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House shelves debate on the phantom police uniforms claim

By Polycarp Machira, Dodoma

THE truth about the 16.7bn/- 'scandal' involving the purchase of police uniforms as revealed by the Controller and Auditor General (CAG), Prof Juma Assad will be known after the Public Accounts Committee (PAC) grills relevant officials, the legislature was told yesterday.

Chairing the parliamentary session yesterday, Andrew Chenge (Bariadi West, CCM) appealed to the lawmakers to refrain from discussing the matter in the House, saying the committee is yet to dig into the matter and table the findings.

Chenge (pictured) made this explanation following a bitter exchange of words when Peter Msigwa (Iringa Urban, Chadema) sought guidance from the chairman, over remarks last week by the Minister for Home Affairs, Kangi Lugola, accusing the CAG of lying to the public on the 'ghost' police uniforms.

The MP wondered why minister Lugola launched a scathing attack on the CAG while the reports were yet to be discussed



In his response, Chenge said that the matter raised by the minister was contrary to Parliamentary Standing Orders which provide for guidance from the Speaker

in the House.

In his response, Chenge said that the matter raised by the minister was contrary to Parliamentary Standing Orders which provide for guidance from the Speaker.

"Because the issue raised today by the Honourable MP had already been addressed by the Speaker last week, that MPs should wait until the CAG reports are analysed by the Local Authorities Accounts Committee (LAAC) and PAC, I advise the same," said Chenge.

Last week when responding to queries raised by several MPs, Lugola said there were enough police uniforms in police containers which were purchased by law enforcers, contrary to the CAG report for the year ending June 2018.

In his report for 2017/2018, the CAG uncovered massive rot within the police force, among them procurement of phantom police uniforms amounting to 16.7bn/-.

"In the Performance and Specialized General Audit Report I realized that the police force paid 16.66bn/- without any evidence of ordering and receiving the said uniforms," said CAG Prof Juma Assad

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JPM: Govt to verify tax refund claims



Construction of Dar es Salaam's Ubungo Interchange is making steady progress under China Civil Engineering Construction Cooperation contractors, whose ingenuity is credited with having vastly - some say magically - eased traffic jams at the Morogoro Road/Mandela Road. Chief Photographer Selemani Mpochi captured this scene yesterday.

Ministry to inspect over 200 private schools for standards

By Polycarp Machira, Dodoma

INSPECTION follow up shall be conducted on 200 private schools to establish the quality of education and professionalism of foreign teachers, the National Assembly was told yesterday.

Tabling the 2019/20 ministerial budget estimates, the Minister for Education, Science and Technology, Prof Joyce Ndalichako said that this exercise is meant to ensure adherence to national laws and teachers qualifications, standards.

She said that as part of government plans to provide education for all under the Secondary Education for Out of School Adolescent Girls (SEOSAG) at its pilot phase in Tanga Urban and Korogwe districts, Tanga region has seen 700 registered to continue with education.



This will go hand in hand with footing meals and training bills for 21,873 trainees from 35 government training colleges on block teaching practice (BTP), the minister noted

She said the programme is aimed at helping girls that dropped out of formal education due to various problems. On the other hand the Integrated Program for Out of School Adolescents (IPOSA) which train youth on vocational skills, life skills and entrepreneurship has registered considerable achievements.

The program which was being implemented in Dar es Salaam, Tabora, Dodoma, Kigoma, Njombe, Iringa, Mbeya and Songwe at its initial phase will reach 10,000 youths by 2021, with 3,238 have been registered so far. Out of this number 1,798 are boys while 1,440 are girls.

In other issues, the minister stated that the Tanzania Institute of Education (TIE) has launched an online library that will ensure fast distribution of various educational materials.

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Milestone in technology as Radio Chemistry laboratory is launched

By Guardian Reporter, Arusha

TANZANIA has made technological history by launching Sub-Saharan Africa's first fully fledged Radio-Chemistry Analysis Laboratory for the Tanzania Atomic Energy Commission (TAEC), inaugurated by Prime Minister Kassim Majaliwa (pictured) in Themti Hills area yesterday.

The facility which was built at the cost of 10



billion/- was launched in sync with the ongoing Second Joint Meeting of the Southern African Development Community's Nuclear Regulators Network and the Fifth Steering Committee of Project MC5.01/15B, an instrument for Nuclear Safety Cooperation in the SADC region.

"Tanzania is at the forefront in reinforcing strict controls in mining, handling and transportation of radioactive materials. The

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President Magufuli lauded the company's board for supporting more than 20,000 farmers with a reliable market, taking into account that in the past farmers had nowhere to sell their avocados

By Guardian Reporter

THE government is carrying out verification for tax refunds after reports that some businessmen were tampering with receipts to get more than the actual value of their products, President John Magufuli declared yesterday.

The president, who is in Mbeya Region for an eight-day official tour, made the remarks when visiting an avocado processing factory - Rungwe Avocado Co. (RAC) at Kiwira area in Rungwe District.

The factory has the capacity to accommodate entire crop of avocados produced in the southern highlands regions, the factory operators said.

At the factory, the president commended investors for their efforts to add value to the crop, which is in high demand in international markets.

He asked the investor to raise the purchase price of the crop and improve workers' and smallholder farmers' welfare, vowing that the government will continue to support farmers and investors in general.



The factory has the capacity to accommodate all avocados produced in the southern highlands regions

President Magufuli lauded the company's board for supporting more than 20,000 farmers with a reliable market, taking into account that in the past farmers had nowhere to sell their avocados.

He encouraged smallholder farmers in the district to venture into avocado farming on account of its lucrative market.

After touring the factory, the president said the government had discovered that some businessmen were twisting figures on receipts by increasing numbers for them to get more money.

"Tax returns have been a challenge. You find that someone imported machinery worth 5m/- and this is changed to 50m/- and machinery worth 50m/- will be changed to 500m/-. All this money is expected to come from government," he said.

The government has been paying ghost tax returns, he declared, underlining that the verification exercise is a worldwide method, saying that in Europe governments always verify before paying anything.

"This is what is being done by the government to ensure the loopholes are closed," he said, insisting all the same that the government will work on the company's owners to ensure that it gets tax refunds on time.

During his tour the president gave 2m/- as contribution to Ilembe for electricity and procurement of photocopy machines. He directed the area MP to buy the photocopy machine within five days.

In August last year, the Parliamentary Committee on Industries, Trade and Environment

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Jenista Mhagama (2nd-R), Minister for State in the Prime Minister's Office (Policy, Parliamentary Affairs, Labour, Employment, Youth and Persons with Disabilities), presents an award to Buzwagi Gold Mine Occupational Health and Safety section head Dr Antoinette George after the agency emerged second runner-up at the Occupational Health and Safety exhibitions held in Mbeya municipality. Photo: Guardian Correspondent

Employers urged to ensure safe and healthy work environment

By Guardian Correspondent, Mbeya

STATE Minister in Prime Minister's Office (Policy Coordination and Parliamentary Affairs) Jenista Mhagama yesterday urged employers to adhere to Occupational Health and Safety Act in order to protect workers involved in accidents in the course of executing their duties.

She was speaking during celebrations to mark the national occupational health and safety day held in Mbeya. She said that employees and employers are both responsible for ensuring occupational health and safety.

Mhagama insisted on employers to protect workers against accidents and educate them on how to avoid disasters including fire outbreak.

"It is important to protect our workers as we celebrated the occupational health and safety day which is themed; 'occupational health and safety crucial for protecting workers towards an industrialized economy'".

The celebrations which involved exhibitions were coordinated by the Occupational Safety and

Health Administration (OSHA). She commended some of the employees who have started educating their employees on occupational safety.

OSHA Acting Executive Officer, Khadija Mwenda said they have so far conducted occupational health and safety trainings to workers at different regions including Mbeya and Songwe. She said the trainings also involve employers who are reminded of their responsibility to ensure workers safety through the year.

"Our trainings does not only target workers, we also provide similar trainings to entrepreneurs", said Mwenda.

WCF Director General, Masha Mshomba said that stern legal measures which were taken against some employers, have contributed into increased contributions. He said most of the employees are contributing to the fund as per the laws.

Mshomba noted that WCF has so far paid more than 2bn/- to injured workers in the 2017/2018 financial year, and that more than 3bn/- will be paid in this fiscal year.

Construction of Momba Bridge completed - govt

By Polycarp Machira, Dodoma

THE construction of Momba Bridge in Songwe Region has been completed and is awaiting official launching by the government any time soon, deputy minister for Works, Transport and Communication, Atashasta Nditie said yesterday.

He said the completion of the bridge is another milestone in the

communications sector for the people in Katavi, Rukwa and Songwe regions.

"The government has started the implementation of the project of 149 kilometres road of Kibaoni-Majimoto-Kasansa-Muze-Kilyamatundu-Kamsamba to Mlowo," he told the law makers.

The deputy minister was responding to a question by the Kwela MP, Ignas Malocha (CCM) who had wanted to

know when the government would allocate funds for the feasibility study of the road which links the three regions of Katavi, Rukwa and Songwe.

Nditie maintained that due to the importance of the road, during the 2018/2019 the government allocated 200m/- for the feasibility study for Kibaoni-Majimoto-Iyonga road which is part of the said road.

He added that in the 2019/2020

financial year, his ministry had requested another funds for the feasibility study for Ntendo-Muze-Kilyamatundu road.

According to him, immediately after the feasibility study and detailed design is completed the process for tender would be announced and the costs of the construction would equally be revealed before improving the road to tarmac level.

JPM: Govt to verify tax refund claims

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asked the government to return 35bn/- importation guarantee fee to industrial sugar importers.

This followed complaints that they have not been refunded for the last two years despite submitting audited reports as required by the law.

The government imposed a 15-percent importation fee on industrial sugar as a guarantee after reports that

some unscrupulous importers were repackaging the product and took it to homes for consumption.

The money is supposed to be returned to the importer after submission of an audit report to prove that it was indeed used in an industry, but the government has not done so for the last two years even after submission of audit reports by the majority of importers, the legislators queried.

House shelves debate on phantom police uniforms

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when presenting a summary of his report at a press briefing earlier this month.

Yesterday, Msigwa wanted the House chairman to issue guidance if it was in proper order for the minister to issue his utterances while the report was yet to be analysed by PAC as well as interrogating police officers involved in

the procurement exercise.

The MP said the minister had contravened Parliamentary Standing Orders. Lugola however, stood up saying that he was responding to issues raised by law makers over the matter and that he was obliged to respond as per the same Standing Orders.

The minister stuck to his guns, reiterating that the CAG report was telling lies on the matter.

Ministry: We'll inspect 200 private schools for standards

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including books, to education stakeholders.

In an effort to alleviate the shortage of teachers in the country, the government plans to recruit 17,554 trainees in national teacher training institutions in the 2019/20 financial year.

This will go hand in hand with footing meals and training bills for 21,873 trainees from 35 government training colleges on block teaching practice (BTP), the minister noted.

During the year, the Higher Education Students' Loans Board (HESLB) plans to disburse 450bn/- to 128,285 students, an increase of five percent from 2018/19 levels.

The number of benefitting students will be increased by 4.5 percent from fiscal 2018/19 where 45,485 will be first year students, recording a 1.3 percent rise from last year's record of 41,234 newcomers.

In the 2018/19 loan disbursements, the board released Sh 424,758,636,617.00 in loans to 122,754 students, of whom 41,234 were first year students and 81,520 their continuing counterparts.

She asked the legislature to approve 1,386,508,723,272.00/- for the 2019/20 financial year whereby 523,788,923,012.00/- is for recurrent expenditure out of which 450,356,645,012.00/- is meant for salaries and emoluments, and 73,432,278,000.00/- for other charges.

A total of 87,358,577,499.00/- is earmarked for recurrent expenditure at the ministry's headquarters, out of which 62,010,347,000/- is for salaries and 25,348,230,499.00/- for other charges.

Another budget chunk of

463,430,345,513.00/- is meant for recurrent needs of agencies and institutions under the ministry, with 388,346,298,012.00/- set aside for salaries and 48,084,047,501.00/- for other expenses.

Concerning the sum of 862,719,800,260.00/- requested for the ministry's development budget, 583,415,000,000.00/- is to be collected from internal sources while 279,304,800,260.00/- is expected from external sources.

Through the UNESCO commission, the minister estimated 2,156,017,000.00/- to be available to the ministry, whereby 623,724,000.00/- is earmarked for recurrent budget needs and 1,532,293,000.00/- for other charges.

Tabling committee views on the budget estimates, the deputy chairman of the Parliamentary Committee on Social Services and Community Development, Juma Nkama requested the government to timely disburse money allocated for the ministry's development budget.

"The committee urges the government to give the 2018/2019 development budget allocation to the ministry before the financial year ends," he said, advising the government to choose a few key project areas instead of budgeting widely while in reality there is no money.

Similar sentiments were echoed by the official opposition in the speech by the shadow minister for Education, Science and Technology, Susan Lyimo.

"The opposition camp has been saddened by the fact that the ministry's development budget has not been slotted from internal sources, leaving it at the mercy of donors," she asserted.



Tanzania Agricultural Development Bank planning, research and policy director Dr Nyankomo Marwa (2nd-R) and Southern Agricultural Growth Corridor of Tanzania (Sagcot) executive secretary John Kvaruzi sign an agreement on the enhancement of the ability of loans to boost agriculture in the country. Looking on are Sagcot lawyer Ukundi Dominic (L) and TADB finance director Derrick Lugemala. Photo: Guardian Correspondent

Technology milestone as Radio Chemistry lab opens

FROM PAGE 1

establishment of this laboratory facility is yet another indication of this commitment," the premier said shortly after inspecting the facility.

He advised TAEC to start thinking of building nuclear reactors so that the country can make use of its abundant uranium deposits, by converting the heavy radioactive resource to energy. "So far the Mkuju River Uranium Development Project itself has shown nearly 59,000 tons of uranium deposits, among the highest in Africa," he asserted.

Tanzania is eyeing new dimensions in large-scale uranium mining, with significant deposits being identified in various parts of the country including

Mbulu and Simanjiro districts of Manyara, rural parts of Songea in Ruvuma Region, Minjingu in Arusha region as well as Namtumbo, Madama and Lindi, along the southern coastal area.

In line with that, more than 25 companies are conducting uranium exploration in different locations, explorations based on radiometric surveys conducted in over 40 years that pointed to uranium presence in various places in the country. That is why the state is establishing complementing facilities, the premier explained.

The newly inaugurated Radio-Chemistry Analysis Laboratory is equipped with modern technological paraphernalia valued at 7.5 billion/-

donated to Tanzania by the European Union (EU), he said.

That brings the total cost of entire facility and related fittings to 10 billion/-, he stated.

With this facility, Tanzania through TAEC is now in a position to conduct radioactivity tests from neighbouring countries such as Kenya, Uganda, Rwanda, Burundi, DR Congo, Ethiopia and Malawi where such services are not available.

In another development, TAEC through its board chairperson, Dr Najat Mohammed, has awarded three of its employees six million shillings for their diligent services, including refusing to be bribed and compromise security in regard to importation of radioactive materials.

The beneficiaries were named as Machibya Anthony, Patrick Simpokolwe and Athanas Kalolo each slated to get two million shs for their outstanding services. Majaliwa has also directed that the trio be given job promotions as a recognition of their selfless devotion to duty.

Prof Lazaro Busagala, the TAEC Director General said that Tanzania has been described to be an important link in the ongoing safety regulation efforts on mining and associated transportation of radioactive materials in line with European Union safety standards for Africa.

Despite being new, the just inaugurated laboratory facility has already been used in training more than 300 radioactivity security officers.

PM urges SADC to harmonise guidelines for nuclear safety

By Guardian Reporter

PRIME Minister Kassim Majaliwa has called on the Southern African Development Community (SADC) region to harmonise guidelines for nuclear material safety and security to safeguard human health, the environment and the ecosystem at large.

Majaliwa made the call yesterday in Arusha when speaking at the second joint meeting of the SADC nuclear regulator network and the steering committee of project support to southern African states in nuclear safety and safeguards.

The two-day meeting is aimed at discussing the progress of the implementation of the nuclear safety, security and safeguard project in the SADC region.

"Transportation of nuclear or other radioactive materials is a global concern and not a one country issue. It is therefore important for the SADC region to have harmonised guidelines for Nuclear Material Safety and Security to safeguard human health, the environment and the ecosystem at large," he stressed.

According to Majaliwa, Tanzania is among countries with large deposits of Uranium. It is estimated that there are about 58.5 tonnes of Uranium deposit in Namtumbo (Mkjuju); Bahi; Galapo; Minjingu; Mbulu; Simanjiro; Lake Natron; Manyoni; Songea; Tunduru; Madaba and Nachingwea.

He said: "This calls for a need to strengthen the nuclear safety and security regulatory frameworks with a view to ensuring that the people, the environment and the ecosystem in general, are protected from any harm which may result from mining, milling, processing or transportation of uranium."

On similar grounds, the premier said that Tanzania is fully participating in the project titled: "Support to the southern African states in nuclear safety and safeguards."

He however said that in the absence of effective and sustainable regulatory infrastructure to support nuclear safety, security and safeguard, the benefits associated with the use of nuclear technology and atomic energy are likely to be jeopardized.

"Although most of the nuclear regulatory bodies in Africa have established systems for authorization, inspection, and enforcement for the control of Nuclear and other radioactive materials, there is still a lot to be done to strengthen the national regulatory infrastructures for the transportation of uranium ore concentrate and other radioactive materials."

These issues range from technology, gaps in the legislation, regulations, guidance, and procedures on implementation of regulatory activities in cooperation with other national designated authorities as well as insufficient number of well-trained personnel. It is my hope that each African country will endeavour to ensure that these shortcomings are circumvented, Majaliwa said.

He further revealed that Tanzania is a signatory to the Non-Proliferation Treaty which ensures that the nuclear materials are used for peaceful purposes only.

"As such, the government of Tanzania attaches great importance to ensuring that nuclear technology is promoted and safely utilized for human development. This is done by instituting strict control measures on transportation, storage and utilization of all Nuclear Materials."



Tigo customer care head Mwanga Matotola (R) briefs journalists at yesterday's launch in Dar es Salaam of the firm's WhatsApp platform meant to enable customers to share their queries and receive responses instantly by sending their inquires through a given number. She is with corporate and communications manager Woinde Shisael. Photo: John Badl

By Polycarp Machira, Dodoma

THE government has no plans ban the use of artificial nails and eyebrows, popular among women in the country, since the Tanzania Food and Drugs Authority (TFDA)'s assessment has not revealed any health risks.

The announcement comes in just months after Speaker of the National Assembly, Job Ndogai banned Members of Parliament from entering the House 'beautified' with artificial nails and eye lashes.

Ndogai's statement came after the deputy Minister of Health, Community Development, Gender, the Elderly and

Govt: No proven risks in artificial eyebrows, nails so no ban planned

Children, Faustine Ndogulile raised concerns about the health risks posed by fake nails and eye lashes.

The speaker said the ban would also apply to visitors to Parliament. But in what appears to be a sigh of relief to women politicians and other women in the country, the Minister of Defence and National Service, Dr Hussein Mwyni responding to a question on behalf of the Health minister said there

were no scientific evidence about health risks.

Dr Mwyni, a medical doctor, was responding to a question by Special Seats MP, Rukia Kassim Ahmed (CUF) who wanted to know if the government was ready to close all the salons in the country as well as instituting legal actions against all service providers who are helping women to wear such fake ornaments.

"Is the government ready to take action as TFDA seems not able to act on such artificial ornaments?" she queried.

In his response, the Defence Minister on behalf of the Minister for Health, Community Development, Gender, Elderly and Children, Ummu Mwalimu, said the government would not do so because an assessment had found out that the fake nails had no health risks.

Kagame wants no special legal protection from defamation

KIGALI

President Paul Kagame has reacted to Wednesday's decision by the Supreme Court to grant the Head of State special legal protection from defamation and public humiliation, saying there is no need for the clause.

In the landmark ruling, the court invalidated articles in the penal law criminalising defamation and public insult against national leaders, persons in charge of public service, as well as religious leaders and rituals.

But the judges, led by Chief Justice Sam Rugege, retained a clause protecting the Head of State from defamation and public humiliation.

However, while Kagame noted that he respected the independence of the Judiciary, he said he was not satisfied with the decision of the court.

Kagame said all cases of defamation and public humiliation ought to be treated as civil matters, with no exception.

Richard Mugisha consults with his lawyers Moise Nkundabarashi and Florida Kabasinga at the Supreme Court on Wednesday. File.

He urged further debate on "this important matter." "The President of the Republic respects the independence of the judiciary and the recent Supreme Court decision to decriminalise the offences related to humiliation of public officials..." a statement from the Office of The President, released late Thursday, reads in part.

It adds: "The President, however, takes issue with the decision to retain as criminal offences, insults or defamation against the Head of State, who is also a public official."

President Kagame's position has always been that this should be a civil, not a criminal matter," the statement said. "The Head of State trusts that debate would continue on this important matter."

In their ruling, the judges said that, with the exception of the President, having the provisions in the penal law contravened the constitution, which provides for absolute freedom of expression and press freedoms, as well as international conventions which Rwanda is party to.

As a result, such cases shall be handled through civil litigations, the court ruled. In civil cases, no one can be sent to jail, instead the offender is usually asked to pay damages in case of conviction.

However, the court ruled that public insult or defamation against the person of the President remains a criminal offence under the penal law which came into force in August. The offence attracts a maximum sentence of seven years on conviction.

The court also nullified the clause that criminalised publication of caricatures that humiliated all officials, including the President.

The Supreme Court bench was delivering the much-awaited ruling on a constitutional challenge filed by Richard Mugisha, a Kigali-based lawyer.

Through his lawyers, Mugisha argued that the provisions were inconsistent with the spirit behind the otherwise progressive legal regime of the country.

He was represented by Florida Kabasinga, the Managing Partner of Certa Law, and Moise Nkundabarashi, of Trust Law Chambers.

Speaking to Saturday Times on behalf of her client, Kabasinga commended the President for his stand.

By Guardian Reporter

QATAR Airways is inviting passengers to experience Premium travel 'like never before', with a range of exclusive offers on First and Business Class travel bookings from today to this May 6.

Plan your next incredible adventure to one of Qatar Airways' 160 global gateways and take advantage of all-inclusive Premium fares starting from USD 2,057, as well as all-inclusive companion Premium fares starting from USD 1,896. Privilege Club members can also earn double Qpoints on all Premium bookings.

Qatar Airways Chief Commercial Officer, Simon Talling-Smith, said: "As the 'World's Best Business Class', Qatar Airways prides itself on providing our Premium passengers

Qatar Airways floats range of exclusive offers for its First and Business Class travel bookings

with an unforgettable journey from start to finish. With Premium check-in desks, a generous baggage allowance, world-class lounges and Qatar Airways' revolutionary Qsuite, our First and Business Class passengers enjoy an unprecedented level of satisfaction and luxury every time they travel.

"We are pleased to offer our Premium customers the opportunity to take advantage of this latest offer and experience a journey 'like never before'."

Qatar Airways offers unparalleled comfort to its Premium passengers, whether

travelling for business or leisure, including spacious seating, up to 4,000 in-flight entertainment options and delicious dine-on-demand cuisine onboard.

The airline also recently revealed its new line of luxurious amenity kits, created by BRIC's, for First and Business Class passengers on long-haul and ultra-long-haul flights.

A multiple-award-winning airline, Qatar Airways was named 'World's Best Business Class' by the 2018 World Airline Awards, managed by international air transport rating organisation Skytrax.

It was also named 'Best Business Class Seat', 'Best Airline in the Middle East', and 'World's Best First Class Airline Lounge'.

Qatar Airways currently operates a modern fleet of more than 250 aircraft via its hub, Hamad International Airport (HIA) to more than 160 destinations worldwide.

The airline will add a number of new destinations to its extensive route network in 2019, including Lisbon, Portugal; Malta; Rabat, Morocco; Izmir, Turkey; Langkawi, Malaysia; Davao, Philippines; and Mogadishu, Somalia.

Agro bank, SAGCOT-CTF sign pact of cooperation

By Guardian Reporter

TANZANIA Agricultural Development Bank (TADB) and SAGCOT Catalytic Fund (SAGCOT-CTF) yesterday signed a Memorandum of Understanding (MoU) aimed at enabling farmers an access of loans to expand the agriculture sector.

The agreement were signed by the TADB Director of Planning, Research and Policy, Dr Nyankono Marwa who represented the bank's Managing Director, Japhet Justine and the Executive Secretary of SAGCOT-CTF, John Kyaruzi held in Dar es Salaam yesterday.

Speaking shortly after the signing ceremony, Dr Marwa said the agreement among other things would help to address the challenges farmers have been facing including that they used to get loans with exorbitant interest rates.

"It is my hope that the MoU will help improve the environment for farmers to fully engage in farming where loans will be easily available to farmers at all levels," Dr Marwa explained, noting that

TADB was committed to the growth and development of agriculture.

He said the bank has an obligation to ensure that farmers were empowered with loans to better their farming activities. Farmers need to transform their lives through agriculture.

According to the director, the fifth phase government under President John Magufuli wanted to transform the agriculture and make it contributes significantly into the country's economy.

Earlier, the Executive Secretary of SAGCOT-CTF, John Kyaruzi described the agreement as healthier for the growth and development of agriculture

sector in Tanzania.

"Everyone will agree with me that farmers, for a long time were facing a number of challenges including that of securing loans. With this agreement, the sector will move forward and have an impact to farmers," Kyaruzi said.

He commended TADB for interaction with key stakeholders in the sector, saying that the MoU with SAGCOT-CTF would be fruitful for farmers at all levels.

"As a catalytic fund, we are duty bound in facilitating available of reliable markets for farmers and put in place an enabling infrastructure," he said, noting that SAGCOT-CTF and TADB have something in common.

TADB has of recent months have visiting different stakeholders including farmers with view to improving the performance and contribution of the sector in economy.



Zantel communications manager Rukia Mtingwa donates blood at a Universal Communications Service Access Fund (UCSAF) exhibition in Dodoma at the weekend under the oversight of Henry Mchete from Dodoma regional hospital's Safe Blood department. Photo: Guardian Correspondent

DTB DIAMOND TRUST BANK

Achieve More

MINIMUM DISCLOSURE OF CHARGES AND TARIFFS - 2019

CASH WITHDRAWALS (TZS)

Savings Accounts		
A. Above 500,000	FREE	
B. Less than 500,000	TZS 750	

REMITTANCES

INWARD

Incoming Funds Transfer (TISS)	FREE
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OUTWARD

	TZS	USD
Outgoing Funds Transfer (TISS)	TZS 10,000	USD 10
EFT local	TZS 3,500	-
Telegraphic Transfers (TT)	-	USD 45

TRANSFERS

Internal transfers	FREE
Inter-branch transfers	FREE

REQUIRED MINIMUM OPENING BALANCE

Current Account	TZS 50,000	USD 100
Savings Account		FREE

ACCOUNT CLOSURE (USD)

Current Account	TZS 30,000	USD 30
Savings Account	TZS 15,000	USD 15
Smart Saver		FREE
Current Account - Premium Current Account	TZS 23,600	USD 13
Prime Savings (EURO, GBP & USD)		USD 1

STANDING ORDER

Set-up	FREE
Internal Processing	TZS 2,500
External Processing	TZS 10,000

STATEMENTS

Periodic Scheduled Statement		FREE
E - Statement		FREE
Interim Statement - Current Year	USD 5	TZS 10,000
Interim Statement - Previous Year	USD 5	TZS 10,000

VISA DEBIT CARDS

Annual Charges	TZS 3,000
Card Replacement	TZS 10,000
News Pin Request	TZS 3,000
Cards Uncollected and Destroyed	TZS 10,000
Capture Card fee - in DTB ATM's	TZS 1,000
Cash Withdrawal - DTB ATM per withdrawal	TZS 750
Other bank ATM withdrawal - in Tanzania	TZS 3,000
Other bank ATM withdrawal - Outside Tanzania	TZS 5,000
Kisomi Zaidi Account - DTB ATM withdrawal fees	TZS 150

AVERAGE MONTHLY MINIMUM BALANCE (AMB)

Savings Account - DTB Super Value	TZS 100,000
Savings Account - Premium Saving	TZS 500,000
Current Account - Standard	TZS 50,000
Current Account Standard	USD 100
Current Account - Premium	TZS 1,000,000
Current Account - Prime FCY	USD 250
Savings Account - DTB Value	NIL
Savings Account - DTB Super Salary	NIL
Kisomi Zaidi Account	TZS 5,000
Savings Account - Standard	TZS 5,000
Savings Account - Prime FCY	USD 25

CASH HANDLING - FOREIGN CURRENCY

Deposits on Denominations less than USD/EUR/GBP 50	5%
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ATM

ATM Mini Statement	FREE
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CASH WITHDRAWALS (USD)

Savings Accounts - (Up to USD 10,000)	FREE
Savings Accounts - (Above USD 10,000)	0.5%
Current Account - (Up to USD 10,000)	0.5%
Current Account - (Above USD 10,000)	1%

TRANSACTION FEE - PER ENTRY

Savings Account	FREE
Current Account - Premium	TZS 500
Current Account - Standard (Debit/Credit)	USD 0.10
Salary Processing Fee	USD 0.50
	TZS 100

MONTHLY LEDGER FEE

Savings Accounts - Standard	FREE
Smart Saver, Kisomi Zaidi, Amani, Faraja	FREE
Current Account - Standard	TZS 10,000
Current Account - Premium Current Account	TZS 15,000

BASE LENDING RATES

TZS	20%
USD	6 Months Libor plus Risk Premium subject to a minimum of 8%

FIXED DEPOSIT RATES - FOREIGN CURRENCY

TENOR	USD > 50,000	USD up to 50,000	GBP	EUR
1 Month	0.25%	0.25%	NIL	NIL
2 Months	0.25%	0.25%	NIL	NIL
3 Months	0.50%	0.50%	NIL	NIL
6 Months	0.75%	0.75%	0.25%	NIL
1 Year	3.00%	2.25%	0.50%	NIL
2 Years	3.25%	2.50%	0.75%	NIL

FIXED DEPOSIT RATES - LOCAL CURRENCY

Amount (In TZS Millions)	Call Deposits	1 Month	3 Months	6 Months	12 Months	24 Months	36 Months
Up to 200	0.0%	0.75%	1.25%	2.75%	6.00%	6.25%	8.00%
> 200 - 500	0.0%	1.00%	1.50%	3.00%	6.25%	6.50%	8.00%
> 500 - 1000	0.50%	1.25%	1.75%	3.25%	6.50%	6.75%	8.00%
> 1000 to 2000	0.75%	1.50%	2.00%	3.50%	6.75%	7.00%	8.00%

Deposits above TZS 2 billion to be accepted in consultation with Head Treasury

NB: The Tariffs are VAT exclusive

CUSTOMER COMPLAINTS REDRESSAL MECHANISM

One of our core values is Customer Focus and we always strive to put satisfaction of our customers first. However, there could be instances when you are dissatisfied with our services as the same did not meet your expectations or that our services were deficient, then you can lodge your complaint as given below:

- 1 Meet the Branch Manager and lodge your complaint orally or in writing.
- 2 Drop your complaint in the Suggestion Box provided at the branch.
- 3 Email: customercare@diamondtrust.co.tz
- 4 You can also email directly to the following senior officers:

Chief Executive Officer at ceo@diamondtrust.co.tz
 Chief Operating Officer at coo@diamondtrust.co.tz
 Head-Operations at headoperations@diamondtrust.co.tz
 Head-Compliance at headcompliance@diamondtrust.co.tz

ELECTRONIC BANKING

Token Fee	USD (Equivalent to TZS 120,000)	TZS 120,000
Internet Banking Monthly Charge		TZS 2,000
PIN Generation		TZS 4,000
PIN Re - Generator		TZS 5,000
TISS Transfer		TZS 10,000
TT Transfer		TZS 120,000

MOBILE BANKING

Services	TZS Account	USD Account
Debit Alerts	NIL	NIL
Credit Alerts	50	10 Cents
Daily/Weekly/Monthly	50	10 Cents
Query Service	NIL	NIL
Fund Transfer Charges	1000	NIL
Airtime Purchases	NIL	NIL
Reminder Notifications	NIL	NIL
Monthly Subscription Charges	250	25 Cents
PIN Request	2,500	USD 1
Merchant Services	NIL	NIL
Account to Account Transfer	NIL	NIL
Mobile Money Transactions (Bank to customer's e-wallets & Customer's e-wallet to Bank)	1,000	USD 1

CHEQUES

Cheque Book Fees		
A. TZS Cheques		
25 Leaf Book		TZS 12,500
50 Leaf Book		TZS 25,000
100 Leaf Book		TZS 50,000
B. USD Cheques		
25 Leaf Book		USD 7.5
50 Leaf Book		USD 15
100 Leaf Book		USD 30
Counter Cheque - Per Cheque (Applicable to Current Accounts only)		TZS 10,000
Stop Payment - Per Instruction / Cheque series		TZS 50,000
Cheque Returned by us (Outward Unpaid) - per item		
Refer to Drawer		TZS 100,000
Effects not Cleared		TZS 50,000
Cheque returned by other Banks (Inward Unpaid)		TZS 25,000
Inward Cheque Processed		TZS 150

5 Call Number +255 22 211 4891/2 or +255 699 839 999 or 0800 110 110

We strive to resolve your complaint within 2 working days with a maximum of 15 days of receipt of the complaint and action taken will be advised to you.

In case you are still not satisfied with the action taken by the bank, you can address your complaint, by filling a prescribed form (Form No. 1) available at the branch and submit it by either email, hand, post or fax, at the Complaints Resolution Desk of the Bank of Tanzania bearing the following address:

Complaints Resolution Desk,
 Office of the Secretary to the Bank, Bank of Tanzania,
 2 Mirambo Street,
 P.O.Box, 11884
 Dar es Salaam.

CSOs engage the media to advance sustainable community development

By Guardian Reporter

The media are critical in influencing the well-being of communities. Advocacy campaigns and visibility, are vital to engage the media in educating the public and raising awareness on advancing sustainable community development initiatives that impact national development.

Speaking at the opening of a one day Media-CSO forum themed 'facilitating effective media-civil society engagement', Executive Director of the Foundation for Civil Society (FCS) Francis Kiwanga said that media and CSOs are key partners for advancing sustainable community development initiatives that impact national development.

"We are interested in making significant progress in both broadening and deepening interactions between media and CSOs at all levels of its work. We want CSOs perspectives, interventions and programs to be heard to the public", he noted, adding that media should support the work of CSOs by publishing its contents as well as highlighting their contribution towards the country development.

He said the forum's objectives are to build relation with the media since it also benefit with information from the organizations, explore opportunities, ideas and fresh approaches for joint collaboration with the three arms of the state, private sector and development actors.

Kiwanga said that FCS will this year work with 150 CSOs which will be given funds to implement and engage citizens in various development projects in their respective areas.

FCS provides grants and capacity building services to CSOs to enhance their effectiveness in enabling engagement of citizens in development processes.

He encouraged CSOs from upcountry regions to apply for funds especially those from Rukwa, Tabora and Katavi regions.

He said most of the CSOs that have applied for the funds are from Dar es Salaam, Arusha, Morogoro and Coast regions.

Presenting research findings on the assessment of media coverage of CSO issues in Tanzania, Nick Kaspera from Midas Touche East Africa said that just a few media houses (print and electronic) were publishing or airing news from civil society organizations.

According to the findings, on print media, The Guardian newspaper covers most CSOs issues (17.9 percent) followed by The Citizen 14.5 per cent, Nipashe 8.3 percent and Mwananchi 7.7 per cent.

According to Kaspera most of the media houses cover topics related to industry, manufacturing, innovations by 22.1 per cent followed by health issues by 16.5 percent.

Issues on gender get 7.4 per cent coverage while clean water and sanitation issues are covered by 6 percent.

He said the research findings indicates that low publication of CSO issues in the media are due to various reasons including the organization's unwillingness to disclose or share information.

The media also considers CSOs are not well organized, he said.

"These organizations feels isolated by the media because they are sometimes required to pay for programmes for television and radio broadcasts", he said.



We want CSOs perspectives, interventions and programs to be heard to the public

NATIONAL BANK OF COMMERCE LTD

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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 31ST MARCH 2019

(AMOUNT IN MILLION SHILLINGS)

	Position as at 31-Mar-19	Position as at 31-Dec-18
A ASSETS		
1 Cash	118,887	94,800
2 Balances with Bank of Tanzania	159,581	210,308
3 Investment in Government securities	349,872	384,791
4 Balances with other banks and financial institutions	72,160	124,358
5 Cheques and items for clearing	6,866	7,955
6 Interbranch Float Items	-	-
7 Bills negotiated	-	-
8 Customer liabilities for acceptances	-	-
9 Interbank Loans Receivables	100,895	52,555
10 Investment in other securities	-	-
11 Loans, Advances & Overdrafts (Net of allowances for Probable Losses)	911,623	947,295
12 Other assets	68,166	67,641
13 Equity Investments	1,000	1,000
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	39,375	37,167
16 TOTAL ASSETS	1,828,425	1,927,870
B LIABILITIES		
17 Deposits from Other Banks and Financial Institutions	9,185	6,436
18 Customer deposits	1,292,193	1,345,114
19 Cash Letters of Credit	56,529	63,971
20 Special Deposits	-	-
21 Payment orders/transfers payables	5	5
22 Bankers' Cheques & Drafts Issued	264	65
23 Accrued Taxes and expenses payable	28,132	23,795
24 Acceptances Outstanding	-	-
25 Interbranch float items	2,083	703
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	41,675	40,859
28 Borrowings	124,406	178,839
29 TOTAL LIABILITIES	1,554,472	1,659,787
30 NET ASSETS/(LIABILITIES)	273,953	268,083
C SHAREHOLDERS' FUNDS		
31 Paid-Up Share Capital	87,000	87,000
32 Capital Reserves	-	-
33 Retained Earnings	164,041	153,843
34 Profit/(Loss) accounts	7,121	10,322
35 Other Capital Accounts	15,791	16,918
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	273,953	268,083
38 Contingent Liabilities	292,584	308,718
39 Non performing loans & advances	76,042	79,304
40 Allowance for probable losses	52,424	57,467
41 Other non performing assets	-	-
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	15.0%	13.9%
(ii) Non performing Loans to Total Gross Loans	7.8%	7.8%
(iii) Gross Loans and Advances to Total Deposits	71.0%	70.8%
(iv) Loans and Advances to Total Assets	52.7%	52.0%
(v) Earnings Assets to Total Assets	74.5%	75.5%
(vi) Deposits Growth	(4.1)%	8.2%
(vii) Assets Growth	(5.2)%	3.4%

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

(AMOUNT IN MILLION SHILLINGS)

	Current Quarter Ending 31-Mar-2019	Comparative Quarter (Previous Year) Ending 31-Mar-2018	Current year Cumulative Ending 31-Mar-2019	Comparative Year Previous Year Cumulative Ending 31-Mar-2018
1 Interest Income	37,887	40,454	37,887	40,454
2 Interest Expense	(8,843)	(8,533)	(8,843)	(8,533)
3 Net Interest Income (1 minus 2)	31,044	31,921	31,044	31,921
4 Bad Debts Written Off	(2,273)	(3,686)	(2,273)	(3,686)
5 Impairment Losses on Loans and Advances	2,441	1,733	2,441	1,733
6 Non Interest Income:	18,020	15,327	18,020	15,327
6.1 Foreign Currency Dealings and Translations Gains/(Loss)	7,548	3,623	7,548	3,623
6.2 Fees and Commissions	8,851	10,121	8,851	10,121
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	1,622	1,584	1,622	1,584
7 Non Interest Expense	(38,890)	(36,841)	(38,890)	(36,841)
7.1 Salaries and Benefits	(20,353)	(18,292)	(20,353)	(18,292)
7.2 Fees and Commissions	(2,145)	(1,767)	(2,145)	(1,767)
7.3 Other Operating Expenses	(16,392)	(16,782)	(16,392)	(16,782)
8 Operating Income/(Loss)	10,342	8,454	10,342	8,454
9 Income Tax Provision	(3,222)	(2,645)	(3,222)	(2,645)
10 Net Income/(Loss) After Income Tax	7,121	5,809	7,121	5,809
11 Other Comprehensive Income	-	-	-	-
11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(1,127)	4,425	(1,127)	4,425
12 Total Comprehensive Income/Loss	5,994	10,233	5,994	10,233
13 Number Of Employees	1,191	1,215	1,191	1,215
14 Basic Earnings Per Share	4,536	3,700	4,536	3,700
15 Number of Branches	49	51	49	51
PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	1.6%	1.3%	1.6%	1.3%
(ii) Return on Average Shareholders' Funds	10.5%	8.0%	10.5%	8.0%
(iii) Non Interest Expense to Gross Income	79.3%	78.0%	79.3%	78.0%
(iv) Net Interest Income to Average Earning Assets	9.2%	8.9%	9.2%	8.9%

Other operating income includes income from bond trading of TZS 607m.

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

(AMOUNT IN MILLION SHILLINGS)

	Current Quarter 31-Mar-19	Previous Quarter 31-Dec-18	Current Year Cumulative 31-Mar-19	Comparative Year (Previous year) Cumulative 31-Mar-18
I Cash flow from operating activities:				
Net Income/(Loss)	10,342	15,446	10,342	8,454
Adjustment for:				
-Depreciation/Amortization	1,710	1,722	1,710	1,787
-Impairment charge/(release)	(2,441)	(2,572)	(2,441)	(1,733)
-Net change in Loans and Advances	35,505	(11,987)	35,505	(25,121)
-Gains/Loss on Sale of Assets	-	-	-	-
-Net change in deposits	(57,614)	107,481	(57,614)	64,820
-Net change in short term negotiable securities	-	-	-	-
-Net change in other liabilities	6,732	(16,578)	6,732	(12,400)
-Net change in other assets	(2,918)	(8,581)	(2,918)	(13,855)
-Net change in SMR deposits	(9,908)	4,262	(9,908)	(2,317)
-Tax Paid	(916)	(3,982)	(916)	(909)
-Write offs	2,273	2,279	2,273	3,686
Net cash provided/(used) by operating activities	(17,235)	87,490	(17,235)	22,412
II Cash flow from investing activities				
Dividends received	-	-	-	-
Purchase of fixed assets	(2,792)	(2,729)	(2,792)	(237)
Proceeds on sale of fixed assets	-	-	-	-
Sale/(Purchase) of Non-Dealing Securities	32,935	87,938	32,935	(20,438)
Others	-	-	-	-
Net cash provided/(used) by investing activities	30,144	85,208	30,144	(20,675)
III Cash flow from financing activities				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from Issuance of Shares Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net change in other borrowings	(54,433)	(20,822)	(54,433)	(24,715)
Others	-	-	-	-
Net cash provided/(used) by financing activities	(54,433)	(20,822)	(54,433)	(24,715)
IV Cash and cash equivalents				
Net increase (decrease) in cash and cash equivalents	(41,525)	151,906	(41,525)	(22,977)
Cash and cash equivalent at the beginning of the quarter	374,398	222,492	374,398	166,054
Cash and cash equivalent at the end of the quarter	332,874	374,398	332,874	143,077

During the quarter there was a fine of TZS 15ML imposed by Bank Of Tanzania (BOT) relating to matters of 2015.

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31ST MARCH 2019

	Share Capital TZS Million	Share premium TZS Million	Retained earnings TZS million	Regulatory Reserve TZS Million	General Provision Reserve TZS Million	Others (Fair Value) TZS Million	Total equity TZS Million
Current Year							
Balance as at the beginning of the year	15,700	71,300	164,165	528	12,141	4,249	268,083
Profit for the year	-	-	7,121	-	-	-	7,121
Other comprehensive income	-	-	-	-	-	(1,127)	(1,127)
Transaction with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others (FRS 16)	-	-	(124)	-	-	-	(124)
Balance as at the end of current period	15,700	71,300	171,162	528	12,141	3,122	273,953
Previous Year							
Balance as at the beginning of the year	15,700	71,300	151,296	20,184	8,691	23,783	290,954
Profit for the year	-	-	10,322	-	-	-	10,322
Increase/(decrease) resulting from adopting of IFRS9	-	-	(8,558)	-	-	-	(8,558)
Other Comprehensive Income	-	-	-	-	-	(19,534)	(19,534)
Transaction with owners	-	-	-	-	-	-	-
Dividend provided for	-	-	(5,100)	-	-	-	(5,100)
Regulatory Reserve	-	-	19,655	(19,655)	-	-	-
General Provision Reserve	-	-	(3,450)	-	3,450	-	-
Balance as at the end of previous period	15,700	71,300	164,165	528	12,141	4,249	268,083

The Banking and Financial Institutions (Disclosures) GN. NO. 28910 SCHEDULE (Made under Regulation 11)

NBC TARIFF GUIDE 2018/19 - (2019 - Quarter 1) MINIMUM DISCLOSURES OF CHARGES AND FEES

s/m	ITEM/TRANSACTION	Charge/Fee (TZS)	Charge/Fee (USD)
1.0 Current Accounts			
(a) Required minimum opening balance		0	0
(b) Monthly service fee Corporate (maintenance fee)		26,000	20.06
(c) Monthly service fee Personal (maintenance fee)		2,600	N/A
(d) Monthly service fee Private Banking (maintenance fee)		Free	Free
(e) (i) Cash withdrawal over the counter		5,000 (up to 20M above is 0.12% (Retail), 0.15% (Corporate & BB) Max 200,000)	1.7% of the value Min 5
(ii) Private Banking /La Riba Private Banking		Free (up to 50M, above is 0.12% Max 200,000)	Free
(iii) Privilege Banking /La Riba Privilege Banking		1200 (up to 20M, above is 0.12% Max 200,000)	1.5% value Min 5
(f) Fees per ATM withdrawal		1,200	USD equivalent
(g) ATM mini statement		400	USD equivalent
(h) Interim statement per page Business account (ad-hoc statement)		40,000	26.00
(i) Periodic scheduled statement (Monthly Bank Statement)		Free	Free
(j) Cheque book		800 per leaf	0.42
(k) Dishonoured cheque		1.45 % (Min charge 150,000 and Max 300,000)	1.45% Min 100 Max 200
(l) Special clearance		65,000	64.9
(m) Counter cheque (Bankers cheque issuance / Replacement)		39,000	38.94
(n) Stop payment		39,000	38.94
(o) Standing order Within NBC (Buss account)		6,500	7.08
(p) Standing order Outside NBC (Buss account)		65,000	46.02
(q) Standing order Outside NBC (personal account)		34,000	33.04
(r) Balance enquiry Over the Counter		Free	Free
(s) Balance enquiry Mobile Banking		400	USD equivalent
(t) Balance enquiry NBC ATM		400	USD equivalent
(u) Balance enquiry Non NBC ATM		600	USD equivalent
(v) New ATM card issuance		Free	N/A
(w) ATM card renewal or fault all		Free	N/A
(x) ATM card replacement (if Lost/ Physical damage standard card)		12,000	USD equivalent
(y) Overdrawn account interest charge		5% above given rate	5% above given rate
(z) Unarranged overdraft		N/A	N/A
(aa) Interbank transfer		11,800	7.08
(ab) Bill payments through ATM (Vodacom top up)		Free	Free
(ac) Deposit fee		Free	Free
2.0 Savings Accounts (Disclose for product specific types)			
(a) Required minimum opening balance		0	0
(b) Monthly service fee (transactional savings)		3,600	3.54
(c) Interim statement (savings products / accounts - Chania, student, Malengo, La riba)		3,600	N/A
(d) Interim statement (other products)		15,000	14.00
(e) Account closure (savings products / accounts - Chania, student, Malengo, La riba)		7,800	N/A
3.0 Electronic Banking			
(a) Internet banking monthly fee		Free	Free
(b) Internal transfer own account (Corporate)		Free	Free
(c) Internet transfers Internal (Retail)		600	USD equivalent
(d) Internet transfers to Mobile Wallets (Different customers business account)		1,000 - 9,999 chargers 800 10,000 - 49,999 chargers 2900 50,000 - 99,999 chargers 3,700 100,000 - 299,999 chargers 4,700 300,000 - 1,500,000 chargers 7,000	N/A
(e) Fund transfer to unbanked customer (Cash popote)		1,800	USD equivalent
(f) Wallet to Bank		1,200	N/A
(g) Bill Payment		600	USD equivalent
(h) Internet transfers Interbank (Corporate)		8,900	USD equivalent
(i) SMS banking		N/A	N/A
4.0 Foreign Exchange Transaction			
(a) Purchase/sale of TCS transactions over the counter		N/A	N/A
(b) Purchase of foreign cheque		N/A	N/A
(c) Sale/purchase of cash passport		N/A	N/A
(d) Telegraphic transfer - TRS		11,800	7.08
(e) Telegraphic transfer (Outward remittance - TT)		N/A	59
(f) Telex/SWIFT (Trade)		N/A	64.9
(g) Transfer from foreign currency denominated account to local current account within NBC (Internal transfer same customer)		Free	Free
(h) Transfer from foreign currency denominated account to local current account, NBC to other Bank		N/A	N/A
(i) Up-country cheques outside clearing zone (all)		0.52% (min 20,000 max 40,000)	USD equivalent
5.0 Retail Lending rates			
(a) Processing/Arrangement/Appraisal fee		Between 1.5% to 2% of the Loan amount	USD equivalent
(b) Personal loans		1% of Loan Amount	USD equivalent
(c) Pensioners Loan		0.5% of the Loan Amount	USD equivalent
(d) Cash Cover Loan		1.5% of the Loan amount, max 1 million)	USD equivalent
(e) Mortgage finance (Administration fees)		N/A	N/A
(f) Asset finance		5% of amount in arrears	5% of amount in arrears
(g) Unpaid loan instalment		10% of outstanding loan amount on the settlement date.	10% of outstanding loan amount on the settlement date.
(h) Early repayment - Personal loans		3 month interest + Outstanding Loan amount on the settlement date.	3 month interest + Outstanding Loan amount on the settlement date.
(i) Early repayment - Mortgage		0.	



BANK OF AFRICA TANZANIA LIMITED

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

BALANCE SHEET AS AT 31 MARCH 2019 (Amounts in Million Shillings)

INCOME STATEMENT FOR THE QUARTER ENDED 31 MARCH 2019 (Amounts in Million Shillings)

CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2019 (Amounts in Million Shillings)

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2019

Name and Title, Signature, Date. Attestation by directors.

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

BANK'S TARIFF VISA

BANK'S TARIFF ELITE CUSTOMER

BANK'S TARIFF ACAP PRODUCTS

Overdraft Interest Charges, Elite customers, Premium Customers

Summary of various bank charges and fees

Letters of credit table with columns for description, amount, and terms

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THRDC appeals for data protection Act

By Francis Kajubi

THE Tanzania Human Rights Defenders Coalition (THRDC) is calling upon establishment of the Data Protection Act in Tanzania for the sake of human rights protection especially for the online media and platforms.

Speaking at the 6th commemoration of Human Rights Defenders day themed claiming and protecting online civic space for promotion and protection of human rights in Tanzania, THRDC national coordinator, Onesmo Olungurumwa, called upon human rights defenders, mobile companies, internet providers to come together and tell the government on the need to develop regulatory framework for data protection in the country.

"Until January 2019 a total of 24 African countries have already adopted a regulatory framework for the protection of data. This is the right time to reconsider this fact because in Tanzania with a population of 52.6 million whereby 23 million (45 per cent) are internet users and social media subscribers. This proves how every one of need the data protection need act" said Olungurumwa.

He asserted that with role of internet in advancing the livelihood of its citizens, provision of education, protection and promotion of human rights in Tanzania, the government ought to create enabling environment and encourage the use of online media to enable smooth transfer of information.

"Recently there have been emerging some challenges in using online media in Tanzania. The presence of laws and policies which limit online freedoms and some other practices which in one way or the other limits freedom of expression through online media" added Olungurumwa.

Vicky Ntetema, chairperson of the THRDC board, said that civil societies in conjunction with Human Rights Defenders play a significant role in the social-cultural and economic development in Tanzania. Despite all challenges they face from authorities, restrictive legislation and elsewhere, she said these two bodies have stood in protecting and promoting human rights.

"I hope that from today's negotiations with all key stakeholders, some if not all of these challenges will have a solution," said Ntetema.

As a part of celebrations, THRDC recognized and awarded outstanding online human rights defenders and online human rights defenders supporters for the previous year as a way of amplifying the voice of human rights defenders in different categories.

The founder and executive director of JamiiForums Maxence Melo, received a recognition certificate for defending online freedom of speech in Tanzania for 2018, an international non-profit organization, human rights, public policy, and advocacy group dedicated to an open and free internet Access Now was recognized for championing digital rights globally in 2018.

The collaboration on International ICT Policy in East and Southern Africa (CIPESA) was recognized for championing internet freedom in Africa. Friday Simbaya owner of Tumbusi Blog and Online TV was recognized for defending human rights through online blogging. Maria Sarungi through her online campaign Change Tanzania was recognized for defending human rights through the twitter platform.

The rest are Millard Ayo recognized as distinguished champion of online TVs in Tanzania. Salma Said investigative journalist for radio Deutsche Welle (DW) through the program Mbiu ya Mnyonge was recognized as distinguished human rights defender through the facebook platform and the Tanzania Telecommunication Company Ltd through its National Broadband Backbone (NICTBB) was recognized for championing reliable internet access in Tanzania.

50,000 people in Singida to benefit from newly built health facilities

By Correspondent Michael Sikapundwa, Singida

OVER 50,000 villagers in Singida District Council will soon start benefiting from health centres, which are on final stages to be completed.

The two health facilities which are being built in two wards of Msange and Mgori at the tune of 900m/- will benefit 55,440 people from 10 villages in the area.

Singida District Council Executive Director, Rashid Mandoa said the project which is being executed by local contractors will be completed before June this year.

According to him, the idea is to provide a relief to the thousands of people who have been walking over 60km looking for health services. The move is also in line with the 2030 Agenda for sustainable development Goals (SDGs), which is aimed at ensuring healthy lives and to promote the well-being for all at all ages.

"So, the project will also increase the overall wellbeing of the residents by helping pregnant women have safer births, providing preventative interventions and health education," he said

He noted that the government major aim is to improve the overall health in the district thus reduce and eradicate maternal death and complications.

"Inadequate health services are a major impediment to the socio-economic development and have a negative health impact in the population, so this project is going to boost socio-economic activities," she noted.

The project involves construction of ten buildings in both health centres, such as building for maternity wards, one staff house, laboratories, mother and children ward and mortuary.

District Medical Official (DMO) Dr Lucas Kazingo also said that the two health centres will contribute to the socio-economic development in the area by keeping people healthier hence actively engage in income generating activities.

A midwife at Msange Health Centre, Aisha Masanja said that once completed the health centres which will be installed with modern equipment.

"My pledge is to continue serving mothers and children with quality health care and with honest," she added.



DCB COMMERCIAL BANK PLC

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CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2019

	(Amounts in million shillings)	
	Current Quarter 31ST MARCH 2019	Previous Year 31ST DEC 2018
A. ASSETS		
1 Cash	870.85	1,181.15
2 Balances with Bank of Tanzania	7,452.29	7,393.79
3 Investments in Government securities	17,105.02	12,273.50
4 Balances with other banks and financial institutions	432.20	460.09
5 Cheques and items for clearing	121.30	57.74
6 Inter branch float items	138.23	63.72
7 Bills negotiated	-	-
8 Customer's liabilities for acceptances	-	-
9 Interbank Loans Receivables	10,569.60	10,206.88
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable loss)	75,808.07	76,351.75
12 Other assets	12,501.04	14,657.69
13 Equity Investments	1,804.20	1,804.20
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	8,154.12	8,303.86
16 TOTAL ASSETS	134,956.92	132,754.36
B. LIABILITIES		
17 Deposits from other banks and financial institutions	19,688.17	19,271.48
18 Customer deposits	75,077.83	75,102.20
19 Cash letters of credit	-	-
20 Special deposits	53.34	53.34
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	16.61	17.42
23 Accrued taxes and expenses payable	-	1,551.91
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,058.91	1,061.95
27 Other liabilities	9,751.21	6,469.04
28 Borrowings	8,340.06	8,590.06
29 TOTAL LIABILITIES	113,986.12	112,117.40
30 NET ASSETS/(LIABILITIES)(16 minus 29)	20,970.80	20,636.96
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	16,956.97	16,956.97
32 Capital reserves	4,104.05	4,104.05
33 Retained earnings	(1,607.37)	(2,602.50)
34 Profit (Loss) account	334.24	995.13
35 Other capital accounts	1,183.30	1,183.30
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	20,971.20	20,636.96
38 Contingent liabilities	1,189.98	1,131.47
39 Non performing loans & advances	17,126.25	17,180.80
40 Allowances for probable losses	14,235.67	14,193.72
41 Other non performing assets	142.97	148.67
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	15.5%	15.5%
(ii) Non performing loans to total gross loans	18.7%	18.9%
(iii) Gross loans and advances to total deposits	95.0%	95.9%
(iv) Loans and Advances to total assets	56.2%	57.5%
(v) Earning Assets to Total Assets	78.3%	75.8%
(vi) Deposits Growth	1.7%	-17.0%
(vii) Assets growth	6.6%	-14.3%

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

	Current Quarter 31ST MARCH 2019	Comparative Quarter (Previous Year) 31ST MARCH 2018	Current Year Cumulative 31ST MARCH 2019	Comparative Year (Previous Year) Cumulative 31ST MARCH 2018
1 Interest Income	4,896.47	5,926.42	4,896.47	5,926.42
2 Interest Expense	1,469.81	1,469.45	1,469.81	1,469.45
3 Net Interest Income (1 minus 2)	3,426.67	4,456.97	3,426.67	4,456.97
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	41.95	554.40	41.95	554.40
6 Non Interest Income:	741.16	870.83	741.16	870.83
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	45.69	29.95	45.69	29.95
6.2 Fees and Commissions	442.11	646.80	442.11	646.80
6.3 Dividend Income	19.15	19.15	19.15	19.15
6.4 Other Operating Income	234.21	194.88	234.21	194.88
7 Non Interest Expenses:	3,793.63	4,998.40	3,793.63	4,998.40
7.1 Salaries and Benefits	2,052.69	1,862.60	2,052.69	1,862.60
7.2 Fees and Commission	-	132.93	-	132.93
7.3 Other Operating Expenses	1,740.93	2,102.87	1,740.93	2,102.87
8 Operating Income/(Loss)	334.24	299.00	334.24	299.00
9 Income Tax Provision	-	-	-	-
10 Net Income (Loss) After Income Tax	334.24	299.00	334.24	299.00
11 Other Comprehensive Income (expense)	-	-	-	-
12 Total comprehensive Income/(Loss) for the year	334.24	299.00	334.24	299.00
13 Number of Employees	218	205	218,000	205,000
14 Basic Earnings Per Share	4.93	4.41	4.93	4.41
15 Number of Branches	8	8	8	8
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.99%	0.79%	1.0%	0.79%
(ii) Return on Average Shareholders' Fund	6.38%	4.58%	6.4%	4.58%
(iii) Net Interest Expense to Gross Income	67.27%	60.29%	67.3%	60.29%
(iv) Net Interest Income to Average Earning Assets	13.20%	14.21%	13.2%	14.21%

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

	Current Quarter 31ST MARCH 2019	Previous Quarter 31ST MARCH 2018	Current Year Cumulative 31ST MARCH 2019	Comparative Year (Previous Year) Cumulative 31ST MARCH 2018
I. Cash flow from operating activities:				
Net Income/(Loss)	334.24	299.00	334.24	299.00
Adjustments for:				
- Impairment/Amortization	414.45	(450.81)	414.45	987.00
- Net change in Loans and Advances	543.69	737.72	543.69	(2,455.85)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(2,181.96)	4,353.11	(2,181.96)	(6,884.76)
- Net change in Other Liabilities	1,745.72	3,544.10	1,745.72	798.22
- Net change in Other Assets	(647.36)	1,888.34	(647.36)	538.88
- Tax Paid	-	-	-	-
- Others (S&P)	157.72	817.31	157.72	(517.48)
Net cash provided (used) by operating activities	758.82	2,785.72	758.82	(6,790.16)
II. Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(110.67)	(17.03)	(110.67)	-
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (Purchase of Intangible Assets)	-	(124.22)	-	-
Net cash provided (used) by investing activities	(110.67)	(141.25)	(110.67)	-
III. Cash flow from financing activities:				
Repayment of Long-term Debt	(214.70)	(845.70)	(214.70)	(454.16)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	(250.00)	(500.00)	(250.00)	204.16
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	(464.70)	(1,445.70)	(464.70)	(250.00)
IV. Cash and Cash Equivalents:				
Net Increase (Decrease) in Cash and Cash Equivalents	183.44	1,198.77	183.44	(7,040.16)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	12,158.52	10,959.75	12,158.52	20,488.38
Cash and Cash Equivalents at the end of the Quarter/Year	12,341.96	12,158.52	12,341.96	13,448.22

Fungua akaunti uweze kujikopesha Piga *150*85# Kujisajili

Kufungua akaunti BURE
Feida hadi asilimia 10%
Mkopo hadi asilimia 80%
Gharamu za wendeshaji BURE

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

	(Amounts in million shillings)					
	Share Capital	Share premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others
Current Year 2019						
Balance as at the beginning of the year	16,956.97	4,104.05	(1,607.37)	-	764.36	476.34
Profit for the year	-	-	334.24	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transfers with reserves	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Share	-	-	-	-	-	-
Balance as at the end of the current period	16,956.97	4,104.05	(1,273.13)	-	764.36	476.34
Previous Year 2018						
Balance as at 1st January 2018:	16,956.97	4,104.05	(2,548.80)	6,961.74	668.31	476.34
Profit for the year	-	-	299.00	-	-	-
Other Comprehensive Income	-	-	-	-	-	-
Transfers with reserves	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-
Share	-	-	-	-	-	-
Balance as at the end of the Previous period	16,956.97	4,104.05	(1,607.37)	-	764.36	476.34

MINIMUM DISCLOSURES OF CHARGES AND FEES

No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP
1	(a) Required minimum opening balance		
	Current account	100,000	100
	Personal Saving account	20,000	10
	Student account	5,000	n/a
	Young Saver account	5,000	n/a
	Joint account	100,000	100
	Instant account opening	5,000	n/a
	(b) Monthly service fee/breakdown per customer type		
	Current account	10,000	10
	Saving account	2,000	1.2
	Student account	free	n/a
	Young saver account	free	n/a
	Joint account	2,000	1.2
	(c) Cheque withdrawal over the counter	free	free
	(d) Fees per ATM withdrawal	1,300	n/a
	(e) ATM mini statement	200	n/a
	(f) Interim statement per page		
	Current account	3,000	3
	Saving account	1,200	1.2
	(g) Periodic scheduled statement	1,200	1.2
	(h) Cheque book	500 per leaf	0.5 per leaf
	(i) Dishonoured cheque	1% of value min. 30,000 max. 300,000	1% of value min. 30 max. 300
	(j) Certificate of balance	25,000	25
	(k) Counter cheque	40,000	40
	(l) Stop payment	25,000	25
	(m) Standing Order	free	free
	(n) Balance enquiry at banking hall	1,000	1
	(o) New ATM card issuance	8,000	n/a
	(p) ATM card renewal or replacement (indicate costs for different card type)	10,000	n/a
	(q) Overdrawn account interest charge	2.25% per month	n/a
	(r) Unarranged overdraft (penalty)	2.25% per month	n/a
	(s) Interbank transfer	10,000	50
	(t) Bill payments through ATM	free	n/a
	(u) Deposit fee	free	free
	(v) Inward cheque clearing	6,000	6
	(w) Outward cheque clearing	12,000	12
	(x) Special cheque clearing	50,000	50
2	Internet banking		
	(a) Registration	free	free

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Sky the limit for vegetable growers to improve quality of their harvests

IMPROVED vegetable cultivation in Tanzania helps farmers as well as consumers. It means quality but affordable vegetables for the population throughout the year and a higher income for growers.

Demand for vegetables in Tanzania is growing with the increasing population. Another fact is that an increasing number of people are living in cities. This makes that more and more people in the cities depend for their vegetables on the delivery of vegetables to the cities.

This increasing demand is a positive development for the growers because for them vegetable cultivation is an important source of income. And the traditional merchants and - upcoming - supermarkets wish to meet the increasing demand. Especially the upcoming supermarkets are demanding farmers to supply vegetables of a constant quality throughout the year.

However, growers find it difficult to meet the demands of the supermarkets. Their cultivation methods result in vegetables of variable quality. Another fact is that they cannot supply throughout the year because they are usually not working according to plan but they depend on the rainy season.

We believe that for good yields experts should help farmers to improve their cultivation methods. This already starts with the raising of planting stock. Farmers are sowing vegetables on small plots of land and then transplant the seedlings to the open field. Vegetable farming is one area of farming in central Tanzania that is capable of bringing quick and considerable money to small-scale farmers especially when done during the dry season.

Farmers in Ihumwa area on the outskirts of Dodoma Municipality, who deal in vegetables, including fruits say it is a money spinner that can help the Tanzanian economy out of the present economic recession bedevilling the country.

The vegetables involved are fruity

or leafy. Fruity vegetables include paw paw, pineapples, tomatoes and peppers, among others, while leafy vegetables include lettuce, cabbage, spring onions, and the likes.

The farmers say vegetable was best planted in the dry season, adding that when it was done during such a time, one was assured of steady income through seasons.

According to them, vegetable farming is one of the easiest agricultural engagements as they are always in high demand all year round, saying vegetable farming contained short seasons and was very lucrative because the period was unlike what one spent cultivating other crops, and a fast money making business that needed less amount of capital investment. Farmers have had no regrets venturing into vegetable farming, stressing that the business had high rewards and was stress free if well managed.

We therefore commend the World Relief—an international relief and development agency for constructing rain-harvesting structures in the area which were being used for irrigation purposes in the area, taking into account that Dodoma is one of the driest regions in Tanzania.

We are told that farmers in the area used to grow vegetables during the rainy season only, but it was impossible for Dodoma residents to do farming during the dry season.

Now many people were engaging in vegetable farming because of the availability of markets compared to other crops we are calling for farmers to venture into it considering the meagre start-up capital required.

More importantly we ought to encourage youth to venture in vegetable farming as it was the best crop in Dodoma because of its ready market as many people were eyeing the booming market in the country's commercial capital, Dar es Salaam.

Authorities in Dodoma should ensure that vegetable farming in the area remained a 'game-changer' for women and youth.



Why has Africa failed to industrialise?

AT no point in recent history have calls for Africa to industrialise been stronger than they have been lately. Across the continent, industrialization is arguably the most talked about subject among policymakers. So why has action on the ground failed to move the needle on this important development marker?

Industrialisation has been a campaign promise across the African continent, with its acknowledged ability to bring prosperity, new jobs and better incomes for all. Yet the continent is less industrialised today than it was four decades ago.

In fact, the contribution of Africa's manufacturing sector to the continent's gross domestic product actually declined from 12 per cent in 1980 to 11 per cent in 2013, where it has remained stagnant over the past few years, according to the UN Economic Commission for Africa (ECA).

The Economist Intelligence Unit, a British business research group, reckons that Africa accounted for more than 3 per cent of global manufacturing output in the 1970s, but this percentage has since halved. It warns that Africa's manufacturing industry is likely to remain small throughout the remainder of this decade.

High commodity prices triggered by China's seemingly insatiable appetite for natural resources have fueled rapid economic growth in Africa since the 1990s. Many thought the boom would revive Africa's waning manufacturing industry.

Yet to the dismay of analysts, it failed to live up to expectations. Instead of using the windfall to set up or stimulate manufacturing industries, African countries—with a few exceptions—wasted the money on non-productive expenditures. Ghana and Zambia, for instance, used profits from the commodity bonanza to solve short-term domestic problems, such as by increasing salaries for civil servants.

Now falling commodity prices and a cooling Chinese economy have conspired to expose the myth of the 'Africa Rising' story line. The International Monetary Fund estimates that growth in 2016 will fall below 4 per cent, which The Economist, a UK-based publication, warns will lead "many to fret that a harmful old pattern of commodity-driven boom and bust in Africa is about to repeat itself."

Had African leaders heeded advice from experts and pumped profits from the commodity boom into stimulating manufacturing companies, the results could have been different. So what are the options for Africa

over the next few years? This was the question policymakers and economic experts wrestled with in Addis Ababa, Ethiopia, early this year at the launch of "Economic Report on Africa 2016: Greening Africa's Industrialization," published by the ECA. Their conclusion was unanimous: the only viable option is to industrialize.

During the discussions that ensued, experts agreed that one of the main reasons for Africa's slow industrialization is that its leaders have failed to pursue bold economic policies out of fear of antagonizing donors. As it were, the strongest criticism of this policy vacuum came not from the debate in Addis Ababa, but from the op-ed pages of The Financial Times, a British daily.

"Africa stands on the cusp of a lost opportunity because its leaders—and those who assess its progress in London, Paris and Washington—are wrongly fixated on the rise and fall of GDP and foreign investment flows, mostly into resource extraction industries and modern shopping malls," said Kingsley Moghalu, a former deputy governor of the Central Bank of Nigeria. In a forcefully argued op-ed, he implored African countries to "reject the misleading notion that they can join the West by becoming post-industrial societies without having first been industrial ones."

Ha-Joon Chang, an economist at the University of Cambridge and the co-author of a recently released ECA publication, "Transformative Industrial Policy for Africa," shares this opinion. He calls for "policy imagination"—creativity in crafting policies—and urges African policymakers to avoid being bound to any single theoretical policy. "African countries need to have the self-confidence to develop alternative policies and stick to them," he told the Addis Ababa gathering.

Asia's development of its industries is instructive: state-led development policies were responsible for lifting the region's economies out of poverty during the late 20th century—a point Moghalu clearly recognizes. He insists "governments must lead the way, with a firm hand on the wheel and by setting policy that creates an enabling environment for market-based growth that creates jobs." This, the former central bank deputy governor is quick to clarify, is "not an argument for a heavy-handed statist approach that would choke productivity and stifle competition." Alluding to one of the lessons from the 2008 global financial crisis, Moghalu is adamant: "Markets must work for society and not the other way round." He points to Ethiopia

and Rwanda as notable examples of how Africa could industrialize its economies.

Adeyemi Dipeolu, an economic adviser to Nigeria's Vice President Yemi Osinbajo, shares this view. He told participants at the report launch in Addis Ababa that African policymakers are "hesitant to take alternative policies for fear of dictates and conditionalities of the West."

Yet The Economist sees things differently. In its analysis of why Africa has failed to industrialize, it observes that while many countries deindustrialize as they grow richer, "many African countries are deindustrializing while they are still poor...partly because technology is reducing the demand for low-skilled workers."

Another reason, says the magazine, is that weak infrastructure—lack of electricity, poor roads and congested ports—drives up the cost of moving raw materials and shipping out finished goods. But the publication acknowledges that Africa's "favourable demography, rising urbanization and extensive agricultural resource base underscore the potential of the region's manufacturing industry."

Many experts have called on Africa to practice "so-called sophisticated or smart protectionism"—that is, to impose temporary tariffs to shield budding industries from the negative effects of cheap imports—as part of its strategy to industrialize. In the book, "Bad Samaritans: The Myth of Free Trade and the Secret History of Capitalism," Chang, whom The Financial Times describes as "probably the world's most effective critic of globalization," argues that rich countries have historically relied on protectionist approaches in their quests for economic dominance.

In its review of the book, The Publishers Weekly, a US-based news magazine on book publishing, says rich nations that "preach free market and free trade to the poor countries in order to capture larger shares of the latter's markets and to pre-empt the emergence of possible competitors are Chang's bad Samaritans."

Moghalu is one of many African policymakers who support smart protectionism, making the case that it's not only necessary but can be pursued using the rules set by the World Trade Organization (WTO), a UN body that makes rules and mediates trade disputes among nations.

The ECA has given the same advice, maintaining that African countries can legitimately pursue smart protectionism as practiced by the West. "All countries that have industrialized

started with degrees of protectionism," says Carlos Lopes, the ECA executive secretary, adding, "But we cannot practice crude protectionism anymore we are engaged in a global debate that includes trade negotiations." He explains that "if we have to make the rules work for Africa, that basically means smart protectionism."

As if to prove the point that rich nations are indeed practising protectionism, the WTO reported in June 2016 that there is a rapid increase in trade restrictive or protectionist measures by the world's leading economies that make up the G20 group. Between mid-October 2015 and mid-May 2016, the report says, G20 economies had slapped 145 new trade-restrictive measures at an average rate of 21 new measures per month, "a significant increase compared to the previous reporting period at 17 per month."

Ethiopia, Rwanda and to a lesser extent Tanzania have proved adept at navigating the bumpy path to industrialization. The common thread among them is that they have embraced policies that target and favour their own manufacturing industries. In addition to pursuing what experts call a "developmental state model," under which governments control, manage and regulate economies, they have adopted investor-friendly policies. And most importantly, they have shown a commitment to and ownership of these policies. State control over economic policies appears to have contributed to less corruption in Ethiopia and Rwanda.

Since 2006, Ethiopia's manufacturing sector has expanded by an annual average of more than 10%, albeit starting from a very low base, partly because it has courted foreign investors, notes The Economist. "We approached Holland's horticultural firms, China's textile and leather firms and Turkey's garment firms [to invest in Ethiopia]. Now we're bringing in German and Swiss pharmaceuticals," says Arkebe Oqubay, author of "Made in Africa: Industrial Policy in Ethiopia," who is also a minister and a senior adviser to Prime Minister Hailemariam Desalegn.

Ethiopia is leading by example. It has shown industrialization can happen in Africa. What the continent needs is political commitment and the audacity to implement the right policies, even in the face of strong external opposition. "For capitalism to work for Africa, just as it has for China and much of East Asia, public policymakers must shake off the shackles of orthodoxy," says Moghalu.

Measles is doubtless highly contagious, but laxity on prevention is inexcusable

MEASLES is a highly contagious infectious disease caused by the measles virus. Symptoms usually develop 10-12 days after exposure to an infected person and last 7-10 days. Initial symptoms typically include fever, cough, runny nose, and inflamed eyes. Small white spots known as Koplik's spots may form inside the mouth two or three days after the start of symptoms.

A red, flat rash which usually starts on the face and then spreads to the rest of the body typically begins three to five days after the start of symptoms. Common complications include diarrhoea, middle ear infection and pneumonia. Less commonly seizures, blindness, or inflammation of the brain may occur. Other names include morbilli, rubeola, red measles, and English measles.

Measles is an airborne disease which spreads easily through the coughs and sneezes of infected people. It may also be spread through contact with saliva or nasal secretions. Nine out of ten people who are not immune and share living space with an infected person will be infected.

Measles affects about 20 million people a year, primarily in the developing areas of Africa and Asia.

In the first three months of this year, the World Health Organization reports that the number of measles cases has tripled over what it was last year. In Africa, the situation is worse. Africa saw a 700-percent increase compared to last year.

Dr. Anthony Fauci heads the research on infectious diseases at the National

Institutes of Health. The National Institutes of Health warns that a decline in measles vaccination is causing a preventable global resurgence of this often deadly disease, including in the U.S.

One in ten children who get infected with measles will get an ear infection that could cause deafness. One-and-twenty would get pneumonia. One in a thousand would get brain swelling, what we call encephalitis, and one to three per thousand would die. To say that measles is a trivial disease is completely incorrect.

Dr. Walter Orenstein at the Emory University Vaccine Centre has spent his life working to end measles. He says the complications are worse in poor countries.

"You start off with children who are already at greater risk. They may be malnourished. They may have compromised immune systems. They may be underweight and may have no access to health care so measles is a big killer," Orenstein said.

You have a 90 per cent chance of getting measles if you haven't been vaccinated and you come in contact with someone who has it. Dr. Rebecca Martin, heads the CDC's centre for global health. She is working to rid Africa of measles.

"It is very infectious. It will find everybody who is not protected against measles," Martin said. The solution is to get two doses of the measles vaccine. That may mean educating parents about both the disease and the vaccine. Equally important is making vaccination a priority of health systems worldwide.



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Digitisation of agri-business to spur rapid growth of agriculture sector

By Smart Money Reporter

COMMISSIONING of an Agricultural Trade Information System (ATMIS) in the country will spur rapid growth of the economy as farmers, agro-dealers, regulators and consumers interact easily online.

TradeMark East Africa's Country Director, John Ulanga said ATMIS is a powerful digital platform that brings together all agriculture stakeholders including experts in the field and markets for commodities.

"Digitization of the agriculture sector will contribute towards rapid economic growth in the East African region because it will provide access of our commodities to the regional market," Ulanga said while opening training of stakeholders on the how to use ATMIS in Dar es Salaam this week.

He said among other things, the platform will be used by Ministry of Agriculture and Cooperatives to issue permits for various goods and services but also allow farmers and agro-dealers pay fees and commission online.

Ulanga further noted that TMEA has invested in the development of the digitised system to ease trade barriers related to agro-produce hence facilitating domestic and intra-regional trade in East African Community.

The TMEA chief said due to its strategic location with access to the ocean and serving six landlocked countries, Tanzania has huge potential to exploit the region's agro-produce market but so far very little has been achieved due to manual system of doing business.

"Digitization of the agriculture sector will also open up new markets in the region as online interaction is efficient compared to



A senior official from Ministry of Agriculture, Mdili Katemani who is a trainer of ATMIS making a presentation to stakeholders during a meeting to introduce the digitized agro-produce system in Dar es Salaam earlier this week. Photo: courtesy of TMEA.

manual system," Ulanga underlined. TMEA has so far spent billions of shillings to improve trade facilities at Dar es Salaam port, remove non-tariff barriers in EAC, build capacity of the private sector and improve efficiency of regulatory bodies.

"We invested 60bn/- in improving Dar es Salaam port, establishment of one stop border post and Tanzania Revenue Authority system harmonization choked 53bn/- while 2bn/- has been invested in Tanroads infrastructure," he added.

The donor funded aid-for-trade not-for-profit institution also spend 2.5bn/- to finance a review of the country's trade and investment policy; initial development of a quality policy as well as that of international trade including World Trade Organization

trade pacts incorporation.

TMEA has also worked with private sector associations, chambers of commerce and cross border traders to build their members capacity to exploit regional markets and contribute to rapid economic growth.

Among such institutions include East African Business Council, Tanzania Private Sector Foundation, Tanzania Chamber of Commerce Industry and Agriculture and Tanzania Horticultural Association.

Speaking at the same meeting, a senior official from Ministry of Agriculture, Mdili Katemani said ATMIS will help the ministry speed up processing of permits for commodity exports, issuance of sanitary and phytosanitary certificates while allowing payment also to be done online.

"We thank TradeMark for this investment that will contribute towards growth of agribusiness and the economy," Katemani said whole urging stakeholders to actively make use of the platform to improve efficiency.

COMMITTED TO PLAYING OUR PART IN TANZANIA'S INDUSTRIALISATION DRIVE

At Stanbic Bank Tanzania, we take immense pride in the role we are playing in the country's industrialisation drive. We make use of our local insight, our extensive African presence and strong global links, to offer our Tanzanian corporate clients and the Government, expert insights and a variety of products. We are focused on linking our clients with strategic opportunities for growth and expansion.

#morethanabank

Sarah Mkiramweni
Manager Investment Banking Tanzania

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THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF WORKS, TRANSPORT AND COMMUNICATION

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27.04.2019

NOTICE TO THE PUBLIC

- The general public is hereby notified that there will be a movement of special load from **DAR to KAGERA** by vehicle with registration number(s)
- T 794 DFQ / T 394 ADH of **S.S.F CO.LTD** The journey is scheduled to start on **02/05/2019**:
- Special load dimensions:
Length - 21.0 m
Width - 3.24 m
Height - 5.20 m
- Route From **DAR to KAGERA** via **MWENDAKULIMA** Travelling time will be only day time (06:30 am-06:00 pm)

We regret for any inconvenience caused.

LEGAL AND HUMAN RIGHTS CENTRE
LHRC
KITUO CHA SHERIA NA HAKI ZA BINADAMU

SHINDANO LA KUANDAA INSHA KUHUSU HAKI ZA WATOTO

KUELEKEA MAADHIMISHO YA SIKU YA MTOTO WA AFRIKA DUNIANI AMBAYO HUADHIMISHWA JUNI 16 KILA MWAKA NA SIKU YA KUPINGA AJIRA KWA WATOTO AMBAYO HUADHIMISHWA JUNI 12 KILA MWAKA, KITUO CHA SHERIA NA HAKI ZA BINADAMU KINAALIKA WANAFUNZI WA KIDATO CHA KWANZA NA PILI KUSHIRIKI KWENYE SHINDANO LA INSHA KWA MWAKA 2019.

MADA: UTAMWAMBIA NINI RAIS WA JAMHURI YA MUUNGANO WA TANZANIA KUHUSU HAKI ZA WATOTO NCHINI TANZANIA?

Insha ielezee mambo makuu yafuatayo:

- Haki za Watoto
- Changamoto zinazowakumba watoto na
- Mapendekezo katika kutatua changamoto hizo.

ZAWADI KWA WASHINDI

- Mshindi wa 1 - 3 atapata nafasi ya kutembelea ofisi mbalimbali na kujifunza masuala ya uongozi pamoja kupata vifaa vya shule, tuzo kwa ajili ya shule, tuzo binafsi, kushiriki Bunge la Watoto pamoja na kushikilia ofisi ya uongozi kwa siku.
- Mshindi wa 4 - 10 watapata vifaa vya shule kwa muda wa masomo pamoja na kushiriki Bunge la Watoto.

KUHUSU LHRC
Kituo cha Sheria na Haki za Binadamu (LHRC) ni shirika lita la kibinadamu, wala la kujitengezea haki zinakaa maji jamaa haki na uwanja. LHRC ilianzishwa mwaka 1995 kwa lengo la kusituzia haki za watanzania kuyezwa kuinda, kukua na kutotoka haki za binadamu na utawala bora.

MAMBO YA KUZINGATIA
Maneno yasizidi 1500
Jina la Mwanafunzi, Kidato, Jinsia, Umri, Jina la Shule, Wilaya, Mkoa
Jina la Mwalimu wa Taaluma
Namba ya Simu ya Mwalimu wa Taaluma

INSHA ITUMWE KATIKA ANUANI IFUATAYO
Kituo cha Sheria na Haki za Binadamu
S.L.P. 75254, Kijitonyama
Dar es Salaam, Tanzania
au barua pepe
@info@humanrights.or.tz

MWISHO WA KUTUMA INSHA NI MEI 31, 2019

www.humanrights.or.tz

We invested 60bn/- in improving Dar es Salaam port, establishment of one stop border post and Tanzania Revenue Authority system harmonization choked 53bn/- while 2bn/- has been invested in Tanroads infrastructure





Minister of State in Prime Minister's Office responsible for Policy, Parliament, Labour, Youth, Employment and Persons with Disabilities, Jenista Mhagama (R) hands over a trophy and certificate to Tanzania Cigarette Public Limited Company's People and Culture Associate, Abel Chinoga, after being named as winner by Occupational Safety and Health Administration (OSHA) in Mbeya at the weekend. Photo: courtesy of TCC.

OSHA award for safety goes to TCC after over 2k days without accident

By Smart Money Reporter

AN Award for Occupational Safety and Health (AOSH) has been given to Tanzania Cigarette Public Limited Company (TCC) after clocking 2,664 days without any accident and injury at its factory in Dar es Salaam.

Speaking in Mbeya city this week after awarding TCC with the award which it won in the manufacturing sector, Occupational Safety and Health Authority, acting Chief Executive Officer, Hadija Mwenda said TCC displayed commendable safety in its manufacturing business.

"Issues to do with health and safety at work are very important because they cut across every sector being in the formal or informal sector," Mwenda said during a ceremony to mark, 'World Day for Health and Safety at Work'.

She pointed out that employers have an obligation to ensure that they workplaces are well equipped with safety equipment while employees are sensitized on safeguarding their safety. "I call upon employers, employees and the public in general to ensure they follow the health and safety standards set by the government," she urged.

Speaking at the same event, Minister of State in Prime Minister's Office responsible for Policy, Parliament, Labour, Youth, Employment and Persons with Disabilities, Jenista Mhagama commended TCC for the impressive record.

"All manufacturers and other employers need to emulate TCC's example in keeping workplaces safe and healthy," Mhagama noted.

The cigarettes manufacturer's Environment, Health and Safety Supervisor, Protas Kangalawe and People and Culture Associate, Abel Chinoga said their safety record was propelled by TCC's holding company, Japan Tobacco International (JTI).

"From JTI we adopted 'Wesafe' which is aimed at ensuring the safety of employees right from when they leave home to work and back home," Kangalawe said. He further stated that TCC believes in effective health and safety management that goes well beyond complying with legislation.

"Our company's environmental health and safety standards often go beyond legal requirements and TCC's scope extends beyond their employees to cover contractors on sites and visitors at their premises," Kangalawe added.

With regards to the OSHA exhibition, he said they were able to exhibit a number of personal protective equipment used by its employees to minimize accidents in the workplace as the company implements the government's industrialization drive.

"Having no LTIs (Lost Time Injuries) for seven consecutive years denotes that the safety culture is well entrenched at TCC," Kangalawe stressed.

On his part, Chinoga seconded Kangalawe's observation that TCC won the award because as a company, it has gone an extra mile in not just investing in employees' physical health but also in mental and psychological health.

"TCC believes that it is not enough to only provide employees with personal protective equipment but that they should also be trained regularly and reminded on the dangers of not using the equipment," he said.

On mental and psychological health, he said the company has been using professional psychologists to talk to employees on the dangers of stress and depression and assisting those who require psychological support.

Kenya's crude oil to hit global market this year

NAIROBI

KENYAN crude oil could test the global markets before the end of this year, latest developments indicate, as stocks of the commodity continue to pile up at a storage facility in the port city of Mombasa.

In its latest operational update for the period January 1-April 25, 2019, British firm-Tullow Oil plc (Tullow), says the first export cargo is expected in the third quarter of 2019, even as exploration and drilling intensifies in the Turkana region.

This comes as the Early Oil Pilot Scheme continues to truck 600 barrels of oil per day (bopd) to Mombasa, where 80,000 barrels of oil are being stored ahead of export. The crude oil from the Turkana oil fields is being stored at the defunct Kenya Petroleum Refineries Ltd (KPRL) (refinery)

facility at Changamwe, Mombasa.

"Following receipt of regulatory authority approval, which is expected shortly, production will be increased to 2,000 bopd, with the first export cargo expected in the third quarter of 2019," the firm notes.

Tullow has been searching for buyers of Kenya's small-scale crude petroleum exports since last year ahead of the first shipment, with a number of unnamed potential buyers said to have expressed interest. "Tullow has begun to market Kenya's low-sulphur oil ahead of the first lifting with initial market reactions being very positive," Tullow said in a recent statement.

Petroleum Principal Secretary Andrew Kamau had earlier revealed that buyers from Europe, India and China had expressed interest Kenya's crude oil, though the government remains mum on the exact potential buyers.

Tigo introduces WhatsApp platform for instant customer query handling

By Francis Kajubi

SUBSCRIBERS of Tigo Tanzania Limited can now make use of a special WhatsApp group number to lodge various queries and get instant responses other than going through normal customer care desks.

The company's Head of Customer Care, Mwangaza Matotola said in Dar es Salaam this week after the launch of the platform, that Tigo customers will experience personalized real time responses to their inquiries.

"The WhatsApp channel is particularly the most powerful customer channel on the market in today's digital life. We have seen an opportunity that we can't hesitate to use as we seek closer connection with our customers wherever they are in a private and secured model," Matotola said.

She asserted that on top of its existing digital customer touch points such as Facebook, Instagram and Twitter, the WhatsApp channel is open to all subscribers of the company across the country. "A customer will not only be able to express himself through chats, but will also be able to share pictures by sending them to the provided WhatsApp special number in the form of screenshot on raised concerns and receive feedback instantly," explained Matotola.

PUBLICATION OF FINANCIAL STATEMENTS

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



BARCLAYS BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019 (Amounts in Million shillings)

A. ASSETS	CURRENT QUARTER 31/03/2019	PREVIOUS QUARTER 31/12/2018
1. Cash	22,165	27,363
2. Balances with Bank of Tanzania	68,305	186,614
3. Investment in Government Securities	149,798	125,143
4. Balances with other Banks and financial Institutions	155,026	90,836
5. Cheques and items for clearing	581	1,091
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	-	-
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	456,494	459,667
12. Other Assets	24,998	20,024
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	20,021	20,980
16. TOTAL ASSETS	897,389	931,718
B. LIABILITIES	CURRENT QUARTER 31/03/2019	PREVIOUS QUARTER 31/12/2018
17. Deposits from Other Banks and financial Institutions	68,046	125,252
18. Customer Deposits	644,111	605,690
19. Cash Letter of Credit	36,747	68,032
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	39	24
23. Accrued Taxes and Expenses Payable	4,430	3,921
24. Acceptances Outstanding	-	-
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	3,388	3,697
27. Other liabilities	16,480	2,740
28. Borrowings	15,103	15,133
29. TOTAL LIABILITIES	788,345	824,489
30. NET ASSETS/(LIABILITIES) (16 minus 29)	109,044	107,229
C. SHAREHOLDERS' FUNDS	CURRENT QUARTER 31/03/2019	PREVIOUS QUARTER 31/12/2018
31. Paid up share capital	8,527.0	85,270
32. Capital Reserves	76	76
33. Retained Earnings	(13,293)	(18,845)
34. Profit/(Loss) Account	2,804	6,030
35. Other Capital accounts	34,186	34,698
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	109,044	107,229
38. Contingent Liabilities	154,772	131,148
39. Non performing loans & advances	15,859	15,405
40. Allowance for probable losses	22,119	20,259
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS	CURRENT QUARTER 31/03/2019	PREVIOUS QUARTER 31/12/2018
(i) Shareholders Fund to total assets	11.9%	11.5%
(ii) Non performing loans & advances to total gross loan	3.3%	3.2%
(iii) Gross loans advances to total deposits	70.7%	71.3%
(iv) Loans and Advances to total assets	49.9%	49.3%
(v) Earning Assets to Total Assets	83.2%	71.1%
(vi) Deposits Growth	1.1%	9.3%
(vii) Assets growth	-0.7%	26.9%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2019 (Amount in million shillings)

	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	GENERAL PROVISION RESERVE	OTHERS	TOTAL
Current year							
Balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	2,804	-	-	-	2,804
Other Comprehensive Income	-	-	-	-	-	(511)	(511)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(478)	-	-	-	(478)
Balance as at the end of the current period (31-March-19)	115,270	76	(10,489)	-	4,559	(372)	109,044
Previous Year							
Balance as at the beginning of the year (1-Jan-18)	100,270	76	(6,610)	2,329	3,250	-	99,316
Profit for the year	-	-	4,944	-	-	-	4,944
Other Comprehensive Income	-	-	-	-	-	389	389
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(14,208)	-	-	-	(14,208)
Balance as at the end of the current period (31-March-18)	100,270	76	(15,874)	2,329	3,250	389	90,441

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2019

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

Name	Signature	Date
Abdi Mohamed Managing Director	April 23, 2019
Obedi Laiser Chief Financial Officer	April 23, 2019
George Binde Chief Internal Auditor	April 23, 2019

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

Name	Signature	Date
Simon Mponji Chairman	April 23, 2019
Dr. Suleiman Mohamed Director	April 23, 2019



PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2019

(Amounts in million shillings)		
	31 March 2019	31 December 2018
A. ASSETS		
1 Cash	8,509	8,864
2 Balances with Bank of Tanzania	10,398	20,732
3 Investment in government securities	-	-
4 Balances with other banks and financial institutions	2,049	2,049
5 Cheques and items for clearing	79	57
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank loans receivable	8,500	6,693
10 Investment in other securities	-	-
Loans, advances and overdrafts (Net of allowances for probable losses)	79,814	91,376
12 Other assets	14,589	15,060
13 Equity investments	-	-
14 Underwriting accounts	-	-
15 Property, plant and equipment (net)	2,799	3,037
16 TOTAL ASSETS	126,937	147,868
B. LIABILITIES		
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	84,077	95,421
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	3,215	2,867
24 Acceptances outstanding	-	-
25 Inter branch float items	-	-
26 Unearned income and other deferred charges	4,318	4,453
27 Other liabilities	4,299	4,017
28 Borrowings	-	9,494
29 TOTAL LIABILITIES	95,909	116,252
30 NET ASSETS / (LIABILITIES) (16 minus 29)	30,988	31,616
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	40,000	40,000
32 Deposits for shares	-	-
33 Retained Earnings	(9,097)	(8,304)
34 Profit/(Loss) account	(627)	(953)
35 General Provision Reserve	712.45	873
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	30,988	31,616
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' funds to total assets	24.42%	21.38%
(ii) Non performing loans to total gross loans	20.91%	18.08%
(iii) Gross loans and advances to total deposits	117.19%	117.05%
(iv) Loans and advances to total assets	62.90%	61.80%
(v) Earning assets to total assets	69.60%	66.32%
(vi) Deposits growth	-11.89%	-11.45%
(vii) Assets growth	-14.18%	-9.38%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2019

(Amounts in million shillings)				
	Current Quarter	Comparative Quarter	Current Year	Comparative Year
	31 March 2019	31 March 2018	31 March 2019	31 March 2018
1 Interest income	8,580	13,407	8,580	13,407
2 Interest expense	(1,549)	(3,663)	(1,549)	(3,663)
3 Net Interest Income	7,031	9,744	7,031	9,744
4 Bad debts written-off	-	-	-	-
5 Impairment losses on loans and advances	(1,319)	(2,501)	(1,319)	(2,501)
6 Non-Interest Income:	512	647	512	647
6.1 Foreign currency dealings and translation gains/(losses)	33.8	18	34	18
6.2 Fees and commissions	318.1	411	318	411
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	159.8	217	159.8	217
7 Non Interest expenses:	(7,120)	(9,344)	(7,120)	(9,344)
7.1 Salaries and benefits	(3,428)	(4,483)	(3,428)	(4,483)
7.2 Fees and commission	(298)	(352)	(298)	(352)
7.3 Other operating expense	(3,393)	(4,508)	(3,393)	(4,508)
8 Operating Income/(Loss)	(896)	(1,453)	(896)	(1,453)
9 Income tax provision	269	436	269	436
10 Net Profit/(Loss) after income tax	(627)	(1,017)	(627)	(1,017)
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 Total comprehensive Income/(Loss) for the year	(627)	(1,017)	(627)	(1,017)
13 Number of employees	410	677	410	677
14 Basic Earnings Per Share	(63)	(102)	(63)	(102)
15 Number of branches	9	13	9	13

SELECTED PERFORMANCE INDICATORS

	2019	2018	2019	2018
	Q1	Q1	YTD	YTD
(i) Return on average total assets	-1.9%	-2.0%	-1.9%	-2.0%
(ii) Return on average ordinary shareholders' funds	-8.2%	-12.1%	-8.2%	-12.1%
(iii) Non Interest expense to gross income	78.3%	78.3%	78.3%	78.3%
(iv) Net Interest income to average earning assets	30.0%	26.9%	30.0%	26.9%

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED ON 31ST MARCH 2019

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Deposit for shares	Total
Current period up to 31st March 2019							
Balance as at the beginning of the year	40,000	-	(9,257)	-	873	-	31,616
Profit/(Loss) for the year	-	-	(627)	-	-	-	(627)
Other Comprehensive Income	-	-	-	-	-	-	-
Transfers to Share Capital	7,000	-	-	-	-	-	7,000
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	160	-	(160)	-	-
Others - (IFRS-9)	-	-	-	-	-	-	-
Balance as at 31st March 2019	40,000	-	(9,724)	-	712	-	30,988
Previous Year-period up to 31st December 2018							
Balance as at the beginning of the year	33,000	-	(4,078)	-	1,359	-	30,281
Profit/(Loss) for the year	-	-	(953)	-	-	-	(953)
Other Comprehensive Income	-	-	-	-	-	-	-
Transfers to Share Capital	7,000	-	-	-	-	-	7,000
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	486	-	(486)	-	-
Others - Net Impact of IFRS 9 Transitional adjustment	-	-	-	-	-	-	-
Balance as at 31st December 2018	40,000	-	(9,257)	-	873	-	31,616

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

(Amounts in million shillings)		
	Current Quarter	Previous Quarter
	31 March 2019	31 December 2018
I: Cash flow from operating activities:		
Net (loss)/profit before tax	(896)	(1,074)
Adjustments for:	-	-
- Impairment charges and Amortization/depreciation charges	1,822	644
- net change in loans and advances	10,356	12,443
- gain/(loss) on sale of assets	8	11
- net change in deposits	(11,344)	(12,335)
- net change in short term negotiable securities	-	-
- Negotiable Securities	-	-
- net change in other liabilities	495	(1,344)
- net change in other assets	(76)	968
- tax paid	-	-
- others Net change in SMR	(831)	(1,091)
Net cash provided (used) by operating activities	(467)	(1,778)
II: Cash flow from investing activities:		
Dividend received	-	-
Purchase of fixed assets	(3)	(103)
Proceeds from sale of fixed assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Deferred revenue grant	-	-
Net cash provided (used) by investing activities	(3)	(103)
III: Cash from financing activities:		
Repayment of long term debt	-	-
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	-	-
Payment of cash dividends	-	-
Net change in other borrowings	(9,494)	(217)
Others	-	-
Net cash provided (used) by financing activities	(9,494)	(217)
IV: Cash and cash equivalents:		
Net decrease in cash and cash equivalents	(9,964)	(2,098)
Cash and cash equivalents at the beginning of the quarter	27,992	30,090
Cash and cash equivalents at the end of the quarter	18,028	27,992

In preparation of the quarterly Financial Statements, consistent Accounting Policies have been used as those applicable to the previous year audited financial statement.

Signed by: Armando Massimiliano Siroli Chief Executive Officer Date:

Signed by: Julius Ruwaichi Chief Financial Officer Date:

Signed by: Andrew Mollet Head of Internal Audit Date:

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

Signed by: Thomas Engelhardt Chairperson Date:

Signed by: Johannes Mainhardt Director Date:

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

DESCRIPTION	CHARGE/FEE	CHARGE/FEE
	TZS	USD
RAHISI ACCOUNT		
Required minimum opening balance	5,000.00	N/A
Monthly service fees	3,000.00	N/A
Cash withdrawal over counter 0 to 5,000,000	5,000.00	N/A
Cash withdrawal over counter 500,001 to 10,000,000	8,000.00	N/A
Cash withdrawal over counter 10,000,001 to 15,000,000	0.05%	N/A
Cash withdrawal over counter > 15,000,000	1,300.00	N/A
Fees per ATM withdrawal	1,300.00	N/A
Bank statement 0-3 months	3,900.00	N/A
Bank statement > 3 to 6 months	6,490.00	N/A
Bank statement > 6 months	10,000.00	N/A
New ATM card issuance	10,000.00	N/A
ATM card renewal or replacement	10,000.00	N/A
Replacement of the PIN	10,000.00	N/A
Standing order Internal	1,300.00	N/A
Standing order External	12,980.00	N/A
Dormant account fee	5,000.00	N/A
Interbank transfer	10,000.00	4.20
Closure of account	3,000.00	N/A
NORMAL CURRENT ACCOUNT		
Required minimum opening balance	50,000.00	50.00
Personal Current Account	50,000.00	50.00
Companies Current account	50,000.00	50.00
Monthly service fees	10,000.00	6.49
Cheque withdrawal over the counter 0 <= 5,000,000	3,000.00	1.30%
Cheque withdrawal over the counter 0 <= 10,000,000	5,000.00	1.30%
Cheque withdrawal over the counter 0 <= 15,000,000	8,000.00	1.30%
Cheque withdrawal over the counter >15,000,000	0.05%	1.30%
Fees per ATM withdrawal	1,300.00	N/A
ATM mini statement	FREE	N/A
Interim statement per page >=6 months	6,490.00	6.49
Periodic scheduled statement 0-3month	3,000.00	1.00
bank statement 3-6months	3,900.00	6.49
Cheque book 25 leaves	10,000.00	10.00
Cheque book 50 leaves	20,000.00	20.00
Dishonored cheque	30,000.00	30.00
Special clearance	100,000.00	100.00
Counter cheque	FREE	FREE
Stop payment	30,000.00	30.00
Standing order Internal	1,300.00	1.00
Standing order External	12,980.00	12.98
Balance enquiry	FREE	FREE
New ATM card issuance	10,000.00	N/A
ATM card renewal or replacement	10,000.00	N/A
Interbank transfer	10,000.00	4.20
International transfer	N/A	20.00
Dormant account fee	5,000.00	N/A
Reactivation of Dormant account	FREE	FREE
Letter of recommendation and certificate of balance	FREE	FREE
ACCESS NUFUKA ACCOUNT (ANA)		
Required minimum opening balance	500,000.00	500.00
Personal Current Account	500,000.00	500.00
Companies Current account	500,000.00	500.00
Monthly service fees	N/A	N/A
Cheque withdrawal over the counter 0 <= 5,000,000	3,000.00	1.30%
Cheque withdrawal over the counter 0 <= 10,000,000	5,000.00	1.30%
Cheque withdrawal over the counter 0 <= 15,000,000	8,000.00	1.30%
Cheque withdrawal over the counter >15,000,000	0.05%	1.30%
Fees per ATM withdrawal	1,300.00	N/A
ATM mini statement	FREE	N/A
Interim statement per page >=6 months	6,490.00	6.49
Periodic scheduled statement 0-3month	FREE	FREE
bank statement 3-6months	FREE	FREE
Cheque book 25 leaves	FREE	FREE
Cheque book 50 leaves	FREE	FREE
Dishonored cheque	100,000.00	100.00
Special clearance	100,000.00	100.00
Counter cheque	FREE	FREE
Stop payment	30,000.00	30.00
Standing order Internal	1,300.00	1.30
Standing order External	12,980.00	12.98
Balance enquiry	FREE	FREE
New ATM card issuance	10,000.00	N/A
ATM card renewal or replacement	10,000.00	N/A
Interbank transfer	FREE	FREE
International transfer	N/A	20.00
Reactivation of Dormant account	FREE	FREE
Dormant account fee	5,000.00	N/A
Letter of recommendation and certificate of balance	FREE	FREE
NORMAL SAVING ACCOUNTS		
Required minimum opening balance	12,000.00	5.00
monthly service fees	1,200.00	1.28
Interim statement per page >=6 months	6,490.00	6.49
Periodic scheduled statement 0-3month	FREE	FREE
Bank statement 3-6months	3,900.00	6.49
Cheque withdrawal over the counter 0 <= 5,000,000	3,000.00	1.30%
Cheque withdrawal over the counter 0 <= 10,000,000	5,000.00	1.30%
Cheque withdrawal over the counter 0 <= 15,000,000	8,000.00	1.30%
Cheque withdrawal over the counter >15,000,000	0.05%	1.30%
Standing order Internal	1,300.00	1.00
Standing order External	12,980.00	10.00
Balance enquiry	FREE	FREE
New ATM card issuance	10,000.00	N/A
ATM card renewal or replacement	10,000.00	N/A
Interbank transfer	FREE	FREE
International transfer	N/A	20.00
Reactivation of Dormant account	FREE	FREE
Dormant account fee	5,000.00	N/A
Letter of recommendation and certificate of balance	FREE	FREE
ACCESS ELIMU ACCOUNT		
Required minimum opening balance	500.00	N/A
monthly service fees	FREE	N/A
Interim Statement per page >=6 months	6,490.00	N/A
Periodic scheduled statement 0-3month	FREE	N/A
Bank statement 3-6months	3,900.00	N/A
Cash withdrawal over counter <= 5,000,000	5,000.00	1.30%
Cash withdrawal over counter >= 5,000,000	8,000.00	1.30%
Account closure	3,000.00	N/A
ACCESS ELUMU ACCOUNT		
Required minimum opening balance	12,000.00	N/A

SPORT



Some of the Dar es Salaam Water and Sewerage Authority (DAWASA) staff take part in a race, which targeted to raise funds for meeting treatment costs for children with heart disease, in the city yesterday. The race was organized by Jakaya Kikwete Cardiac Institute. A host of firms and institutes turned up for the race. PHOTO: CORRESPONDENT

We should bolster women's football

By Correspondent Lloyd Elipokea

AFTER having relished and positively treasured the extraordinary and tell-tale charms of sporting competition, I have picked up a lesson or two about the kind of factors which are required to be in place before quintessence and might I add excellence can be achieved in sports.

There are, most naturally, the usual suspects, which collectively form the core of varying development programs that help to deliver success, certainly of the trophy-winning and medal-winning variety.

Waxing philosophically, a few of these usual suspects are indisputably a must before monumental success can be achieved in any facet of endeavor, not just sports.

These, of course, include things like: hard work, discipline, meticulousness, teamwork, and a never-say-die spirit, the latter being most necessary in the event of a football or basketball team suffering a most humiliating defeat at the hands of a canny and, let's face it, a simply classier outfit.

However, it is not the afore-said echelon of fundamentals, if you like, with which I am concerned.

No. For the purposes of this commentary on these captivating pages of The Guardian, I am more interested in spouting forth on the subtler factors which are also very crucial to the achievement of game-changing excellence in sports.

There is one subtle factor in particular which I would like to zero in on and this is timing. Indeed, this is perhaps an aspect of era-defining teams as well as unforgettably talented players that would not be so readily discernible to first-time viewers of any sport at all.

To those still largely in the dark, here's a brief explainer on the underestimated virtues of timing: It would be totally impossible for the deadly Taifa Stars' marksman John Bocco to have scored so many goals in his career if he didn't possess an in-built and remarkable instinct for being always in the right place at the right time; which is timing.

This brings me now to the real heart of the matter in this commentary.

Indeed, in my humble view, I feel that we, as a country, have a valuable opportunity to elevate the standard of women's football on the domestic scene in the present moment.

In other words, we all need to grasp the fact that in spite of all the odds, we have still registered so much progress and advancement where the noble cause of improving women's football is concerned.

Just in case you, Dear Reader, might be of the opinion that I might be dangerously inebriated as

I'm penning this piece, please rest assured that, that is most certainly NOT the case.

Indeed, I come to this argument, on this blessed day, with supportive seasons with which to back up my case.

In 2010, for instance, our very own Twiga Stars became the first team in East and Central Africa to qualify for the CAF African Women's Championship, which has now been re-christened the CAF Women's AFCON finals.

Yep. That's right. WE were the first in this region to feature at continental women's football's version of the more widely known and infinitely better promoted AFCON Finals for men's football.

But you cannot stop me now because I am on a roll. Just a few years ago, the TFF, in one of its most praise-worthy decisions in its history, set up the country's first-ever National Women's Football League, which was a measure that stakeholders, gender activists and fans of the women's game had long been crying out for without reward.

Here though, is what I hope will be the clincher in persuading you to view this particular subject via my own lens.

Indeed, our Mainland women's side, the Kilimanjaro Stars, have imperiously held sway over regional women's football by winning the inaugural CECAFA Women's Challenge Cup for the last two years on the trot!

So, even if prior to reading this piece, you were a hardened skeptic about the realms of possibility open to women's football in this country, I am sure that, by now, you are at least more of an optimist where the women's game is concerned.

Indeed, we find ourselves presented with a gorgeous opportunity to venture into uncharted waters of excellence in women's football in our country.

And as that famous proverbial saying goes "It's always good to strike while the iron is hot".

In 2010, for instance, our very own Twiga Stars became the first team in East and Central Africa to qualify for the CAF African Women's Championship, which has now been re-christened the CAF Women's AFCON finals.

Durant's 35 points carry Warriors past Rockets in Game 1

OAKLAND, Calif.

STEVE Kerr saw his share of spectacular postseason performances playing alongside one of the greatest ever.

"There was this guy named Michael, I can't remember his last name," the Golden State coach cracked in reference to former Bulls teammate Michael Jordan.

Kevin Durant is having a superb postseason run of his own.

Durant scored 35 points in outdueling James Harden and the Warriors held off the Houston Rockets 104-100 on Sunday in the opener of what is shaping up to be a sensational best-of-seven Western Conference semifinal.

"When he's being as aggressive as he's been, I don't think there's anyone in the NBA, maybe the world who can stop him," Draymond Green said of the two-time reigning NBA Finals MVP.

Houston's Chris Paul was ejected with 4.4 seconds left for a second technical, though he said afterward he wasn't sure what he did wrong - and he wouldn't say whether he made contact with official Josh Tiven while arguing.

"I don't know yet. Nobody told me. He just called a tech," said Paul, who had rebounded a missed 3-pointer by Harden that could have tied the game with 9 seconds left and was arguing for a foul.

Green added 14 points, nine assists and nine rebounds for the two-time defending champion Warriors, who are meeting the Rockets in the postseason for the fourth time in five years, with Houston having never been victorious.

Game 2 is Tuesday night back at Oracle Arena.

Harden scored 35 points and Eric Gordon 27 after both struggled early. The Rockets shot 14 for 47 from long range.

Harden, who shot 9 for 28 and 4 of 16 on 3s, wasn't shy about his frustration with the officiating and the lack of foul calls on Houston's 3-point tries.

"I just want a fair chance, man. Call the game how it's supposed to be called and that's it, and I'll live with the results," Harden said.

Told of Harden's remarks, Green said: "Huh? I've been fouled by James on a James 3-pointer before. I ain't trying to hear that."

Harden's three-point play with 40 seconds left pulled Houston within 100-98. Stephen Curry knocked down a 3 on the other end over Nene moments later and finished with 18 points, seven rebounds and four assists.

Durant, who had combined for 95 points the previous two games against the Clippers, shot 11 for 25 and made 12 of 15 free throws in his fifth straight 30-point playoff performance - matching his career-best streak accomplished from June 1-12, 2017.

"Kevin's run these last couple weeks has just been off the charts," Kerr said. "I've said it a few times this week, he's the most skilled basketball player on earth. He's one of the most skilled basketball players to ever play the game."

Durant said he was "just tailor made for the moment, I guess."

"I'm starting to put everything together on both sides of the ball," he added.

Technical fouls on Paul and Rockets coach Mike D'Antoni 2.1 seconds apart in the final minute of the third allowed the Warriors to take an 83-76 lead into the final 12 minutes after Durant converted the free

throws. "They're real costly," D'Antoni said.

Klay Thompson scored 13 points on a sprained right ankle.

Both Curry and Thompson had been listed as questionable nursing tender right ankles after they each sprained them in Game 6 against the Clippers on Friday night. Curry was cleared beforehand but Thompson had to go through warmups before Golden State's medical staff determined he was fine to play.

"Yesterday was a long day, in the treatment room for a long time," Curry said.

Kerr went with Andre Iguodala over 7-foot center Andrew Bogut in the starting five to go smaller out of the gates against the Rockets. He plans to stick with it for Game 2.

"That's our best lineup," Kerr said.

These West powerhouses fought through a seven-game series in last year's Western Conference finals, when Golden State rallied from a 3-2 deficit to win Game 7 on Houston's home floor.

Paul is on a mission after he sat out the final two games because of an injured right hamstring he hurt in Game 5. He had 17 points Sunday.

The Rockets missed their final 27 3-pointers in the deciding 2018 game and came out cold again, missing their first eight from deep before Harden connected at the 4:35 mark of the first.

DEFENDING KD

Durant scored 45 and a playoff career-high 50 points his previous two games against the Clippers.

"You're assuming you can defend him," D'Antoni said before the game. "That's an assumption nobody knows yet."



PUBLICATION OF FINANCIAL STATEMENTS

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

PUBLICATION OF FINANCIAL STATEMENTS

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT MARCH, 2019

Table with columns: Current Quarter Year 31.03.2019, Previous Quarter Year 31.12.2018. Rows include Assets (Cash, Balances with Bank of Tanzania, etc.), Liabilities (Deposits from other banks, etc.), and Shareholders' Funds.

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

Table with columns: Current Quarter 31-Mar-19, Comparative Quarter (Previous) 31-Mar-18, Current Year Cumulative 31-Mar-19, Comparative Year (Previous Year) Cumulative 31-Mar-18. Rows include Interest Income, Interest Expenses, and Total Comprehensive Income.

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

Table with columns: Current 31-Mar-19, Previous Quarter 31-Dec-18, Current Year Cumulative 31-Mar-19, Comparative Year (Previous Year) Cumulative 31-Mar-18. Rows include Cash flow from operating activities, investing activities, and financing activities.

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st MARCH, 2019

Table with columns: Share Capital, Share Premium, Retained Earnings, Regulatory Reserve, General Reserve, Others, Total. Rows include Current Year and Previous Year.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31st MARCH, 2019

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

The Banking and Financial Institutions (Disclosures) Regulations, 2014

MINIMUM DISCLOSURES OF CHARGES AND FEES

(Made under Regulation 11)

Table with columns: ITEM/TRANSACTION, CHARGE/FEE, TZS, USD. Rows include Current Accounts (Required minimum opening balance, Personal Current Account, Business Account, etc.), Cheque withdrawal, Fees per ATM Withdrawal, and Loans (Processing/Arrangement/Appraisal fee, Overdrafts, etc.).

Table with columns: Name, Signature, Designation, Date. Rows include Xiong Zhenglin (Chief Executive Officer) and Joseph Phales (Head of Business & Operations).

Man City have title lead by a matter of millimetres

BURNLEY, England

It would be appropriate, after such a relentless chase between Manchester City and Liverpool, if this season's title race was won by the slimmest of margins. It would feel impossibly cruel, too.

How hearts must have sunk on Merseyside when, after feeling his wrist watch vibrate, referee Paul Tierney signalled Sergio Aguero's scruffy close-range effort had crossed the line; it had beaten Matt Lowton's desperate lunge by a mere 29.51 millimetres and Jurgen Klopp will not need to be told that moments like these have a habit of being decisive.

In a fortnight's time Klopp might be looking back, too, at the moment in January when the two contenders met and John Stones, stretched to the limit just like Lowton, hooked the ball away from the line when nine-tenths of it had crossed.

In the days before goal-line technology, when officials often had to rely on instinct and – although they would not say it – even guesswork, perhaps the two decisions might even have been reversed. Justice has clearly been done, but never can the tiniest of distances have felt as huge as it did to the City contingent here.

"I didn't know [it was a goal]," Pep Guardiola said. "Without technology maybe it is not given. There was a penalty not given [for a possible handball by Ashley Barnes] but that is why I like it. Nobody gives us anything in two seasons."

Not that City expected anything for free at Turf Moor. Last season they had been pegged back to a 1-1 draw here, although that proved far less consequential to their title hopes than any stumble on Sunday might have done. It did mean, though, that the sound of lips licking around Anfield was audible. This had all the ingredients to be another upset; at this stage of the season, in truth, it probably needed to be one.

Instead City weathered a few awkward early moments, shut out Klopp's suggestion from Thursday that this would be a particularly tricky assignment, and saw the job through. It was an afternoon for calm, experienced heads, and Guardiola was left purring over the way they had mastered the occasion.

"I was so delighted with the way we controlled [Burnley]," he said. "We didn't concede one corner; we conceded few chances. It is not easy against them because they defend [with] 10 players in the box, but we did it."

In the first 20 minutes, it seemed Vincent Kompany might be in for a titanic battle against Barnes, who scored against Chelsea on Monday and has a penchant for slaying the big guns. But Kompany ended that tussle well on top, and Aguero, who barely had a sniff in the first half, got stronger too.

The winning goal was Aguero's 20th of the Premier League season; he has now achieved that feat five years in a row, and Guardiola, perhaps wrapped up in the significance of this latest contribution, was fulsome in his appreciation.

"A legend," Guardiola said of his centre-forward. "He does that all the time, important goals."

City had resembled a whirlwind in the opening 18 minutes of the second period, and by the time Aguero pounced, a goal seemed inevitable. It is no coincidence that on a day when the likes of Raheem Sterling and Bernardo Silva misfired, Aguero was the man to settle the nerves.

It is no coincidence, either, that even after Guardiola had brought on both Stones and Nicolas Otamendi to weather any late Burnley storm, Kompany was still the man rising to win headers. City keep on keeping on, but none of that would be possible without the contributions of experienced stars who, at various moments in Guardiola's reign, have seen their futures questioned. (AGENCIES)

Out-of-form De Gea becoming a liability for Man United

MANCHESTER, England

AS he walked off the pitch at the end of Manchester United's 1-1 draw against Chelsea at Old Trafford, David De Gea threw his gloves into the crowd and headed up the players' tunnel.

After making yet another costly mistake that led to his team conceding a goal – this one, scored by Marcos Alonso, is likely to have cost United a place in next season's Champions League – and some might suggest that the goalkeeper will not need his gloves again this season.

Whether that proves to be case rests with Ole Gunnar Solskjaer. United's manager was asked on Friday if he was considering dropping De Gea for this game and gave an emphatic "no" in response to the question, but he will undoubtedly be asked if he has changed his mind ahead of the trip to Huddersfield next Sunday.

However, in light of this latest howler, there is a sense that dropping his No. 1 for the final two league games of the season will be too little, too late. By spilling Antonio Rudiger's 35-yard shot late in the first half, De Gea gave Alonso an unexpected chance to score from the rebound and the Chelsea defender netted a goal that altered the state of the race to finish in the Premier League's top four.

United were leading at that point, thanks to Juan Mata's 11th-minute opener, and a win would have lifted them above Arsenal and level on points with Chelsea in the race for Champions League qualification. Instead, after a second half in which both sides cancelled each other out, Solskjaer's men need to win their last two games and hope the sides above them implode.

De Gea has been a magnet for mistakes in recent weeks, since he misjudged a Granit Xhaka shot on March 10 during a 2-0 Premier League defeat at Arsenal, and this latest one followed error-strewn performances against Barcelona, Everton and Manchester City.

In Sergio Romero, United have a back-up experienced enough to have started a World Cup final for Argentina, but it is unlikely that he will get the call from Solskjaer, who is standing by his struggling first-choice, publicly at least.



Chelsea's Marcos Alonso scores their first goal as Manchester United's David de Gea looks on during their Premier League match at Old Trafford in Manchester, Britain on Sunday. REUTERS

"We are not in sixth position because of David De Gea," Solskjaer said after Sunday's game. "David has been unbelievable for this club and we do support each other. There is no chance anyone can blame him for losing points. He knows he could have had that shot but that is football."

De Gea's form slump has mirrored that of United, who have lost seven of 10 games since their unlikely Champions League win at Paris Saint-Germain, and the Chelsea gaffe was not even his worst when compared to the Lionel Messi shot he allowed to squirm through his grasp earlier this month.

But the 28-year-old has been at fault for nine goals in his last 11 appearances and there have been suggestions that his focus is being affected by speculation over his future; De Gea has refused to sign a new contract to replace his current deal, which expires at the end of next season.

It seems a fairly simplistic assessment – only he knows if he is losing sleep because his rep-

resentatives are haggling over a rise from his £240,000-a-week deal to a new package that will pay him £400,000 a week – but whatever the reason for his loss of form, which arguably began during last year's World Cup with Spain, he is becoming a liability.

For so long, he was the only player whose place in the team was not under scrutiny. United might have been erratic and inconsistent for almost six years since Sir Alex Ferguson retired, but De Gea has been the one constant during that turbulent period; while many around him struggled, his displays meant he would walk into any other Premier League side.

He remains arguably the most naturally talented goalkeeper in the Premier League, maybe even the world, but De Gea has been eclipsed by the likes of Man City's Ederson and Alisson Becker of Liverpool this season.

They also make key saves, but also command their penalty area, are decisive and bold when coming for crosses and think

nothing of racing off their line to deal with through balls. De Gea, by contrast, is very much a six-yard box keeper and is beginning to look outdated as a result. Moreover, when his greatest asset – shot stopping – begins to fail him, he suddenly looks ordinary.

"Every single player has good and not-so-good moments," Mata said after Sunday's game. "He's one of the best and obviously he's disappointed with their goal, but he has been the best player for this club, he has my full support and the club's full support and everyone who loves the club should give him their support. We must be with him; he has our full confidence."

But the present version of De Gea is costing his club points that mean, most likely, they will not earn a place in the Champions League. At some point, United might begin to wonder whether it is worth breaking the bank to keep him.

(AGENCIES)

First Housing Finance (Tanzania) Limited (Quarterly Financial Statements)



Issued pursuant to Regulation 57 of The Banking and Financial Institutions (Mortgage Finance) Regulations, 2015.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2019

	Current Quarter 31 st Mar. 2019	Previous Quarter 31 st Dec. 2018
A. ASSETS		
1. Cash	2,307	1,210
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	-	-
4. Balances with Other Banks and Financial Institutions	18,075,213	14,077,980
5. Cheques and Bills 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)	701,398	727,086
12. Other Assets	620,453	570,380
13. Equity Investments	1,000,000	1,150,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	945,075	918,014
16. TOTAL ASSETS	21,434,526	21,489,087
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	701,317	711,317
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	965,294	910,131
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income and Other Deferred Charges	18,294	18,231
27. Other Liabilities	662,399	711,923
28. TOTAL LIABILITIES	2,048,220	1,852,281
29. NET ASSETS/(LIABILITIES) (28 minus 29)	19,386,306	19,636,806
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Capital Reserve	-	-
33. Retained Earnings	(1,880,526)	(1,412,202)
34. Profit/(Loss) Account	(153,281)	(400,868)
35. Other Capital Accounts	8,107	8,107
36. Priority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	19,386,306	19,993,137
38. Contingent Liabilities	-	-
39. Non-Performing Loans and Advances	-	-
40. Allowance for Probable Losses	-	-
41. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' Funds to Total Assets	90.64%	92.64%
(ii) Non-Performing Loans to Total Gross Loans	-	-
(iii) Gross Loans & Advances to Total Deposits	233.65%	283.15%
(iv) Loans & Advances to Total Assets	4.16%	4.25%
(v) Earning Assets to Total Assets	8.80%	9.00%
(vi) Deposits Growth	8.00%	9.00%
(vii) Assets Growth	-0.20%	-0.24%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2019

	Current Quarter 31 st Mar. 2019	Comparative Quarter 31 st Mar. 2018	Current Year Cumulative 31 st Mar. 2019	Comparative Year Cumulative 31 st Mar. 2018
1. Interest Income	29,499	326,051	29,499	326,051
2. Interest Expense	(4,204)	-	(4,204)	-
3. Net Interest Income	25,295	326,051	25,295	326,051
4. Bad Debts Written Off	-	-	-	-
5. Impairment Losses on Loans and Advances	-	-	-	-
6. Non Interest Income:	-1,431	25,056	-1,431	25,056
6.1. Foreign Currency Gains and Translation Gains/(Loss)	431	1,381	431	1,381
6.2. Fees and Commissions	1,000	22,675	1,000	22,675
6.3. Dividend Income	-	-	-	-
6.4. Other Operating Income	-	-	-	-
7. Non Interest Expenses:	(557,677)	(185,782)	(557,677)	(185,782)
7.1. Salaries and Benefits	(225,780)	(175,431)	(225,780)	(175,431)
7.2. Fees and Commissions	-	-	-	-
7.3. Other Operating Expenses	(331,897)	(49,351)	(331,897)	(49,351)
8. Operating Income/(Loss)	(333,812)	145,325	(333,812)	145,325
9. Income Tax Provision	-	-	-	-
10. Net Income/(Loss) after Income Tax	(333,812)	145,325	(333,812)	145,325
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/(Loss)	(333,812)	145,325	(333,812)	145,325
13. Number of Employees	8	10	8	10
14. Basic Earnings Per Share	(2.44)	0.30	(2.44)	0.30
15. Number of Shares	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-2.47%	0.31%	-2.47%	0.31%
(ii) Return on Average Shareholder's Fund	-2.70%	0.32%	-2.70%	0.32%
(iii) Non Interest Expense to Gross Income	206.02%	56.95%	206.02%	56.95%
(iv) Net Interest Income to Average Earning Assets	1.20%	3.48%	1.20%	3.48%

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

	Share Capital	Share Premium	Retained Earnings	Other Reserves	Total
Current Year Balance as at the beginning of the year	21,800,000	-	(1,491,970)	5,307	20,313,337
Transactions with owners:					
Dividend Paid	-	-	(44)	(141)	(185)
General Reserve:					
Others	-	-	88	(743)	(655)
Balance as at the end of the current period	21,800,000	-	(1,529,970)	4,423	20,274,453
Previous Year Balance as at the beginning of the year	21,800,000	-	(1,464,070)	1,091	20,336,021
Transactions with owners:					
Dividend Paid	-	-	(178,600)	-	(178,600)
General Reserve:					
Others	-	-	(8,333)	6,300	(2,033)
Balance as at the end of the previous year	21,800,000	-	(1,650,973)	7,391	20,156,418

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

	Current Quarter 31 st Mar. 2019	Previous Quarter 31 st Dec. 2018	Current Year Cumulative 31 st Mar. 2019	Comparative Year Cumulative 31 st Mar. 2018
I. Cash Flow from Operating Activities:				
Net Income/(Loss)	(333,812)	(384,784)	(333,812)	(65,417)
Adjustments for:				
- Depreciation/Amortization/Depreciation	15,368	15,368	56,306	71,729
- Net Change in Loans and Advances	44,088	(21,917)	44,088	(100,133)
- Gain/(Loss) from Sale of Assets	-	-	-	-
- Net Change in Deposits	-	-	-	-
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	96,485	(151,420)	96,485	(178,641)
- Net Change in Other Assets	(13,831)	(62,729)	(62,693)	(211,354)
- Tax Paid	-	(48,841)	-	(88,793)
Net Cash (Used)/ Provided by Operating Activities	(298,845)	(452,223)	(298,845)	(270,473)
II. Cash Flow from Investing Activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(8,121)	-	(8,121)	(8,121)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Purchase of Intangibles	-	-	-	-
Net Cash (Used)/ Provided by Investing Activities	(8,121)	(11,433)	(8,121)	(21,984)
III. Cash Flow from Financing Activities:				
Repayment of Long-Term Debt	-	-	-	-
Proceeds from Issuance of Long-Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	369,516	312,833	369,516	369,516
Others (Specify)	-	-	-	-
Net Cash Provided by Financing Activities	369,516	312,833	369,516	369,516
IV. Cash and Cash Equivalents:				
Net Increase / (Decrease) in Cash and Cash Equivalents	2,330	(140,823)	2,330	(160,071)
Cash and Cash Equivalents at the Beginning of the period	18,075,088	18,226,911	18,075,088	18,226,911
Cash and Cash Equivalents at the End of the period	20,407,418	18,086,088	20,407,418	18,066,840

MINIMUM DISCLOSURES OF CHARGES AND FEES

Item	Charges / Fees
(a) Prime Lending Rate (PLR)	15% p.a.
(b) Maximum Spread above PLR	4% p.a.
(c) Application Fee (Non-refundable)	TZS 150,000/-
(d) Processing Fee	1% of the Loan Value
(e) Facility Fee	1% of the Loan Value
(f) Early Repayment Fee	3% of the amount to be prepaid
(g) Cheque returned unpaid	TZS 50,000/-
(h) Loan Statement	TZS 15,000/-

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

Name and Title	Signature	Date
Owner S. Mwangi (Chief Executive Officer)		29th April 2019
Vincent Patel (Ag. Head of Finance)		29th April 2019
Derrick Rusheya (Ag. Internal Auditor)		29th April 2019

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

Sangny Suchak (Chairman)		29th April 2019
Vinod Rutugadi (Director)		29th April 2019

SPORT

Out-of-form De Gea becoming
a liability for Man United

COMPREHENSIVE REPORT, PAGE 19



Castle Lager Brand Manager, Pamela Kikuli, kicks the ball to inaugurate the second season of Castle Lager Africa's 5-a-side competition in Dar es Salaam recently.

Hales withdrawn from England's World Cup squad

LONDON

BATSMAN Alex Hales has been withdrawn from England's preliminary World Cup squad to avoid any "unnecessary distractions" ahead of the showpiece tournament, the England and Wales Cricket Board (ECB) said on Monday.

Hales (pictured), who was named in England's preliminary World Cup squad, is serving a three-week ban for recreational drug use, the Guardian newspaper reported on Friday.

"We've worked hard to create the right environment around the England team and need to consider what is in the best interests of the team..." Managing Director of England Men's Cricket, Ashley Giles, said in a statement.

"I want to make it clear this is not the end of Alex's career as an England player. The ECB and the PCA will continue to aid Alex and work alongside his county club Nottinghamshire to give him the support he needs, to help him fulfil his potential as a professional cricketer."

The Nottinghamshire batsman will not travel to Ireland for a one-off ODI on Friday and has also been removed from England's ODI and Twenty20 squads against Pakistan.

Hales was fined and suspended for his involvement in a nightclub altercation with team mate Ben Stokes in 2017.

The 30-year-old was given a six-match one-day international ban in December. He had already missed two games and the remainder of the ban was suspended for 12 months so he could be available for selection.

The 50-over World Cup begins on May 30 with England taking on South Africa in the opening match



Police Tanzania striker, Simon Fanuel (L), controls the ball in front of Police Dar es Salaam defender in a recent First Division League (FDL) game at the Moshi University College of Cooperative and Business Studies (MUCCoBS) venue in Moshi. PHOTO: COURTESY OF MICHUZI BLOG

Police Tanzania FC targets promotion to Premier League

By Guardian Reporter, Arusha

WITH all signs indicating that Police Tanzania may just sail into the Mainland Premier League, the Inspector General of Police (IGP) Simon Sirro is already buying prizes for his team, to be presented to the club once it makes it to the sport's coveted stage in the country.

Sirro seems to be impressed by the fact that even during the latest match Police Tanzania thrashed opponents and garnered even more points and thus already shopping for presents should the squad make it to the domestic top flight after their spell in First Division League (FDL).

But Police Tanzania are not worried about the matter, having just thrashed Green Warriors of Dar es Salaam 1-0 in the ongoing FDL. The match was played at Major General

Isamuhyo ground at Mbweni in Dar es Salaam last weekend.

After the match, Sirro threw a dinner party for the Police Tanzania footballers and event, which also made a standing ovation to Shaaban Stambuli who scored the squad's goal against Green Warriors FC.

"I am counting on you to bring back trophies, as well as respect to the police force in terms of sports," the Police Chief noted.

He pointed out that as soon as Police Tanzania FC sails into the Mainland Premier League next season, then he has ample presents ready for the players, coaches and the team's management.

Police Tanzania FC chairperson, Commissioner Charles Mkumbo, said the team is left with only one match in the Group B of the FDL in order to sail into the Mainland Premier League.

Now, according to Mkumbo, at the moment Police Tanzania FC leads the rest of the pack in the Group B of FDL after raking in 44 points.

Police Tanzania FC currently needs just one more point for the team to enter into the domestic top flight.

"Our boys did their best to drive the team to this stage, taking into consideration that the FDL matches were tough and involved rather well-quipped teams," Mkumbo disclosed.

"We are going to earn that in the forthcoming final FDL match," Mbwana Makata, Police Tanzania's head coach disclosed.

He pointed out that his players are well outfitted for the task, therefore the IGP should not worry about seeing Police Tanzania make it to the premiership.

Four Ways Park FC wins Castle Africa 5-a-side bonanza

By Guardian Reporter

FOUR Ways Park FC emerged as winner of the Castle Africa 5-a-side bonanza held at Kijitonyama ground in Dar es Salaam last weekend.

The squad was awarded a trophy, gold medals, and cartons of Castle Lager beer and 1,500,000/- for winning silverware in the event sponsored by Tanzania Breweries Limited (TBL), through Castle Lager brand.

The squad will also represent Tanzania in the forthcoming Africa 5-a-side tournament, which will be held in the country next month.

Four Ways Park FC won silverware in the tournament after collecting seven points, followed by Jacks Pub FC (four points) in the second spot and the squad was presented with silver medals, cartons of Castle Lager beer and 900,000/-.

Third-placed Meeda Night Club FC (three points), got bronze medals and 600,000/-.

Speaking to journalists and Dar es Salaam residents during the presentation ceremony, Castle Lager Sales Manager, Pamela Kikuli commended all teams which took part in the tournament.

She urged Four Ways Park FC to use the awards as an incentive for their preparations ahead of the Castle Africa 5-a-side finals set to kick off next month.

Kikuli also urged all teams who took part in this year's Castle Africa 5-a-side bonanza to use the just concluded tournament as build up ahead of the next year's competition.

Castle Lager Brand Ambassador, Ivo Mapunda, commended TBL for organizing this year's Castle Africa 5-a-side bonanza, which was competition which involved 32 teams from across the city.

This year's Africa's biggest 5-a-side tournament will be held in Tanzania for the first time and it will be the second time for Tanzania to take part in the tournament under the TBL sponsorship.

According to him, Tanzania took part at the international level of such tournament for the first time in Zambia last year.

The tournament brought together participants from South Africa, Zimbabwe, Swaziland, Lesotho and hosts Zambia.

SportPesa soccer coaching program starts in Dar

By Guardian Reporter

SOUTHAMPTON FC coaches arrived in Tanzania yesterday for a coaching clinic as part of SportPesa's new initiative aimed at helping aspiring local football coaches across Africa.

The Saints coaches' delegation, which is in Tanzania, includes Andy Martino (Southampton FC coach), James Newbigin (Partnership Manager) and Jason Holmes (Southampton FC coach).

Tanzania Football Federation (TFF) has already called up 20 players from its developmental sides from all over the country to take part in the course, dubbed Coaches to Count On.

The 'Coaches to Count On' campaign will see coaching staff from the gaming firm's partner clubs in the UK visit South Africa, Tanzania and Kenya over the coming weeks to provide clinics for local coaches in the community.

The Southampton FC coaches will be in Tanzania to deliver a three-day session from today to Thursday at the National Stadium in Dar es Salaam.

The clinic will cover all aspects of football, providing courses for coaches of varying levels of ability.

The initiative builds on the company's 'Kits for Africa' campaign, launched three years ago and has seen over 75,000 pieces of kits donated by football



Southampton FC coaches at the Mwalimu Nyerere International Airport in Dar es Salaam yesterday. They are set to conduct football coaching course for Tanzania's trainers. PHOTO: CORESPONDENT

fans via collection points at selected games outside St Mary's Stadium in Southampton.

Speaking about the coaching clinic, Tarimba Abbas, SportPesa's Director of Admin-

istration and Compliance, said: "SportPesa has a proud history of supporting grassroots football and we are excited to welcome the Southampton coaches and it is our belief

that the selected coaches will benefit immensely from the training camp and subsequent programs SportPesa has for development of football in Tanzania."

Castle Lager Brand Ambassador, Ivo Mapunda, commended TBL for organizing this year's Castle Africa 5-a-side bonanza, which was competition which involved 32 teams from across the city.

5 EATV **TONIGHT @21:00**

TUESDAY

11:00 DADAI [live]
13:30 Kili Za Wana
14:00 Dakika 10 Za Maangamizi
15:00 FUNGUA
16:30 #HASHTAG
17:00 SSELEKT
17:55 Kurasa
18:00 eNewz
18:30 Music
19:00 EATV 3AA I
19:30 MIAJALA
21:00 Nirvana
21:30 Wakilishi
22:00 Grace Na Asili Yangu
22:30 Bongo Hits

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05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM