By Finbarr Toesland, Nairobi

OFTEN referred to as the "Sun continent," Africa receives more hours of bright sunlight than any other continent. But even with 60 per cent of the world's solar resources, Africa has only one per cent of solar generation capacity, according to the International Energy Agency (IEA).

Due to energy production and infrastructure challenges, many African countries regularly deal with blackouts, brownouts and poor electricity supply. Then the COVID-19 pandemic hit the global economy hard, and commodity prices surged after the invasion of Ukraine, making energy even more difficult for poorer Africans to buy.

Increasingly, start-ups rather than established corporations are offering access to advanced solar energy solutions to the majority of people across Africa. By harnessing the sun's power and transitioning to clean energy, Africans can expect major economic and social developments across the continent.

Headquartered in Nairobi, SunCulture has raised over \$40 million to equip rural farmers with solar-powered irrigation systems. Instead of counting on rainfall or revving up diesel or petrol pumps, farmers can now rely on solar-powered systems that are cheaper, use renewable energy and need minimal maintenance.

Once the company installs a

solar panel on top of a farmer's house and connects it to a battery-powered water pump, the irrigation system can cover up to three acres.

"Solar is particularly attractive because of its positive environmental impact, job creation potential, and economic development potential," said Mikayla Czajkowski, chief of staff at SunCulture.

"African nations have immense potential to benefit from utilizing solar energy - especially in remote and under-served regions where energy access is limited - and facilitates a reduction in the continent's carbon footprint, making a valuable contribution to global efforts to combat climate change," Czajkowski added.

In an impact survey of SunCulture's customers, measurement company 60 Decibels [a US-based organisation that offers customized assessments] found that SunCulture brought about significant improvements: 89 per cent of smallholder farmers experienced a boost in their quality of life, 90 per cent increased their production, and 87 per cent enhanced their earnings.

From GridX Africa, a firm that offers off-grid solar power to farms, safari lodges for tourists and construction projects in Kenya, Mozambique and Tanzania, to the pay-as-you-go solar company Bboxx and the Egypt-based solar power developer and electricity distributor KarmSolar, Africa has



SunCulture has risen over \$40 million to equip rural farmers with solar-powered irrigation systems.

no shortage of original solar energy start-ups.

While the ambitions of these solar businesses are laudable, achieving high levels of growth is not easy.

Emily McAteer, founder and chief executive officer, of Odyssey Energy Solutions spent more than a decade working to finance and build distributed solar projects across Africa and India.

Her firm provides technology and finance solutions for distributed renewable energy businesses. At every stage of project development, she hit key bottlenecks that make it hard for solar companies like hers to scale.

By offering tools for solar developers to aggregate and pitch portfolios of projects to financiers, firms can access capital more effectively. To procure equipment more effectively, Odyssey streamlined the procurement process by

negotiating directly with original equipment manufacturers for better prices and warranties and by working with developers for supply chain support.

"Operations and maintenance, especially in remote areas, can be a big hurdle," Ms. McAteer said. "We offer hardware and software that sits on top of solar assets so that operators and investors can get deep insight into performance and optimize performance of their systems."

More than 500 million people living in Africa have no access to electricity, according to the IEA Africa Energy Outlook 2022. Governments and non-governmental organizations have launched many high-profile schemes to boost the solar energy sector in African countries, with mixed success. The continent needs a global response to address a challenge of this immense scale.

Launched in 2012, the US-Africa Clean Energy Finance (US-ACEF) initiative attempted to offset the costs of the early-stage development of clean energy projects, in a bid to draw investment to these ventures.

Solar is particularly attractive because of its positive environmental and economic impacts.

For McAteer, the US-ACEF model proved effective. Now innovators need higher levels of catalytic capital to continue scaling so that they can meet the UN Sustainable Development Goal 7, "Ensuring access to Clean and Affordable Energy."

"Annual capital investment in renewables in emerging markets needs to reach \$1 trillion per year if the world is to achieve the goal of net-zero emissions by 2050. US-ACEF set the model for how the industry can achieve that," McAteer said. "Now the missing

piece is continued investment from both public and private financiers."

So far, the US-ACEF has supported 32 projects, with country-specific investments in Ethiopia, Kenya, Morocco, Namibia, Nigeria, Rwanda, Senegal, South Africa, Tanzania and Uganda.

Nijhad Jamal, managing partner of Equator, an early-stage venture capital firm focusing on climate technology in sub-Saharan Africa, agrees that Africa's solar energy sector has benefited greatly from US-ACEF.

"There is a lot more impact to come from US-ACEF with projects like the Health Electrification Alliance, which aims to electrify over 10,000 health facilities in Africa," Jamal said. "Most of the US-ACEF projects emphasize sustainability. In our opinion, this will have a lasting impact on the solar energy sector."



# Political odyssey of Edward Ngoyai Lowassa: Chronicle of joining, departing from Chadema



By Adonis Byemelwa

**T**HE arrival of former Prime Minister Edward Lowassa to the opposition—Chama cha Demokrasia na Maendeleo (Chadema) sparked controversy, signifying a pivotal moment in Tanzania's opposition history.

The development triggered disagreement, prompting prominent figures like former Chadema Secretary General Wilbrod Slaa to distance themselves from these political changes.

In a political whirlwind on July 28th, 2015, Chadema experienced a notable surge in members, stemming from a surprising source—CCM, Tanzania's ruling party.

However, as the calendar flipped to 2016, a reverse trend emerged, with individuals gradually retracing their steps back to their political origins.

By the time 2020 dawned, not a single member from the initial influx remained. The tale of this political migration unveils a captivating narrative of shifting loyalties and the ever-changing dynamics of Tanzanian politics.

The influx into Chadema in August 2015 was a result of the preliminary election process within CCM to select a presidential candidate. Edward Lowassa, a former Prime Minister, wielded considerable influence. However, he faced setbacks.

Lowassa, with his slogan "Journey of Hope," built high expectations among his followers, a large group within CCM, and many Tanzanians, that he would be the chosen CCM candidate for the presidency, eventually becoming the Fifth President.

He crafted an image of a powerful politician, creating a buzz with his activities. The way various groups, including religious leaders, emerged to persuade him to run, led some to claim it was all staged.

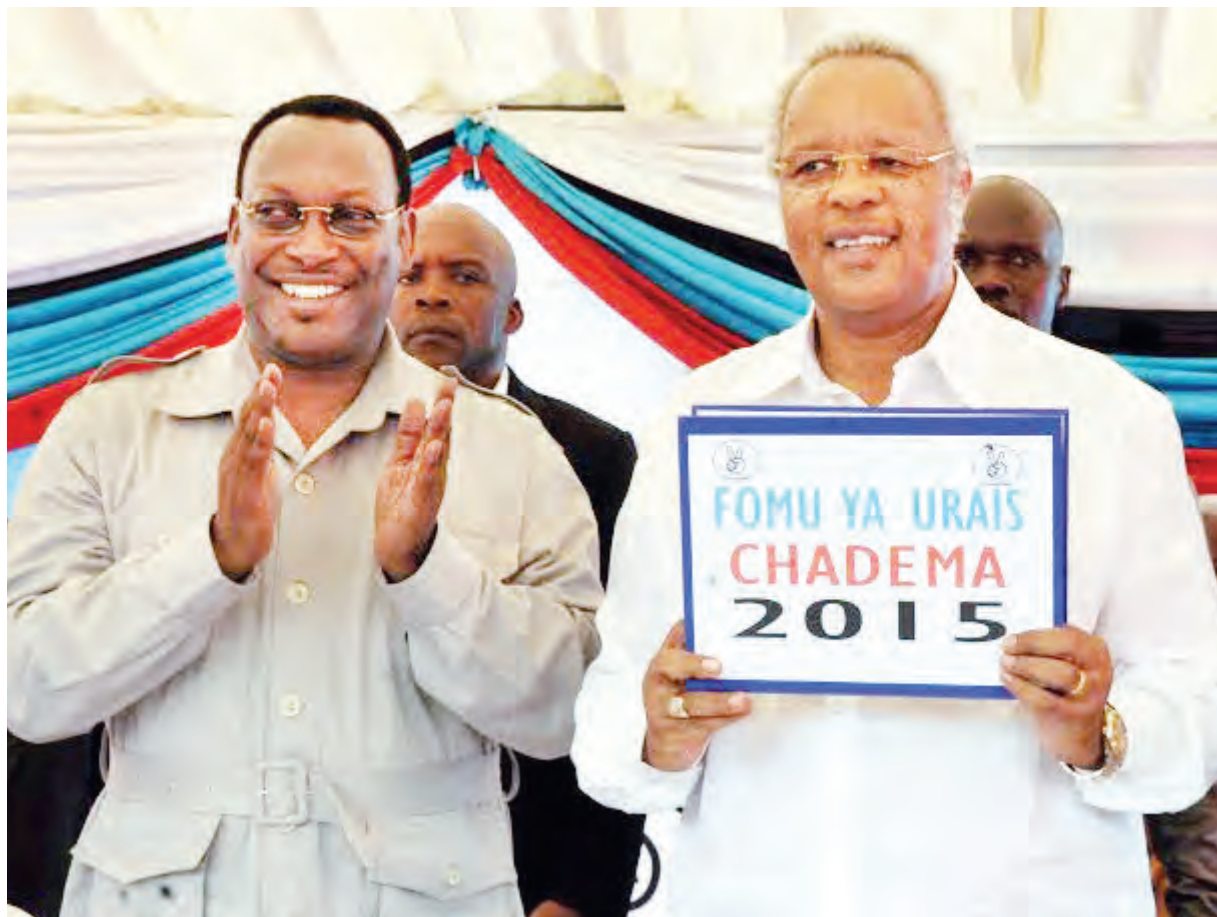
When warned by CCM's former Secretary of Ideology and Publicity, Nape Nnauye, about the surge of people urging him to run, Lowassa responded, "I cannot stop floods with my hands." This earned him the nickname "Mzee wa Mafuriko" (The Elder of Floods).

Every move Lowassa made towards the Tanzanian presidency in 2015 was impactful. He distributed money to churches and mosques, and when questioned about the source, he simply said, "from friends." Hundreds of millions were involved.

The Sheikh Amri Abed Stadium overflowed when Lowassa declared his intention. Then planes and helicopters dotted the skies, buses adorned with Lowassa's pictures and the slogan "Journey of Hope," a procession of Toyota Land Cruiser 200 series turned the country's roads into a frenzy. Lowassa tire-



**The first to return to CCM was Ambassador Mwapachu, who returned his CCM card to the Mikocheni Ward office early in March 2016 and the one who closed the book was Dr Mahanga, who passed away on March 23 this year.**



lessly sought sponsors.

Hundreds of thousands came forward to sponsor Lowassa. The sponsorship was overwhelming. Everything related to Lowassa and the presidency in 2015 had a significant impact, even when he was cut, leaving many astonished. It seemed impossible to cut him.

Because Lowassa was the 'owner' of the political buzz, especially regarding the presidency in 2015, when he announced his departure from CCM to join Chadema, it was a departure with a significant impact. CCM's top leaders and senior members followed him. You could call it a flood migration based on his statement.

Chadema's Chairman, Freeman Mbowe, greeted the former presidential candidate of the party, Edward Lowassa, during one of the party's internal meetings in 2015 leading up to the general election.

Lowassa was the one with the most impact. Those who refused to welcome him had to leave. Dr. Willbrod Slaa, the Secretary General of Chadema, stepped aside, allowing Lowassa to become the presidential candidate. Slaa objected to accepting Lowassa.

As the 2015 General Election approached, Chadema joined forces with CUF, NCCR-Mageuzi, and NLD, under the umbrella of the Coalition of Defenders of the People's Constitution (UKAWA), to nominate a joint presidential candidate. Lowassa was endorsed. CUF's Chairman, Prof Ibrahim Lipumba, resigned, though he later returned when he rescinded his resignation.

Lowassa's political footprints were accompanied by many. The first was the veteran Communist, Kingunge Ngombale Mwiru, who refused to take a party card but declared he "supported the change." He even climbed the Chadema platforms to campaign for Lowassa.

Former Minister of Home Affairs, Laurence Masha, CCM's Chairmen, Hamis Mgeja (Shinyanga), and Mgana Msindai (Singida), were among the CCM dignitaries, who loudly declared, "Where you are, we are," indicating that wherever Lowassa went, they would follow him.

Fredrick Sumaye, who served as the Prime Minister for both terms in the Third Phase Government, surprised many when he joined Lowassa in Chadema.

When they were both in CCM, they did not see eye to eye. Tambwe Hiza, a CUF member who switched to CCM during Yusuf Makamba's tenure as Secretary General, also joined the opposition, Chadema, to unite with Lowassa.

Some were defeated in CCM's primary elections for parliamentary seats and then joined Lowassa's Chadema. Dr. Milton Makongoro Mahanga and James Lembeli, who moved to Chadema after losing in CCM, were among them.

Esther Bulaya, the former Chadema Member of Parliament for Bunda Urban, was a CCM Special Seats MP from 2010 to 2015 and was expected to run for primary elections in CCM. However,

she switched gears at the last minute, moved to Chadema, and was given the candidacy, defeating the senior politician in the country, Stephen Wasira.

Bulaya, even though she joined Chadema during Lowassa's movement, was not part of the "where Lowassa is, we are" group, as she had long been associated with Chadema due to her close friendship with Halima Mdee, the Member of Parliament for Kawe and Chairperson of the Chadema Women's Council (BAWACHA).

I corrected Bulaya's migration to illustrate the broader picture of how the "Lowassa Chadema book" was closed. No remnants remained. Many returned to CCM, and three were called by God.

The first to return to CCM was Ambassador Mwapachu, who returned his CCM card to the Mikocheni Ward office early in March 2016 and the one who closed the book was Dr. Mahanga, who passed away on March 23 this year.

Tambwe passed away early in February 2018 while still in Chadema. On March 2, 2018, Kingunge passed away. Although Kingunge never took a Chadema card, he was associated with the party and Lowassa until his death.

From March 2016, when Ambassador Mwapachu, a former CCM member, praised President John Magufuli's performance and admitted he was wrong to leave, others returned to CCM in installments.

Sumaye, after failing to secure the East African Legislative As-

sembly seat on Chadema's ticket, did not take long to return to CCM, saying "Opposition cannot win the presidency."

On March 1 last year, Lowassa returned to CCM. After that, Mgeja received the call of God. Those who claimed "where Lowassa is, we are" either returned or were overtaken by death.

So far, by the end of 2019, Sumaye and Mahanga seemed reluctant to return to CCM. In December 2019, Sumaye resigned from Chadema and retired from politics, claiming the party lacked democracy.

In February last year, Sumaye returned to CCM. Now, Mahanga was the only one left stubbornly resisting returning to CCM. Then he, too, was taken by God. Now, after Mahanga's death, the book of Lowassa within Chadema is closed. Everyone either returned or was overtaken by death.

In a twist of political fate, the once-accused Edward Lowassa found himself at the center of a controversy that unfolded in Tanzania in 2007. Chadema, a prominent political party, released a list of 11 individuals labeled as corrupt during a gathering at Mwembeyanga grounds, Temeke, Dar es Salaam, on September 15, 2007. Lowassa's name featured on this list, accused of violating a contract with the City Water company in Dar es Salaam.

The accusations stemmed from the City Water contract breach, which prompted Chadema's criticism of Lowassa for what they perceived as an authoritarian decision with potential financial repercussions for the nation. However, the government won the case in court, and the corruption allegations against Lowassa were dismissed.

A key moment in this controversy unfolded in 2012 when, during a CCM Central Committee meeting, Lowassa confronted President Kikwete. For the first time in four years, Lowassa openly stated that none of those accused of corruption in the 2007 list, including President Kikwete, had been cleared by any committee or court. This revelation marked a pivotal moment in the ongoing power struggles within the ruling party.

Dr Harrison Mwakymbe, who chaired the parliamentary special committee investigating the Richmond scandal, shed light on the complexities surrounding Lowassa's downfall. Contrary to popular belief, Lowassa's involvement in the Richmond saga was not due to ownership but his role as prime minister overseeing the contract award. The committee initially avoided implicating President Kikwete but later learned that the president was aware and approved of the parliamentary proceedings against Lowassa.

Edward Lowassa's political journey in Tanzania is a tale of intrigue, controversy, and shifting alliances that have left an indelible mark on the nation's political landscape. The power struggle between Lowassa and Samuel Sitta, fueled by President Kikwete's promises during the election campaign, set the stage for a series of unexpected events.

When Sitta won the speakership, Lowassa's appointment as prime minister surprised many within the ruling party, sparking internal conflicts. Lowassa's strategic resignation from Parliament, initiated by President Kikwete, showcased a complex web of internal pressures and conflicts within CCM.

Despite these tumultuous events, Lowassa maintained his silence, even in the face of attacks, until 2012 when he urged the president to disclose the truth about the Richmond saga during a NEC meeting.

The unresolved intricacies surrounding the Richmond saga, marked by political intrigue, remain untouched by the government's anti-corruption efforts, fostering fears that hidden truths may yet emerge. The unanswered questions surrounding Lowassa's political journey persist, continuing to shape the nation's narrative and leaving a trail of intrigue that defines his murky political legacy. May his soul rest in eternal peace.



## US extends funding to a local school

By Guardian Reporter

THE United States Agency for International Development (USAID) has allocated over \$476,000 towards infrastructure improvements at Sega Girls' Secondary, a local school in Morogoro. This initiative aims to enhance the learning environment and facilities at the school.

The project which is being developed through the office of the American Schools and Hospitals Abroad (ASHA), covers 30 hectares; and is set to promote educational development for students and the surrounding community.

According to USAID statement which was made available to this paper, indicated that project sheds light on the school, which currently serves 280 smart, talented students, who otherwise would have been at risk of dropping school.

"Or not getting a quality education, with the highest quality of secondary education and many other opportunities to help girls develop to their full potential," the statement read in part.

It is said that the construction aims to provide modern infrastructure, including a dormitory for 48 girls, a much-needed Biology laboratory to enhance practical teaching, workshop, guardhouse and a wall around the campus.

It adds: "This construction will improve the learning environment and ensure the safety of students, as well as provide space for the school to accommodate and serve more students. Erecting a concrete wall will strengthen security for female students."

Currently, it is noted that the school is surrounded by residential areas, necessitating a peaceful learning environment to prevent students from being influenced by external distractions.

The project will expand the school's scope by offering practical training such as music, business enterprises, tailoring, and vegetable cultivation, which is expected to greatly benefit the students and the Sega community at large, thus produce graduates with skills and knowledge to succeed and catalyse positive change in their families and society.



A view of Sega Girls' Secondary School

# HOW AFFORDABLE HOUSING CAN LOOK



Sustainable housing. Photo courtesy of Karmod

By Guardian Reporter

WHILE the shortage of affordable housing is a global issue impacting millions, experts propose that the solution isn't merely erecting more houses, but rather prioritizing the development of sustainable communities.

For instance, in his recent article dubbed: "Sustainable Affordable Housing in Africa: Building for the Future," Scotland-based Architect David-Isaac Arinze has highlighted what sustainable communities are, saying they provide people with safe, healthy, and comfortable homes.

According to him, these homes meet its dwellers' needs yet without compromising the needs of future generations.

"The lack of affordable housing in Africa is a growing concern, with millions of people living in inadequate,

overcrowded, and unsafe housing conditions. However, building more affordable housing is not enough," he insists.

The Architect is of the view that creating homes that are not only affordable but also energy-efficient, environmentally friendly, and socially inclusive, can lead to improved living conditions for residents, reduced energy costs, and reduced carbon emissions.

"Sustainable affordable housing can also promote economic development by creating jobs in the construction and maintenance of buildings, as well as improving access to basic services like healthcare and education," the paper read in part.

Citing Kenya and Malawi, Azure thinks innovative solutions should be explored to address the matter, for instance he said: "One approach is to use local materials and techniques to build affordable, sustainable

homes."

He added: "In Malawi and Kenya, solutions are created using 3D printing technology to build affordable homes in less than 24 hours. Another approach is to provide access to finance for low-income families to build or improve their homes. This can be done through microfinance institutions or government-sponsored programs."

On the other hand, the construction expert is calling for a collaboration between private sector and government and of which later would provide land, infrastructure, and regulatory frameworks to enable the private sector to build sustainable affordable housing.

"The private sector can bring in innovative financing models, technology, and expertise to build and maintain these homes," he said in his article.

Added he: "By incorporating sustainable design, mate-

rials, and infrastructure, we can build affordable housing that meets the needs of residents while protecting the environment and preserving resources for future generations."

Therefore, he maintained that collaboration between governments and the private sector is essential to address the affordable housing crisis in Africa and build a better future for all.

For her party, Aysher Mahmood, an independent Quantity Surveyor said: "Of course, housing affordability remains a challenge and it is worsening due to, among other factors, the economic effects. Therefore, having a sustainable community would help in preventing city expansion on the basis of informal land development and informal housing supply."

"According to the 202 census, the country's population stands at 62 million, an increase of 37 percent

from 2012 and by 2050, it is projected that Tanzania will have a population of 137 million. The question is, will the country's housing sector ready to meet the demand?" she probed.

Adding: "Currently the sector faces several key constraints that inhibit its future development, which includes limited access to land, that why people prefer the informal land sector which results to informal settlement coupled with substandard construction."

Dr Tatu Limbuka, Senior Research Fellow at Ardhi University, was one time quoted when giving a keynote speech on the pursuit of a modern city and affordable housing in Tanzania saying by 2050, it is estimated that most African countries will have over 50 percent of their population living in urban areas.

She believes that such unprecedented urbanization move, has not been accompanied by significant economic performance. As a result, informality and urban poverty are an everyday reality.

"High population growth and unsatisfied housing needs force many residents to live in informal, inadequate, and substandard housing with poor water and sanitation infrastructure. Every year, 4.5 million new residents move into informal settlements of Sub-Saharan African cities, which are often located in risky areas exposed to climate impacts," she said.

Therefore, the call to building sustainable communities that provide people with safe, healthy, and comfortable homes that meet their needs without compromising the needs of future generations becomes vital.

And this is why Davis Omondi an engineer by profession highlights the importance of sustainable communities in response to affordable housing.

"For sustainable communities, housing should be easily available, and must be affordable, economically and ecologically designed and comfortable, thus better suiting the needs of a person," he said.

## Tenant sues landlord claiming a UK flat was sublet as he was stranded abroad

LONDON

A social housing tenant is suing his landlord for £1m in damages, alleging that a housing officer illegally sublet his home when he was stranded abroad at the start of the Covid pandemic in 2020.

Filippe Scalora's case against Clarion will allege that when he returned to the flat he discovered a stranger had been sleeping in his bed and using his towels, cutlery, crockery and computer.

The case over the one-bedroom property in Chelsea, south-west London, goes to trial at the high court in London on Thursday. Clarion is the UK's largest housing association.

"I walked into the flat and saw half of my stuff there and someone living in it," the 43-year-old former regulatory compliance official told the Guardian. "My mail

was open, really private stuff like bank accounts and NHS appointment forms. I was devastated."

Scalora was allocated the flat on Cale Street by the Royal Borough of Kensington and Chelsea (RBKC) with a lifetime tenancy because of a medical condition. The rent was about £600 a month but would cost roughly £2,000 a month on the open market, he said.

He has been homeless since he returned to the UK, living in budget hotels and temporary accommodation. He said his home remained occupied by the person the housing officer moved in in 2020.

Scalora was in Australia when the pandemic hit and claims he contacted his housing officer explaining he would not be able to get back to his home. He says the officer asked him to send his keys for a gas in-



Filippe Scalora, seen outside the Travelodge he has been given as temporary housing in the City of London. Photograph: Alicia Canter/The Guardian

spection and later told him RBKC wanted to allocate it to a temporary tenant.

He said he was promised he would get his flat back, or another one, when he was able to return.

His account is that when he realised he would be

stranded abroad he asked a friend to remove his belongings to allow for the new occupant, but it would later transpire that not everything was removed.

He discovered something was wrong in November 2021, when the housing of-

ficer stopped replying to his messages and the council told him it had no record of moving anyone else into the home.

In April 2022 he returned to the UK and hired a locksmith to get him in, which was when he discovered

another person had been living there. "It was very uncomfortable seeing someone had been sleeping in my bed, using my towels," he said. "It was just theft."

Clarion declined to comment before the trial, where it will contest the case. It referred instead to a statement it made in October 2022 that a Clarion staff member, the unauthorised person residing in the home and Scalora were suspected of colluding to commit tenancy fraud and were under criminal investigation. That is something Scalora strongly denies.

Scotland Yard said it had received a report that an "unknown person was believed to have been residing at the address while the occupier was abroad", that the "tenancy issue was a matter for the relevant housing authority" and that no arrests had been made.

It did not say Scalora was under investigation. RBKC said it had "established that any legal action had to be pursued by Clarion". Scalora said he was interviewed under caution in late 2022

but the investigation did not proceed. Clarion said it had not been pursuing any legal action.

About one in 20 social homes in London, and one in 30 elsewhere in England, are subject to some sort of tenancy fraud, according to a study by the Tenancy Fraud Forum and the Fraud Advisory Panel. It can include tenants subletting their properties on platforms such as Airbnb.

RBKC has previously estimated that tenancy fraud costs the public purse an average of £42,000 a year for each home.

With about 148,000 properties affected, the problem has been getting worse, with a shortage of affordable housing in the private sector, shrinking or stagnant incomes and pressure on budgets, staffing and skills among social housing providers considered the main drivers.

Illegal subletting can net fraudsters thousands of pounds and is punishable by fines or up to two years in prison.

Agencies



# AREAS TO REFLECT MENDING BEFORE LISTING A PROPERTY

By Guardian Reporter

**W**HETHER you are a first-time home seller or not, you may have experienced difficulties in pushing your property off the market fast.

Hassan & Philips Realtors highlights several factors that would contribute to a quick house sale, some being more evident like pricing, marketing techniques and the efforts or experience of the real estate agent, which can easily overshadow other minor fixes that can contribute immensely in changing the views of potential home buyers over your property.

According to information posted on their website, if you are looking forward to sell your property and you are still curious about what adjustments will attract more clients to settle for it, this article will equip you with suggestions that you could possibly overlook.

The following are important areas you should definitely consider renovating before listing your property up for sale.

## Upgrade the kitchen

You could be an experienced cook or simply a person who pays the kitchen a visit every once in a while, but you may still agree with me that the kitchen is the most important part of the house.

A neatly well-defined and finished kitchen can dictate the

views of potential clients therefore it is important that you consider giving it minor adjustments before listing your house for sale.

Consider polishing or replacing old and damaged countertops, cabinets, drawers, broken or leaking water systems, poor lighting and boring or old wall paint.

Avoid trends like wallpapers as they tend to time your kitchen. Introduce your kitchen to brighter colors, a coat of fresh new paint will give your kitchen a welcoming, new and unique definition.

## Upgrade the bathroom

After the kitchen, the bathroom is arguably the next most important part of any house. Homebuyers have a keen eye on the bathroom, paying attention to minor details that can result into major discomforts in the long run.

Hygiene is also another factor that can inspire or discourage home viewers from considering your house. Dirty bathrooms say a lot about the current homeowner and it can influence the final decision of the viewers about the entire house.

Give your bathroom a new look by replacing old stained or broken sinks, tubs, leaking pipes and taps, changing shower heads, broken old or dull tiles, cabinets, broken or blur mirrors.

You do not necessarily have to spend a fortune on the up-

grade, you should work on a project that still returns profit once the house is sold.

## Work on the exterior

First impression always goes a long way, we remember certain things just after a single glance. This does not change in real estate.

Home viewers go around several houses but it is one catchy look that uniquely stands out that may end up with a deal. Your home's outdoor surroundings have a lot of impact to home viewers since it is the first thing they see upon arrival.

The first impression home viewers have on your house may be the breaking or making point and you definitely want it to be the latter. Hire a landscaping expert if necessary to give your home a fix matching its standards.

Trim trees, bushes, and flowers to give the garden a neat edgey look, fertilize the yard for a healthier look of existing plants, clear out weeds and edge the sidewalks and driveways.

You may consider giving the front door a new appearance with brighter paint, a fresher polish or a complete upgrade with new more appealing material be it wood or glass.

## Work on the interior

After you have impressed the home viewers with a perfect exterior, now it's time to welcome them inside whilst main-

taining their excitement.

The interior may be a compilation of several things but certain things stand out immediately after one has set foot. You want your potential home buyers to have a 'wow' factor and in order to experience that then some adjustments are necessary.

Give your house a fresh look with a set of matching neutral bright colors. Colors speak volumes and a wrongly picked pattern can display your house below its actual standard.

Update the floor with an improved look by going with options that don't run out of style like hardwoods, unlike trends that will time your property.

Give the floor a shining look that calls attention to visitors on the go. You do not necessarily have to go over the budget, give your floor enhancements that align with your budget and will be easily covered once the house sells.

Now is the right time to perfect any issues related to cooling and heating systems. People don't like to struggle with a home whose air cooling or water heating systems are broken or damaged in any way due to uncontrollable weather conditions.

A failing cooling or heating system can discourage potential buyers and can be costly to fix. Since you know your house better, you may want to fix issues related to these two to avoid last-minute deal withdrawals.



Figures suggest that a slowdown in the UK housing sector triggered by rising mortgage costs may be over. Photo: georgeclerk/Getty Images

## UK housing market recovers as price falls

LONDON

THE housing market is expected to stage a recovery in 2024 after average UK house prices fell by only £4,000 last year, according to official figures.

The price of the average home decreased by 1.4 percent in the 12 months to December 2023, an improvement on an annual fall of 2.3 percent recorded in November, the Office for National Statistics (ONS) said.

The figures suggest that a slowdown in the housing sector in 2023 triggered by rising mortgage costs may be over, and a downward trend in house prices has bottomed out.

After gains of more than 20 percent since 2020 that added more than £60,000 to the average UK house price, the latest figures show an annual drop of £4,000 to £285,000 in December. Prices hit a peak of £291,100 in the autumn of 2022.

Pent-up demand from cash buyers and first-time buyers who can access much cheaper mortgages than they could in 2023 is expected to push up prices back towards their peak this year, according to many economists.

The Bank of England is forecast to cut interest rates this year from 5.25 percent to 4.5 percent, prompting lenders to cut their latest two- and five-year fixed-rate mortgage offers.

Figures from the Halifax and Nationwide have shown prices bouncing back since the start of the year as mortgage loan costs tumble.

Gabriella Dickens, a UK econo-

mist at Pantheon Macroeconomics, said: "We expect the official measure to follow the Nationwide measure and start to rebound, as the fall in mortgage rates and recovery in real incomes boosts affordability."

England had the highest average prices of all the UK nations and it experienced the biggest fall last year, down 2.1 percent to £302,000. Property values in Wales fell by 2.5 percent.

Scotland had the lowest average price and a rise in prices of 3.3 percent to £190,000, closing the gap in prices across the UK.

The north-west of England had the highest annual percentage change in 2023 - up 1.2 percent - while the lowest was in London, at -4.8 percent.

While house prices dipped in 2023, private rents continued to soar. In the two years before March 2020, when the coronavirus pandemic forced the government to lockdown the economy, rental inflation averaged 1.5 percent. Since then, rental costs have jumped year on year before leveling off at 6 percent over the last four months of 2023.

"Private rental prices paid by tenants in the UK rose by 6.2 percent in the 12 months to January 2024, unchanged for the second consecutive month," the ONS said.

"Within England, London had the highest annual percentage change in private rental prices in the 12 months to January 2024, at 6.9 percent, while the north-east saw the lowest, at 4.7 percent."

The Guardian



# BEGINNER'S GUIDE ON BUYING LAND PARCELS

By Guardian Reporter

THERE are numerous compelling reasons to consider purchasing land for building your home. Amidst escalating property costs, constructing your home offers the opportunity to realize your dream dwelling within a budget.

Regardless of your motivation, Hassan & Philips Realtors underlines some key mistakes to avoid when buying land.

The following are Realtor's compiled which serves as a beginner guide to buying land. In addition, they have also included some tips on

navigating the minefield of buying land.

According to them, while the results of purchasing land and building on it can be fulfilling, it certainly is not for the faint of heart.

Besides the complexities of dealing with contractors, as well as staying in budget, there is the matter of finding the ideal piece of land. A lot of inexperienced land buyers are often caught off guard by the complexity and demands of this exercise.

## Location and size

Although location and size are usually at the forefront of every buyer's thinking, these

should not be your main priority. One of the biggest mistakes that first-time developers make is to focus on finding a plot of land that is big and is in the right place.

Unfortunately, if you focus solely on these aspects then you are missing the really crucial issue. Your primary focus when choosing a piece of land should be whether the land is habitable and acceptable to live on. A high number of people have bought pieces of land only to realize afterward that it is fit to live on.

## Available utilities

Another very important

factor for consideration is the availability of utilities such as plumbing and electricity. The absence of utilities should be something you think about very carefully and factor into your budget.

Connecting utilities to your plot of land can cost a significant amount and set you back quite a bit.

## Existing structures

Sometimes there will be existing structures on the plot of land that you might have to demolish. This is yet another expense that you will have to facilitate for. In the first place, you can hire

heavy machinery and excavators to carry out a mechanical demolition.

However, mechanical demolitions cost more although they are faster. Alternatively, a small-scale physical demolition can be undertaken. Although less costly, this will be a time-consuming exercise. Prior to carrying out any demolition consult with your architect and builder. There might use it to incorporate some of the existing structure in the new build.

## Zoning requirements

Each country has its own set of zoning requirements.

As such you must carry out thorough research as to the relevant zoning ordinances that you must comply with.

Before you commit to purchasing any piece of land you must establish if you can actually build the type of house you intend to.

Most first-time land buyers are shocked to find out that they cannot build the home of their dreams due to zoning restrictions.

## Building the house

Finally, it is important that you assemble a competent team to undertake the construction project. Do not wait until you buy the plot

of land to start looking for professionals to handle the work.

In fact, you must put your team together before you even buy the land. Your team will not only help bring your dream to fruition but will also advise on the best way to go about constructing your home.

Ensure your team includes a competent architect, builder, as well as experienced subcontractors. Moreover, insist on working with adequately licensed professions with loads of experience.

And never ever forget that any professional you work with should be fully insured.



## CONSTRUCTION

## President Nana sacks Ghana's finance minister over economic shutdown

ACCRA

GHANA'S President Nana Akufo-Addo has replaced Finance Minister Ken Ofori-Atta, as the West African country endures the worst economic crisis in a generation.

Ofori-Atta, an ex-banker, has been in office since 2017 and has faced criticism for Ghana's financial crisis.

At the height of the crisis in 2022, inflation surpassed 50 percent and the government defaulted on loan payments.

It subsequently restructured its debt with creditors to qualify a bailout from the International Monetary Fund (IMF).

Mohammed Amin Adam, who previously served as deputy energy minister and minister of state in the finance ministry, was on Wednesday appointed as Ofori-Atta's replacement.

Adam is expected to oversee the ongoing \$3bn IMF economic recovery program as well as debt restructuring negotiations with the country's commercial creditors.

President Akufo-Addo replaced 12 other ministers in Wednesday's cabinet reshuffle, which precedes Ghana's December presidential elections.

BBC



## UK ECONOMY SHRINKS AFTER FOLKS CUT BACK ON SPENDING



LONDON

**P**EOPLE spending less, doctors' strikes and a fall in school attendance dragged the UK into recession at the end of last year, official figures show.

The economy shrunk by a larger than expected 0.3 percent between October and December, after it had already contracted between July and September.

The UK is in recession if it fails to grow for two successive quarters.

The figures raise questions over whether Premier Rishi Sunak has met his pledge made last January to grow the economy.

The government has never publicly said what measure should be used to assess if it had met Sunak's pledge to "grow the economy", despite repeated requests.

In some private briefings to journalists, sources said it would be if the economy was bigger between October and December compared to the

previous three months.

But based on that measure, Sunak's promise has not been fulfilled because the UK economy shrank by 0.1 percent in July to September.

For the whole of 2023, the UK economy grew by 0.1 percent.

Nevertheless, excluding the Covid years, that annual growth figure is the weakest since 2009 when the UK and other major economies were reeling from the global financial crisis when bank lending almost ground to a halt.

Shadow chancellor Rachel Reeves said the data showed that Sunak's pledge to grow the economy was "in tatters".

The UK is not alone in facing economic pressure. The European Union narrowly avoided recession in the second half of 2023 while Japan confirmed its economy had contracted for a second quarter.

The Office for National Statistics (ONS) said there were a number of areas where economy faltered at the end of the year. Shoppers spent

less in December after taking advantage of Black Friday sales in November.

The health sector was affected by strike action by junior doctors while attendance levels at schools dropped by 1 percent.

Gross domestic product (GDP) is a key measure of all the economic activity of companies, the government, the public sector and individuals in a country.

The government can use growing GDP as evidence that it is doing a good job of managing the economy. Likewise, if GDP falls, opposition politicians can suggest the government is running it badly.

If GDP is going up steadily, people pay more in tax because they're earning and spending more. This means more money for the government that it can choose to spend on public services, such as schools, police and hospitals.

Governments also like to keep an eye on how much they are borrowing in rela-

tion to the size of the economy.

Treasury sources have confirmed to BBC News that Chancellor Jeremy Hunt is looking at a larger squeeze on public spending as a way to deliver tax cuts in the Budget on 6 March.

Forecasts for the public finances have materially deteriorated in recent weeks as interest costs on UK government borrowing has increased. Final decisions on the Budget have not been made.

Commenting on whether or not Sunak had fulfilled his pledge to grow the economy, Hunt told the BBC: "When the prime minister made his commitment he was very clear, tackling inflation had to come first."

"The big picture is that actually since then the economy has been more resilient, unemployment has stayed low, real wages have been rising now for six months. And if we stick to our guns now, we can see light at the end of the tunnel."

Figures earlier this week showed wage growth had slowed, but was still outpacing price rises. Meanwhile, inflation - the rate at which prices rise - was lower than expected in January with monthly food prices falling for the first time in over two years.

However, it is still double the Bank of England's 2 percent target.

**'Mild recession'**

Ruth Gregory, deputy chief UK economist at Capital Economics, said "this recession is as mild as they come", adding that the data "is more politically significant than it is economically."

However, Lord Rose, chairman of Asda, the supermarket group, told BBC Radio 4's Today programme: "It looks like a duck, it quacks like a duck, it walks like a duck, it is a duck - it is a recession."

"There is no surprise here and I take no pleasure in saying there is no surprise that we're in it. We've got a low growth economy or a no growth economy."

Official figures from the ONS showed that during the final three months of last year, there was a slowdown in all the main sectors it measures to determine the health of the UK economy, including construction and manufacturing.

Mark Keyes, construction director at building firm Bennett, said last year had been "turbulent".

"We were still feeling the ripple effects of inflation running through the industry, and then that was, in a way, compounded with rising interest rates," he said.

The Bank of England had been lifting interest rates to put the brakes on inflation but has kept them at 5.25 percent since August last year.

BBC

## Former Trump adviser defends trade deals with Saudi Arabia

NEW YORK

DONALD Trump's former White House adviser Jared Kushner and his son-in-law, defended on Tuesday his business dealings after leaving government with the Saudi crown prince who was implicated in the 2018 killing of Washington Post columnist Jamal Khashoggi.

Kushner worked on a wide range of issues and policies in the Trump administration, including Middle East peace efforts, and developed a relationship with Saudi Arabia's Crown Prince Mohammed bin Salman, who has overseen social and economic reforms and a far-reaching crackdown on dissent in the kingdom.

After Kushner left the White House, he started a private equity firm that received a reported \$2 billion investment from the sovereign wealth fund controlled by Prince Mohammed, drawing scrutiny from Democrats.

Kushner, speaking at a summit in Miami on Tuesday hosted by media company Axios, said



Jared Kushner in Riyadh, Saudi Arabia, in 2022. Mr. Kushner said on Tuesday that he would not join a second Trump administration. Photo: Tamir Kalifa/The New York Times

he followed every law and ethics rule. He dismissed the idea of there being any concerns about the appearance of a conflict of interest in his business deal.

"If you ask me about the work that that we did in the White House,

for my critics, what I say is point to a single decision we made that wasn't in the interest of America," Kushner said.

He said the sovereign wealth fund, which has significant stakes in companies such as Uber, Nintendo and Microsoft,

is one of the most prestigious investors in the world.

He also defended Prince Mohammed when asked if he believed U.S. intelligence reports that the prince approved the 2018 killing of Khashoggi, a

Saudi dissident and Washington Post columnist. The prince has denied any involvement.

"Are we really still doing this?" Kushner at first said when he was asked if he believed the conclusions from U.S.

intelligence. Kushner said he had not seen the intelligence report released in 2021 that concluded the crown prince likely approved Khashoggi's killing inside the Saudi consulate in Istanbul.

"I know the person who I dealt with. I think he's a visionary leader. I think what he's done in that region is transformational," Kushner said.

He stood by the Trump administration's policies and called it "one of the greatest compliments" that President Joe Biden backed away from his initial stance to shun Saudis for human rights violations to instead work with the crown prince on issues like oil production and security in the region.

"I understand why people, you know, are upset about that," Kushner said of Khashoggi's killing. "I think that

what happened there was absolutely horrific. But again, our job was to represent America, and to try to push forward things in America."

Kushner also said he is not interested in re-joining the White House if Trump wins the 2024 presidential election, saying he was focused on his investment business and his living with his family in Florida out of the public eye.

AP

## PROPERTY OF THE WEEK



**THE Architects designed the structural and environmental engineering for a building in which the British High Commission and embassies of Germany, Netherlands and the European Commission in Tanzania are hosted. Defence against the climate pervaded all aspects of the design. To prevent overall heat, gain the design has a floating solar roof and external louvres to three elevations.**



## WORLD

## UN envoy: Red Sea tension slows down Yemen's peace process

SANAA/ADEN

THE UN Special Envoy for Yemen, Hans Grundberg, on Wednesday warned that the military escalation in the Red Sea linked to the Israel-Hamas conflict in Gaza has a negative impact on the peace efforts in Yemen.

"Rising regional tensions linked to the war in Gaza, and in particular the military escalation in the Red Sea, are slowing down the pace of peace efforts in Yemen," Grundberg said in a live briefing to the UN Security Council.

The UN envoy said Yemen's rival parties vowed to operationalize commitments through a UN roadmap agreement in December last year, including a nationwide ceasefire, measures to improve living conditions, and restarting an intra-Yemeni political process.

"Mediation efforts in Yemen cannot be neatly cordoned off. What happens regionally impacts Yemen, and what happens in Yemen can impact the region," he said.

Grundberg pointed out that the scale of economic challenges across the country is staggering. Civil servants, especially in Houthi-controlled areas, haven't been paid salaries in full, and people in government-controlled areas face extended power outages and rising prices.

The Houthi group, which controls much of the northern populous area, has escalated attacks on commercial vessels and navy

ships of Israel, the United States, and Britain since mid-November last year, in what the group said in support of Palestinians against Israeli war in Gaza.

On Tuesday, Houthi leader Abdulmalik al-Houthi said in a televised speech that he has "no intention" to sabotage submarine internet cables in the Red Sea, a critical component in the global digital infrastructure, but he vowed to continue missile attacks against Israeli, US, and British ships transiting the Red Sea until Israel stops war on Gaza.

The military escalation in the Red Sea has forced major shipping companies to re-route around the African continent, causing prices of shipping and goods to increase dramatically.

According to daily reports aired by Houthi-run al-Masirah TV, the Houthi group has recruited thousands of Yemeni tribal youths since the Israel-Hamas war broke out on Oct 7, 2023.

The Houthis trained those youths and equipped them with new weapons, telling them to get ready to go to the frontlines to fight "pro-US Yemeni government forces," said the reports.

The Yemeni government army controls all oil-rich provinces and cordoned off all Houthi-controlled northern provinces.

The United Nations has been trying to bring Yemen's rival parties to negotiations since the start of the civil war in late 2014,



Hans Grundberg (C), the United Nations' special envoy for Yemen, meets with local officials in the country's third city of Taz on Monday. AFP

when the Houthis stormed and seized several northern provinces, forcing the Yemeni government out of the capital Sanaa.

## Relocation to Aden

Yemen's internationally recognized government on Wednesday called on all international and regional aid organizations operating in the country to relocate their headquarters from the Houthi-held capital Sanaa to Aden.

In a statement, Yemen's Ministry of Planning and International Cooperation urged all aid groups to move their main offices to Aden as part of an effort to "arrange institutional work and unify efforts" in the war-torn Arab nation.

The ministry also asked aid groups to open bank accounts with Yemen's Central Bank based in Aden.

The ministry said it would "provide full facilities to ensure a smooth and successful transfer" to Aden, the seat of the internationally recognized administration. It also vowed continued support for "sincere organizations" providing humanitarian and development aid in Yemen.

There has been no immediate response from the various UN agencies and non-governmental organizations active in Yemen regarding the relocation request.

Most major aid organizations have kept their Yemen operations headquartered in Sanaa since it was seized by the Houthi group in late 2014. Yemen's government argues the city is no longer a legitimate base for overseeing activities in the country's war-ravaged areas.

Yemen has been depending heavily on international assistance since the civil war broke out in 2014 between the government and Houthi forces. The relocation request reflects ongoing tensions between the rival parties over the control of the aid response.

Observers warn that the politicization of aid may lead to hampering delivery and compounding suffering in what the UN calls the world's worst humanitarian crisis. Over 4 million Yemenis have been displaced by the conflict, which has pushed much of the population to the brink of famine.

## World leaders extend Lunar New Year greetings to Chinese people

BEIJING

MORE foreign leaders and heads of international organizations have sent their festive blessings to Chinese President Xi Jinping to extend greetings to the Chinese people on the occasion of the Chinese New Year of the Dragon.



The comprehensive strategic partnership between Laos and China continues to bear fruits, said Thongloun Sisoulith, general secretary of the Lao People's Revolutionary Party Central Committee and Lao president.

The high-quality, high-standard, and high-level Laos-China community with a shared future is bringing greater prosperity to the people of both countries, he said.

The relations between Cuba and China are full of dynamics, and serve as a model of solidarity and cooperation among socialist countries, said Raul Castro, the leader of Cuba's socialist revolution, and Miguel Diaz-Canel, first secretary of the Central Committee of the Communist Party of Cuba and Cuban president.

This year marks the 75th anniversary of the establishment of diplomatic relations between Mongolia and China, the 30th anniversary of the revision of the Treaty on Friendship and Cooperation between China and Mongolia, and the 10th anniversary of the establishment of their comprehensive strategic partnership, said Mongolian President Ukhnaa Khurelsukh.

Khurelsukh said he believes both sides will strengthen cooperation in various fields, deepen friendly exchanges, and work together to promote prosperity and development.

Israeli President Isaac Herzog said that the friendship between Israel and China is rooted in two ancient and great civilizations, with a long history of shared wisdom.

He said he looks forward to continually deepening the traditional friendship between the two countries and advancing cooperation in various fields.

Iranian President Ebrahim Raisi said he believes that the cooperation between Iran and China will continue to deepen at bilateral, regional and international levels.

The resumption of diplomatic ties between Nauru and China is a historic milestone, marking the two sides' mutual respect, joint renewal of friendship and promotion of cooperation, said David Adeang, president of Nauru.

The Global Development Initiative, the Global Security Initiative, the Global Civilization Initiative and the Belt and Road Initiative have benefited the people of the world and won global appreciation, said Kiribati President Taneti Maamau.

International Olympic Committee President Thomas Bach wished all Chinese athletes participating in the 2024 Paris Olympics and Paralympics a complete success.

Xinhua

## ECA chief calls for reform of global financial architecture to help Africa

ADDIS ABABA

EXECUTIVE Secretary of the United Nations Economic Commission for Africa (ECA) Claver Gatete has called for action to reform the global financial architecture to help African countries achieve sustainable development.

The call came on Monday in Addis Ababa, the capital of Ethiopia, as the executive secretary briefed journalists alongside Zimbabwean Finance Minister Mthuli Ncube on the UNECA Conference of African Ministers of Finance, Planning and Economic Development (CoM2024) to be held in Victoria Falls, Zimbabwe, from Feb. 28 to March 5.

Gatete noted that based on the current allocation formula, the resources directed to the African continent by the International Monetary Fund, the World Bank, and others are not commensurate with its financing needs.

"The ECA believes that the international financial architecture needs to be reformed and its governance improved. Unless it is reformed, African countries will face challenges in implementing the Sustainable Development Goals and the African Union's Agenda 2063, as most of their resources are used to pay loans," Gatete said.

He said the international financial institutions need to provide long-term and concessional loans to middle- and low-income countries to help them invest in major development sectors, achieve better economic growth, and deal with their debt burdens.

"The international financial institutions are no longer fit for purpose; they should make changes about the way they function."

Xinhua

## UK economy falls into recession, challenges Sunak's election

LONDON

BRITAIN'S economy fell into a recession in the second half of 2023, a tough backdrop for Prime Minister Rishi Sunak who has promised to boost growth ahead of an expected 2024 election.

The office for National Statistics (ONS) said that gross domestic product (GDP) contracted by a worse-than-expected 0.3 percent in the three months to December having shrunk by 0.1 percent between July and September.

A Reuters poll of economists had pointed to a smaller 0.1 percent fall in the October-to-December period.

The fall in GDP in the fourth quarter was the biggest since the first quarter of 2021, the ONS said.

Britain's economy has been stagnating for nearly two years. The Bank of England has said it expects it to pick up

slightly in 2024.

"Businesses were already under no illusion about the difficulties they face, and this news will no doubt ring alarm bells for government," Alex Veitch, director of policy and insight at the British Chambers of Commerce, said.

"The chancellor must use his budget in just under three weeks' time to set out a clear pathway for firms and the economy to grow."

Finance Minister Jeremy Hunt said there were "signs the British economy is turning a corner" and "we must stick to the plan - cutting taxes on work and business to build a stronger economy."

Media reports said Hunt was seeking to cut billions of pounds from public spending plans to fund pre-election tax cuts in his March 6 budget, if penned in by tight finances.

Economic output fell by 0.1 percent in monthly terms in



A general view of the skyline of commercial buildings is seen, in London, Britain, July 12, 2023. AP

December after 0.2 percent growth in November, the ONS said. The Reuters poll had pointed to a 0.2 percent fall in December.

Sterling weakened moderately against the dollar and the euro shortly after the GDP data release.

The ONS said the manu-

facturing, construction and wholesale sectors were the largest contributors to the decrease in GDP.

Agencies

## UNECA chief calls for more attention to education for Africa's development

ADDIS ABABA

EXECUTIVE Secretary of the United Nations Economic Commission for Africa (UNECA) Claver Gatete called for accelerating digital education in Africa to help the continent achieve its future development agendas.

Speaking at the 44th Ordinary Session of the Executive Council of the African Union (AU), Gatete said Africa

needs to accelerate digital connectivity, accessibility, and affordability to bridge the digital divide on the continent.

Noting that education is a basic human right and a key enabler for achieving Africa's collective socioeconomic development objectives, the UNECA chief said the AU should commit to transforming the continent's education system into one that is "fit for purpose" in today's world.

The session, which comprises foreign affairs ministers from AU members and runs on Feb. 14-15, is being held under the AU's theme for the year 2024: "Educate an African fit for the 21st Century: Building resilient education systems for increased access to inclusive, lifelong, quality, and relevant learning in Africa." He urged countries in the continent to make the necessary

investments in infrastructure, mobilize resources, and develop the right curricula that will allow them to leverage their natural and human capital and demographic dividends. "By 2030, nearly one in two young people globally will be African. But the evolving population dynamics is not matched with vital skills for Africans to fully participate in a changing workforce," Gatete said.

## Businesses in Zimbabwe prefer USD as local currency slides

HARARE

AMID the depreciation of the Zimbabwean dollar, many informal traders in Zimbabwe are rejecting the local currency in preference for the U.S. dollar.

Zimbabwe, a country that has faced currency instability over the last two decades, uses both the U.S. dollar and the Zimbabwean dollar as legal tender.

Businesses' and individuals' appetite for the U.S. dollar continues to grow, and the greenback now constitutes over 80 percent of domestic transac-

tions, according to the Zimbabwe National Statistics Agency (ZIMSTAT). Mandi Jari, an informal trader, said businesses have lost confidence in the local currency as a store of value. "I need the U.S. dollar to restock.

If I sell my products in Zimbabwean dollars, I will still need to buy foreign currency on the black market since the supplier wants forex," he told Xinhua Wednesday.

The trader said apart from stocking, other expenses associated with running a business including transportation and

rentals, are exclusively priced in foreign currency.

While some informal traders reject the local dollar or price their goods and services using the black market rates, the Zimbabwean government prescribes retailers using the Zimbabwean dollar exchange rate with up to a 10 percent margin, a scenario which the International Monetary Fund (IMF) said in a statement Wednesday promotes informality.

The IMF noted that local currency instability in the country has intensified over the past

few months, with the official exchange rate depreciating by about 95 percent since the beginning of December 2023.

The gap to the parallel market rate remains wide (above 30 percent), and Zimbabwean dollar inflation is still very high.

This instability weighs on sentiment, while exchange rate restrictions continue to be a burden on the formal sector," the IMF said.

The local dollar, which officially traded at 6,192 per 1 U.S. dollar on Jan. 2, is currently trading at 12,093 as of Feb. 14, according to

the Reserve Bank of Zimbabwe daily exchange rate updates.

On the black market, 1 U.S. dollar is trading at over 15,000 Zimbabwean dollars. Denford Mutashu, president of the Confederation of Zimbabwe Retailers, said the local dollar depreciation has been captured by the value chains and supply chains.

"So this actually is the reason why you may have seen that products like bread have slightly gone up, and other basics have slightly gone up; it is actually on the back of that particular fluctuation that has happened on the

local currency," Mutashu told Xinhua.

Zimbabwe adopted a multicurrency regime in 2009 to tame inflation following years of hyperinflation. Economic analyst Prosper Chitambara sees the demand for the greenback persisting.

"The fact that we are in a dual currency framework means that the pressure on the exchange rate will always be there given the fact that a lot of economic agents prefer to hold value, or even to transact in the U.S. dollar, which is fairly stable," said Chitambara.



# Japan unexpectedly slips into recession

TOKYO

JAPAN unexpectedly slipped into a recession at the end of last year, losing its title as the world's third-biggest economy to Germany and raising doubts about when the central bank would begin to exit its decade-long ultra-loose monetary policy.

Some analysts are warning of another contraction in the current quarter as weak demand in China, sluggish consumption, and production halts at a unit of Toyota Motor Corp all point to a challenging path to an economic recovery.

"What's particularly striking is the sluggishness in consumption and capital expenditure that are key pillars of domestic demand," said Yoshiaki Shinke, senior executive economist at Dai-ichi Life Research Institute.

"The economy will continue to lack momentum for the time being with no key drivers of growth."

Japan's gross domestic product (GDP) fell an annualized 0.4 percent in the October-December period after a 3.3 percent slump in the previous quarter, government data showed on Thursday, confounding market forecasts for a 1.4 percent increase.

Two consecutive quarters of contraction are typically considered the definition of a technical recession.

While many analysts still expect the Bank of Japan to phase out its massive monetary stimulus this year, the weak data may cast doubt on its forecast that rising wages will underpin consumption and keep inflation durably around its 2 percent target.

"Two consecutive declines in GDP and three consecutive declines in domestic demand are bad news, even if revisions may change the final numbers at the margin," said Stephan Angrick, senior economist at Moody's Analytics.

"This makes it harder for the central bank to justify a rate hike, let alone a series of hikes."

Economy minister Yoshitaka Shindo stressed the need to achieve solid wage growth to underpin consumption, which he described as "lacking momentum" due to rising prices.

"Our understanding is that the BOJ looks comprehensively at vari-

ous data, including consumption, and risks to the economy in guiding monetary policy," he told a news conference after the data's release, when asked about the impact on BOJ policy.

The yen was steady following the release of the data and last stood at 150.22 per dollar, pinned near a three-month low hit earlier in the week.

The Nikkei rose 0.8 percent, reversing some of its losses made from the previous session, possibly on expectations the BOJ may continue with its massive easing program for longer than expected.

On a quarterly basis, GDP slid 0.1 percent against median forecasts of a 0.3 percent gain, and compared with a 0.8 percent contraction in the previous quarter.

## Consumption, Capex weak

Private consumption, which makes up more than half of economic activity, fell 0.2 percent, weaker than a market forecast for a 0.1 percent gain, as rising living costs and warm weather discouraged households from dining out and buying winter clothes.

Capital expenditure, another key private-sector growth engine, fell 0.1 percent, compared with forecasts of a 0.3 percent gain, as supply constraints delayed construction projects.

External demand, or exports minus imports, contributed 0.2 percentage point to GDP as exports rose 2.6 percent from the previous quarter, the data showed.

The BOJ has been laying the groundwork to end negative rates by April and overhaul other parts of its ultra-loose monetary framework, but is likely to go slow on any subsequent policy tightening amid lingering risks, sources have told Reuters.

While BOJ officials have not offered clues on when exactly they could end negative rates, many market players expect such an action to happen either in March or April. A Reuters poll taken in January showed April as the top choice among economists for the negative rate policy to be abandoned.

Agencies

# Wang to attend Munich Security Conference, visit Spain, France

BEIJING

CHINA'S top diplomat Wang Yi will attend the 60th Munich Security Conference where he will deliver a speech at the event on China and elaborate on China's position on major international issues in light of the conference's theme, visit Spain and France, and hold the China-France Strategic Dialogue in France from Feb 16 to 21.

Wang (pictured), a member of the Political Bureau of the Communist Party of China Central Committee and Chinese foreign minister, was invited by Munich Security Conference Chairman Christoph Heusgen, Minister for Foreign Affairs, European Union and Cooperation of Spain José Manuel Albares Bueno, and French President's Diplomatic Adviser Emmanuel Bonne, Chinese Foreign Ministry spokesperson Mao Ning said yesterday in a statement.

As the world goes through accelerating changes unseen in a century and a new period of turbulence and change, Wang will elaborate on China's positions on building a community with a shared future for mankind and advocating an equal and orderly multipolar world when attending the Munich Security Conference, a Foreign Ministry spokesperson said in another statement.

Wang's visit to Spain is happening as the Year of the Dragon kicks off and China-Spain diplomatic relations enter the second 50 years, said the spokesperson, noting that both sides attach great importance to this visit and Spain has made thoughtful and cordial arrangements.

China hopes that this visit will enable both sides to further implement the common understandings reached by the two heads of state, continue the friendly atmosphere of the 50th anniversary of diplomatic ties, consolidate mutual trust, enhance friendship, promote cooperation and enrich the China-Spain comprehensive strategic partnership, according to the spokesperson.



Wang's visit to France will be the first important visit between the two countries this year, the spokesperson said, noting this year marks the 60th anniversary of China-France diplomatic ties.

Last month, the two heads of state exchanged congratulatory messages and delivered video speeches, stressing that the two sides need to work together for a more solid and dynamic China-France comprehensive strategic partnership for the next 60 years, according to the spokesperson.

Wang will hold bilateral meetings with the French side and co-chair a new round of the China-France Strategic Dialogue, the spokesperson said, stressing that China hopes to work with France to further deepen strategic communication, consolidate political mutual trust, and advance practical cooperation and people-to-people and cultural exchanges.

China is also ready to enhance communication and coordination with France on multilateral issues to jointly steer China-Europe relations toward sound and steady growth, and contribute to global peace, stability, development, and progress, said the spokesperson.

Xinhua

# Rwandan village puts Rwanda on map for endangered grey-crowned crane conservation

KIGALI

UMUSAMBI had been an average village on the outskirts of Kigali, the capital of Rwanda, until 2020 when a sanctuary was launched for birds with handicaps as a result of captivity.

Umusambi village has shot to stardom globally by providing a conducive environment for more than 50 grey-crowned cranes.

The sanctuary, with an area of roughly 21 hectares, has become a popular destination that draws tourists from Europe, Africa, and Asia who enjoy learning about conservation work and the importance of protecting natural environments.

Winnie Kyamujara, the village's head guide, said they were inspired to restore the area to conserve the majestic birds. "They were endangered, and their population was declining in the country. We thought of a place where they can reproduce and allow them to be in their natural environment," Kyamujara told Xinhua.

About seven years ago, the grey-crowned cranes were almost driven to the edge of extinction by illegal bird hunters in Rwanda. As of 2017, there were fewer than 500 cranes of the species in the East African country.

The plight has driven conservation efforts by the Rwanda Wildlife Conservation Association, a non-governmental organization (NGO), to restore a wetland area at Umusambi village to safeguard the endangered birds, after Olivier Nsengimana, a Rwandan veterinary doctor, designed a unique conservation project to combat the illegal trade of the endangered bird species in Rwanda.

The organization started the restoration work in 2018 and brought in the birds at the end of 2019. "We restored this place because cranes love to be in native trees. That is why we focused on restoring the place



The Rwanda Wildlife Conservation Association raises awareness to engage communities

and bringing the grey-crowned cranes saved from the illegal pet trade so that they can thrive and live freely like they used to be in the wild before," Kyamujara said.

Cranes do not like to live in captivity or any enclosure or home. The organization, however, rescued many cranes that were disabled due to their capture and transportation or because people had cut their wings to stop them from flying away.

Restoration of the place involved knowing the kinds of trees and plants that needed to be planted. The organization marked trees that were exotic and invasive. It hired community members to help remove invasive and exotic trees. It then sourced seedlings for indigenous trees and planted more than 10,000 trees with the help of casual laborers.

"In the 2017 census, we had less than 500 cranes in the country, but by last year, we had 1,216, so the population of cranes doubled, and we are proud of that," said Kyamujara. She believed that the establishment of the sanctuary at the Umusambi village impacted the community and surrounding areas beyond conservation.

"We employed more than 200 people daily during restoration. Besides casual workers, we hired permanent workers. We are working here because this place was restored. It is a nice place that everyone would wish to visit," she said. She said besides cranes, Umusambi village sanctuary is now also home to many other bird species and wildlife.

The village has more than 130 bird species, according to her. Other wildlife, including butterflies and lizards meant to be in the wild, can be found there.

"We hope that in the years to come, Umusambi village will have more animals compared to cranes," she said. About 10 tourists from China have signed up for an annual pass to the village, and they are its good supporters, according to Kyamujara.

"The feedback they give us is that we are doing a great job, we are making a change; they are supportive of us," Kyamujara said. To ensure the safety of the birds, the conservation area is fenced off with an electric fence.

Besides, guides monitor the birds every morning and evening to ensure they are healthy. "We have a team of veterinary doctors who treat sick birds. We also have a clinic for wildlife which treats birds and small mammals," she said, adding that the safety of the cranes is guaranteed.

The Rwanda Wildlife Conservation Association started with campaigns on various media platforms, teaching people the dangers of keeping cranes in their homes. It carries out education campaigns in schools and communities about conservation. It also hosts schools to teach students about the importance of conserving cranes.

Kyamujara said the campaign helped combat poaching of the cranes for petty trade. Umusambi village is just one of the six places the NGO has since restored for conservation. Kyamujara thought that the lessons learned from the Umusambi village project to save cranes could help to protect other wildlife under threat.

"Many people now understand the importance of conserving the environment. But conservation requires collective efforts," said Kyamujara.

Xinhua

# Tanzania and Russia fertilizer stakeholders set to foster trade

SOME fertilizer stakeholders from Tanzania participated in a virtual meeting with Russian fertilizer exporters to discuss how the two parties could cooperate and benefit from the international fertilizer trade.

The meeting was organized by the Russian Embassy in Tanzania and took place at the Russian Cultural Center in Dar es Salaam yesterday.

Among the Tanzanian attendees were representatives of the Tanzania Fertilizer Regulatory Authority, Tanzania Fertilizer Company Ltd., TIC and a large number of the Tanzanian private importers and traders.

The Russian side was presented by some of the largest Russian companies of the industry, including EuroChem Group, Uralkhem, Russian association of fertilizers producers and many others.

The round table on fertilizer trade continues the range of virtual meetings, organized by the Russian Embassy in Tanzania in cooperation with the Tanzanian Coffee Board and Cashew Board, that are dedicated to foster bilateral trade between Russia and Tanzania and give the unique opportunity to discuss in a B2B format all modalities of trade operations. Such events have already been made on topics of coffee and cashew trade.

As a follow-up to these round tables, some of the Russian participants visited Tanzania to hold more detailed business negotiations. For example, one of them was a delegation of the "United confectioners" (one of the largest confectionery company worldwide, with sales of \$3 billion) in December 2023.

Tanzania's goal is to ensure fertilizer uptake reaches 800,000 tonnes by 2025. The Russian side has acknowledged the efforts made by the Tanzanian government in successfully launching Fertilizer Subsidy Programme, inaugurated by President Samia Suluhu Hassan, which is a significant move to boost Tanzania's agricultural sector.

With this reform the Government aims to provide accessible and affordable fertilizers to farmers nationwide.

At the same time, Russian mineral fertilizer production rose 9% year-on-year in 11M 2023 to 53 million tonnes. Russia expects to reach 2021 levels or 59 million tonnes by the end of the year provided that the current capacity utilization is maintained.



If capacity utilization is sustained, fertilizer production might rise 10% in 2024 to more than 64 million tonnes and exports to the 2021 level.

New priority export destinations for Russian fertilizer producers are the countries of the global South, where three quarters of all exports are already being delivered. The largest markets at the moment are India and Brazil (Russian fertilizer shipments to Brazil grew by 1 million tonnes (or 16%) to 6.3 million tonnes in volume terms in 10M 2023).

However, due to the traditionally friendly ties that root back to the warm friendship between the late Mwalimu Julius Kamborare Nyerere and the USSR and cooperation of Tanzania and the Soviet Union in introducing the Ujamaa policy, Russia is ready to consider opportunities of cooperating with Tanzanians in fertilizer trade.

As the Russian Ambassador to Tanzania, Andrey Avetisyan puts it, the ongoing building trade ties between the two countries is direct continuation of the Second Russia-Africa Summit held late July in Saint Petersburg, Russia. The two-day Summit was attended by Prime Minister, Kassim Majaliwa and a large group of Tanzanian businessmen.

The Russian Embassy continues its work on promoting communication and establishing direct contacts between Russian and Tanzanian business circles. Among the priority areas, now is tourism. The significant amount of Russian tourists that have visited Tanzania in 2021 (85,4 thousand people in the first quarter of the year) has proven that Tanzania and Russia have great potential in this sphere. Agencies



# SportPesa announces Supa Jackpot winner of 265.7m/-

By Guardian Correspondent

THE sports and entertainment betting company, SportPesa, has announced David Mwenge Nyantora as the winner of the Supa Jackpot game organized by the firm - with the winner walking away with a cash prize totaling 265,780,681/.

David, a 27-year-old businessman, correctly predicted 13 out of 13 soccer matches played in various premier leagues across the world. His win is part of the 'Supa Jackpot' matches, which have a Jackpot division of 17, 16, 15, 14, and 13 matches that produced the winner.

SportPesa Board of Directors Chairman, Tarimba Abbas, congratulated Nyantora - the Jackpot's 10th-round winner - for his win and for becoming the new millionaire in town.

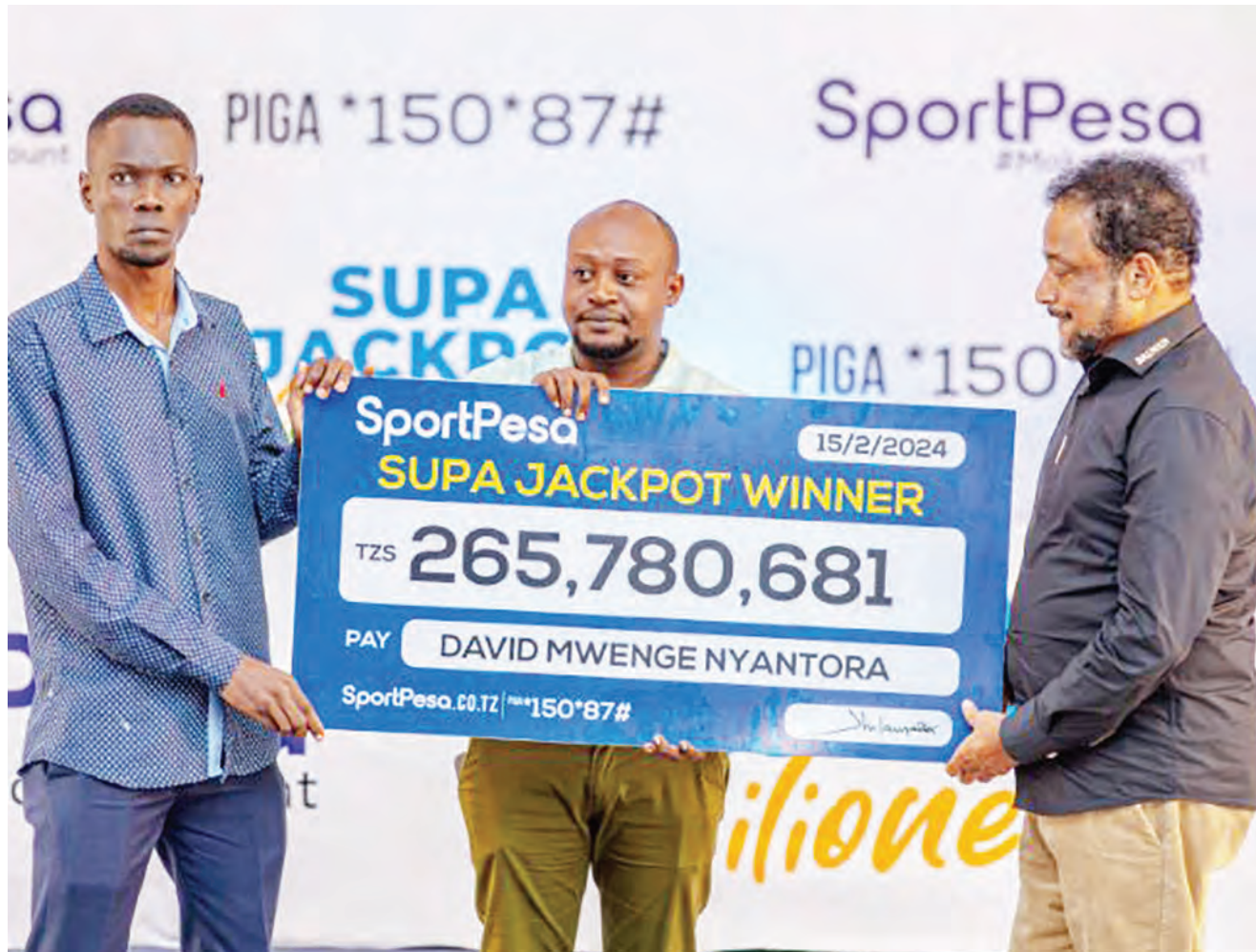
Abbas noted: "On behalf of the company, it is my great pleasure to announce that David Mwenge Nyantora is the official winner of our 'Supa Jackpot' consisting of 13 matches, having won 265,780,681/-."

"We have gone 11 months since announcing the final winner of the 'Supa Jackpot' consisting of 13 matches - this is the second phase for finding the winner of the 'Supa Jackpot' since it was officially launched," Abbas stated.

"This is a historic feat for a betting company to get more than 10 Jackpot winners and announce them for six years in a row," Abbas said.

"This week's Supa Jackpot has managed to award a total of 8,708 bonus winners with a total of over 756 million bonuses handed over," the SportPesa boss noted.

Speaking at the special event held at the Serena



SportPesa Board of Directors Chairman, Tarimba Abbas (R), hands over a dummy cheque to the winner of the Supa Jackpot game organized by the firm, David Mwenge Nyantora (L), in the event held in Dar es Salaam yesterday. Looking on is the National Gaming Board Inspector, Rasul Masoud. PHOTO: CORRESPONDENT

Hotel in Dar es Salaam, Nyantora pointed out he started betting with SportPesa in 2018 after learning about the company through reading newspapers.

"I started betting with SportPesa in 2018 after getting to know it through reading newspapers. This is due to the ease that SportPesa has put by listing the teams that someone can choose, so I decided to log in and start betting," the winner noted.

"I have been participating regularly and winning various amounts of money, but this is the first time I have won such a large amount through the 13-team Supa Jackpot, which includes 17 teams," Nyantora stated.

The winner said: "I

usually prepare my bet by spending three days - which include choosing a team - and I usually place two to three bets. I, however, placed one bet for this Jackpot.

"I didn't expect to win this large amount of money. At the moment, I can't say what I will do with it. I need to first calm my mind and decide whether to invest in a business or buy a house for the family since I live with my child and some siblings," Nyantora revealed.

Nyantora noted: "I have been following the Supa Jackpot matches and, at the time I won, I was following the Atalanta game. We didn't believe it and we had to repeat it twice, but when we got the SMS we knew it was true and there was a lot of joy in such a

way that we couldn't sleep at night."

The winner disclosed that despite the existence of many betting companies, he has only been betting with SportPesa because it is a prominent company and has no influencers.

Nyantora insisted: "For those who wish to win and achieve their goals, I advise them to continue betting with SportPesa, they should believe that one day they will win the way I have done."

"I am still betting because my goal is to win the 1.1bn/- prize and I believe I will get it," the winner said.

The Head of SportPesa's Relations and Communications Division, Sabrina Msuya, congratulated the winner and encouraged

him to be an ambassador to others.

The official disclosed: "First let me congratulate you on the Supa Jackpot win. You are one of many Tanzanians who win millions of shillings every day with SportPesa and witness the benefits of which you are undoubtedly a testimony."

"Let me remind Tanzanians that the Supa Jackpot is genuine and will continue to exist depending on the weekly results. They should continue trusting us, the same way Nyantora did, and will garner victory."

It is now seven years since the inception of the SportPesa company which has announced a total of 10 Jackpot winners and thousands of bonus winners every week.

## Ecobank celebrates the success of TotalEnergies CAF Africa Cup of Nations

By Guardian Correspondent

AS the 34th edition of the TotalEnergies CAF Africa Cup of Nations Côte d'Ivoire 2023 drew to a thrilling close on Sunday, Ecobank, the leading pan-African banking group, celebrates the remarkable achievements and spirit of unity witnessed throughout the tournament.

Jeremy Awori, Chief Executive Officer, Ecobank Group, expressed his delight at the success of the tournament: "As the pan-African bank and proud sponsor of the TotalEnergies CAF Africa Cup of Nations Côte d'Ivoire 2023, we are thrilled to have been part of this historic event, which showcased the best of African football and unity."

"Congratulations to Côte d'Ivoire on their well-deserved victory and to all the teams for their outstanding sportsmanship."

Awori had the honour of presenting South Africa's goalkeeper, Ronwen Williams, with the prestigious Ecobank Best Goalkeeper trophy.

Williams' remarkable performance, highlighted by a record-breaking feat of saving four penalties in a single game against Cape Verde, has solidified his place in African football history.

Throughout the tournament, Ecobank went beyond traditional sponsorship by ensuring that football lovers shared their passion for the game by gathering in several fan zones across the continent.

The bank also rewarded its customers for their loyalty by bringing them from across its global footprint to Côte d'Ivoire for an exclusive experience of the passion and the excitement of the tournament.

Ecobank took the opportunity to launch its brand campaign 'A BETTER WAY | A BETTER AFRICA' during the TotalEnergies CAF Africa Cup of Nations Côte d'Ivoire 2023, demonstrating its commitment to providing responsive and innovative financial solutions that empower individuals and drive pan-African progress.

Ecobank Group CEO Jeremy Awori (R) presents the Ecobank Best Goalkeeper Trophy to South Africa's goalkeeper, Ronwen Williams. PHOTO: CORRESPONDENT

Ecobank Group CEO Jeremy Awori (R) presents the Ecobank Best Goalkeeper Trophy to South Africa's goalkeeper, Ronwen Williams. PHOTO: CORRESPONDENT

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Ecobank Group CEO Jeremy Awori (R) presents the Ecobank Best Goalkeeper Trophy to South Africa's goalkeeper, Ronwen Williams. PHOTO: CORRESPONDENT

## GardaWorld Tanzania prides in longest partnership with Kilimanjaro Marathon

By Guardian Correspondent

GARDAWORLD Tanzania Limited is one of the firms that strongly prides in a long relationship with the prestigious Kilimanjaro Premium Lager International Marathon which brings together over 11,000 runners annually to compete on the slopes of Mt. Kilimanjaro.

"For the past 22 years, we have proudly contributed to the Kilimanjaro International Marathon, driven by our mission of 'Bringing the World Together'. As a global security firm, our commitment to fostering safety and happiness worldwide fuels our participation," says the GardaWorld Tanzania Limited Managing Director, Goodluck Lukumay.

He is keen to highlight the unique and challenging course of the Kilimanjaro Marathon where participants will have the opportunity to run amidst breathtaking views of the highest point in Africa, Mount Kilimanjaro.

"The refreshing air, lush trees, and scenic landscape, adorned with bananas and coffee trees, create an unforgettable running experience. It's an



Some of the GardaWorld Tanzania Limited participants during a previous edition of the Kilimanjaro Premium Lager International Marathon. Agencies

event that any runner simply cannot afford to miss," he explains.

According to the MD, who is also a runner, providing security for this event is both an honor and a privilege, allowing GardaWorld to ensure a safe and memorable experience in Tanzania as he makes reference to the words of Jesse Owens: "We all have dreams. But in order to make

dreams come into reality, it takes an awful lot of determination, dedication, self-discipline, and effort."

As he further states: "Together let's lace up and chase those dreams with unwavering resolve."

He further notes that GardaWorld's primary responsibility at the Kilimanjaro Marathon is ensuring comprehensive security measures.

This includes man guarding and live CCTV monitoring to oversee ground movement.

"We provide vigilant surveillance and immediate response services, ensuring the safety of all participants and attendees throughout the event," he adds.

On what the marathon means to the business and customers in general, Lukumay says: "The Kilimanjaro In-

ternational Marathon, being the largest marathon in the country and region, is a source of immense pride for us as a security provider partner. This event holds significant importance for our business and staff/customers.

"It not only allows us to showcase our commitment to safety on a large scale but also provides an opportunity to strengthen relation-

ships with attendees. Given our staff's active engagement in endurance sports, they eagerly support and participate in this prestigious event."

GardaWorld does not just end at providing security services as the MD confirms that they take great pride in supporting over 14 elite Tanzanian runners for this edition of the marathon. These individuals, he says, are pivotal talents whom the company sponsors to prepare them for major international competitions.

"Over the years, many of them have risen as some of the most prominent athletes in the country and internationally, participating in prestigious international marathons. Our sponsorship ensures they receive full support and preparation to compete at their best. Additionally, we are thrilled to announce that over 50 GardaWorld staff members will also be participating in the 2024 Kili Marathon, demonstrating our commitment to health, wellness, and community involvement," says the MD.

In terms of training, he says apart from supporting their elite runners during preparation, they provide them with transportation, meals, and accommodation during the marathon itself.

Additionally, to ensure they remain fully motivated, they also offer monetary awards to the top performers.

The MD further notes that while their primary role revolves around providing general security during the tournament, GardaWorld also emphasizes the broader message that running plays a vital role in ensuring health security.

"As a company dedicated to safety and well-being, we believe that promoting physical activity, such as running, aligns perfectly with our mission. By supporting initiatives like the Kilimanjaro International Marathon, we're not just ensuring the safety of participants, but also advocating for overall health and wellness within the community," he adds.

He assures attendees of the marathon seam-

lessly organized international event, with GardaWorld as their security provider partner ensuring safety for all participants and stakeholders.

"Our commitment to security guarantees a smooth and secure experience for everyone involved. Additionally, we invite participants to visit our booth to explore and experience our world-class security solutions firsthand," he says.

Other sponsors for this year's edition include Kilimanjaro Premium Lager (main sponsor) and Tigo -21km Half Marathon, while water table sponsors are Kilimanjaro Water, TotalEnergies, CRDB Bank, Simba Cement and TPC Sugar. Official partners are Garda World, CMC Automobiles, Salinero Hotel and suppliers are Kibo Palace Hotel and Keys Hotel.

The Kili Marathon is organized by the Kilimanjaro Marathon Company Limited and nationally coordinated by Executive Solutions Limited.



## Manchester City chasing £100m Champions League payday

By Mike McGrath

MANCHESTER City's prize-money for winning back-to-back Champions League titles will top £100 million, with their perfect group stage results putting them on course for record earnings to retain Europe's biggest competition.

City were one of two clubs to win six out of six group games this season when they defeated RB Leipzig, Red Star Belgrade and Young Boys earlier in the campaign, setting up their last-16 tie against FC Copenhagen.

With each victory earning £2.4 million in prize-money, City maximised their earnings with a clean sweep of wins, even with qualification secured early and their last match a dead-rubber in Belgrade.

The European champions also receive payments for making the group stage and for each round they progress, then an extra £3.8 million for winning at Wembley on Jun 1 and another £3.8 million for winning the UEFA Super Cup in Athens in August.

In total, City will earn £104.6 million should they triumph this season and they will also get a further slice of the broadcast revenue from Uefa which will be decided later, which is expected to make it a record amount for a Champions League win. Last season they banked £95 million before TV money was taken into account.

Pep Guardiola will also match Carlo Ancelotti's four wins in the competition if City win again and he has good memories of Wembley after winning Europe's top prize there with Barcelona as a player in 1992 and a manager in 2011. With a run to the final, he can equal Sir Alex Ferguson's record of 25 unbeaten matches in the Champions League from 2007-09.

City put one foot into the quarter-finals with their 3-1 win in Denmark, with Phil Foden wrapping up the victory with his stoppage-time goal. He is now targeting a second Champions League triumph after winning in Istanbul last season.

"I hope so yeah, we've got the squad of players for that. I look around the changing room and still see the determination and hunger - so I don't see why not," he said.

When asked after the Copenhagen win about his new hairstyle, Foden added: "I've been going to the same barber from the age of eight. Obviously I sort him out sometimes but I pay £20."

THE TELEGRAPH

## Ex-Dutch international gets six years for coke smuggling

AMSTERDAM

A DUTCH court sentenced former Ajax and international winger Quincy Promes to six years in prison Wednesday, convicting him of smuggling more than one thousand kilograms of cocaine.

The 32-year-old, now playing for Spartak Moscow, was not in court to hear the sentence, a spokesperson told AFP.

Previous attempts to extradite him from Moscow have failed and on Wednesday judges at the Amsterdam District Court issued a warrant for his arrest. Summing up in court, presiding judge M. Vaandrager said Promes was an example to many, especially young people, due to his footballing talent.

"The suspect is regularly in the news, is active on social media, and has fans worldwide," the judge said.

"This makes it even worse that he has tried to increase his wealth... by participating in major international drugs trafficking.

"All things considered, the court finds a six-year prison sentence appropriate," the judge said in a statement.

The court said Promes had smuggled a total of 1,363 kilograms of cocaine from Brazil in 2020, through the Belgian port of Antwerp into the Netherlands with the help of an accomplice. The drugs haul was stashed in bags of salt in containers on board a ship - later partially intercepted by customs officials.

The ruling was based on wire-tapped conversations and encrypted messages Promes had sent under the pseudonym "Fantasma."

Prosecutors had called for a nine-year jail sentence but the court ruled they had based their request on previous cases where the punishment was too harsh.

AFP

# Ciro Immobile hands Lazio Champions League advantage over troubled Bayern



Ciro Immobile converted in the 69th minute to give Lazio a deserved victory. Agencies

ROME

CIRO Immobile fired Lazio towards a Champions League quarter-final in nearly a quarter of a century in Wednesday's 1-0 win over Bayern Munich which plunged their troubled opponents even deeper into crisis.

Italy forward Immobile slotted home the last 16, first leg's decisive goal from the penalty spot in the 69th minute in Rome to pile pressure on Bundesliga champions Bayern, who risk having a disastrous season by their own exalted

standards.

The spot-kick was won by Gustav Isaksen who was cluttered by Dayot Upamecano with a rash tackle which earned the France defender a red card and left Bayern a man down for the final 20 minutes.

Immobile's strike came days after he netted his 200th Serie A goal and allowed a raucous Lazio home crowd to dream of a first quarter-final in Europe's top competition in 24 years.

"We prepared for this match so that we could give Bayern a game. Even if we'd only had a 10 percent chance the team would have given

everything on the pitch," said Giro Immobile to Amazon Prime Video.

"We wanted to give our supporters a good night and I think we've done that."

Lazio won the Italian title the last time they reached the quarter-finals in 2000, when they fell to Valencia in the last eight.

And in order to emulate that star-studded team which featured the likes of Juan Sebastian Veron, Marcelo Salas and Sinisa Mihajlovic, Maurizio Sarri's side still need to hold out in Bavaria next month.

However Bayern are a club in a slump and a

toothless display in the Italian capital in which they didn't have a single shot on target will do nothing to help embattled coach Thomas Tuchel.

Tuchel, who described his side's performance as "a little bit slapstick", denied that he is concerned for his future even though Wednesday's defeat came after a 3-0 thumping at Bayer Leverkusen on Saturday which left Bayern five points off the pace in the German title race.

The Champions League looked like Bayern's last chance at a trophy this season but Immobile put those hopes

in serious doubt.

**- Bayern's 'tough week' -**

"We had a good first half, we were the better team, we were completely dominant, we had the chances and we lost our rhythm and belief in the second half. I don't know why," said Tuchel.

"With this performance we did everything to lose this game which was completely in our hands."

Star striker Harry Kane admitted Bayern were suffering a "really tough week".

"We're in a difficult spell. We have to fight.

## Mbappe scores as PSG take control of Real Sociedad Champions League tie



The France World Cup winner reacted quickly to tap the ball into the back of the net at the far post. Agencies

PARIS

KYLIAN Mbappe scored the opener as Paris Saint-Germain took a big step towards reaching the Champions League quarter-finals with a 2-0 win over Real Sociedad in the first leg of their last-16 tie on Wednesday.

The mediocrity of PSG's first-half performance at the Parc des Princes may have had their supporters fearing another in a long line of disappointing results down the years in the Champions League knockout stages.

But Mbappe, who is expected to leave the club at the end of the season when his contract expires, broke the deadlock from close range just before the hour mark.

Bradley Barcola's well-taken goal in the 70th minute then made it 2-0

to give the French champions a comfortable cushion to take to Spain for the return early next month.

"We managed to score at key moments. We are happy with this first step. There is still a lot of work to do but it is good to be going there with the advantage," Mbappe told broadcaster Canal Plus.

Captain Marquinhos added: "We were in great difficulty in the first half but we knew that would be the case.

"The coach gave us an earbashing at half-time and I think that helped because the attitude was much better in the second half.

"We know how important it is to win at home but it is not finished. We need to keep the same mindset between now and then, keep playing well in the league and then go there and play well to secure our quali-

fication."

There was big pressure on PSG coming into this tie after they had gone out in the last 16 of the Champions League in five of the last seven seasons. Another early exit this season would be a monumental setback for the Qatar-owned club, especially as Real Sociedad were appearing in their

first Champions League knockout tie in two decades.

They also made the trip to Paris having failed to score a goal while failing to win any of their last four games in all competitions. In addition to that, they were missing captain and top scorer Mikel Oyarzabal as he recovers from injury.

PSG, who gave a Champions League bow at left-back to 20-year-old Brazilian January signing Lucas Beraldo, were aiming to extend a run of 16 games unbeaten in all competitions stretching back to early November.

Away side threatened - However, an early shot by Mbappe that was beaten away by visiting goalkeeper Alex Remiro was really the only time they threatened in a poor first-half showing.

Instead it was the away side, winners of their group ahead of Inter Milan, who looked more comfortable and who came closest to scoring prior to the break.

In the final minute of the half, captain Mikel Merino controlled the ball before crashing a piledriver from 25 metres off the top of the bar and over.

PSG eventually broke the deadlock on 58 minutes as Ousmane Dembele's corner from the right was helped on by Marquinhos towards the back post where Mbappe turned it in.

It was a 31st goal of the campaign in all competitions, and a fourth in the Champions League, for

We have to turn it round. We have big games and big things to fight for," Kane told TNT Sports.

Bayern were on the front foot for most of the opening period, which was light on clearcut chances and featured only one shot on target.

That effort was a weak Alessio Romagnoli header for the hosts, who were lucky to go into the break level as Jamal Musiala shot just over the bar after a slick passing move on the edge of the Lazio area.

Kane lashed over from close range early on while in the 32nd minute Leroy Sane watched his powerful shot fly just wide after a neat free-kick routine.

But right after the break Bayern had Manuel Neuer to thank after he rushed out to stop Gustav Isaksen for giving Lazio the lead after being brilliantly put through by Luis Alberto.

And after a long spell of ineffective Bayern possession, Immobile punished the away side with his 20th goal of the season, won by Isaksen when he was upended by Upamecano.

Bayern were left a goal and man down and from that point had an even harder time threatening the well-organised home defence, allowing Lazio to hold out for a famous win.

AFP

the France captain who is widely tipped to move to Real Madrid after this season.

That relaxed the hosts and Mbappe almost scored again in the 63rd minute as he won the ball back high up the pitch and hit a powerful shot from outside the box which was tipped onto the bar and over by Remiro.

Luis Enrique's side did find the net again 20 minutes from the end when Barcola collected a ball on the left, skipped away from Hamari Traore on his way into box and then slotted the ball past Remiro for his first ever Champions League goal.

La Real could not find a way back into the game as their run without a goal stretched to five matches.

They now have something of a mountain to climb when they entertain PSG in San Sebastian on March 5, although supporters of the French side will remain wary given the way they have collapsed at this stage of the competition in recent years against Barcelona and Madrid, among others.

AFP

Gwiji by David Chikoko





Manchester City chasing £100m Champions League payday



PAGE 19

## Azam out to claim Geita Gold's scalp

By Correspondent Michael Mwebe

TWO clubs battling at opposite ends of the NBC Premier League table will lock horns this evening, with each side hoping to secure a positive result for different reasons.

Third-placed Azam, who sit eight points shy of leaders Young Africans, will host struggling Geita Gold who find themselves in the relegation zone as the league reaches the halfway mark.

Azam extended their unbeaten run in the league to seven games when they managed to hold Simba to a 1-1 draw at Kirumba Stadium last week.

The 2013/14 Champions side have won six games and drawn one in the process in their impressive run that has kept them in the title race with Young Africans and Simba.

When you look at the bigger picture, Azam have only suffered two defeats in 14 league outings this season - picking up 10 victories and 2 draws along the way.

Azam still have a substantial injury list, with Sospeter Bajana, Abdallah Kheri and Ali Ahmada again unavailable for selection.

Sudanese goalkeeper Mustapha Mohamed will guard the posts with Lusajo Mwaikenda and Pascal Msindo as the first-choice full-backs. Colombian import Yeison Fuentes and Yannick Bangala played for the first time as the new center-back partnership and won't be a surprise if they are rewarded with another start.

James Akaminko could potentially line up alongside Yahya Zaydi in midfield. Kipre Junior and Gibril Sillah are expected to feature in the wide areas, with Prince Dube set to lead the line once again.

On the flip side, Geita Gold will be looking to bounce back from their defeat to Simba on Monday at CCM Kirumba that saw them drop back to the relegation zone.

After managing to restrict Simba to feeble attempts for the better part of the game, Geita Gold conceded eight minutes to stoppage time.

However, coach Dennis Kitambi would be pleased with the performance of the team.

That performance will be great motivation coming into this clash as Kitambi aims for his second victory against his former bosses.

Earlier this season, Kitambi while still at Namungo, masterminded a 3-1 victory over Azam at Chamazi.

Kitambi will have all of his troops available this week in search of a result needed to pull Geita Gold out of the relegation zone.

In head-to-head stats, Azam and Geita Gold have met in four league matches since the 2021/22 season. Azam have claimed one victory with the other three games ending in stalemates.

# Gamondi acknowledges defensive concerns as Yanga meet KMC

Prisons at the Sokoine Stadium in Mbeya, the Young Africans team has returned to Dar es Salaam.

Despite the win, conceding goals in consecutive matches underscores the urgency for defensive refinement. This raises concerns, especially considering Simba's return to form after a break and their squad.

"The league is tougher than ever," admitted Gamondi. "We need to win every game while keeping clean sheets. Conceding goals is worrying, and we must fix our defense immediately."

Gamondi's focus goes beyond the backline, emphasizing the role of midfielders and wingers in contributing to defensive stability. While acknowledging their attacking prowess, he stresses that a solid defence is a foundation for victory.

Their upcoming clash against KMC FC tomorrow holds immense significance. While Young Africans previously thrashed them 5-0, Gamondi anticipates a much stiffer challenge this time. His priority: win without conceding.

With the championship race in full swing, Young Africans' defensive vulnerabilities could prove costly.



Young Africans coach, Miguel Gamondi

Gamondi and his team must find a solution before facing KMC FC, a match that could make or break their title aspirations.

The upcoming match between Young Africans and KMC, slated for tomorrow, is set to take place at Jamhuri Stadium in Morogoro.

Daniel Mwakasungula, the Chief Executive of

KMC, has officially confirmed that their team, as the hosts, will be utilizing Jamhuri Stadium for this fixture.

"We are committed to representing our nation on the field, and we urge our supporters to prepare to rally behind us at Jamhuri Stadium," stated Mwakasungula, emphasizing the

significance of their home ground.

In tandem, reports from within Simba indicate their intention to also utilize Jamhuri Stadium for their home matches.

Previously, both Simba and Young Africans had relied on Benjamin Mkapa and Uhuru stadiums for their home fixtures. However, with these venues undergoing renovations and temporarily closed, the teams were compelled to seek alternative venues for their Premier League encounters.

While Young Africans have yet to formally announce the Azam Complex as their new home ground, recent matches suggest its usage for their games.

Simba, on the other hand, have reportedly submitted a formal request to the league board to approve Jamhuri Stadium for their home matches.

It's worth noting that for the upcoming Champions League matches scheduled to resume in the next two weeks, both teams are anticipated to revert to using the Benjamin Mkapa Stadium.

This decision comes after the government granted permission for the stadium to be exclusively utilized for international matches.

## Caravans Cricket Club wallops Aga Khan SC in 2024 TCA Dar 50 Overs Cup Div A

By Guardian Correspondent

KASSIM Nassor put on a stellar all-round display as Caravans Cricket Club commanded a resounding 124-run win over Aga Khan SC in the 2024 Tanzania Cricket Association (TCA) Dar 50 Overs Cup's Division A clash held in Dar es Salaam recently.

Nassor, an experienced cricketer, showed his batting virtuosity after grabbing 121 runs during his club's turn with the bat and went on to secure three wickets when the outfit was fielding.

In what could be termed a clash of titans, Caravans Cricket Club-the defending champion-once again proved its worth as it confidently locked horns with the rival, Aga Khan SC, also the former champion, and smoothly tormented the latter.

Caravans Cricket Club opted to bat first after winning the toss and posted a fairly competi-



Caravans Cricket Club's all-rounder Kassim Nassor (L) is pictured getting the Player of the Match prize from Dar es Salaam Cricket Committee's Chairman, Azim Thakur, once the side confronted Aga Khan SC in the 2024 Tanzania Cricket Association (TCA) Dar 50 Overs Cup's Division A duel that took place at Dar es Salaam's Leaders Club venue recently. PHOTO: COURTESY OF DAR ES SALAAM CRICKET COMMITTEE

tive total of 251 runs in 46 overs.

On the one hand, senior all-rounder Nassor turned out to be the cornerstone of Caravans Cricket Club's innings, having made his way back with a formidable 121 runs in 106 balls.

He was ably supported by Amal Rajeevan and Yalinde Maurice, setting up impressive partnerships of 71 runs and 81 runs respectively with the duo.

Rajeevan and Maurice contributed 39 runs and 24 runs respectively in the partnerships.

On the other hand, young cricketer Sanay Vijay Jobanputra and experienced performer Riziki Kiseto were the pick of the bowlers for Aga Khan SC, having sent back the opponents' five and three batsmen respectively.

Jobanputra was in particular effective as he did not allow any major partnership to develop among Caravans Cricket Club's batsmen whenever he was into

attack.

Aga Khan SC's skipper Harsheed Chohan also played a crucial part in sending back Caravans Cricket Club's top order before Nassor and Rajeevan could steady the ship.

In response, the Aga Khan SC cricketers never posed a threat as they could hardly develop any good partnership and the whole team got bowled out for mere 127 runs.

The only noteworthy performance in the batting outfit came from Abhik Patwa, also a senior national cricket team skipper, who scored 44 runs off 43 balls.

Caravans Cricket Club's bowling unit bowled with discipline and kept taking wickets at regular intervals.

Nassor was once again the player who led his side's bowling unit having grabbed three wickets, fellow bowler Akhil Anil chipped in with two crucial wickets for the eventual winners.

## Flexibles by David Chikoko



**5 EATV FRIDAY**

**TONIGHT @ 9:00**

**FRIDAY NIGHT LIVE**

11:00 DADAZ  
12:00 KIPENGA XTRA  
13:00 Movie  
13:55 Dondoo Za Michezo  
14:00 Movie  
15:00 Funguka  
15:30 Mpera Mpera  
16:00 Zote Kuntu  
16:55 Dondoo Za Michezo  
17:00 SSELECT  
17:55 Kurasa  
18:00 Kali Za Wana  
18:30 Skanga  
19:00 EATV SAA 1  
20:00 DADAZ (r)  
21:00 Friday Night Live  
23:00 Kurasa (r)  
23:05 EATV SAA 1 (r)

Friday Night Live The Weekend begins here! Listen to upbeat mixed music by the hottest DJs. Gossip, showbiz updates and exclusive interviews with celebrities from home and abroad. Don't you dare miss this.

**eastafrica RADIO**

05:00 Supa Breakfast  
09:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
19:00 Kipenga  
21:00 Friday Night Live

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