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ENTREPRENEURS OPERATE IN 192 COUNTRIES PAGE 3

POWER



JNHPP CONSTRUCTION PACE LAUDED PAGE 4

EDUCATION



EDUCATION STAKEHOLDERS COMMEND GOVT PAGE 6

EMPOWERMENT



RC HANDS OVER 10M/- TO WOMEN ENTREPRENEURS PAGE 7



Cardiologists at Dar es Salaam's Jakaya Kikwete Cardiac Institute and their colleagues from the US-based African Doctors Association pictured yesterday using a cath lab machine in performing small incision surgery on a patient with cardiac electrical system problems. It was at a special five-day camp still in progress at JKCI. Photo courtesy of JKCI

'Bulk imports explain lower petrol prices in Tanzania'

By Correspondent Marc Nkwame, Arusha

TANZANIA has managed to keep fuel prices under control because the country embarked on a bulk petroleum procurement system established to ensure supply at the most competitive prices.

Dr James Andilile, the Energy and Water Utilities Regulatory Authority (EWURA) director general, made this remark here yesterday on the sidelines of the 15th annual general assembly of the Energy Regulators Association of East Africa (EREA), with Kenya, Uganda, Rwanda and Burundi participating.

He made the reflection in view of reports that Kenyan motorists near border points

were crossing the border to fuel their vehicles on the Tanzanian side as petroleum products are cheaper.

This is particularly so at Namanga, which is in Kajiado county on the Kenyan side, as motorists there habitually cross into the other side to refuel.

In Nairobi as in the county, a litre of petrol sells at Ksh 195.5, compared to Tsh2, 781 (Ksh160.75) at Namanga, with exchange rate having declined to Tsh17.3 to one Kenya shilling. It stood at 20/- of 1Ksh for decades, analysts noted.

This means that a litre of petrol costs Ksh34.75 (upwards of 500/-) less on the

TURN TO PAGE 2

PMO: WCF's operations a sub-regional example

By Guardian Correspondent

WORKERS Compensation Fund (WCF) operations are going on well and are a shining example in the East and Central Africa region, the government has declared.

Patrobas Katambi, the Labour, Youth, Employment and the People with Disability deputy minister of state in the Prime Minister's Office (PMO), made this observation in an interview at the Dar es Salaam International Trade Fair (DITF) that ended yesterday.



We are doing this to ensure that current and future investors find Tanzania's workforce safe

Noting that WCF is doing well, he praised the WCF management and the board of trustees, saying that they are doing a commendable job with a mark in the sub-region.

Dr John Mduma, the WCF director general, said that more than 80 per cent of WCF services are delivered via mobile phone and online channels.

He assured employers and employees that the fund was "firm and stable" in ensuring that it fulfils its responsibilities of providing adequate and equitable

TURN TO PAGE 2

VPO, Isles VP team up on sea water invasions

By Guardian Reporter

The Vice President's Office (Union and Environment) and the Zanzibar First Vice President's Office are generating synergies on the sea level rise threat in various coastal communities in Zanzibar.

A VPO (Union) statement issued yesterday said that Minister of State Selemani Jafo visited various projects being implemented by the Tanzania Social Action Fund (TASAF) to identify areas where ridges need to be built to prevent sea water from invading nearby houses.

During the visit, the minister urged residents of Pemba and other coastal areas to report

unusual increases in sea water to district authorities for inspection and mitigation measures, the statement noted.

The minister visited Kiongoni Shehia along the Tovuni River Basin in North Pemba Region yesterday, on a visit coordinated by the ZFVPO.

The projects being carried out include building concrete walls to retain sea water, to protect farms and housing, due to the threat arising from the magnitude of climate change effects, it said.

The minister noted that some areas of Zanzibar, including Pemba Island, face the threat of rising sea level, urging Tovuni

TURN TO PAGE 2

Seek out new markets, Mwinyi tells TanTrade

By Beatrice Philemon

ZANZIBAR President Dr Hussein Ali Mwinyi has urged the Tanzania Trade Development Authority (TanTrade) to search for new markets for locally made products and share information with companies and entrepreneurs across the country.

Closing the 47th Dar es Salaam International Trade Fair (DITF), he said Tanzania has a lot of products that can be exported to different countries worldwide.

Tanzania's business community needs to conduct business in a manner helping to transform livelihoods, with quality products competing at regional and international

markets.

Quality products competing at international markets enable us to utilise market opportunities in the African Continental Free Trade Area (AfCFTA), the Southern Africa Development Community (SADC) and East African Community (EAC) trading zones, he stated.

Tanzania was lately exporting coffee to Algeria under AfCFTA, he said, noting that other manufacturers can grab similar opportunities, as the two governments were working to improve the business environment.

They are removing trade barriers that prevent people from doing cross border trade, he said, urging business people to learn new technologies from other firms taking part in DITF.

This will enhance productivity as technologies enable firms to produce quality finished foods from locally available raw materials, he said.

He praised the East Africa Commercial and Logistics Center, a Chinese supply chain enterprise, for sponsoring the trade fair this

TURN TO PAGE 2



Zanzibar President Dr Hussein Ali Mwinyi presents a trophy to GF marketing director Salmani Karmal (2nd-R) yesterday after the firm emerged the best in the 'Trucks, Machines, Equipment and Spare Parts' category at the just-ended 47th edition of the Dar es Salaam International Trade Fair. Right is Zanzibar First Lady Mariam Mwinyi and left is Tanzania Trade Development Authority (TanTrade) director general Latifa Mohammed Khamis. Photo: Guardian Correspondent



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'Bulk imports explain lower petrol prices in Tanzania'

FROM PAGE 1

Tanzanian side, with a litre of diesel selling at 2,816/- (Ksh162.77) compared to Ksh 179.60 on the other side of the border, saving Kenyan motorists Ksh16.83 (nearly 300/-) per litre.

Most of this week vehicles and motorcycles from the other side of the border were refuelling at Admire Filling Station, one kilometre from the border point with the filling station running out of kerosene.

In the past two months, fuel prices declined while new taxes on petroleum products in the mid-June budget estimates in Kenya pushed up fuel prices.

"We're refuelling in Tanzania nowadays. With economic hardships in Kenya we have no choice, but to go for cheaper fuel," said Jackson Marashua, a motorist.

The EWURA executive stated that Tanzania is keeping fuel taxes on the low-end, encouraging suppliers to retail the commodity at affordable pump prices.

Fuel taxes in Tanzania are in the region of 25 to 30 percent of import prices, he said, affirming that other

countries in East Africa charge fuel at 40 percent.

He said the country has better fuel regulation than its neighbours, so they will learn from Tanzania as they seek effective ways of taming fuel prices.

Joseph Priskus, the Tanzania Bus Owners' Association (TABOA) secretary, commended the government for taking various relief measures when the price of fuel rapidly escalated.

"It is our hope that the price of fuel continues to decrease in the country as global market prices are going down," he said, discounting impacts of the Russia-Ukraine conflict at the moment.



We're refuelling in Tanzania nowadays. With economic hardships in Kenya we have no choice, but to go for cheaper fuel

Prof Mkenda: Science and Technology will phase out teachers from classrooms

By Guardian Correspondent, Tanga

MINISTER for Education, Science and Technology Prof. Adolph Mkenda says due to the speed of technology growth in the world, in future teachers will no longer be going to class to write on the blackboard, only technology will be used to teach and make students think to make them understand by themselves.

Prof Mkenda made the remarks here yesterday when addressing the management of Science, Technology, Engineering and Mathematics (STEM) Park in Tanga during his inspection visit.

"I have visited this scientific centre and seen science and Technology development. I have seen good things being taught via technology, as where we are heading to there will no longer be teachers going to class to teach as they do now," he said.

"This STEM Park is a very essential thing that will spur the urge among the youth to understand issues, I commend Tanga City Council authorities for providing the land plot where the Park has been built," he added.

After the inspection, Prof Mkenda said his ministry has plans to build many colleges countrywide for many children to learn, and to start with, a big centre will be built in the City of Dodoma that will act as an example before building similar colleges in the regions.

Earlier, the Director of STEM Park under Project Inspire, Dr Lwidiiko Mhamilawa said they teach students from their mental scientific inquisitiveness to make them real scientists.

"This is done via various means including projects, but also to

have in place a friendly learning environment such as STEM Parks which at present are found in Tanga and Dar es Salaam only.

"For developed countries, about 60 to 70 per cent of their income comes from technology, science, engineering and mathematics.

"And for Tanzania to attain that status, we need many experts, hence that is why we have been doing so for eight years now," he said.

For his part, the Director of the Commission of Science and Technology (COSTECH), Amos Nungu said just like it was for COSTECH, STEM Park helps in mobilising and learning science, mathematics and technology issues aimed at building up the desired understanding to students.



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Seek out new markets, Mwinyi tells TanTrade

FROM PAGE 1

year, while supporting 100 Chinese companies to showcase their products.

The Zanzibar leader presented awards to trade fair winners by categories, including the Tanzania Forest Service (TFS), SUMA-JKT, the Tanzania Women Chamber of Commerce (TWCC), Tanzania Posts Corporation (TPC), GF Trucks and Equipment, A2Z Textile Ltd, and the Korea Trade and Investment Promotion Agency (KOTRA).

Latifa Khamis, the TanTrade director general, said the trade fair was successful as exhibitors generated upwards of 3.8bn/- from selling various products.

Exhibitors also received orders pegged at 16.98bn/- through

business to business (B2B) meetings, with the trade agency expecting to intensify trade fair participation in future.

Omari Said Shaaban, the Zanzibar Trade and Industrial Development minister, said the fair has helped business persons to introduce products and services into local and foreign markets.

Zanzibar is now planning to set up an international trade fair and the government had already allocated a land plot for the purpose, he said.

The idea arose from the vision of President Mwinyi which the ministry is working to realise, as the event will be an opportunity for the business community in Zanzibar to showcase their goods to international buyers, he added.



Health minister Ummy Mwalimu has a word with patients at Shinyanga regional referral hospital yesterday as she made an inspection tour of the facility. Photo: Correspondent Marco Maduhu

PMO: WCF's operations a sub-regional example

FROM PAGE 1

compensation to deserving employees or beneficiaries.

"We are doing this to ensure that current and future investors find Tanzania's workforce safe," he said,

underlining that those who will be affected in the course of executing their duties will be taken care by WCF.

"We settled medical bills to those undergoing medication in hospitals so that they become fit and return to work," he affirmed.

Other stakeholders visiting the WCF booth expressed approval for its services, affirming that funds contributed to the fund benefit employers, employees and the

government.

In separate interviews at the trade fair grounds along Kilwa Road, they said that introducing a scheme gives assurance for employees' safety.

Said Akbarali, a GF Trucks & Equipment Co, Ltd official at Kibaha, said the firm had started to contribute, as WCF serves workers when they have injuries at work.

The factory started operations three years ago and has over 300 employees who are contributing to the fund, he said, noting that visiting the WCF booth broadened his understanding of services the fund offers.

Elihuruma Mabely, the Temeke district executive director, said

the district has more than 5,600 employees with a large number of factories, making WCF an important stakeholder.

"WCF is a saviour; it provides compensation to employees who suffer occupational injuries or contract occupational diseases in the course of their duties. In case of death, dependents are considered," he said, applauding the fund for uplifting individual workers. At the end of the day the fund uplifts the economy of the district and the country as well, he said.

Dofrian Junwalji, an official of TRIAS (T), a Belgian non-governmental organisation, created and structurally supported by six

Flemish rural and entrepreneurial civil societies that operates in Tanzania and working to empower entrepreneurs,

meanwhile mentioned WCF as playing a vital role in safeguarding employees.

"When an employee is hurt it means that he cannot produce, WCF carries the responsibility of enabling him to be self-sufficient in life by paying him compensation," he said, noting that this also assists employers saddled with cases of long term injury or invalidity.

Employers need to register with the fund since the amount contributed each month is small, at about 0.5 per cent of the employee's salary, he added.



Defence and National Service minister Innocent Bashungwa (L) and China's Ambassador to Tanzania, Chen Mingjian, move to toast at an event held in Dar es Salaam on Wednesday to mark the 96th anniversary of the founding of the Chinese People's Liberation Army. Photo: Correspondent Miraji Msala

VPO, Isles VP team up on sea water invasions

FROM PAGE 1

to loss of livestock due to drought. Shehia residents to protect the new infrastructure spearheaded by the ZFVPO.

Farms invaded by sea water are no longer usable for regular crops, which is compelling the move to build embankments on the various threatened areas, the statement underlined.

He explained the contrasting faces of climate change effects in the country, pointing out that in Manyara Region the situation leads

benefits. The office is in charge of environmental issues in Zanzibar, he said.

He mentioned his being accompanied by Environment director Farhia Ali Mbarouk "who has also heard your instructions," while Mbaraka Mgau, an Agriculture, Irrigation, Natural Resources and Livestock official in Zanzibar, said that project works started in January 2021, envisaging to cover 271 shehia farmers in the Tovuni Valley.

Before the start of the project in the six-acre area, the zone was greatly affected by the sea water at a high speed, impeding the rhythm of rice cultivation in particular.

"This is the second harvest season since this project was started," he said, elaborating that the rice crop yield rose from one ton to one and a half tons. "We thank the committee formed by the Shehia farmers for giving us great cooperation in implementing the project," he added.



Residents of Nakweni in Shambarai ward, Manyara Region, welcome Health deputy minister Dr Godwin Mollel (in white shirt) shortly after he arrived at the village yesterday to officially hand over a health centre built by an institution known as All For His Glory. Second left is Simanjiro district commissioner Dr Suleiman Serera. Photo: Correspondent Gift Thadey

Potential at Africa Food Systems Forum: Ensure maximum benefits - plea

By Polycarp Machira, Dodoma

MINISTER for Livestock and Fisheries, Abdallah Ulega has appealed to Tanzanians to seize opportunities brought about by the forthcoming 2023 Africa's Food Systems Forum (AGRF).

The AGRF 2023 Summit will take place from 5th -8th September, 2023 in Dar es Salaam Tanzania, with pre-summit events scheduled for September 4, 2023.

AGRF is the premier platform for advancing the agriculture and food systems agenda on the continent; from food security to agri-food investments.

The annual Summit convenes leaders, policymakers, scientists, heads of governments and private institutions, farmers, and the youth in the agriculture and food systems landscape to discuss and agree on practical actions and solutions that drive Africa's food security and better livelihoods for all.

The 2023 Summit aspires to position Africa as the place for innovation, investments, and to advance a stronger, more diverse, and resilient food system.

The Summit will look to energise and spotlight continental progress beyond the call for aid. The Summit will showcase Africa's solutions to Africa's food systems transformation while spotlighting leadership, accountability, inclusion and investment opportunities in Africa in general and in Tanzania in particular.

Tanzania will be the first country to host the AGRF Summit since the forum was rebranded to Africa's Food Systems Forum in 2022 as a reflection of the partnerships' ambition to move forward the transformation of Africa's food system and sustain engagement year-round.

Speaking while officiating a

meeting ahead of the forum here yesterday, Ulega said Tanzania is very committed in preparing and assuring that the coming gathering was being held positively to enable Africa becoming the solution for the entire world's food security.

He said that Tanzania was seriously considering the event as the vital business forum because the country considers agriculture as business.

"I appeal to the agriculture, livestock and food systems experts, investors and stakeholders from Tanzania and across the continent to utilize the event that is expected to draw over 3,000 participants," said the minister.

The minister pointed out that livestock and fisheries are key sectors in the national economy, thus the need for stakeholders in the sectors to fully participate in forum.

He argued that this is the first time livestock and fisheries sectors are fully involved in international events, adding that players in the fields should be proud of their productivity.

According to the minister, the sectors contribute immensely to the national economy and food security, adding that the ministry has set strategies to increase the livestock sector's contribution to GDP to 6.7 percent and fisheries to 3 percent from 1.8 percent in 2023.

The Chairperson, Tanzania Private Sector Foundation (TPSF), Angelina Ngalula on her part observed that there is need to have right statistics and plans for developing every sector.

"Our pride should not be the number of livestock but also the quality of product from Tanzania" she said, adding that the country has a lot of potential in the world market.

Tanzania entrepreneurs secure online markets in 192 countries

By Beatrice Philemon

TANZANIA Posts Corporation (TPC) has established an online shop where small, medium and large traders and entrepreneurs can sell their products in 192 countries across the world.

Khamis Swedi, TPC regional manager said yesterday at the just ended 47th Dar es Salaam International Trade Fair (DITF).

He called on entrepreneurs in all areas where they are to utilize this opportunity to market and sell their products, raise their income and expand the business they have.

Swedi said that so far more than 1,202 business owners in Tanzania have registered their products to the e-shop platform to sell their products across the world.

According to him, e-shop platforms allow customers to

purchase products in accordance with their language and currencies.

Through the e-shop system, people can now enter into the e-shop at any time and purchase products he/she wants via online.

He said the system has 10 international languages that includes Chinese language, Arabic, English, Portugal, Italian, France and others to enable customers to obtain what they need in

accordance with their language and the system is available for 24 hours globally.

He said people willing to register their products," the registration is free of charge.

In a bid to enter into the international market, their products should be approved with the Tanzania Bureau of Standard (TBS) as per laws."

He said during the 47th DITF, the Corporation has registered 32 entrepreneurs.

"We are now inviting small, medium and large entrepreneurs to visit our office to see how they can register their business and benefit from this opportunity," he added.



The Democratic Republic of Congo's Civil Aviation Authority has granted Air Tanzania Company Limited's recently acquired cargo plane permission to provide services in Kinshasa, Lubumbashi and Goma. Tanzania's Ambassador to DRC, Said Mshana, is pictured receiving a copy of the permit from ATCL's representative in the DRC, John Kahabi, earlier this week. Photo: Guardian Correspondent

Tanzania, China reaffirm robust relations in defence

By Correspondent James Kandoya

TANZANIA and China have reaffirmed their commitment to continue cementing and expanding bilateral relations and cooperation in the area of defence.

Innocent Bashungwa, the Minister for Defence and National Service reiterated this in Dar es Salaam at the occasion of celebrating the 96th anniversary of the Chinese People's Liberation Army (PLA) held at Chinese embassy premises.

The Minister said that the 96th anniversary of PLA is an illustration of the long successful journey that the PLA has passed through, adding that it has made substantial contributions to the defence sectors in China, and outside of China.

He commended efforts done by the PLA and thanked the People's Republic of China, for the firm support in socio-economic development of our nation, including the security and defence sector.

He said that in today's highly dynamic world, security challenges are dynamic and complex and therefore security can no longer be perceived solely in terms of sovereign state affairs.

"We need combined efforts of states and governments, to combat all forms of security threats. It is from this backdrop that we will continue to look to our friend China and other friends around the world, in addressing these security challenges for a sustainable global peace and security," he added.

Chinese Ambassador to Tanzania, Chen Mingjian said during the visit, the two heads of states held talks, which drew a blueprint for the development of China-Tanzania relations.

The two sides announced the elevation of the bilateral relationship to a comprehensive strategic cooperative partnership, and witnessed the signing of 15 cooperations documents covering trade, investment, development

cooperation, digital economy, agreement development and blue economy.

"We will keep up the momentum of high-level exchanges and dialogue, expand the scale of bilateral trade, strengthen people-to-people and cultural exchange, enhance cooperation in international and multilateral settings," she said.

The envoy said that the PLA has made significant contributions to world peace and stability, actively participating in regional and international peacekeeping operations.

Others are maritime escort operations, international humanitarian assistance operations, bilateral and multilateral exchange and cooperation.

Colonel Yu Tian, Chinese Defence Attaché said that for the past decades, Chinese PLA and Tanzania People's Defence Forces (TPDF) have been brothers and sisters, enjoying a stable, close and jovial relationship. He said both PLA and TPDF have constantly cooperated and exchanged high-level visits, joint exercises and training yielding fruitful results.



Invitation for Expression of Interest

BID No. GIZ-CO-2023-91172029

As an international cooperation enterprise for sustainable development with worldwide operations, the federally owned Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH supports the Government of the United Republic of Tanzania on behalf of the German Government in achieving its development objectives.

GIZ Office Tanzania is looking for a capable and experienced company with vast capacity in producing various print products in the highest quality possible in the market. This would be a two-year contract if services provided meet satisfactory standards, among them being sustainability aspects such as utilising recycled paper. GIZ has a wide portfolio of various sector project offices across the country running, and the selected contractor would be required to have the capacity to supply timely, professionally, and up to GIZ standards print products.

Requirement:

GIZ Invites bids from eligible and qualified bidders for the supply of printing of products as shown below:

SN	ITEMS	QUANTITY
1	Standard A4 Factsheet double side printing	2,600
2	Flyers (A2), (Leaflets), (A4/A5 brochures), (DL size)	@ size 1000
3	Folders (A4, single pocket, Matt lamination) all sides printing	1000
4	Booklet (A4 size, 350 gsm cover, inside 100 gsm) Matt finishing	1000
5	Wall calendars (A2, 175, 14 pages)	500
6	Desk planners (A1, 350 GSM)	500
7	Banners (blackout flex)	50
8	Roll up banners (Wide base)	50
9	Posters (A3, 350)	100
10	T-shirts (DTF round color A3 double side print)	500
11	Tear drop banners (3 meters)	50
12	Notepads	100

Interested companies should submit Company Profile and evidence of past experience with at least 10 International Organizations for the similar jobs, to the following email address: TZ_Quotation@giz.de no later than 18th July, 2023.

Late Bids, Partial Bids, Bids not received, shall not be accepted for evaluation irrespective of the circumstances.

GIZ is not obliged to follow any condition in nominating the supplier and has the right to accept or reject any or all bids.

Only qualified companies will be shortlisted and contacted for further tender processes.

This tender is intended solely for Tanzanian based companies.

VACANCY



ABOUT GEITA GOLD MINING LTD

Geita Gold Mining Ltd (GGML) is Tanzania's leading gold producer with a single operation in Geita Region. The company is a subsidiary of AngloGold Ashanti, an international gold producer headquartered in South Africa, with operations in more than ten countries, in four continents. The mine is situated in the Lake Victoria's Gold fields of Northwestern Tanzania, only about 120 kms from Mwanza City and only 20 kms Southeast of the nearest point of Lake Victoria. The company has its head office in Geita, about 5 Kms west of the fast-growing town of Geita. GGML also has a supporting office in Dar es Salaam. Applications are invited from ambitious, energetic and performance driven individuals to fill in vacant position mentioned below:

Position	: Operations Manager
Contract type & Duration	: Unspecified time contract
Department	: Operations
Reporting to	: Managing Director
Number of Positions	: One (01)

PURPOSE OF THE ROLE:

To develop and optimize the mine plan, put in place people, safety, equipment, and operating systems to deliver sustainable and reliable production at world standard productivity levels and costs. On the people side, the incumbent is to become a main sponsor of people's development through coaching and training to build an effective team capable of delivering industry leading practices within mining environment.

QUALIFICATIONS:

- Relevant Mining degree or equivalent.
- Post graduate qualification in management - preferable.
- **GGML is an equal opportunity employer: Female candidates are highly encouraged to apply.**

EXPERIENCE:

- At least 10 years' experience of strong operational performance on both surface and underground mining operations and should have served in a Senior management position in a large organization.

MAIN OR KEY ACCOUNTABILITIES:

1. Planning

- Supporting the MD Geita in the development of an optimized business plan by proposing potential resource rationalization approaches, with associated benefits and risks, and models of possible long term mine plans for the 3-5-year future. (DOS to MD Geita)
- In the context of the MD Geita strategy, the development of the long term mine plan that will be delivered over the 3 to 5 year timeframe, and for the sustainable execution of the annual mine plans, delivering the expected results safely and within budget
- Long term planning, providing the basis for the mine business plan and budget; and Short-term planning for delivery to budget

2. Operations

- Focusing on the management of people and effective mine operations work systems within the context of the MD Geita business strategy.
- Executing the work needed to sustain life of mine and develop and implement the plans for nationalization (within context of MD Geita plan/strategy) with measurable results in the localization of management in the mining operations.
- Integrating all mining functions required to develop, monitor, progress, resource and execute the Mine Plan on a 3-year rolling basis, leading to expected gains in Safety.
- Designing and implementing operating systems and teams to deliver in accordance with the budget (considering owner and contract activities).
- Defining "good mining practice" and providing a framework and plan to improve performance sustainably and continuously.
- Optimizing ore mining methods to balance productivity and quality by working Collaterally with the Geology Manager to determine balance of factors required for optimal results.
- Planning and implementing infrastructure to support the mining operation; Implement the management framework (notably leadership practices, SP and BPF).
- Understanding and growing the geotechnical knowledge of GGM pits, linking this to development and implementation of optimal and safe design, and work practices.
- Understanding and managing risks and opportunities over the 3-4-year business cycle.

3. Contracts

- Defining, implementing, and managing contractors in all mining operations areas.

4. Mining Fleets

- Managing the mining fleet, optimizing the fleet selection per the mining schedule, and maintenance to provide the required equipment availability; Develop alternative scenarios for effective rationalization of HME in the 2 to 5 year timeframe.

ADDITIONAL LEADERSHIP COMPETENCIES REQUIRED:

- Possess cultural awareness and sensitivity
- Demonstrate sound work ethics.
- Fostering a team environment - Inspiring and
- Motivating Others, promoting Collaboration, Conflict management and Teamwork, Developing Others, Communicating clearly and effectively.
- Building Effective Working Relationships - The ability to build and maintain effective collateral and cross functional working relationship.
- Building Trust & Accountability - Displaying high levels of integrity and honesty.
- Strong managerial and people skills.
- Positive Attitude towards work and colleagues.

ADDITIONAL TECHNICAL COMPETENCIES REQUIRED

- Can leverage on mining technologies and software to develop business insights for best practices and decision making processes.
- Excellent Organizational and Project management skills.
- Excellent presentation Skills.
- Valid Driver's License and mining driving experience.
- Problem solving and analytical skills.

MODE OF APPLICATION:

- Please apply through our recruitment portal by following the link below. Please click the link or type the URL address on a website browser to access the application portal.
- On the portal you will be required to upload your detailed CV, copies of relevant certificates, e- mail and telephone contacts, names, and addresses of three referees. Please do not attach certificates that are not related to the qualifications stated above.
- You will also be required to upload a cover / application letter addressed to "Senior Manager Human Resources", Geita Gold Mining Ltd". Subject should be "Operations Manager"

Application Link: <https://careers.anglogoldashanti.com/job-invite/21436/>

- If you struggle to apply via the link provided, please head over to our website <https://www.geitamining.com/en/people/> for a step-by-step guide on how to apply for jobs on our recruitment portal(SuccessFactors).
- You will be required to present original certificates if you are contacted for interviews.
- Internal Applicants (those currently employed by AngloGold Ashanti) must have their application letter endorsed by their Head of Department (HOD) or Manager once Removed (MoR).

APPLICATION DEADLINE:

- Applications should reach the above on or before **25th July 2023 at 5:30 PM**
- Only shortlisted candidates will be contacted for interviews.

NOTE ON COVID-19 PREVENTION:

- Please note when you are invited for interviews, you will be required to present proof of vaccination against COVID-19 (Covid-19 vaccination certificate) or if you are not vaccinated, please go for a Covid-19 test and obtain a 96 - hour valid PCR Covid-19 negative certificate.
- You are also advised to adhere to all recommended prevention measures including proper wearing of face masks and washing or sanitizing your hands before you are allowed through Geita Gold Mine entry points.

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

Progress in JNHPP construction wins hearts of CPCT members

By Guardian Correspondent, Rufiji

MEMBERS of the Council of Pentecostal Churches of Tanzania (CPCT) have expressed their satisfaction of the construction progress of the Julius Nyerere Hydroelectric Power Plant (JNHPP) project.

They made their appreciation yesterday to journalists, shortly after visiting the JNHPP project site.

Bishop Sylvester Gamanywa, CPCT founder and the head of the WAPO mission international said that the project is more beneficial for the nation, not only to generate power, but it will create more economic opportunities such as tourism, agriculture and livestock sectors.

Gamanywa assured Tanzanians that the JNHPP project is for the nation's development, saying that he and his fellow leaders have visited important areas of the project and seen for themselves the completed and ongoing activities.

"I assure the people if there were any doubts about the project then I will tell them that CPCT has been satisfied that the project is safe and

has great benefits for Tanzanians and the national economy. Let me take this opportunity to tell Tanzanians that if this project is completed, Tanzania will write another history," said Gamanywa.

"As members of CPCT, we're only hearing about this project, but today we have seen for ourselves, a lot of work has been done. I congratulate the government for this project. If you visit it, you will see many things for yourself," said Gamanywa.

Bishop Daniel Awet, CPCT deputy chairman has advised the government to put in place a procedure to repair the plants of the project, once it starts producing power for the betterment of the environment.

He explained that the JNHPP project has spent a lot of money, if it is not repaired as planned it will be a loss to the nation which will cause the activities to stop. He has also asked the government to use local experts to ensure that they take care of the project.

"As CPCT, we've seen this project with our own eyes, we're going to tell our believers about the importance of the project," he said.

The church leader emphasized that the JNHPP is a large national project with great benefits for the development of the nation, lauding the government for the good management until the reached stage of about 90 percent.

Pastors of the Adventist church Rev. Amon Sikazwe and Bishop Flora Joseph Kagu from CPCT T expressed their satisfaction for the progress of the project.

Energy minister January Makamba said one of the benefits of the project is the construction of another large bridge in the Rufiji River which has already been completed, saying that in the future people coming from the southern regions to Dodoma will not have to go through Dar es Salaam instead they will go through the bridge to Chalinze.

"This project has benefits in the infrastructure sector, including the construction of a road that will start from Utete in the Coastal region to facilitate travel for the people of the southern and Coastal regions. Also, the JNHPP project will be beneficial for the water sector by ensuring that the service is easily available," said Minister Makamba.



A supervisor (seated) briefs residents of Kimbo village in Potwe ward, Muheza District, yesterday in the course of a councillorship by-election held yesterday. Photo: Correspondent Steven William

Govt striving to empower women economically, asserts Dr Gwajima

By Felister Peter

THE Minister for Community Development, Gender, Women and Special Groups, Dr Dorothy Gwajima, said yesterday that the government is striving to ensure gender equality, efforts that targets to ultimately ensure women have equal opportunities to generate and manage income.

Speaking during the launch of the Pink Ride project themed 'Her Dream' in Dar es Salaam, Dr Gwajima noted that the Generation Equality Forum (GEF) that President Samia Suluhu Hassan is championing seeks among other things to empower women economically.

The Pink Ride project is implemented by the Tanzania Gender Networking Programme (TGNP) with support from Maendeleo Bank whereas over 100 vulnerable girls have so far been trained on driving, mechanics and welding.

During the event, the minister also handed over 10 three wheeler motorcycles (Bajaj) worth 84m/- to girls and young women living in difficult conditions. Through the three wheeler motorcycles, girls are expected to generate a good income thus improve their personal and family welfare.

The girls have been trained for

one year and half with part of the training including financial management, entrepreneurship and gender based violence (GBV).

According to the minister, young people aged between 15 and 35 years accounts for 34.5 percent of the country's population as per results of the 2022 national censuses, among them, women are 52.3 percent. She said statistics show that most girls aged between 18 and 35 years live under difficult conditions due to unemployment challenges.

She recommended TGNP for coming up with the project which seeks to economically empower women through engaging in activities that were previously male dominated such as the transportation sector.

"The transportation sector is among the fastest growing industries and has a number of employment opportunities for youth. Both young women and men are crucial for the country's development," she said, noting the government implements various policies, laws and programs to ensure their full participation in the economy.

Ibrahim Mwangalaba, Managing Director at Maendeleo Bank said they have been supporting various groups who do not have collateral. He said the bank has provided Bajaj loans to the girls through the

Pink Ride project which will be expanded to other regions in future.

Mwangalaba said the bank has come up with innovative financial services for certain societal groups that can hardly access loans at banks and financial institutions. He said they have so far provided 5bn/- to over 4,000 petty traders (Machinga), of the number, 1119 are women and over 2,700 men.

"We have provided Bajaj loans worth over 7.5bn/- where more than 1,800 women have benefited. The bank recognizes the importance of empowering girls and women to engage in the transpiration sector," he said.

Lilian Liundi, Executive Director of the Tanzania Gender Networking Programme (TGNP) stressing the need for a holistic approach in implementing gender equality strategies aiming to empower women. She said the approach will help to protect women against GBV.

"There are many job opportunities in the transportation sector that can be championed by girls and women. We have trained vulnerable girls to work as Bajaj drivers, welders and mechanics, some of them have already secured jobs at major companies," stated Liundi, noting 22 percent of women work in the transportation sector.



Habib African Bank Limited
Dar es Salaam

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 FOR THE QUARTER ENDED 30.06.2023

(Amounts in million shillings)

	Current Quarter 30.06.2023	Previous Quarter 31.03.2023
A. ASSETS		
1. Cash	7,439	9,547
2. Balances with Bank of Tanzania	27,138	24,454
3. Investment in Government Securities	70,121	58,947
4. Balances with other banks and financial institutions	42,550	39,465
5. Cheques and items for Clearing	87	85
6. Interbranch float items	192	207
7. Bills negotiated	4,618	3,455
8. Customer liability on acceptances	6,947	8,557
9. Interbank loans receivable	0	0
10. Investment in Other Securities	0	0
11. Loans, advances and overdrafts (Net of allowances for probable Losses)	174,680	169,533
12. Other Assets	4,270	3,732
13. Equity Investments	0	0
14. Underwriting accounts	0	0
15. Property, Plant and Equipment	638	593
16. TOTAL ASSETS	338,679	318,574
B. LIABILITIES		
17. Deposits from other Banks and financial institutions	0	0
18. Customer deposits	278,704	255,058
19. Cash Letters of Credit	0	0
20. Special deposits	4,474	4,969
21. Payment orders/transfers payable	0	0
22. Bankers' cheques and drafts issued	97	66
23. Accrued taxes and expenses payable	5,826	5,820
24. Acceptances outstanding	6,947	8,557
25. Inter branch float items	210	208
26. Unearned income and other deferred charges	0	0
27. Other liabilities	2,252	2,227
28. Borrowings	1,000	0
29. TOTAL LIABILITIES	299,509	276,905
30. NET ASSETS/(LIABILITIES) (16 minus 29)	39,170	41,669
C. SHAREHOLDERS' FUNDS		
31. Paid up share capital	2,600	2,600
32. Capital reserves	425	395
33. Retained earnings	36,432	33,288
34. Profit (Loss) account	(1,435)	977
35. Other capital accounts	1,148	4,409
36. Minority Interest	0	0
37. TOTAL SHAREHOLDERS' FUNDS	39,170	41,669
38. Contingent liabilities	63,507	64,486
39. Non performing loans and advances	3,192	8,433
40. Allowances for probable losses	11	(3)
41. Other non performing assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders Funds to total assets	11.57%	13.08%
(ii). Non performing loans to total gross loans	1.77%	4.82%
(iii). Gross loans and advances to total deposits	63.53%	67.34%
(iv). Loans and advances to total assets	53.12%	54.97%
(v). Earning Assets to Total Assets	84.84%	84.11%
(vi). Deposits Growth	8.90%	7.16%
(vii). Assets growth	6.31%	5.31%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30.06.2023

(Amounts in million shillings)

	Current Quarter 30.06.2023	Comparative Quarter (Previous Year) 30.06.2022	Current Year Cumulative 30.06.2023	Comparative Year (Previous Year) Cumulative 30.06.2022
1. Interest Income	6,529	6,108	12,745	11,731
2. Interest Expense	(3,740)	(3,367)	(7,330)	(6,633)
3. Net Interest Income (minus 2)	2,789	2,741	5,414	5,098
4. Bad Debts Written Off	(3,608)	0	(3,608)	0
5. Impairment Losses on Loans and Advances	11	163	8	147
6. Non-Interest Income	1,118	1,309	2,193	2,387
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	180	317	371	608
6.2 Fees and Commissions	397	437	777	764
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	541	555	1,044	1,014
7. Non Interest Expenses:	(2,514)	(2,498)	(5,049)	(4,949)
7.1 Salaries and Benefits	(1,487)	(1,455)	(3,049)	(2,987)
7.2 Fees and Commission	(58)	(83)	(112)	(134)
7.3 Other Operating Expenses	(969)	(960)	(1,888)	(1,828)
8. Operating Income/(Loss)	(2,204)	1,715	(1,041)	2,683
9. Income Tax Provision	(450)	(300)	(900)	(600)
10. Net Income (Loss) After Income Tax	(2,654)	1,415	(1,941)	2,083
11. Other Comprehensive Income (Loss)	242	0	506	0
12. Total Comprehensive Income/(Loss) for the year	(2,412)	1,415	(1,435)	2,083
13. Number of Employees	74	78	74	78
14. Basic Earning Per Share	(1,021)	544	(747)	801
15. Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-1.50%	1.92%	-0.89%	1.40%
(ii) Return on Average Shareholders' Funds	-11.71%	13.73%	-6.97%	10.25%
(iii) Non Interest Expense to Gross Income	32.88%	39.67%	33.80%	35.06%
(iv) Net Interest Income to Average Earning Assets	4.14%	4.33%	4.02%	4.11%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30.06.2023

(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Total
Current Year 2023							
Balance as at the beginning of the year	2,600	-	33,238	4,633	-	220	40,692
Profit for the year	-	-	(1,435)	-	-	-	(1,435)
Transfer from/to Regulatory Reserve	-	-	3,485	(3,485)	-	-	-
Transfer to/from Other reserve	-	-	(205)	-	-	205	-
Tax paid for prior years	-	-	(86)	-	-	-	(86)
Balance as at the end of June 2023	2,600	-	34,996	1,148	-	425	39,170
Previous Year 2022							
Balance as at the beginning of the year	2,600	-	30,661	6,345	-	265	39,912
Profit for the year	-	-	1,051	-	-	-	1,051
Transfer to statutory Reserve	-	-	1,712	(1,712)	-	-	-
Transfer to other Reserve	-	-	65	-	-	(65)	-
Tax paid for prior years	-	-	(271)	-	-	-	(271)
Balance as at the end of the year	2,600	-	33,238	4,633	-	220	40,692

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30.06.2023

(Amounts in million shillings)

	Current quarter 30.06.2023	Previous quarter 31.03.2023	Current Year Cumulative 30.06.2023	Comparative Year (Previous Year) Cumulative 30.06.2022
I. Cash flow from operating activities:				
Net income (loss)	(1,962)	1,427	(535)	2,683
Adjustment for:				
Impairment/Amortization	59	35	94	(107)
Net change in loans and advances	(5,147)	691	(4,456)	(25,315)
Gain/loss on sale of Assets	0	0	0	0
Net change in deposits	23,151	17,372	40,523	(1,480)
Net change in Short Term Negotiable Securities	(6,712)	(20,895)	(27,408)	(24,854)
Net change in Other Liabilities	63	667	730	(592)
Net change in Other Assets	(2,354)	(2,199)	(4,753)	(900)
Tax paid	(450)	(450)	(900)	(900)
others (Specify)	0	0	0	46
Net cash provided/(used) by operating activities	6,447	(8,152)	3,296	(50,778)
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(191)	(76)	(267)	(10)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale Non-Dealing Securities	0	0	0	0
Others (Specify)	0	0	0	0
Net cash provided/(used) by investing activities	(191)	(76)	(267)	(10)
III. Cash flow from financing activities:				
Regayment of Long-Term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Cash Dividends	0	0	0	0
Net change in Other Borrowings	1,000	0	1,000	0
Others (Specify)	0	0	0	0
Net cash provided/(used) by financing activities	1,000	0	1,000	0
IV. Cash and cash equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	7,256	(8,227)	4,029	(50,788)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	60,481	63,719	63,719	85,367
Cash and Cash Equivalents at the end of the Quarter/Year	67,748	60,481	67,748	34,579

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30.06.2023

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
S. S HASAN RIZVI (Managing Director)		12.07.2023
EPHRAIM MKONDE (Finance Manager)		12.07.2023
MWARABU HAJI (Internal Auditor)		12.07.2023

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

Name	Signature	Date
1. ZAIN HABIB		12.07.2023
2. VAZIR A BUKHARI		12.07.2023

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NAME OF PRODUCT/ SERVICES	CHARGE/FEE	FCY	
SAVING ACCOUNTS			
LCY			
Transaction fees-Ledger Fees	TZS 13,200.00 half-yearly	US\$ 14.50 /Gbp 10/Euro 10 half-yearly	
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page	
Interim Statement	Tsh.2,000.00 per page	US \$2.00 per page	
Withdrawal Charges below TZS 5 MIL	No such Charges	No such Charges	
Withdrawal Charges above TZS 5 mil	0.06% of the amount	Maximum 1.20% of the amount	
Cash deposit Charge	No such Charges	FCY-small denomination 5%	
Savings Card/Passbook	No such Charges	No such Charges	
Passbook/Card replacement	No such Charges	No such Charges	
Closing Account-LCY	Tsh. 25,000.00	US\$ 25.00	
Dormant account activation	TZS 15,000.00	US\$ 15.00	
CURRENT ACCOUNTS (PERSONAL)			
Transaction fees-Ledger Fees	TZS 35,000.00 monthly	US \$ 35.00/Gbp 25/Euro 25 monthly	
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page	
Temporarily/Unauthorized Overdraft	27% p.a	No such Charges	
Interim Statement	Tsh. 2,000.00 per page	US \$2.00 per page	
Withdrawal Charges above TZs 10.0 MIL	1% of amount above 10M	0.06% of the excess amount	
Cash deposit Charge	No such Charges	FCY-small denomination 5%	
Closing account	TZS 30,000.00	US\$ 30.00	
Bank Drafts	No such Charges	US\$ 35.00	
Bank Draft cancellation charge	No such Charges	US\$ 60.00	
Cheque book	TZS 35,000	US\$ 35.00	
Cash payment to 3rd party	No such Charges	No such Charges	
Bulk cash deposit below TZs 100M (Bulk Cash Counter) Charges	TZs 5,000	US\$ 5.00	
Bulk cash withdraw below TZs 100M (Bulk Cash Counter) Charges	TZs 5,000	US\$ 5.00	
Stop Payment orders	TZS 35,000.00	US\$ 35.00	
Standing orders (within bank)	TZS 2,500.00	No such Charges	
Standing orders (to other bank)	TZS 2,500.00	No such Charges	
Certificate of balance/Balance confirmation	Tsh. 30,000.00 per certificate	US\$ 30.00 Per certificate	
Letter of introduction	TZS 30,000.00	US\$ 30.00	
Salary handling	TZS 10,000.00	No such Charges	
School fees deposits	No such Charges	No such Charges	
TRA collection	No such Charges	No such Charges	
Safe custody charges	No such Charges	No such Charges	
Safe custody access fees	No such Charges	No such Charges	
TISS transfers	TZS 10,000.00	No such Charges	
Dormant account activation	TZS 25,000.00	US\$ 25.00	
Retrieval of Old document more than a year	TZS 100,000.00	No such Charges	
Incoming EFT	TZs 1,500	No such Charges	
Outgoing EFT	TZs 1,000	No such Charges	
Clearing charges	TZs 1,000 per cheque	No such Charges	
SMS Alert charges	TZs 25 per sms	No such Charges	
Non utilization fee on loans	1% of loan amount unutilized for over 6months	1% of loan amount unutilized for over 6months	
Fund Recall charges	TZS 10,000.00	US\$ 10.00	
EFT Manual posting charges for incorrect details	TZS 2,500.00	No such Charges	
Blocking of Lost cheque leave/book charges	TZS 25,000.00	No such Charges	
Previous year statement charges	TZs 1,000 per page	US\$ 1.0 per page	
Printing Old statement charges	TZs 1,000 per page	US\$ 1.0 per page	
Foreign Remittance Charges			
LCY To FCY	Telex / Swift	Commission	
	70.00	NIL	
FCY to FCY (USD or Equiv)			
Up to 10,000	50.00	50.00	
From 10,001 to 25,000	50.00	100.00	
From 25,001 to 50,000	50.00	150.00	
From 50,001 to 100,000	50.00	200.00	
From 100,001 to 250,000	50.00	250.00	
From 250,001 to 500,000	50.00	300.00	
Please note that the above charges may vary at the discretion of the management approval			
FOREIGN EXCHANGE SERVICES			
CHARGE/FEE			
Inwards foreign transfers - customers	US\$ 20.00		
LCY			
LC Opening commission (cash covered)	1.75% per quarter		
LC Opening commission (no cash covered)	2.00% per quarter		
LC Advising commission (Inward/Export)	US\$ 200.00		
Foreign Document Bills for Collection (Inward & Outward)	1.25% of LC Value		
LC Acceptance commission	commission 2.00% per qrt + swift charge US\$ 70.00		
LC Payment/Settlement commission	1.2% per quarter+\$120		
LC Amendments	US\$ 75.00 + US \$70.00 Swift		
Special clearance-LCY	Not applicable		
Special clearance-FCY	Not applicable		
Outward Foreign Bankers Cheque (OFBC)	Not applicable		
Treasury bill bid charges	Tsh. 100,000.00 per bid		
LG issuance	1.50% to 2.00% per quarter		
Export letter of credit confirmation	TZs 25,000		
Bankers Cheques			
For US Dollars	US\$ 30.00 per bankers cheques		
For Tanzanian shillings	Tsh. 30,000.00 per bankers cheques		
US\$ bankers cheques cancellation	US\$ 15.00 per bankers cheques		
Shillings bankers cheques cancellation	Tsh. 15,000.00 per bankers cheques		
Return Cheques			
Cheque return unpaid-LCY	US\$ 50.00 per cheques		
Cheque return unpaid-FCY	Tsh. 50,000.00 per cheques		
Indicative TZs Rates			
TIME DEPOSITS			
	ABOVE TZS 50M-100M	100M TO 500M	500M-1000M

TanTrade, ZEEA sign pact for economic and investment cooperation opportunities

By Correspondent Christina Mwakangale

THE Tanzania Trade Development Authority (TanTrade) and the Zanzibar Economic Empowerment Agency (ZEEA) have signed an agreement for opening up of cooperation opportunities in trade, economy and sustainable investments.

The agreement was signed in the presence of Zanzibar Deputy Minister for Finance and Planning, Ali Suleiman Ameir at the ongoing 47 Dar es Salaam International Trade Fair (DITF) in Dar es Salaam.

Speaking after the signing of the agreement, Ameir said investment statistics for 2022 shows 07 projects invested a total of 4.55bn/- out of which 27 were for hotels that had contributed to 3,970 jobs.

In regard to the increase of the number of tourists, he said these reached 548,503 in 2022 and that DITF cements brotherly cooperation between Zanzibar and Tanzania Mainland.

"I commend TanTrade Managing Director, Latifa Khamis, its Board Chairman, Prof Ulingeta Mbamba,

Minister of Trade and various other institution from both within and outside the country.

"The aim is to adhere to Zanzibar trade especially in regard to the blue economy and its traditions," said Deputy Minister Ameir.

"Whoever comes to Zanzibar with economic intentions and investing is free to come, as once he is in, he cannot leave, even if he wants a woman to marry he will get one.

"We have decided to open Zanzibar's doors in economic opportunities within the atmosphere of peaceful politics," he added.

He said the construction of various infrastructures in Zanzibar is among projects to open up its economic opportunities and usher the beginning of Zanzibar's transformation.

He added: "In boosting investments, Zanzibar Investment Promotion Authority (ZIPA) continues to improve economic opportunities for would be investors to see.

"You have all seen for yourselves, especially in regard to Zanzibar's culture that has given us special identification and respect worldwide."

Education stakeholders commend govt for aiding good investing environment

By Guardian Correspondent

EDUCATION stakeholders have commended the government for having in place a friendly environment for investors in the private sector to invest in education, the situation that has rescued a lot of foreign currency that used to be syphoned out of the country.

In separate interviews, they said the Phase VI Government has made commendable efforts in appreciating the contribution of the private sector in the development of education in Tanzania.

"This has enabled students to receive quality education, and that is why I am saying all this," said Dr Albert Katagira, an education stakeholder based in Dar es Salaam.

Dr Katagira said in the past many parents used to take their children outside the country, especially to Kenya and Uganda to get both primary and secondary education.

He further said that in regard to education the private sector is helping the government reduce its budget for the education sector.

Katagira, who is the Managing Director of Tusiime schools located at Tabata-Senene and Ilala in Dar es Salaam said: "The government educates the youth in its schools out of its annual budget allocations, and we educate them and help the government reduce its budgetary allocation costs."

In regard to education, the private sector also assists in the creation of

jobs including experts, teachers, drivers and other workers.

He said they have been investing a lot of money in both short and long-time training for their teachers to go in tandem with the need to provide quality education to the youth.

Dr Laurent Gama, Tusiime Secondary School headmaster, who is also the Director of Tanzania Association of Private Investors in Education (TAPIE) said the investment in the sector contributes to students' positive results in various national examinations.

He added that the sector's involvement in various issues of education is important because the sector is contributing to many Tanzanians.

Ally Nyambi, another education stakeholder said the success of private schools is based on the big investment they are making, noting that the private sector has been making a big contribution to the development of education due to the quality of education they provide.

Nyambi who is the Kamene Secondary School headmaster advised the government to create a good environment for the sector to continue growing.

He further suggested the need for the government to involve private schools in various opportunities including the International Monetary Fund (IMF) - Covid-19 relief fund (TCRP), which only benefited government schools.

Women urged on leadership and political participation

By Guardian Correspondent, Zanzibar

WOMEN intending to contest leadership positions have been called to comprehend the right ways in doing politics in order to overcome hurdles that bar them from attaining the positions.

The call was made by Dr Salum Suleiman Ali, lecturer at the State University of Zanzibar (SUZA) during a special training for women from various political parties in Pemba aimed at empowering them to identify their rights in leadership contests.

Speaking at the seminar organised by Tanzania Media Women Association - Zanzibar (TAMWA-Zanzibar) in collaboration with the Norwegian Embassy, Dr Ali said the issue for contesting leadership positions is sustainable that needs long time preparations in order to build up faith in the community on the contestant's ability.

He said for women to succeed to hold political and leadership positions at various levels, the ability to articulate issues and raise challenges facing the people.

As the country gears up for 2025 elections, Dr Ali urged women to begin grabbing opportunities provided by the media to have in

place agendas to represent the people in regard to the challenges they face and assist in finding solutions thereof.

"We must utilise media outlets for calling for changes by bringing up issues facing the community as this will build you up politically and be trusted by the masses instead of waiting for the election time," he said.

He explained that TAMWA Zanzibar, in collaboration with the Norwegian embassy, through the Strengthen Women In Leadership (SWIL) project has published special guidelines that provides the direction for women in recognizing strategies to adopt to win leadership positions at various levels.

Earlier, the coordinator of TAMWA-Zanzibar, Fathiya Mussa Said explained that the training has incorporated women from various political parties including leaders of students' governments in various universities and colleges aimed at exchanging experiences in contesting for leadership positions.

For her part, Sagira Mohamed Khalfan, one of the seminar participants thanked TAMWA - Zanzibar for organising the guidelines that show the right path for women to contest for leadership positions as they will help them in the coming general 2025 elections.



Dr Albert Katagira, director of Dar es Salaam-based Tusiime Schools, makes remarks to journalists in the city yesterday on the contribution of the private sector to the development of education in Tanzania. Photo: Guardian Correspondent

'Tanzanians should be proud of the Union for its achievements'

By Guardian Reporter

THE Minister of State in the Vice President's Office (Union and Environment), Dr Seleman Jafo, has said Tanzanians should be proud by the Union owing to numerous achievements that continue to be attained through huge strategic projects that are benefiting them.

Dr Jafo made the remarks Tuesday this week during his inspection visit to projects implemented by Covid-19 Funds in Unguja District, saying he was satisfied by the projects' quality.

He said Union President Samia Suluhu Hassan and her Zanzibar counterpart, Dr Hussein Ali Mwinyi continue to display their genuine commitment to provide Tanzanians with development by ensuring that development funds are provided in time to the relative areas.

"In the two years' period, we are all witnesses, we have seen more than 600bn/- has been provided to Zanzibar for implementing development projects, including 230bn/- that have financed projects that are currently in various stages of completion," he said.

He called on the people to continue supporting efforts by the two governments in making sure the projects are taken care of to bring long time benefits for the present and future generations.

Earlier, inspecting Bambi Village Water Project in Uzi Constituency, Deputy Minister of State in the Vice President's Office (Union and Environment), Khamis Hamza Khamis commended President Samia Suluhu Hassan and Zanzibar President Dr Hussein Ali Mwinyi for enabling the provision of the Covid-19 Funds that have helped to

bring about huge transformation in the infrastructure development in the constituency and Zanzibar in general.

While inspecting the Unguja urban west District Hospital Project, Dr Jafo commended huge efforts made towards the supervision of the project, one of historic projects eagerly being waited by Unguja residents.

Meanwhile, Dr Jafo visited Salim Turki Primary School in the Mpendae Constituency and held discussions with teachers, students and other workers.



A commuter bus operated by Dar Rapid Transit (DART), a bus-based mass transit system connecting the suburbs of Dar es Salaam to the commercial capital's central business district, plies the Gerezani-Mbagala route along Kilwa Road yesterday. This follows the near-completion of the implementation of Phase II of the project. Photo: Correspondent Jumanne Juma

Zanzibar President calls on Tanzania's Embassy in Türkiye to woo investors

By Guardian Reporter, Zanzibar

ZANZIBAR President Dr Hussein Ali Mwinyi has called on Tanzania's ambassador to Türkiye, Iddi Seif Bakari, to encourage Turkish investors to come to Tanzania to establish factories for the manufacturing of products preferred by many Tanzanians.

Dr Mwinyi made the appeal here yesterday at State House when he held discussions with

the Tanzania envoy to Türkiye who went to say goodbye to him.

He said investment is essential in the community development and that Türkiye is developing economically including industrial and infrastructures development, hence he called on the envoy to appropriately supervise the economic diplomacy policy.

In regard to the tourism sector, President Mwinyi told Amb. Bakari to stress on the country's airline that have direct flight to Tanzania

by advertising the country's many tourist attractions.

He also advised Amb Bakari to woo investors in infrastructures, including ports, roads and airports to boost the sectors.

Amb. Bakari assured Dr Mwinyi and Tanzanians in general to use well the existing economic opportunities in Türkiye by finding markets for Tanzania's products in Türkiye, as the country is in great need of raw materials including cotton for its

textile factories.

Amb Bakari also pledged to collaborate with Tanzania Tourist Board (TTB) and the Zanzibar Commission for Tourism (ZCT) to provide many advertisements to the Turkish Airline.

He also laid out strategies to boost relations with Türkiye for the possibility of Air Tanzania Company Ltd (ATCL) to establish regular flights to the country, but for passengers and cargo.

Amb Bakari was appointed Tanzania Ambassador to Türkiye by President Samia Suluhu Hassan April 5 this year, before his appointment he was Chief Consul in Dubai, UAE.

Chalamila hands over 10m/- to fifty women entrepreneurs in Dar

By Correspondent Joseph Mwendapole

FIFTY women entrepreneurs in Kivukoni ward, Ilala District in Dar es Salaam are set to benefit from 10m/- that will be divided to them as capital to improve their businesses.

Dar es Salaam regional commissioner Albert Chalamila handed over the funds yesterday which were issued by LALJI Foundation under Kivukoni Ward Councilor Sharik Shoughule.

Speaking immediately after handing over the funds, Chalamila asked the beneficiary women to properly utilize the funds well by innovatively improving their businesses.

Chalamila said that a woman who is economically empowered, has great support to both family and the society.

He said President Samia Suluhu Hassan saw the importance of empowering women entrepreneurs economically through 10 percent loans that are issued by district councils.

Kivukoni ward councilor, Sharik Shoughule said that the support has started with 50 women entrepreneurs but more women will continue to benefit so as to improve their economic projects.

Meanwhile, the RC yesterday launched a programme aimed to reduce maternal and infant mortality by strengthening the emergency transport system for pregnant women and infants known as M-MAMA.

Inaugurating the programme at Anatougo, RC Chalamila thanked President Samia for her commitment to completely eradicate the maternal and infant deaths and asked stakeholders to support the initiative so as to improve social welfare.

The RC said President Samia has already instructed all the regions of the country to implement the M-MAMA digital initiative so as to provide timely health services to women and infants.

Chalamila explained that the strategic objective of the project is to facilitate timely access to health services for pregnant women and infants by strengthening transport services to reach the health centres.

According to him, delays can occur in making decisions, looking for services, transportation to access services and delays in getting the best services thus leading to deaths.

Dar es Salaam Chief Medical Officer, Dr Rashid Mfaume said: "Our aim is to completely eliminate maternal and infant deaths by addressing challenges in the areas which have been found to have big challenges."

The launch event was attended by health experts from government, Regional Secretariat led by the Regional Administrative Secretary, District Heads, District Administrative Secretaries, Mayors, District Chief Physicians, Experts of Health and other M-MAMA stakeholders such as Vodacom.

'Ubongo Kids' celebrates ten years of empowering children

By Guardian Reporter

LOCAL producers of edutainment programmes for kids whose brands include Ubongo Kids, Akili and Me series, Ubongo, is celebrating its 10 years anniversary marking a decade of transforming education and empowering millions of children across the continent.

With an impressive portfolio of educational programs including Akili and Me, Ubongo Kids, and the recent addition of the captivating new show Nuzo and Namia, Ubongo continues to set the standard in innovative learning experiences for kids.

Since its founding in July of 2013 in Dar es Salaam, Tanzania, Ubongo has been dedicated to providing fun, localized, and multi-platform educational content that helps children foster a lifelong love of learning.

Through accessible technologies like TV, radio, and mobile phones, Ubongo has reached over 32 million families across Africa, making a significant impact on the continent's education landscape.

Independent research studies examining Ubongo's programs have consistently revealed their profound impact, enhancing school readiness, improving learning outcomes, and fostering positive social and behavioral change among both children and their caregivers.

Over the past 10 years, Ubongo has grown from a small Tanzanian grassroots startup to a Pan-African non-profit organization and the market leader in African edutainment. Ubongo's innovative and engaging edutainment programs empower kids with the knowledge and critical skills they need to change their lives and their communities for the better.

"We are thrilled to celebrate this incredible milestone of 10 years," said Mwasi Wilmore, Chief Executive Officer of Ubongo. "It is a testament to the hard work, dedication, and passion of our team, partners, and supporters who have believed in our mission and contributed to our success," he said.

In commemoration of this significant milestone, Ubongo has arranged a special 10-year anniversary event in Dar es Salaam to celebrate the accomplishments and milestones achieved throughout the years.

"Together, let us reflect on our journey, express our gratitude, and renew our commitment to providing quality education and transformative learning experiences for children in Africa."

"As we look ahead to the next decade, we remain steadfast in our mission to reach even more children, leveraging the power of edutainment to unlock their potential and shape a brighter future for Africa," added Mwasi Wilmore.



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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2023

(AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 30.06.2023	PREVIOUS QUARTER 31.03.2023
A. ASSETS		
1 Cash	1,409	1,279
2 Balances with Bank of Tanzania	825	946
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	13,869	11,969
5 Cheques and Items for Clearing	-	-
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments in Other securities	-	-
11 Loans, Advances and Overdrafts (Net of allowances for Probable Losses)	68,657	65,295
12 Other Assets	722	864
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	4,017	4,559
16 TOTAL ASSETS	89,499	84,912
B. LIABILITIES		
17 Deposits from other banks and financial institutions	11,633	13,305
18 Customer Deposits	55,253	49,797
19 Cash letters of credit	-	-
20 Special Deposits	-	-
21 Payments orders / transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	340	853
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	200	234
27 Other Liabilities	5,519	2,018
28 Borrowings	6,729	7,105
29 TOTAL LIABILITIES	79,674	73,312
30 NET ASSETS/(LIABILITIES)(16 MINUS 29)	9,825	11,600
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	37,895	37,895
32 Capital Reserves	-	-
33 Retained Earnings	(29,121)	(26,964)
34 Profit/ (Loss) Account	1,052	669
35 Other Capital Accounts/Capital Advance	-	-
35a. Other- Statutory Reserve	-	-
35b. General Provision Reserve	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	9,825	11,600
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	5,653	5,614
40 Allowances for Probable Losses	7,314	6,017
41 Other Non-Performing assets	-	-
D. PERFORMANCE INDICATORS		
(I) Shareholders Funds to Total Assets	11%	14%
(II) Non Performing loans to Total Gross Loans	7%	8%
(III) Gross loans and advances to total deposits	114%	113%
(IV) Loans and Advances to Total Assets	77%	77%
(V) Earning Assets to Total Assets	92%	91%
(VI) Deposits Growth	6%	8%
(VII) Assets Growth	5%	6%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 30TH JUNE 2023

(AMOUNT IN MILLION SHILLINGS)

	Current Quarter 30.06.2023	Comparative Quarter 30.06.2022	Current Year Cumulative 30.06.2023	Comparative Year Cumulative 30.06.2022
1 Interest Income	21,005	5,053	39,401	9,293
2 Interest Expense	(2,069)	(1,390)	(4,011)	(2,562)
3 Net Interest Income (1 Minus 2)	18,936	3,663	35,390	6,731
4 Bad debts written off	-	-	-	-
5 Impairment Losses on Loans and Advances	(1,568)	(325)	(2,620)	(818)
6 Non-Interest Income	731	878	1,499	1,806
6.1 Foreign exchange profit/(loss)	(28)	18	(17)	21
6.2 Fees and Commissions	465	408	971	827
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	294	452	545	958
7 Non-Interest Expense	(17,608)	(3,553)	(33,001)	(7,185)
7.1 Salaries and Benefits	(1,695)	(1,648)	(3,360)	(3,424)
7.2 Fees and Commission	(72)	(85)	(143)	(168)
7.3 Other Operating Expenses	(15,841)	(1,820)	(29,498)	(3,593)
8 Operating Income/(Loss) before tax	491	663	1,268	534
9 Income Tax Provision	(108)	-	(216)	(27)
10 Net income (loss) after income tax	383	663	1,052	507
11 Other Comprehensive Income(Loss) for the year	-	-	-	-
12 Total Comprehensive Income(Loss) for the year	383	663	1,052	507
13 Number of Employees	226	229	226	229
14 Basic Earning Per Share	10	17	28	13
15 Number of Branches	20	20	20	20
PERFORMANCE INDICATORS				
(I) Return on average total assets	0.44%	1.13%	1.21%	0.87%
(II) Return on Average shareholders' funds	1.01%	1.76%	2.78%	1.35%
(III) Non interest expense to gross income	81.01%	59.91%	80.69%	64.74%
(IV) Net Interest margin to average earning assets	0.48%	1.37%	1.32%	1.05%

CONDENSED STATEMENT OF CHANGES IN EQUITY

AS AT 30TH JUNE 2023

(AMOUNTS IN MILLION SHILLINGS)

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year (2023)							
Balance as at the beginning of the year	37,895	-	(29,121)	-	-	-	8,773
Profit for the period	-	-	1,052	-	-	-	1,052
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	37,895	-	(28,069)	-	-	-	9,825
Previous Year (2022)							
Balance as at the beginning of the year	37,320	-	(30,694)	664	-	-	7,300
Loss for the year	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	818	-	-	-	818
Transactions with owners	575	-	-	-	-	-	575
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	664	(664)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	37,895	-	(29,121)	-	-	-	8,773

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30TH JUNE 2023

(AMOUNTS IN MILLION SHILLINGS)

	CURRENT QUARTER 30.06.2023	PREVIOUS QUARTER 31.03.2023	CUMMULATIVE CURRENT YEAR 30.06.2023	CUMMULATIVE PREVIOUS YEAR 30.06.2022
I Cash flow from operating activities:				
Net income(Loss)	491	777	1,268	534
Adjustment for:	-	-	-	-
-Impairment/Amortization	583	563	1,146	1,185
-Net change in loans and advances	(3,362)	(4,121)	(7,483)	(11,882)
-Gain/Loss on sale of assets	-	-	-	(73)
-Net change in Deposits	3,784	4,877	8,661	9,953
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	2,954	(2,649)	305	(893)
-Net change in Other Assets	142	483	625	2,176
-Tax paid	(108)	(108)	(216)	-
-Others (Specify)	(2,158)	-	-	(27)
Net cash provided (used) by operating activities	2,326	1,980	4,306	973
II Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of fixed assets	(41)	(132)	(173)	(135)
Proceeds from sale of fixed assets	-	-	-	73
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Proceeds from maturity of investment in fixed deposit	-	-	-	-
Others (specify) - Additions on Right of use asset	-	-	-	-
Others (specify) - Proceeds from issue of share	-	-	-	-
Net cash provided (used) by investing activities	(41)	(132)	(173)	(62)
III Cash flow from financing activities:				
Repayment of long-term debt	(106)	-	(106)	(40)
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	575
Payment of lease liabilities	-	(204)	(204)	(550)
Net change in other borrowings	(270)	148	(122)	2,382
Others (Specify)	-	-	-	-
Net cash provided (used) by financing activities	(376)	(56)	(432)	2,367
IV Cash and Cash Equivalents:				
Net increase(decrease) in cash and cash equivalents	1,909	1,792	3,701	3,278
Cash and cash equivalents at the beginning of the Quarter/year	14,194	12,402	12,402	7,081
Cash and cash equivalents at the end of the Quarter/year	16,103	14,194	16,103	10,359

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH JUNE 2023

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

Name and Title	Signature	Date
Edward Zakaria Talwa (Chief Executive Officer)	(Signed)	14 th July 2023
Nolasco Charles (Ag. Head of Finance)	(Signed)	14 th July 2023
Peter Kaisi (Internal Audit Manager)	(Signed)	14 th July 2023

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

Name	Signature	Date
1. Nasama Massinda (Board Chairman)	(Signed)	14 th July 2023
2. Mary Pascal Mabiti (Board Member)	(Signed)	14 th July 2023

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee
1 Savings Account(TZs)		
	(a) Required minimum opening balance	0
	(b) Requested minimum operating balance	0
	(c) Monthly Services Fees	1,500
	(d) Interim Statement per page	1,500
	(e) Monthly Services Fees	0
	(f) Withdraw charges over the counter	1,000
	(g) Interest payable	0
	Hakika Individual (TZs)	
	(a) Required minimum opening balance	0
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	2%
	(e) Balance enquiry	3%
	(f) Withdraw charges over the counter	2,000
	Hakika Legal Entity(TZs)	
	(a) Required minimum opening balance	0
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	3%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter	2,000
	Moto (TZs)	
	(a) Required minimum opening balance	0
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	4%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter	1,000
2 Mobile banking Charges(TZs)		
	(a) Balance enquiry	100
	(b) Minimum Statement	100
	(c) Full Statement request	100
	(d) Finca Mobile (In Finca Account)	400
	(e) Finca Account to Finca Account Transfer	100
	(f) Finca Mobile (In and Out Finca Account)-Finca Account to wallet	1,000
3 Loans (TZs)		
	Business Loan - Small	
	(a) Interest	6.

It really pays to stare challenges in the face - and then fight back

A FORMER Tanzanian once spent the better part of his three-hour meeting with Tanzanian editors in Dar es Salaam giving the government's stand on a number of developments in the country's education sector.

The most salient of the developments he elaborately addressed included the plight of teachers, state loans for students in universities and other institutions of higher learning and intermittent crises in schools, colleges and universities.

Part of the thrust of the PM's remarks was on what were widely seen as unpleasant goings-on at the National Examinations Council (Necta), notably stubborn cases of examination leakages and faulty marking and grading.

Education plays an invaluable role in human civilisation and development, and it was not by accident that the PM spoke as extensively and passionately on those issues as he did.

Former American president John Fitzgerald Kennedy believed that education was the means of developing people's greatest abilities, "because in each of us there is a private hope and dream which, fulfilled, can be translated into benefit for everyone and greater strength for our nation".

Distinguished Tanzanian diplomat Dr Salim Ahmed Salim, also a former prime minister, meanwhile once wondered aloud whether there were many enough people in our country who were aware that "teachers are more powerful than politicians because of the power they have of shaping minds".

Dr Salim wondered whether communities - parents, leaders, politicians, etc. - accorded teachers the status they deserve, including ensuring that they were paid on time and were operating from decent residential and other environments. It was a rhetorical question as he knew

full well that things were bad.

In his remarks, the former PM we referred to first did not set out to defend the government or particular institutions like his own office, district and urban councils, the Treasury or the then Education and Vocational Training ministry in connection with the problems and challenges that have been the lot of many teachers in the country for years on end.

Rather, he admitted that the situation was far from tolerable and went on to declare that his office would do all in its power to clean up the mess so that teachers and other public servants could lead lives as decent and peaceful as the country's resources could make possible.

He also elected to stare in the face the other cruel factors making things rough and tough in institutions of learning, from primary school and all the way to university.

It was obvious from the tenor and content of his remarks that the government had decided to use a combination of diplomacy and stringent disciplinary and other measures to reach an amicable a solution to each of the problems and challenges.

A keen reading of his observations showed that the government was intent on making in-depth analyses of all issues in question, among them the then raging crisis over the Institute of Social Work's recognition, the mess at Necta and the furor over the allocation of Higher Education Student Loans Board funds, before moving on.

The government was seen learning crucial lessons from the many wars and battles where patience and strategic planning had ensured victory, and hence the particular ex-PM's call on the citizenry to support the government's nation-building efforts. It was an honest battle cry meant to fire the nation into genuinely rewarding action.

Spending resources judiciously indeed defines good leadership

THERE are a number of red-letter days in the United Nations calendar, two of the several closely related ones including International Day of Older People (October 1) and International Day of the Girl Child (October 11).

In accordance with the laws of Tanzania, these two and other vulnerable and commonly marginalised groups would be much better catered for through social security benefits as spelled out in the 2003 Social Security Policy, as may have possibly been amended in between.

The purpose of the policy is to secure social assistance schemes to vulnerable groups like people with disabilities, the elderly, unsupported parents and children who cannot provide for themselves.

Further, the Social Welfare department is commonly - and logically - expected to offer social relief, a short-term measure supposed to help people through crises including sickness, job loss and any other occurrence limiting their ability to generate income.

So, theoretically at least, our society is very well covered - in that, if you happen to be disabled or elderly or to fall sick or lose your job, then the social security policy maintains that the ministry responsible would provide for your basic needs such as food, shelter, housing and utilities. But the situation on the ground is worlds different. In fact, years after the policy was adopted, the situation remains glum indeed. Often, desperate children and beggars among them the elderly and disabled, are to be seen loitering.

Employees with membership in social security or pension funds may be in generally better state - but maybe just, as not all are sure about whether their benefits would see them through

life in retirement.

It was once argued that such benefits fall below the ILO Minimum Standards in terms of number, quality and indexation to prevailing levels of earnings.

At one time the formal social security total coverage in Tanzania came to some 85 per cent of the people employed in the formal sector. But that totalled only 1 million, just about 5.4 per cent of the country's whole workforce of over 16 million by then.

So about as much of the workforce in the informal sector plus those most vulnerable were not covered by the formal social security protection. The rest of the country, a staggering 30 million people, was not covered by any formal scheme.

Repeatedly, temporary solutions have been devised to address these persistent problems - including the intermittent but largely ineffective eviction of beggars, street children and loiterers from the streets by loading them onto trucks and sending them to rural areas, where most had migrated from, only for them to inevitably return soon after.

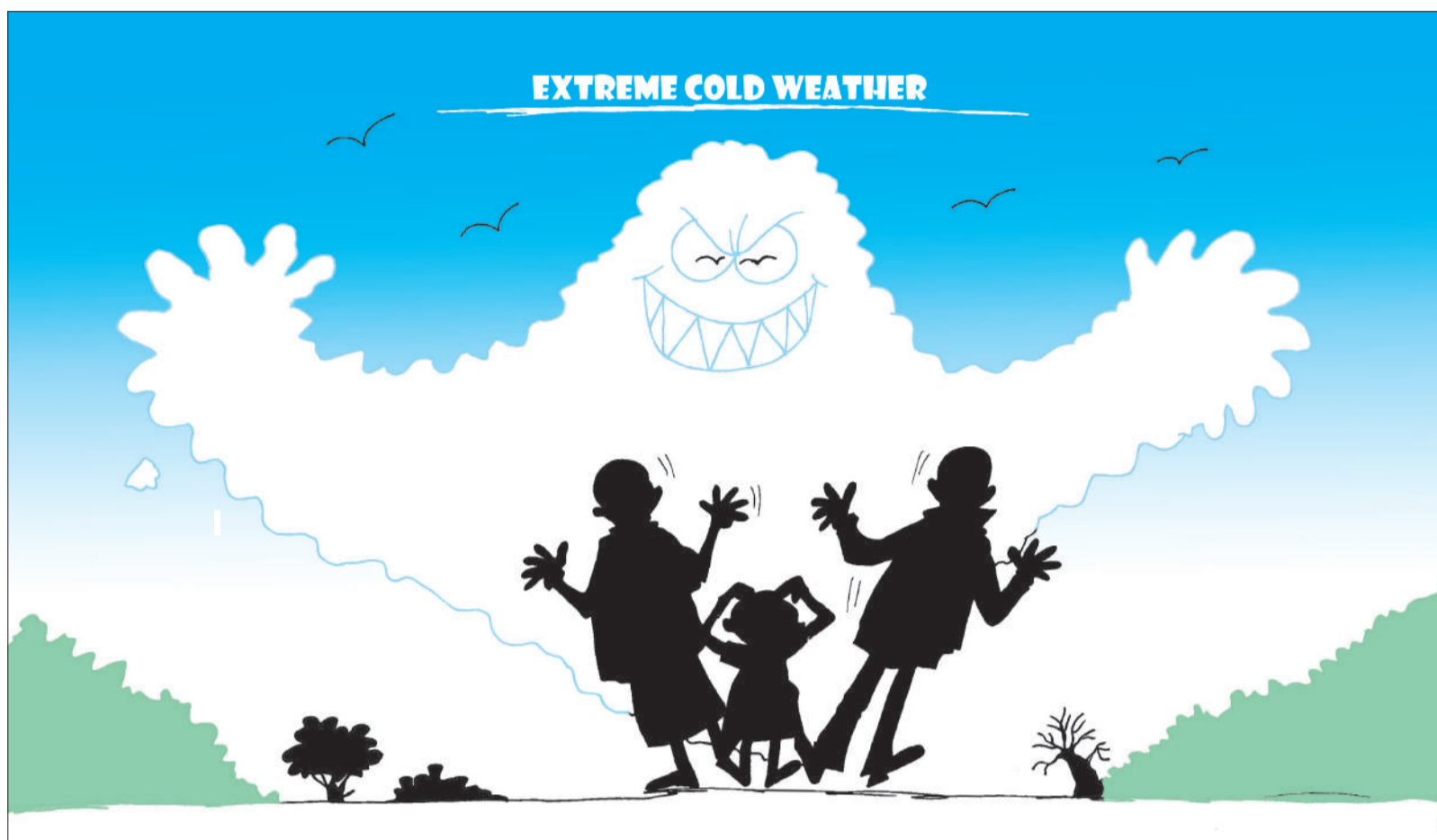
We recommend that there should be a team of social workers charged with accurately listing all genuinely needy persons in the country. Details should then be given about the financial and other resources set aside and otherwise available for the purpose.

The social workers should then ensure that the resources are spent on the people targeted.

Policy change is also recommended to allow direct funding by donors to choice groups in need, hence allowing for immediate application of funding and other support.

After all, the government confesses to "some structural, operational and policy weaknesses inherent in the social security system."

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Beyond belt-tightening: Marketing could drive resiliency during uncertain times - I

By Julien Boudet, Marc Brodherson, Kelsey Robinson and Eli Stein

DURING tough times, marketing is often the first to be trimmed. But that is a shortsighted approach. Instead, companies can invest in marketing as a key to long-term growth.

With the economy still sending mixed signals, it's no great surprise that companies are feeling skittish or edgy - and are cutting costs. Unfortunately, the marketing budget is often the first to go.

In December 2022, we surveyed nearly three dozen chief marketing officers (CMOs) of major North American consumer companies. On average, they told us that their company boards demanded an 8 per cent reduction in marketing expenditures over the previous 12 months.

In some cases, marketing budgets were cut by as much as 10 to 20 per cent. One large public company even slashed its marketing budget by more than 20 per cent.

We believe that these marketing cutbacks are shortsighted. During times of economic uncertainty, marketing is more important than ever.

Instead of trimming, companies can empower their CMOs to adopt an investor mindset. By eliminating inefficient spending and reinvesting it in high-growth areas, resilient marketers will weather pending storms while also creating opportunities to rebound stronger.

It can be a mistake to target marketing for cost cuts, resilient leaders can take an investor approach to marketing, and there are very effective ways for marketers to get started.

Marketing should be at the table, but not be the meal. Rapidly changing consumer sentiment and escalating costs have made the past three years challenging for marketers. Shoppers are continuing to trade down, seeking greater value during uncertain economic times.

Eighty per cent of consumers we surveyed in March 2023 said that they were changing their shopping behaviour by changing the quantity or pack size of what they bought or switching brands or retailers to find lower costs.

In the meantime, marketing costs have been climbing. Respondents to our December CMO survey said that the average cost per click was 20 percentage points higher in 2022 than in 2021.

And with economic headwinds and disruptive market dynamics, margins may also be declining. As a result, many companies have been quick to target marketing costs.

We often see companies following an unwritten rule: if they're strapped for cash, they'll stop investing in

areas - such as marketing - that don't generate an obvious direct return on investment.

However, a cost-cutting mindset for short-term gains may backfire and have serious long-term consequences. Instead, a better and smarter approach is to develop a growth mindset. History shows that a long view can pay off.

In a 2019 McKinsey Quarterly article headlined "Bubbles pop, downturns stop," our colleagues found that during the Great Recession of 2008, companies that drove growth during tough economic times achieved above-market total shareholder returns (TSR) for the following ten years.

On average, the cumulative TSR of these companies grew by 150 percentage points more than that of their relative sector peers. Additionally, about 70 per cent of these companies became and remained top-quintile performers in their sector.

In other words, in moments of uncertainty, growth is the key to establishing strategic distance from competitors.

United Airlines offers one recent example of this kind of growth-oriented thinking. During the early part of the Covid-19 pandemic, United doubled down on branding.

Instead of playing it safe and reducing investments as people slowed down on air travel, United Airlines launched its biggest ad campaign in a decade. According to Maggie Schnerin, United's head of global advertising, this helped the company forge ahead.

Our analysis shows that over the past two years, United has experienced growth in the number of passengers and the number of passenger kilometers flown.

Companies might do well to borrow a page from this book. Trimming marketing may be tempting because there's an assumption that consumers don't want to spend in tough or uncertain times. However, in fact, our research shows that despite the current macroeconomic uncertainty, consumer resiliency is still strong.

The historic long-term success of companies investing during downturns, plus consumers' intent to spend, presents a golden opportunity for bold companies to focus on growth. Marketing can be a key driver for success.

When marketing leaders are asked to cut costs during challenging economic times, they often tighten their belts by evenly trimming across the board - say, for example, by cutting 10 per cent from each marketing channel. Most believe that they can manage any such cost-cutting directives.

The vast majority of CMOs who responded to our December survey said that they are confident about their ability to deliver savings, perhaps by simply spending less. What they are less confident about, though, is delivering growth.

Two out of three respondents to our survey said that they were feeling nervous about being able to slow

spending and outgrow competitors at the same time.

But there is a way forward. Instead of focusing too much on deep and blunt budget cuts, companies can take an investor mindset view: cutting back where they're currently overspending but also investing more where there is greater potential for longer-term ROI.

We think successful companies could find savings of 10 to 20 per cent by eliminating inefficient spending. If they then reinvest those savings in more efficient efforts and targeted campaigns to drive 5 to 10 per cent growth, they can create distance from their competitors.

Here are three ways to take an investor mindset towards marketing in the current economic climate, one being fuelling growth by applying CFO rigour to marketing spending.

Since marketing dollars can often be slashed more quickly than other cost drivers, it's no wonder that CMOs feel great pressure during downturns to be effective and efficient.

To achieve this, they should seek to deeply understand how their marketing dollars are spent and the commercial impact of those expenditures. Then they will need to figure out where to trim fat and reinvest that capital into targeted pockets of growth.

Doing so will enable marketers and CFOs to partner on quantifying marketing expenditure, demonstrate ROI, and link value to the business.

But rather than simply making cuts across the board, marketing leaders should delve into budget details and performance for both product marketing and consumer marketing to figure out what is being spent on different kinds of channels, types of media, market segments, and geographic areas.

This can help leaders identify significant pockets of inefficient spend that propel "bad revenue" with insufficient margin to merit the investment. This spending can then be reallocated to more efficient marketing channels or dropped to the bottom line as savings.

For even more competitive rigour, companies may also want to consider reformatting their marketing data so as to be consistently compared with other companies' spending profiles. When looking at consumer-level margin impact from marketing, ask what portions of your investments are not attracting profitable customers.

Many companies have found significant gains by revisiting their marketing supply chains and agency models. They have moved low value-add activities - such as translation or image manipulation - to lower-cost providers that are sometimes offshore. They've consolidated overlapping agency relationships and selectively sourced where they already have in-house expertise.

For example, a global telecom that overhauled its agency model reallocated its spending to great

effect. It had previously spent billions of dollars on advertising each year - keeping a roster of expensive agencies on retainer to come up with big, bold ideas, turn those ideas into advertising campaigns, and execute on scaling those campaigns across different markets.

Once the telecom understood what it was spending and where, it revamped how this work got done. It retained the larger agencies for inspiration and ideas, saved budget by developing an in-house agency to craft campaigns.

It also established a new set of partnerships with agencies that could execute low-cost advertising production tasks such as resizing images or translating ads into multiple languages.

The revamping of its agency model took a couple of years for the company to complete, but it led to US\$65 million in annual savings.

Two: Make more of what you have got. These uncertain times can provide CMOs with ample opportunities to rethink ways to protect and stretch their marketing dollars. This comes down to obsessing over ROI and value creation, ultimately reshaping where and how investments in marketing are being made.

From what we have observed, best-in-class companies are unlocking 2 to 5 per cent of growth by rethinking these key areas.

During challenging times, companies often favour moving slowly and steadily, minimising risk, rather than making changes and learning from mistakes quickly.

However, with consumers changing shopping behaviour in a shifting economic climate, speed and responsiveness are essential, and marketing ought to keep pace with rapid test-and-learn cycles.

In this fast and furious world, companies can set up and empower a marketing "win room" - a small, cross-functional team that meets regularly - to learn about customers' changing behaviour in real time, make decisions quickly, and adjust rapidly if needed.

Today's marketing win room should have a scrum master to keep things moving; draw from leadership in analytics and channel operations; include designers and writers from creative functions; and incorporate legal, compliance and finance.

The win room can also employ agile principles by holding a daily stand-up meeting and operating in biweekly sprints to quickly identify blockers, encourage rapid testing, and create shared accountability.

Getting smarter about tech investments in invaluable. These days, technology is an integral part of modern marketing; over the past few years, according to market research company eMarketer, spending in marketing technology has risen by 12 to 21 per cent annually.

* A McKinsey & Company dispatch. To be continued.

What courts consider before granting or denying injunction

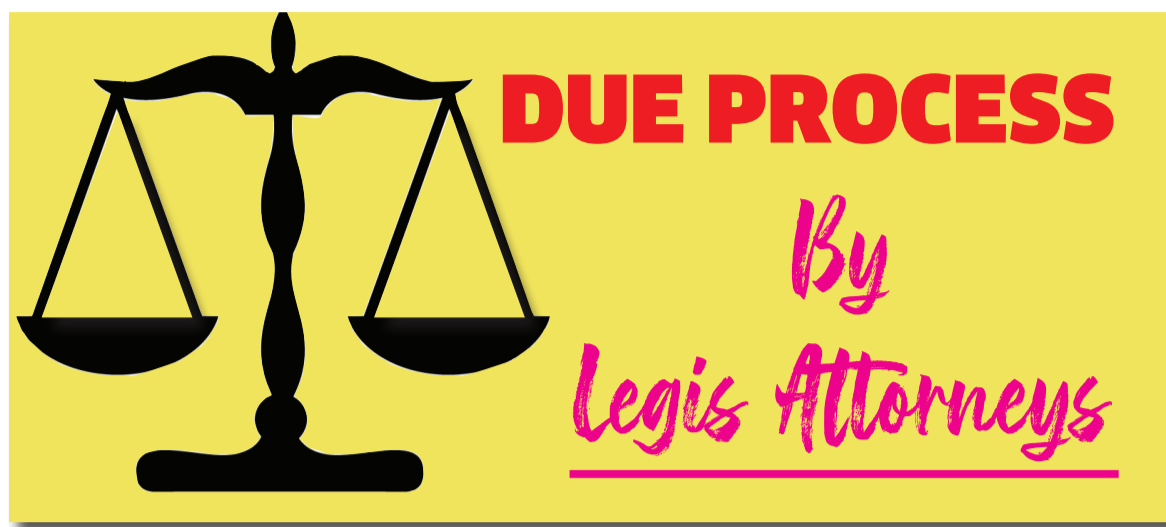
It is common to see people going to courts of law to seek stop orders. However, circumstances in which the court or any other judicial board can either grant or deny the same is mostly not known non-lawyers.

Most people measure the gravity of their cases and conclude that their situation warrants the grant of injunction orders but upon presenting their matter in court, sometimes they end up being denied the same.

We have received a request from some of our readers asking for general overview of the law relating to stop orders. The phrase "stop order" is a common jargon among ordinary people but those of us in legal fraternity refer to the same as "injunction." However, both terms means the same thing.

This article discusses the law relating to circumstances in which the court can either grant or deny issuing the said order. Injunction is an equitable remedy granted by the court of law either to restrain parties from doing something or compelling the same to be done or to maintain status quo pending determination or investigation of issues which are pending in either court of law or any other judicial board.

T is referred to as "equitable



remedy" because it is always granted under principles of fairness, justice and equity contrary to legal remedy which is purely based on the statutory law.

There are various types of injunction granted by the courts or any judicial boards such as land and housing tribunal, fair competition tribunal, registrar of land, tax tribunals and many others quasi-judicial bodies.

But for the purposes of this discussion, we shall mention mainly two types of injunctions. These are temporary injunction and permanent injunction.

As the names depict, temporary injunctions are always issued for a specific period of time pending determination of a case or other issues which need to be resolved in the future. This can be issued *ex parte*, which means in the absence of hearing the other parties to the proceedings depending on the circumstances of issues intended to be restrained and inter-parties which is based on hearing both parties.

On the other hand, permanent injunction is always issued when the court or judicial board has already

done full investigation of the whole issue it has been invited to determine on merit hence opted to issue such order or restrain the other party permanently from dealing with that issue.

The main difference between the two legal terms is that temporary is applicable when dispute has not been determined on merit while the other one is always issued when the court has heard the dispute on merit and rights of each party is already known. This article centres on temporary injunction.

Despite the same being equitable order issued by the court of law or tribunal under its discretionary powers, there is main procedural law which gives mandate to judicial boards to issue the said order. Section 37 of the Civil Procedure Act Cap 33, R.E 2019 mandates courts to issue temporary injunction on a pending suit. Paramount condition is that there must be a pending suit so that the court can be mandated to deal with such application.

Despite an order of injunction being issued under discretionary power vested upon courts, in order for a court to exercise its discretionary powers judiciously, there are principles which

judicial officers are required to observe when dealing with application for injunction on merit and not in arbitrary way.

These are found in the landmark case of *Atilio vs Mbowe* (1969) HCD 284. They are (1) existence of *prima-face* case (2) irreparable loss and (3) balance of conveniences.

For an order of injunction to be issued, all the above three principles must be proved cumulatively and not the single one as decided in the Misc Land Appl. 388 of 2021 between *Salum A Kunjege vs Maendeleo Bank Plc & Others*.

The first condition is that the applicant must prove *prima facie* existence of case against the respondent. It is required to go into details to establish the merit of the case but at least on the face of it there must be seen some facts which upon being examined, the court concludes that indeed in that particular scenario there is a triable dispute.

As for irreparable loss, it is a matter of law that whoever wants a court to issue injunction orders must prove the existence of loss or damage which cannot be compensated monetarily and not mere allegations.

The last one is balance of inconvenience. This demands the court to weigh the harm or inconvenience likely to be occasioned to parties when determining whether to grant or refuse an order of injunction.

There are circumstances where a person might be in urgent need of restraining violation which is about to be committed or is continuing to be committed by other party but due to some limitations, a suit cannot be instituted in court without complying with such limitations.

A good example is when you want to sue the government. The law requires a 90-day statutory notice be issued. However, in some circumstances, one cannot wait for the notice period to expire for the purposes of initiating a suit in court

along with application to be granted with temporary injunction as per the dictation of Order 37 of Civil Procedure Code.

In such circumstances, the law of allows application of *Mareva* Injunction and the same can be granted. The said remedy can be traced in an English case of *Mareva Compania Naviera SA vs International Bulk Carrier SA* (1980) All ER 213.

After making analysis of the circumstances, the court opted to issue an order of temporary injunction without having a pending suit in place. That judgment has been the basis for courts of law to issue orders of temporary injunctions without a pending main suit.

Additionally, the applicant must prove that he or she has already initiated a statutory process required to institute a case but cannot wait any longer.

Such application is required to be filed at the High Court of Tanzania to issue an order of the *Mareva* Injunction under section 2(3) of the Judicature and Application of Laws Act Cap 358 R.E 2019.

The above laws and legal position was well discussed extensively in the case of Misc. Land Application No 17 of 2022 between *Magreth D/O Nuhu Halimeshi vs Kigoma Ujiji Municipal Council & 2 others*.

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

You can send questions or comments to our email info@legisattorneys.co.tz or postal address Managing Partner, Legis Attorneys, P. O. Box 3750, DSM. You can visit our website www.legisattorneys.co.tz

BY SONGA WA SONGA

PRESIDENT Samia Suluhu Hassan early this week said that the government has since saved nearly 140bn/-, thanks to the digitization of transactions.

Officiating at the climax of the Africa Anti-Corruption Week 2023 in Arusha on Tuesday, the Head of State said the saved funds will now be used to equip hospitals with drugs and medical equipment.

It should be remembered that the government through the then Ministry of Finance and Planning and other stakeholders has been gradually implementing the Government e-Payment Gateway (GePG) system since 2017.

In a nutshell, the billing and payment of government services is done digitally. This means anyone making payment has no room to negotiate with folks who facilitate payment, namely payment service providers such as banks, mobile network operators and point of sales.

Prices are fixed and everything is automated. Partial payment allows part or installment payment until the billed amount is reached within validity of the bill. Exact payment allows total payment equal to billed amount and less or greater amount than billed is not allowed.

Unlike the past when there was room for many questions and answers that allowed "negotiations" (read bribe), these days, payment service providers use very short sentences. They just print and hand you the control number and say "go to that window." At the payment window, you are only told the amount you are supposed to pay. You give them the money, they give you the receipt.

Back to President Samia in Arusha, she said nearly 140bn/- has been saved and will be used to improve social services. You only save something from being lost or destroyed. Because she spoke at an anti-corruption event, it is safe to assume that the amount has been saved from corruption.

This means GePG is very good news to the government and all Tanzanians of good faith. But on the other hand, this is bad news to white collar criminals in government and their allies in the private sector. Why? Because without GePG, our money which has been saved was supposed to be theirs!

Back in 2021, the World Bank identified corruption as "the single greatest enemy to economic and social development" and more than US\$ 1 trillion was being paid off for bribes over the world

Digital payments: The magic padlock now hated by white-collar criminals



President Samia Suluhu Hassan receives briefing from director general of Prevention and Combating of Corruption Bureau Salum Rashid Hamduni (L) on the agency's activities in Arusha city on Tuesday where the Head of State said the country has saved nearly 140bn/- due to digitization of government transactions. File photo

as a whole each year.

The vice is regarded as a big hurdle of economic progress because it has an adverse impact on the way to growth and development of any country, so much so in the developing countries and Sub-Saharan Africa in particular.

The latest Transparency International's Corruption Perceptions Index (CPI) 2022 for Sub-Saharan Africa paints a grim picture of this side of the world. It describes the regional average score of 32 out of 100 as a sign of "stagnation" in the fight against corruption.

The strong word was rightly used because 44 of the 49 coun-

tries assessed scored below 50, meaning gains made by a few countries are outweighed by significant declines in others.

Although Tanzania scored 38 which is above the regional average, it is not something to brag about because we have not killed or jailed all white collar criminals in this country.

That is why a padlock that works magic like GePG must be backed by stringent legal and administrative measures to ensure that the money we raise through taxes, loans or aid is safe and the same is used for planned development purposes only.

Seychelles continued to lead the region with a CPI score of 70,

followed by Botswana and Cabo Verde, each with 60. Burundi (17), Equatorial Guinea (17), South Sudan (13) and Somalia (12) performed the lowest.

"This year's CPI results underline how intertwined paths of democracy, security and development in Sub-Saharan Africa are eroded by corruption - particularly during a time of global crises," reads the report.

"The region struggles to recover from the COVID-19 pandemic and an increased cost of living. Extensive funds are needed to address the consequences of economic, ecological and health-care challenges, and they must not be lost to corruption."

The report aptly reminds us that conflict and security challenges have further weakened institutions and undermined states' capacity to decisively respond to corruption. This has also meant little to no action in preventing capital flight - estimated to be in tens of billions of dollars each year - from the region.

If Seychelles can perform this well, why not Tanzania? It should be remembered that this archipelago in the Indian Ocean, off East Africa, only passed its anti-corruption law in 2016 and formed anti-corruption commission in 2017. Our very own Prevention and Combating of Bureau (PCCB) has its roots in the late 1990s' Prevention of Corruption Bureau (PCB) under then President, the late Benjamin Mkapa.

A message delivered by Commissioner of the Anti-Corruption Commission of Seychelles (ACCS) at the African Anti-Corruption Day 2022 sheds light on what they do to fight corruption.

"More recently in November/December 2021, the ACCS made several arrests in a high-profile case involving the embezzlement of \$50M by a former senior public official. This has been and is still a significant growth opportunity for the Commission in re-defining strategies and strengthening its resilience towards its mandate. As I previously noted, no one is above the law and crime does not pay," reads the document.

"The fight against corruption is our priority and in addition to a rolling programme of prevention and awareness in our schools and the public sector, there are various oversight mechanisms to ensure that there is transparency and clear audit trails in our public procurement process. This will be no different to the government spending during the COVID-19 pandemic; each public institution has a procurement policy and plan, budgets are presented in the National Assembly, the Auditor General carries out annual audits on the Ministries, Departments and Agencies (MDAs), the Finance and Public Accounts Committee scrutinizes the audit report and MDAs are summoned to account for any areas of concern highlighted in the Auditor General's report."

The author is a senior journalist with The Guardian. He can be reached at songa.songa@guardian.co.tz

Sharing risk, expanding opportunities: A new approach to agricultural financial inclusion

BY HEDWIG SIEWERTSEN

PARTICIPANTS in the agricultural value chain are always happy to share the outputs of farming activities. The crops, the produce and the profit. But unfortunately, very few seem prepared to share the financial risks.

Traditionally, farmers and financial institutions have shouldered the burden, creating high-stakes, high-pressure financing arrangements which simply don't work. If we want to finance agriculture, we must spread the risks among a wider network of stakeholders. 'Value chain finance', a new risk-sharing solution currently being piloted in West Africa, appears to hold the answer.

As we know, the risks associated with agricultural finance are many and complex. Farmers often deliver poor returns or default on loans due to forces beyond their control, such as climate shocks, pests, and prices.

For smallholder farmers in particular, this situation has led to widespread exclusion from financial services and products, constraining their efforts to improve food security and disincentivizing production. Indeed, despite forming the backbone of many developing economies, agriculture is routinely overlooked by commercial lenders and investors.

In Africa, for example, more than 50% of the population is involved in agricultural activities while less than



1% of banking credit goes to the sector. According to the International Finance Corporation (IFC), African SMEs generate about 33% of GDP on the continent but receive on average less than 5% of bank financing.

Of course, there are established models for improving financial inclusion and reducing the costs and complexities of agricultural finance. 'Blended finance', for instance, uses public funds to de-risk private money, with innovative programs, supported by AGRA, delivering results in several countries. Examples include PROFIT

and RK-FINFA in Kenya, GIRSAL in Ghana, ABC Fund in ACP countries and Banque Agricole du Faso in Burkina Faso.

'Digital finance', meanwhile, uses digital channels to deliver financial services and reduce transaction costs, while also leveraging data to minimize credit risk (M-PESA being one of the more well-known digital solutions). In fact, there is a growing consensus that digital and mobile technology is the key to reaching the financially disenfranchised.

But to truly accelerate financial inclusion among farming communities, we

have to address the issue of risk more broadly, which is where 'value chain finance' offers a compelling and viable solution. Here's how it works.

Typically, there are four key parties who have a vested interest in crop production: input (seed and fertilizer) dealers; buyers; farmers; and banks. Each party stands to benefit from a certain quality and quantity of output; therefore, within the 'value chain finance' model, each party shares a portion of the financial risk involved. First, the farmer and the buyer establish a market contract,

then make a deposit to the bank. The bank and farmer draw up a loan contract for the full value of the required inputs before the bank disburses part of that value to the input dealer. The input dealer delivers the inputs. The farmer produces his/her crop and delivers it to the buyer. The buyer then repays the loan and interest to the bank and remits the remainder to the farmer, while the bank pays the input dealer's remaining percentage.

In this way, by leveraging cash collateral from other value chain participants, farmers can purchase the inputs they

need without relying solely on banks. In turn, those participants become more proactive in field monitoring and knowledge sharing to ensure a successful outcome. With their own money in the game, input dealers and buyers want to ensure crops are well produced and correct processes are followed.

It's essentially an input financing mechanism with risk-sharing principles, which draws on the interdependencies and relationships within the agricultural value chain. And it's a win-win for all involved. Input companies increase their sales and reduce pre-financing risks. Buyers can dictate crop variety and planting methods. Farmers receive loans at lower prices and gain access to guaranteed markets. And banks reduce the rate of default, while expanding their portfolios. It also helps to manage expectations in the value chain, giving participants a clear idea of crop yield and profit.

Already, the 'value chain finance' model is gaining traction, with three successful pilot

programs, coordinated by AGRA, underway in Ghana, Mali, and Burkina Faso. These experiences have now been documented by AMEA, the Agribusiness Market Ecosystem Alliance.

Value chain finance presents a viable solution that effectively tackles the risks involved with agricultural finance as proven by the pilots in Burkina Faso et al. A collaborative approach to agricultural production, has the potential to increase agricultural finance in Sub Sahara Africa.

Let us come together and take action to implement value-chain finance solutions. By doing so, we can ensure that farmers have the financial resources they need to invest in their businesses and improve their livelihoods while feeding the continent with quality and healthy crops. This will not only benefit farmers but also contribute to the growth and development of the agricultural sector.

Hedwig Siewertsen is Head of Inclusive Finance at AGRA.

Extremist ideology in Europe: 'Leave everyone behind except us'

By Baheer Kamal

A QUICK glance at the current European political map would clearly show how far the extremist ideology has been installed in European countries -those who still wave the French Revolution's flag of "Liberté, Égalité, Fraternité."

According to the Napoleonic French Revolution's three pillars, Liberty means freedom for an individual to do what he/she wants to do without harming others' Liberty. Equality means equal opportunity to all the citizens irrespective of their caste, religion, race, gender.

Fraternity means an environment of brotherhood among the citizens of a nation.

"Not true" that "all humans are equal" These concepts have also been clearly reflected in the Universal Declaration of Human Rights, the actual umbrella of all the other international laws and agreements, such as the 2030 Agenda, which was adopted in 2015 by all countries -including the richest ones, those who now violate their own principles.

Instead, the extremist ideology promoted by Europe's right and far-right politicians is pushing -either openly or surreptitiously- for the suppression of many of the 17 Sustainable Development Goals (SDGs) established in the worldwide adopted 2030 Agenda under the principle: Leave No One Behind.

A compilation of all the extremist ideology postulates, which are now spreading like wildfire in Europe, would require drafting a long book or more. Therefore, this report is based on the most shared right and far-right doctrines in the continent.

"Gender violence does not exist"

To start with, one of the Agenda 2030 Goals: Gender Equality, has been gradually breached by the European far-right parties, by either directly or indirectly claiming that women should stay at home, caring for children, as the only way to prevent the 'disappearance of families.'

Some of them even start advocating for the separation of students by gender, e.g., classrooms for boys and others for girls.

'Penis matter'

In Spain, for instance, the conservative party- Partido Popular (PP), has adopted such a far-right party VOX doctrine in all those regions where they rule in coalition with the PP: to replace the concept of gender violence with "intra-family violence."

Not only that: one VOX leader, Gabriel Le Senne, who now chairs the Balear Islands regional Parliament as part of the pact between VOX and the PP, says that "Women



A quick glance at the current European political map would clearly show how far the extremist ideology has been installed. Credit: United Nations

are more belligerent because they lack a penis."

Migrants, "that big threat"

Migrants have further been targeted by European extremist ideology, which assures those who flee former European colonies, those who have fallen victims of externally-induced wars and severe climate change's impacts.

In their hate speech, the far-right claims that migrants come to Europe to "steal our jobs, destroy our social fabric, threaten our civilisation, our faith, kill our innocent citizens," and a long etcetera.

The very same far-right leader, Gabriel Le Senne, also stated that "In Spain, between Hispanics and Africans it is not clear where the thing will end, but it is clear that the natives are increasingly in danger of

extinction."

"Labour exploitation does not exist"

Meanwhile, alongside other European extremist political groups, the two Spanish right and far-right parties, PP and VOX, show reluctance to a European Commission directive aimed at preventing labour exploitation and child labour.

Reason: the proposed directive intends to penalise large companies that benefit from labour exploitation. A high number of the exploited children are migrant descendants.

Islam is "terror"

In a related hate speech, the European extremist politicians continue to target the world's Muslim for all sorts of "terrorism," and criminality.

For example, the leader

of the far-right party VOX, Santiago Abascal, has indirectly blamed 'radical Muslims' living in the European Union of fuelling and masterminding the already week-long social unrest in France, following the assassination of an Argelian-descendant 17 years old Nahel.

This growing anti-Muslim trend goes against all international laws and agreements, including the worldwide adopted Agenda 2030, let alone the Universal Declaration of Human Rights.

For instance, the UN Special Rapporteur on freedom of religion or belief report launched ahead of the International Day to Combat Islamophobia (15 March 2023), warned that, motivated by institutional, ideological, political and religious hostility that transcends into structural and

cultural racism, it targets the symbols and markers of being a Muslim.

According to this United Nations report, the outright hatred towards Muslims has risen to 'epidemic proportions.'

"Climate change does not exist"

Climate change is another key target of European extremist ideology, which not only negates its existence, but it also refuses regulations and policies that aim to reduce both its causes and worldwide devastating impacts, Europe included.

In this, they deny what two authoritative specialised bodies, the World Meteorological Organization (WMO) and the European Union's Copernicus Climate Change Service, have warned on 19 June 2023.

"Not true" that Europe is the fastest warming continent

Europe is "the fastest warming continent of the world, doubling global average," WMO and Copernicus warned in their joint report: The State of the Climate in Europe 2022 report.

"The year 2022 was marked by extreme heat, drought and wildfires. Sea surface temperatures around Europe reached new highs, accompanied by marine heatwaves. Glacier melt was unprecedented."

Such a fact is easily verifiable: around one third of European crops have been already lost, and the sources of water, both for humans, irrigation, and livestock, are rapidly drying up.

Already in May 2022, the UN Children Fund (UNICEF) and the World Health Organization (WHO) warned that from insufficient drinking water supply to contamination by sewage overflow and disease outbreaks from improper wastewater treatment, "existing risks from climate change to water, sanitation and hygiene in the pan-European region are set to increase significantly."

"No" to a European Nature Restoration Law

In spite of all this, a dozen of the European Union's member countries oppose a proposed Nature Restoration Law. According to its detractors, such a law would harm the market and financial interests of the agri-food business in their countries.

In yet another negation of the SDGs' key pillar: Leave No One Behind, the ultra-right parties in Europe, also deny the rights of the lesbians, gays, bi, trans and intersex (LGBTI) people, who, according to the UN, "continue to face widespread stigma, exclusion and discrimination, including in education, employment and health care."

Let alone refusing the right to euthanasia, abortion, and a very long etcetera.

MORE THAN HALF OF TANZANIANS DO NOT OWN LAND, SAYS FINSCOPE

By Francis Kajubi

A surge of 57 percent of Tanzanians do not own the land they live on, findings of the FinScope Tanzania 2023 Survey by the Financial Sector Deepening Trust (FSDT) shows.

The findings of the survey conducted in an interval of six years dubbed 'Insights that drive innovation' shows that in 2017 an estimated 56 percent of Tanzanians didn't own the land they lived on. According to data in the survey's report released on Monday, 37 percent of interviewed respondents said that they personally own the land they live on. In 2017, 30 percent of respondents said that they personally own the land they lived on. Of the total respondents, from a sample of 10,005 aged 16 years and above conducted across 667 enumeration areas (EA) with 15 interviews per EA, shows that only six percent of Tanzanians own the land with someone else. In 2017, 15

percent of Tanzanians own the land with someone else.

The report states that ownership of land, and more so proof of land ownership, continues to be one of the key forms of collateral for formal financing and borrowing, in particular with banks.

It emphasizes that holding proof of ownership of land is heavily linked to the likelihood of being provided with a line of credit from larger financial service providers. Generally, the report states that national ownership of land has increased by seven percent-points. Respective documentation of land ownership has increased by five percent-points.

However, ownership of a title deed or certificate of right of occupancy (CRO) remained constant at 3 percent. It is however important to note that only 24 percent of women own the land they live on and even only 8 percent of youth aged between 16 to 24 years.

This dynamic, the report says,



Ownership of land by nationals has increased by seven percent-points

considering the existing collateral regulations and requirements, significantly impacts access to mid and large loans for women and younger youth.

The report further reveals that although most Tanzanians aged 18

years or older hold a Voters ID card (about 73 percent), the penetration of the National Identification Number (NIN) increased significantly from 10 percent in 2017 to 57 percent in 2023.

"Considering all formal financial

service providers require their customers to present a formal ID to fulfill Know-Your-Customer (KYC) requirements, ID penetration is a key accessibility indicator;

This was underlined further by the requirement of the Tanzania Communications Regulatory Authority (TCRA) from 2020, which requires all sim-card subscribers to present a valid NIN," reads part of the report.

Overall, over 8 in 10 Tanzanian adults hold some form of ID. Among younger youth between 16 and 24 years, however, only 4 in 10 do so.

The report suggests that the figures indicate a clear gap of formal forms of identification for younger youth, which is a key uptake barrier to formal financial services for them as well as account ownership in their own name.

FinScope Tanzania 2023 shows that people with Tanzania Social Action Fund (TASAF) identification cards have increased to four percent from three percent in 2023.

People with a driver's licence have increased to five percent from four percent while people holding a passport have grown to two percent from one percent six years ago.

The report has five main objectives which are to understand the behavior (cash flow management, investing, and saving) and define the financial service needs of consumers (individuals, farmers, business owners).

To establish credible benchmarks and measure the effectiveness of financial inclusion and progress made towards national targets under the NFIF, FSDMP as well as other national development plans.

To provide insights into policy, regulatory and market obstacles to access and usage of financial services, to provide insights which will feed into innovation within the financial and real economic sectors and to highlight opportunities for policy review needed to drive financial sector development.

Marriott to open luxury safari lodge in Serengeti

DUBAI

Marriott International this week announced that it has signed an agreement with Delaware Investment Limited to open its first JW Marriott luxury safari lodge in the Serengeti, Tanzania.

Expected to open in 2026, the lodge will be situated within the Serengeti National Park, a protected Unesco World Heritage Site and one of the most renowned safari destinations in Africa, home to endless plains, the incredible Great Migration and some of the largest herds on the planet.

JW Marriott Serengeti Lodge is expected to offer 30 private suites, including two presidential suites, all of which will benefit from their own swimming pool and deck area.

Additionally, extensive food, beverage and meeting facilities are planned, Marriott said.

JW Marriott Serengeti Lodge will sit between the Grumeti and Mbalageti rivers, benefitting from the abundant wildlife that accesses the rivers to the north and south alongside stunning views of the plains surrounding the lodge. The Serengeti National Park is an important wildlife conservation and wilderness area in sub-Saharan Africa spanning 5,700 sq miles. It is the starting point of one of Africa's greatest wildlife spectacles - the Great Migration, which involves millions of animals travelling a distance of 1,800 miles from Serengeti into the neighbouring Masai Mara between June and September. The "Big Five", including lion, leopard, buffalo,

rhinoceros and African elephant can also be found in Serengeti.

"We are delighted to partner with Delaware Investment Limited for this landmark project in the Serengeti, an exciting new destination for the brand which also signifies our growing commitment to offering enriching experiences for our guests," said Jenni Benzaquen, SVP, Brand Portfolio Europe, Middle East and Africa at Marriott International.

Serengeti is located approximately 660 km north-west of Dodoma in Tanzania, sharing a border with Kenya. The closest and easiest way to reach the camp is from the Grumeti airstrip, located a 25-minute drive from the site. International visitors can access the lodge from Kilimanjaro International

Airport followed by a domestic flight to an airstrip in Serengeti or an eight-hour drive with scenic views of the vast savannas and wildlife along the route.

"It's a very exciting moment for us to be able to collaborate with Marriott International to debut such a prestigious brand in one of the most iconic wildlife destinations in the world," said Rishen Patel, Owner of Delaware Investment Limited.

JW Marriott Serengeti Lodge will mark the brand's second luxury safari lodge in Africa, following the opening of JW Marriott Masai Mara Lodge earlier this year in the Masai Mara National Reserve in Kenya. Marriott International currently operates more than 120 properties in Africa across its portfolio.

Lands ministry declares having issued a total of 412 e-title deeds

By Correspondent Beatrice Philemon

THE Ministry of Lands, Housing and Human Settlements Development has issued at least 412 electronic title deeds to different people for residential and commercial use and other issues.

Fredrick Msafiri, the ministry's Land officer said yesterday at the just-ended 47th Dar es Salaam International Trade Fair.

"As world move into digital transformation, we have begun to use digital technology that offer a range of advantages to enhance our operations, help people to apply for and get title deeds and other documents in area where they are without travelling from their localities to the municipal council or the ministry," he said.

Elaborating on how people can obtain a title deeds, he said the should have town planning drawing that issued by town planners, surveyed land means a piece/ parcel of land should be surveyed, should be Tanzanian, should also have land sale agreement that is a legal contract between a seller and a buyer, should fill out land form No.19 available at the Municipal council level, have application letter that should be written to the Municipal council including the contract that shows the size of the land.

He also called on Tanzanians in all areas where they are to consider the following procedures before they purchase a piece of land.

"Don't purchase a piece of land from anyone and pay funds before receiving the necessary advice from the district or municipal council lands officer in area where you're to see if the land you want to purchase has been allocated for residential use, industrial use, agricultural activities, school construction, and other issues to prevent land use conflicts between you and government.

It is very important to involve land officers for the land you want to buy because are the one's who have a proper data about land use plans, they know boundaries, which areas has been allowed for different issue and will help you to survey and inspect your land boundaries and later on issue approval

"When you built, without obtaining required advises from lands officer, it is very risk for your land ownership," he said.

For his part, David Manoti, Saivant Law Chambers Advocate lauded the ministry to digitize their operation that in turn has helped him to get the title deeds for two days something that was not the case in the past.

"Their service is good because are now digitize their operation activities to make it easy for land owners to apply for title deeds wherever they are," he said

Epson opens EA's first experience, service centre in Tanzania

By Guardian Reporter

Epson, a leading global leader in printing and projectors, has launched East Africa's first Experience and additional Service Center in Dar es Salaam, Tanzania.

The new center is a significant milestone for Epson as it seeks to expand and grow its footprint in the African market.

The center is designed to provide customers with a one-stop-shop for all their printing needs.

It features a state-of-the-art showroom that showcases Epson's latest range of printers, projectors, scanners, and other imaging equipment. Customers can interact with the products and test their functionality before making a purchase.

In addition to the showroom, the center also has a fully-equipped additional service center staffed by certified technicians.

The service center provides repair and maintenance services for all Epson products, ensuring that customers can get their equipment up and running quickly if they encounter any problems.

The opening of the experience and service center is part of Epson's commitment to providing world-class products and services to



EPSON regional sales director, Evgeniy Dzhaksimov (2nd L), regional sales manager-East Africa Mr Krishnakumar M Vadakketh (L), Viab Tech Ltd managing director Shaikh Abdul Baqi (3rd R) and other officials jointly cut ribbon to launch Epson modern shop in Dar es Salaam yesterday. Photo by Guardian Correspondent

customers in East Africa.

The company recognizes the growing demand for high-quality printing solutions in the region, and the new center is a step towards meeting that demand.

Speaking at the launch event yesterday, Epson's Regional Sales Director-Africa and Israel Evgeniy Dzhaksimov said some office equipment are the sources of carbon emission that home the environment

and business and learning institutions should use user friendly equipment.

"Epson EcoTank pigment ink technology delivers sharp text while cut heat emission by over 80 percent," Mr Dzhaksimov said yesterday during the launch of the first East Africa's service centre in Dar es Salaam.

Also, he said "it adds huge value to our range of multi-function inkjet printers, which are known as fast and efficient,

and support sustainability goals as inkjets use up to 90 percent less energy than lasers".

The opening of the first experience and service centre is a significant milestone for Epson in Africa and will enable them providing customers with a comprehensive range of products and services under one roof.

Epson Tech Sales Generalist Local-East Africa, Charles Muhuko, said during the

opening that the combination of their heat-free inkjet printing technology with powerful advanced workflow capabilities will help customers match unrivalled sustainability gains with increased productivity.

"This offers Epson partners a competitive sales advantage because our printers are not only environmental friendly but also user friendly and need less services compared to others," Mr Muhuko said when showing around new products to visitors who flocked the service centre.

He said Epson printer have fewer parts to change and the ink on average last up to two years.

Epson inkjet printers also produce up to 83 percent less carbon dioxide than those of comparable laser printers.

The launch of the experience and additional center is also expected to create employment opportunities for Tanzanians.

Epson plans to hire local talent to staff the center, providing them with the necessary training and skills to deliver world-class service to customers.

Epson's new Experience and Service Center in Dar es Salaam is a game-changer in the African printing industry.

OVERSUPPLY IMPEDES RENTAL GROWTH IN AFRICAN OFFICE MARKETS

By Boniface Abudho

The African office market faces challenges from oversupply, changing work patterns, and unfavourable economic conditions.

These factors have contributed to prolonged vacancy rates, decreased sales of office space, and a notable decline in rental returns. For example, in the Nairobi Metropolitan Area, an excess supply of office space of over 8Mn sq ft surpasses the current demand. Consequently, developers have put a hold on new construction projects until the extra office space in the market is absorbed.

The office occupancy levels in Nairobi have also experienced a decline of 3.9%, dropping to 71.5% from the 74.9% recorded in 2022. This decrease can be attributed to over 600,000 sq ft of grade A office space coming onto the market in 2022 and a number

of notable leases that were not renewed.

Consequently, this decline has also affected the returns received by landlords, which currently stand at 8.5%. The increased supply is primarily in the Westlands office district in Nairobi, which continues to be the most sought-after office location, particularly for multinational corporations.

The reduced occupancy levels can also be attributed to certain companies adopting remote working and co-working spaces to mitigate recurring costs. This trend reflects the prevailing global pattern, wherein major multinational corporations are contemplating reducing their office space by approximately 10 to 20 percent in the foreseeable future. This is according to our Global survey, (Y) OUR SPACE, which gathered insights from over 350 esteemed companies across the

globe.

A similar situation is experienced in Botswana, where the office market growth has experienced poor performance since Q3 2022, majorly due to an increase in office supply resulting from completed construction projects such as the Botswana Unified Revenue Service Building and the Innovation Hub Building.

According to the Bank of Botswana Monetary Policy Report, office supply is expected to increase further due to ongoing construction projects and planned office buildings in the Central Business District (CBD), including those by the Botswana Housing and Water Utilities Corporations. This additional supply will exert downward pressure on rental prices, particularly in decentralized office locations. The rental rates for prime offices have remained steady at US\$10.60 psm per month.

Another example is South Africa, where the office market faces significant challenges due to oversupply. The outlook for this market is further worsened by a poor economic forecast and the rising trend of remote working, with hybrid work models significantly gaining popularity.

The electricity crisis has also reduced the economic prospects and demand for office space. As long as there is an overall surplus of office space, rental growth will remain severely affected, although, office demand is forecasted to grow once the country achieves sustained economic growth of 3% or higher, along with improved unemployment levels.

Overall, the oversupply of office space has caused landlords and property managers to reduce rents and offer incentives to attract tenants. The transition to remote

work arrangements has significantly impacted the commercial real estate sector in other ways, encompassing design, construction, and furnishings.

This trend has been further amplified by organizations' need to address net-zero objectives and fulfill their Environmental, Social, and Governance (ESG) criteria.

Therefore, in spite of a general oversupply of office space on the continent, there has been a surge in demand for offices that achieve new ESG standards, against limited availability of such space across Africa.

Developers of new space, therefore, must ensure that their product ticks all the right boxes in order to attract tenants in this increasingly demanding sector of the property market.

Boniface Abudho (pictured) is the Research Analyst-Africa, Knight Frank



UK estate agent warns on profits as housing sale market cooling

LONDON

UK estate agent Winkworth has warned profits will fall short of forecasts because of a slump in sales, sending shares in the group down 15 per cent in early trading.

Rising mortgage rates pushed sales down 20 per cent compared with the first half of last year, Winkworth said. As a result, profits for this year were expected to "fall below market expectations".

UK mortgage rates have risen as the Bank of England has increased interest rates to try to bring down stubbornly high inflation. The average cost of a two-year fixed mortgage is now higher than it was after the UK's disastrous "mini" Budget in September.

Winkworth said mortgage approvals rose in the first quarter but were now below levels recorded in the first half of last year. Chief executive Dominic Agace said sales applications had also fallen since the Bank of England raised rates by a surprise half percentage point to 5 per cent at the end of June.

The group said that a high number of agreed sales had been put on hold and that transactions at all stages had slowed. Halifax reported last week that UK house prices were 2.6 per cent lower this June compared with a year earlier.

"There has been a drop off in sales applicants which is not surprising," said Agace. "There is a lack of confidence...people slow down on what they do."

He added that uncertainty about inflation and interest rates was weighing on the market.

"Property needs certainty, uncertainty is bad for transactions," he said. "What we are waiting for is a bit more certainty on inflation data and consensus on predictions."

The weakness in the sales market overshadowed a better performance by Winkworth's lettings business, which benefited as rising mortgage costs forced more potential buyers to rent. Lettings revenue was 20 per cent higher in the first half of the year and represented around half of total revenue.

Agace said a shortages of rental properties and rising rents had been a trend for the past couple of years.

"While the directors believe that confidence will return once buyers can access a broader choice of mortgage finance, the outlook for sales in the second half of the year remains uncertain," the company said on Wednesday.

Winkworth said its preliminary results for the first half of the year indicated an overall 6 per cent fall in gross income.

The estate agent, established in Mayfair in 1835, has more than 100 franchises concentrated in London and south-east England.

London was the least affordable region for buying a property last year, according to the UK's Office for National Statistics, with the average buyer spending 12.5 times their annual earnings on the purchase.

Winkworth said it would pay its shareholders a 2.9p per share dividend for the second quarter.



Mortgage demand up despite higher rates, study shows

NEWYORK

Mortgage applications inched up during the week ending July 7, even as the average rate for a 30-year, fixed-rate mortgage broke the 7 percent mark, according to the latest survey by the Mortgage Bankers Association (MBA).

The number of mortgage applications in the US ticked up 0.9 percent compared with the previous week. However, that volume falls far short of the year-ago tally; compared to July 2022 levels, it's down 30.5 percent.

Joel Kan, MBA's vice president and deputy chief economist, said in a news release that a rise in purchase applications for FHA and VA mortgages helped push up overall volume. Still, the total number of purchase applications came in 26 percent lower than a year ago.

The increase in mortgage applications coincided with a jump in the average rate for a 30-year, fixed-rate mortgage. It rose during the week from 6.85 percent to 7.07 percent, the highest level since November 2022, according to Kan.

Average rates for 15-year, fixed-rate mortgages and 5/1 adjustable-rate mortgages (ARMs) also climbed. The rate

for a 15-year mortgage landed at 6.42 percent, compared with 6.3 percent the previous week, said the MBA. During the same period, the ARM rate went from 6 percent to 6.24 percent.

High mortgage rates continue to drag down the number of homes hitting the market, according to a report published July 11 by the Zillow real estate marketplace.

"It would be costly for homeowners—most of whom have a mortgage significantly below today's rates and intend to turn around and borrow for their next home purchase—to list their home," the report said.

Accordingly, Zillow found just 376,500 homes went up for sale last month, compared with the June average of 505,100.

That holding pattern might linger for a while. The MBA and other prognosticators expect the Federal Reserve to bump up its benchmark interest rate, the federal funds rate, by 0.25 percentage points in late July. When the Fed raises interest rates, that typically leads to higher mortgage rates.

Fannie Mae, a major buyer of residential mortgages, indicates that a steady level of consumer confidence in the housing market might thaw the current home-buying freeze. Fannie Mae's Home Purchase Sentiment Index increased by just 0.4 points in June.

"Confidence in the housing market appears to have plateaued at a relatively low level, suggesting that many consumers may be coming

to terms with elevated mortgage rates and high home prices," Doug Duncan, senior vice president and chief economist at Fannie Mae, said in a July 7 news release.

Duncan said expectations for mortgage rates have "tempered," as more than one-third (36%) of U.S. consumers now believe rates will remain the same over the next year. That's up from 31% in May.

"This seems to signal that consumers are adapting to the idea that higher mortgage rates will likely stick around for the foreseeable future," he said. "We continue to forecast home sales to slow in the second half of the year, compared to the first half, due to ongoing affordability constraints and lack of housing supply."



Massive shake-up in decades of construction industry announced

ANKARA

Turkish contractors were awarded a total of 110 projects worth \$7.5 billion abroad in the first six months this year, the Trade Ministry has said.

BUCHAREST

A new law regulating the entire life cycle of public construction projects will enter into force on August 1, and will apply to all projects financed by at least 50 percent from the Hungarian budget or EU funds, Minister of Construction and Transport, János Lázár, announced at a press conference in Budapest on Tuesday.

He pointed out that 5,500 billion forints (EUR 14.5 B) worth of public investment had to be suspended last year, after 28,000 billion forints (EUR 74 B) worth of investment was completed in the country between 2010 and 2022.

He also said that 3,300 billion (EUR 8.7 B) worth of ongoing investments under the supervision of the ministry, had to be completed, while 200 investments worth 1,300 billion forints (EUR 3.44 B) were being planned.

János Lázár stressed that the new law redefines the framework and conditions for spending public money after 32 years. The public debate on the new law had received around a thousand proposals from 40 professional organizations, he said.

The minister underlined that the new law guarantees predictability for those involved in construction, while also aiming at sustainability, low environmental impact, and cost-effectiveness.

The politician described the legislation as patriotic and aimed at involving domestic SMEs in public investment.

The principles include that public investment should be carried out under the public works investment framework program. The latter will list all projects to be implemented by 2035 by the Ministry. Each ministry will have to submit a list of its development proposals for the next ten years.

He explained that the aim is to create opportunities for Hungarian entrepreneurs, and primarily use Hungarian raw materials.

Among the changes, Lázár emphasized that there will be more competition in public procurement than before. Public procurement will only be valid if at least two valid bids are received, and the winning one will be open to the public, he said.

In the future, investments can only be launched with a design plan, after a permit procedure, and maintenance costs must already be included in the plans. Another important change is that public procurement procedures will be negotiated, not only on the basis of price, but also on the basis of a social criteria system, including environmental considerations.

A State Investment Stakeholder Reconciliation Council will be set up. The council will be responsible for drawing up detailed rules for each project, he said. A building information model (BIM) system will also be introduced, in which everything will be planned and the implementation will be recorded. There will also be a cost information system, which will improve the monitoring of costs.

The European Commission has been consulted on the new law, and the Commission found that to be appropriate, pointed out Lázár. The ministry will be a consortium partner in the implementation of municipal investments, he added.

CONSTRUCTION

TOP 10 CONSIDERATIONS FOR CONSTRUCTION TO ACHIEVE NET ZERO

By Georgia Wilson

Construction Digital takes a look at 10 considerations for those in the construction industry striving to be more sustainable and achieve net zero

There are many ways in which the construction industry can have a negative impact on the environment, from destroying ecosystems to materials waste, air pollution, and CO2 emissions.

In fact, the construction industry is directly responsible for 40 percent of CO2 emissions and indirectly responsible for 25 percent of all greenhouse gas (GHG) emissions, most of which come from Scope 3 suppliers and operating the built environment.

If the industry is to stay on track to achieving net zero targets, it will need to keep in mind the below considerations to drive sustainable and green construction.

Energy efficiency

By adopting green building methods, construction can focus on driving energy efficiency within their projects. By harnessing such methods projects will not only use less energy during construction and result in an energy-efficient structure. Ways in which construction can improve efficiency include site alignment, building layout, insulation, and exterior



The construction industry is directly responsible for 40 percent of CO2 emissions

material colour.

Waste reduction

A key way that construction can be more sustainable includes the adoption of a more circular economy. Reducing leftover supplies, avoiding demolition, using recycled materials, and using fewer finishes all contribute to overall waste reduction and a circular economy.

Low-impact materials

Construction should not only consider their waste but the waste of their suppliers too. Using low-impact materials that generate less waste during manufacturing can also help to reduce the environmental footprint of the project.

Protect indoor air quality

Developing a healthier environment for those using the building should also

be considered when looking to be more sustainable. Protecting indoor air quality through careful selection of materials to reduce the release of volatile organic compounds (VOCs) is one way that a healthier environment can be achieved.

Smart siting

By being smart with site placement and preparation, construction companies can minimise the impact their site has, reducing erosion and water damage to the foundations. Construction can also reduce their energy use by harnessing natural light, as well as passive heating and cooling opportunities.

Other ways that organisations can be more sustainable on-site include saving trees on-site enriching the local environment and keeping buildings cooler.

Limit water use

Through the use of green building techniques, construction companies can minimise their water waste and control excess water outside the building. Currently construction accounts for the largest share of global freshwater consumption - 14% for the US alone.

Go green internally

Being clean and sustainable should not just be limited to the site, sustainable practices should also be implemented in

the office too. Construction companies should - if they haven't already - switch to paperless filing systems, use energy-efficient lighting, use low-flow water fixtures, and maximise 'reduce, reuse, and recycle' opportunities.

Keep up to date

Green construction best practices are constantly evolving, to ensure that construction stays on track to achieving net zero targets, companies must keep up with both local and global developments, techniques, and initiatives.

Choose a rating system

One way organisations can keep up to date with best practices, developments and initiatives is to choose a rating system which sets internationally recognised standards for sustainability and environmental performance. It can also help those new to green construction gain a better understanding of requirements.

Invest in training

The only way to truly incorporate sustainability into construction is through education and training. It is important to ensure that all workers receive comprehensive training to understand and then be able to act on the latest green construction methods and requirements.

Tarime donates 20-acre land for agribusiness

By Francis Kajubi

TARIME District Council has donated 20 acres of land to be used for implementation of the Agribusiness Development Project in Horticulture phase two implemented in Matongo ward.

The project on drip irrigation settled to benefit more than 50 youth from the four villages is funded by Barrick Gold Corporation. The mining company has so far invested 120m/- in drip irrigation infrastructure.

The project comes after the phase one project conducted on a ten acre land has seen 50 youth generating 70mn/- from fruits and vegetable sales to North Mara mining site and the district free market.

At North Mara, the landmark project had provided direct employment to 50 youths and indirect employment to over 300 women in the horticultural value chain.

The company through corporate social responsibility (CSR) arrangement with the district is targeting at supporting 21 agribusiness groups with seed money to start businesses and link them to North Mara's caterer AKO to supply groceries, vegetables and fruits for the mine workers' dish.

Hermence Christopher, North Mara community relations superintendent said the project provides opportunities for youth surrounding the mine with new technical skills in horticulture, marketing and sales.

Apart from this project, he said, ten women at Bulyanhulu mine enrolled in training to become accredited truck operators as part of Barrick's gender inclusivity initiative.

The partnership between the government and Barrick Gold Corporation through Twiga Minerals Corporation Limited has invested in improving school and health infrastructure such as classrooms, teachers' houses, paediatric ward, maternal ward, and laboratory and pharmacy buildings in its areas of operation.

The mining company has constructed 2.95 kilometers of tarmac road which connects four villages of Nyabichune, Nyangoto, Matongo and Mjini Kati.

In the third quarter, has plans to encourage investors to establish in-country manufacturing facilities at Buzwagi's Special Economic Zone which targets at promoting indigenous compliance across supplier base.

As of this last month, the company has employed 96 percent Tanzanian workforce of which 46.1 percent are hired from communities surrounding the operating mines. However, 60 percent of senior management are Tanzanians. Female employees make up 12 percent of total headcount.

"We are attracting and encouraging more women in the business through our Women in Mining Initiative where we rolled out the internship program during the first half of the year," he said.

On environmental conservation, the company has so far planted 520,000 trees on the waste rock dump and Tailings Storage Facility (TSF) wall as part of rehabilitation.

He noted that Buzwagi is in closure but we continue to invest in the community with the construction of an 8.5 kilometers water pipeline to supply water to Kahama town, benefiting more than 50,000 people.

The company has initialized construction of Malenge agricultural irrigation scheme in Kahama which will increase production area from 1.2t/ha to 8t/ha targeting 2,356 farmers as part of its commitment to giving back to the communities.

Mlori Kilindo, one of the beneficiaries of phase one of the project said that the project had changed his mindset from believing in success motivated by mining activities to horticulture.

"At the beginning, my colleagues and I believed that there is no alternative way of earning income in this district rather than mining activities."

This project has changed the way we perceive agriculture when it comes to generating income. We earn 9.7m/- a month from sales to AKO and another 6.5m/- from the free district market," said Kilindo.

Praygod Davis, the Farm's manager said that prior to this project youths from the four villages used to force their way into mining pits to store gold sand. According to him, the free market contributes 60 percent of the product's sales and the rest 40 percent is taken by AKO.

Mara regional commissioner, Said Mtanda, commended Barrick's participation in social and economic issues by the host communities.

He called upon the company to consider the essence of investing in local football teams for the region to have an established team that can even take part in the country's premier league.



Lobito rail corridor to diversify critical minerals supply

WASHINGTON

US International Development Finance Corporation (DFC) CEO Scott Nathan has reiterated the American government's interest in helping to finance the Lobito rail corridor, linking the copper and cobalt mining regions of the Democratic Republic of Congo (DRC) and Zambia to Angola's Lobito port.

Nathan, who is heading the US Delegation to the US-Africa Business Summit in Botswana this week, made specific reference to the corridor during a virtual media briefing hosted on the sidelines of the summit.

Responding to a question related to what progress had been made since the signing, in December, of a memorandum of understanding (MoU) signalling America's support for the joint development by DRC and Zambia of a battery metals supply chain, Nathan made a direct link between the MoU and the Lobito corridor.

"One notable project announced by President [Joe] Biden at the most

recent G7 meeting in Japan is DFC's interest in supporting the development of a railway in the Lobito corridor, which will connect the Copperbelt in DRC and Zambia, through Angola, to global markets."

It was confirmed in May that the DFC was conducting a due diligence for a potential financing package of \$250-million for the open-access Lobito Atlantic Railway Corridor, which would be its first investment in rail on the continent.

On July 4, a 30-year concession for the Lobito Corridor - comprising a 1 300-km Angola leg to the DRC border and a further 400-km link to the copper-rich Kolwezi region of the DRC - to the private Lobito Atlantic Railway, was announced. The company is a joint venture comprising Tráfico, Mota-Engil and Vecturis.

Overall, the consortium plans to invest \$455-million in Angola and up to \$100-million in the DRC and is studying an additional investment to extend the line further into Zambia.

Nathan argued that such infrastructure was crucial for the development of critical minerals that "are incredibly important for the development of the 21st Century economy and for the energy transition".

He also expressed support for value addition within the DRC and Zambia, adding that no country should monopolise the processing of these materials.

"It's important to diversify supply chains globally, and adding local value is key to that."

His statement came a day after the publication of the International Energy Agency's inaugural 'Critical Minerals Market Review', which confirms that there has been a significant rise in exploration and mine development investment for critical minerals, including cobalt and copper.

However, the report warned that there had been little progress in diversifying both mine supply and processing, with China dominating the processing of cobalt, lithium, graphite and rare earths.

Hong Kong set to hire over 12,000 construction workers

HONG KONG

Hong Kong will begin accepting applications next week for a labour scheme to import 12,000 construction workers to ease a manpower crunch, with the first batch expected to arrive in the fourth quarter.

Secretary for Development Bernadette Linn Hon-ho's announcement on Thursday came after representatives of employers, the labour sector and vocational training institutes reached a consensus on the type of work the imported personnel could carry out and median wages.

She said the first round of the scheme targeting construction workers would launch on July 17. It would take about two months to process the applications, she added.

Secretary for Development Bernadette Linn says applications will be accepted from next week. Photo: Edmond So

Secretary for Development Bernadette Linn says applications will be accepted from next week. Photo: Edmond So

"There will be 29 types of work for skilled labourers in the construction sector, with another 18 jobs for technicians. The imported workers are only allowed to take part in public works projects," she said.

"We will receive applications every quarter and the first batch of successful applicants are expected to come to Hong Kong in the last quarter of this year."

Last month, the government said it would allow the construction, aviation and transport sectors to import workers under a scheme that bypasses vetting by unions and other members of the Labour Advisory Board.

Most of the workers are expected to come from mainland China.

The construction industry is allowed to import 12,000 workers under the recruitment drive, while the aviation and transport sectors can bring in 6,300 staff and up to 1,700 coach drivers, respectively.

The city's working population declined by 6 per cent to 3.46 million in 2022 from 3.68 million in 2018. The number of low-skilled workers also fell by 160,000 over the same period. The figures exclude foreign domestic helpers.

Linn on Thursday said the shortfall of workers was expected to widen from about 20,000 currently to more than 40,000 in 2027.

The government has also earmarked a former Covid-19 quarantine facility in Yuen Long's Tam Mei as accommodation for construction workers brought in under the scheme.

The facility will be managed by the Construction Industry Council and can house up to 8,000 people once it becomes operational in October.

WORLD

NATO urged to halt 'attempts to destabilise Europe, Asia-Pacific'

BEIJING

CHINA on Wednesday urged NATO to immediately stop smearing and lying about China, halt the dangerous attempt to destabilize Europe and the Asia-Pacific and stop finding pretext for its continuous expansion.

Wang Wenbin (pictured), a spokesperson for the Chinese foreign ministry, made the remarks in response to a communique issued during the ongoing NATO Summit in Vilnius, which said that China's policies pose "systemic challenges to Euro-Atlantic security."

"What's said in the NATO communique is a complete opposite of the truth and the product of Cold War mentality and ideological bias. China strongly opposes it," said Wang.

"China has the best record on peace and security. We have never invaded any country or engaged in any proxy war. We have never conducted global military operations, threatened other countries with force, exported ideology or interfered in other countries' internal affairs. We do not set up or participate in military groups and oppose the use of force or threat of force in international relations. How would such a China pose 'systemic challenges' to NATO?" Wang

asked.

China is a force for world peace, a contributor to global development, a defender of the international order, and a source of public good. China is committed to the international system with the United Nations at its core, the international order underpinned by international law and the basic norms governing international relations that stem from the purposes and principles of the UN Charter, he said.

He added that more than 30 years after the end of the Cold War, its legacy NATO remains trapped in a zero-sum mindset and views the world as opposing blocs. Despite the global community's call for peace, development, and common progress, NATO continues to act against the prevailing trend and seek to turn back the wheel of history.

"The world will not welcome this," he said.

NATO claims to be a regional organization, why then is NATO reaching beyond its geographical scope laid down in its treaty, making its foray into the Asia-Pacific at a faster pace and seeking to become a "Global NATO?" Wang asked.

NATO claims to be a defensive alliance, why then is NATO encouraging



member states to ramp up military budget, keep crossing the line and expanding the mandate, and stoke confrontation in the Asia Pacific?

He went on saying that NATO claims to defend a "rules-based international order," but it has been ignoring international law and basic norms governing international relations and interfering in other countries' internal affairs. NATO has taken part in various wars and acted as a scaremonger on security issues, as if the world needed any more instability. NATO has been piecing together exclusive blocs and promoting group politics to intensify ideological and bloc confrontation.

Wang said that the prosperity and stability that the Asia-Pacific has long enjoyed depends on the mutual respect, open cooperation, mutual benefit and the ability to properly resolve differences among regional countries. NATO's foray into the Asia-Pacific will only stir up tension and lead to bloc confrontation and even a "new Cold War" in this region.

"Asia-Pacific countries do not welcome it and many NATO states do not approve of it. The Asia-Pacific does not need an 'Asia-Pacific version of NATO,'" Wang said.

"We urge NATO to immediately stop smearing and lying about China. NATO must abandon the outdated Cold War mentality and zero-sum mindset, renounce its blind faith in military might and misguided practice of seeking absolute security, halt the dangerous attempt to destabilize Europe and the Asia-Pacific and stop finding pretext for its continuous expansion. We urge NATO to play a constructive role for world peace and stability," he said.

Responding to the communique that said China

lacks "transparency" in nuclear arsenal, Wang commented that NATO, as a military alliance, is known to have the largest and most powerful nuclear arsenal in the world, and yet it irresponsibly accuses China of posing nuclear threats and does so through megaphone diplomacy.

"This is simply wrong and hypocritical. China is gravely concerned and strongly opposed to this," said Wang.

He said, China has always been extremely prudent and responsible about nuclear weapon issues. China is committed to a defensive nuclear strategy and keeps nuclear capabilities at the minimum level required by national security.

"We never had the intent to engage in nuclear arms race. China follows a policy of 'no first use' of nuclear weapons at any time and under any circumstances and has committed unconditionally to not using or threatening to use nuclear weapons against non-nuclear weapon states and nuclear-weapon-free zones. China is the only

UN chief urges action to address 'crushing' debt crisis

UNITED NATIONS

AN unfolding debt crisis underscores the need for urgent action to reform the global financial system, UN Secretary-General Antonio Guterres said on Wednesday.

Guterres (pictured) made the remarks at the launch of a new report by the UN Global Crisis Response Group, entitled "A World of Debt."

"Half our world is sinking into a development disaster, fuelled by a crushing debt crisis," he said, citing the main message of the report.

Some 3.3 billion people, almost half of humanity, live in countries that spend more on debt interest payments than on education or health, he added.

Calling it "a systemic failure," the UN chief noted that some of the poorest countries are being forced into a choice between servicing their debt or serving their people.

They have virtually no fiscal space for essential investments in the Sustainable Development Goals or the transition to renewable energy, he said.

Guterres pointed out that in 2022, global public debt reached a record \$92 trillion, of which developing countries shoulder a disproportionate amount.

A growing share is held by private creditors who charge sky-high interest rates to many developing countries. On average, African countries pay four times more for borrowing than the United States and eight times more than the wealthiest European countries, he added.

"It is one result of the inequality built into our outdated global financial system, which reflects the colonial power dynamics of the era when it was created," said the UN chief.

The system has not fulfilled its mandate as a safety net to help all countries manage today's cascade of unforeseen shocks including the COVID-19 pandemic, the impact of the climate crisis and the conflict in Ukraine, he said.

Deep reforms to the global financial system will not happen overnight, but there are many steps that can be taken right now, he stressed.

"Action will not be easy. But it is essential, and urgent," Guterres said.



BBC presenter at center of sex photo scandal named as Edwards

LONDON

ONE of Britain's leading television news anchors, Huw Edwards, was identified by his wife on Wednesday as the BBC presenter facing allegations he paid a young person thousands of pounds for sexually explicit photos, the broadcaster reported.

Edwards announced the death of Queen Elizabeth to the nation in September and has led coverage of the biggest events in Britain since the turn of the century, including elections, royal weddings and the 2012 Olympics.

His wife, Vicky Flind, said she was making a statement out of concern for Edwards' mental health and to protect their children, after the initial report by the Sun newspaper dominated the news agenda and sparked days of speculation.

"Huw is suffering from serious mental health issues. As is well documented, he has been treated for severe depression in recent years," Flind said in a statement, according to the BBC.

"The events of the last few days have greatly worsened matters, he has suffered another serious episode and is now receiving in-patient hospital care where he'll stay for the foreseeable future."

The story first broke on Friday when the Sun tabloid reported a leading BBC presenter had paid a young person 35,000 pounds (\$45,000) for explicit photos over three years, beginning when the person was 17.

The BBC suspended the presenter but did not name him. Several BBC stars then took to social media to say they were not involved after speculation



swirled online.

The BBC came under fire as it struggled to investigate the claim against the presenter, protect the person's privacy, respond publicly to the allegations, and not anger other presenters who fell under suspicion.

The age of consent for sex in England is 16, but images of someone under 18 can be considered child pornography.

London's Metropolitan Police said earlier on Wednesday it had concluded its assessment into the allegations and found there was no indication a criminal offence had been committed.

"There is no further police action," it said.

The BBC said it would continue with its internal investigation into the allegations.

In an email to staff, BBC Director General Tim Davie said it remained "a very complex set of circumstances".

"This will no doubt be a difficult time for many after a challenging few days. I want to reassure you that our immediate concern is our duty of care to all involved," he said.

A spokesperson for The Sun said the newspaper had no plans to publish further allegations and would cooperate with the BBC's investigation.

"We will provide the BBC team with a confidential and redacted dossier containing serious and wide-ranging allegations which we have received, including some from BBC personnel," the spokesperson said.

Edwards, who has five children, has worked for the BBC since 1984 and has anchored its flagship "BBC News at Ten" bulletin for more than two decades. He is the broadcaster's highest paid news presenter, earning in the 435,000 to 439,999 pounds band (about \$565,000).

Flind said she hoped the statement would bring an end to media speculation which had had an impact on Edwards' BBC colleagues.

"Once well enough to do so, he intends to respond to the stories that have been published," she said.

Agencies

A 'Proud to march with Indian forces'

PARIS

DUBBED the world's most beautiful avenue, the famed Champs-Élysées in Paris, is gearing up to showcase French military might as well as welcome a special guest, Prime Minister Narendra Modi.

PM Narendra Modi (pictured) has been invited as the Guest of Honour at the French National Day or Bastille Day. The Bastille Day parade is the highlight of celebrations of the day that marks the anniversary of the storming of the Bastille prison, an ancient royal fortress in 1789 during the French Revolution.

On Wednesday morning, the Champs Élysées was filled with sounds of pipes and drums as marching military contingents turned out smartly for rehearsals of the parade.

This year the French have chosen India as a guest of honour at the parade. Senior Officials of Indian Tri-service are in Paris at the rehearsals for the parade. French forces say they are particularly happy to welcome the Indian forces to Paris for the Parade.

Thierry, a Colonel in the French Air Force said, "When my troops and I will be working, we will have a look at your Prime Minister and our French President (on Bastille Day Parade). This is a very high-emotion instance because we are about 30 meters away from them... So it's very impressive."

Captain Anthony who serves with the Guerrilla Warfare training centre told ANI that he is proud to welcome Indian forces and looks forward to marching with them on Bastille Day.

Indian and French Air Force Rafales are practising over the Parisian skies to achieve perfect synchronisation for the upcoming July 14 Parade.

"But for the wings, we would have been closer!" #IAF & French Air Force Rafales practise over the Parisian skies to achieve perfect synchronisation for the upcoming #BastilleDay Parade," Indian Air Force tweeted.

This year the Bastille Day parade will have about 6300 soldiers in various marching contingents. This includes a tri-services contingent of the Indian Army, Navy and Air Force. The Indian Army has been represented by the Punjab Regiment.

ANI



NATO Charter burning rally held in Sweden with no police interference

STOCKHOLM

A demonstration that saw the NATO Charter burned in Helsingborg in southern Sweden went off without incident on Wednesday, as numerous police officers stood by without interfering since there was no illegal action, the Helsingborgs Dagblad newspaper reported.

The organizer of the rally, 29-year-old Lucas Ljungkvist, initially applied to hold a "rally with burning sacred texts." However, he later apol-



ogized to all those who were hurt and offended by that and said that instead of the Quran, the NATO Charter would be lit on fire.

According to the paper, in the mean-

time, Turkish President Tayyip Recep Erdogan (pictured) gave the green light to Sweden's accession to NATO, which made the organizer of the rally change his initial plans.

He intended to burn the Quran to instigate Turkey to refuse to ratify Sweden's application to join NATO and thus stop or at least slow down the process of his country's accession to the organization. Under the new circumstances, he decided to protest by burning the NATO Charter.

On Monday, Ankara agreed to lift its

veto on Sweden's admission to NATO following Turkish President Recep Tayyip Erdogan's talks with Swedish Prime Minister Ulf Kristersson, NATO Secretary General Jens Stoltenberg and European Council President Charles Michel, which took place on the eve of a NATO summit in Vilnius.

Sweden vowed not to support the organizations designated as terrorist by Ankara and provide all possible assistance to Turkey with regard to its European integration.

Agencies

Outcry grows over US decision to deliver controversial cluster munitions to Ukraine

BEIJING

THE United States has doubled down on a decision to send controversial cluster munitions to Ukraine as part of a new military aid package, setting off sweeping fears over life risks on civilians for decades to come.

The cluster bombs will be a part of a new 800 million-US-dollar military assistance package, which also includes armored vehicles and anti-armor weapons, said the Pentagon on Friday.

Though the highly contentious weapon is widely banned by many countries, including key U.S. allies, Washington continued to hold these munitions in its arsenal and

vowed to help Ukraine destroy what it called "heavily dug-in" Russian forces.

Rights groups and many other critics say a significant proportion of the explosive devices are duds that do not detonate but remain on site as dangerous unexploded ordnance, warning that the fallout could be beyond measure.

INCALCULABLE FALLOUT

"Cluster munition scatter small bomblets over a wide area," said Marta Hurtado, spokesperson for the Office of the United Nations High Commissioner for Human Rights in Geneva. "They kill and maim people years later after the end of a conflict."

The decision to send cluster munitions marked a watershed moment with the Biden administration agreeing to send a weapon that most countries have agreed should have no place in modern warfare.

For starters, a cluster munition is a type of air-dropped or ground-launched bomb that breaks apart in the air above a target into dozens, and sometimes up to hundreds, of "bomblets" that can scatter over a wide area, known as submunitions.

Due to weather and other environmental factors, cluster munitions can fall often outside of the intended target range, said the International Committee of the Red

Cross (ICRC). Although cluster munitions are designed to detonate upon impact, as many as up to 40 percent fail to do so and could explode later if disturbed or mishandled, posing a threat to civilians long after they are dropped, per the ICRC.

As these bombs release massive bomblets that can kill indiscriminately over a wide area, the humanitarian consequences of cluster munitions for civilians can be intense and long-lasting.

Unexploded submunitions "disproportionally" harm civilians, according to the Cluster Munition Monitor, as civilians represented 97 percent of all cluster munition casualties in 2021.

UN Secretary-General Antonio Guterres objected to the use of cluster munitions, his deputy spokesperson Farhan Haq said at a news briefing on Friday, in response to U.S. approval of cluster munitions for Ukraine. The UN chief "does not want there to be continued use of cluster munitions on the battlefield."

Criticizing the flawed and troubling logic in such a U.S. supply, the New York Times commented in an opinion piece that countries in today's world have "increasingly sought to draw a red line against use of weapons of mass destruction or weapons that pose a severe and lingering risk to noncombatants."

Human Rights Watch said in a re-

port on Thursday that "transferring these weapons would inevitably cause long-term suffering for civilians and undermine the international opprobrium of their use."

Sarah Yager, the Washington director at Human Rights Watch, called the U.S. move "devastating."

"They are absolutely awful for civilians," Yager told Al Jazeera in a television interview. "I think when legislators and policymakers here in the United States see the photos coming back of children with missing limbs, parents injured, killed by our own American cluster munitions, there's going to be a real awakening to the humanitarian disaster that this is."

Xinhua

Zelensky, Biden meet at NATO summit

KYIV

UKRAINIAN President Volodymyr Zelensky and US President Joe Biden met on Wednesday during the NATO summit in Vilnius, Lithuania.

Zelensky expressed gratitude to Biden for the assistance, especially military assistance, that the United States has provided to Ukraine, the Ukrainian presidential press service said.

Zelensky also informed Biden of the latest developments on the frontline, and Ukraine's operational and strategic plans, the press service said.

US assistance for Ukraine has reached \$43 billion, Zelensky was quoted as saying.

For his part, Biden assured that the United States is doing and will do everything to help Ukraine with everything necessary, the press service said.

In a Telegram post after the meeting, Zelensky said the talks, which lasted twice as long as planned, focused on the long-term support for Ukraine, weapons, politics and NATO.

The two-day NATO summit kicked off in the Lithuanian capital on Tuesday.



US President Joe Biden meets with Ukraine's President Volodymyr Zelenskyy on the sidelines of the NATO summit in Vilnius, Lithuania on Wednesday. AP

Racial discrimination increases risk for childhood obesity: Study

WASHINGTON

ACCORDING to a new study published in JAMA Network Open, children who suffer racial discrimination are more likely to have a higher BMI and a wider waistline later in life. The findings suggest that, in addition to other socioeconomic factors such as family poverty, racial discrimination may be a risk factor for young people developing obesity.

"Exposure to racial discrimination must be acknowledged as both a social determinant of obesity and a significant contributor to obesity disparities among children and adolescents," said Adolfo Cuevas, assistant professor of social and behavioral sciences at the NYU School of Global Public Health and the study's lead author. Childhood obesity is a major public health issue in the U.S., affecting nearly one in five children and teens. Black and Hispanic youth experience even higher rates of obesity, which research shows may stem from factors such as poverty, neighborhood access to healthy foods, and single-parent households.

A growing body of research finds that another known stressor, racial discrimination, puts people at risk for a range of health issues, including sleep problems, high cortisol levels, and poor mental health. While racial discrimination has been linked to higher BMI in adults, less is known about its impact on children and adolescents.

The researchers examined data from 6,463 children ages 9 to 11 from across the U.S. who took part in the Adolescent Brain Cognitive Development (ABCD) study from 2017 to 2019. They first measured young people's experiences of racial discrimination by asking them to reflect on whether they were treated unfairly by others based on their race or ethnicity. A year later, they measured the participants' BMI (calculated using weight and height) and waist circumference.

The researchers found that kids who experienced greater racial discrimination had higher BMI and larger waist circumference a year later, even when adjusting for known socioeconomic risk factors for obesity, including household income and parents' level of education. They conclude that reducing exposure to racial discrimination and its detrimental effects on wellbeing early in life could help limit the risk of weight gain across the lifespan.

"We tested discrimination at one time point, but it's important to recognize that prolonged exposure to racial discrimination has the potential to further increase the risk of obesity."

Therefore, preventing or at least mitigating the impact of discrimination sooner than later could potentially reduce the risk of obesity," said Cuevas, who is also a scholar in the Center for Anti-Racism, Social Justice and Public Health at the NYU School of Global Public Health.

"It is crucial for researchers, clinicians, educators, and policymakers to join forces with communities to establish evidence-based strategies aimed at preventing exposure to racial discrimination in order to improve obesity at the population level," he added.

In addition to Cuevas, study authors include Brennan Rhodes-Bratton and Shu Xi of NYU; Danielle Kroboth, Jesulagbarami Omolade, and Aniyah Perry of Tufts; and Natalie Slopen of Harvard.

ANI

Peace is always priority for Russia over combat, says Lavrov

MOSCOW

PEACE has always been a priority for Russia over combat, Russian Foreign Minister Sergey Lavrov said in an interview with Lenta.ru online daily commenting on peace initiatives regarding Ukraine.

Asked whether ceasefire peaceful initiatives proposed by China, Indonesia, Vatican and Africa were premature Lavrov replied in the negative.

"I would like to express my gratitude to our partners for their efforts to search for ways to settle the Ukrainian crisis peacefully," he said. "We do not find their initiatives premature: for the Russian side, peace always has priority over combat."

"So, let me remind you that we al-

ready participated in a negotiation process with Kiev, in the spring of 2022, and came close to a positive outcome," he continued.

"However, all efforts were undermined by the Anglo-Saxons, whose plans clearly did not include the cessation of hostilities. They have remained obsessed with the manic idea of inflicting a strategic defeat on Russia," Lavrov added.

Agencies



Palestinian President Abbas visits Jenin, trying to calm tension

JENIN, West Bank

PALESTINIAN President Mahmoud Abbas visited the West Bank city of Jenin on Wednesday, days after three of his senior officials were forced to flee a funeral by crowds furious at their response to an Israeli assault days earlier.

The anger of the crowd at the funeral for fighters killed in the two-day long Israeli operation highlighted the deep unpopularity of the Palestinian Authority and the widening rifts among different Palestinian factions.

The three members of the central committee of Abbas' Fatah party were driven away as thousands of mourners turned on them, chanting "Get out! Get out!"

The 87-year-old Abbas, who has rebuffed pressure to step down, visited the cemetery where the funeral was held, at the entrance to the Jenin refugee camp.

Flanked by his special presidential guards, he addressed the crowds at the edge of the camp, where torn-up streets and burnt out buildings bear witness to the intensity of the biggest Israeli operation in the occupied West Bank in 20 years.

"The heroic Jenin camp stood against the aggression sacrificed its casualties and offered all it has for the sake of the



Palestinian President Mahmoud Abbas (second right) recites a prayer as he lays a wreath of flowers by the graves of Palestinians killed in recent Israeli military raids on the Jenin camp for Palestinian refugees, in Jenin in the north of the occupied West Bank on Wednesday. AFP

homeland," Abbas said.

He told the cheering crowds that the camp will be rebuilt.

While Abbas has condemned the Israeli raid on Jenin and announced he was suspending a security cooperation accord with Israel, many Palestinians feel his position has been hopelessly compromised as violence across the West Bank has spread. "Where were they all those years?" said one man in the camp, who declined to give his name for fear of reprisals by security forces. "They don't care about us."

For well over a year, Israeli raids in cities like Jenin or Nablus have become routine. Hundreds of Palestinians, most fighters but many civilians as well, have been killed, while a spate of Palestinian attacks have killed dozens of

Israelis.

The Palestinian Authority, set up following the Oslo peace accords three decades ago, exercises limited governance over parts of the West Bank, including Jenin but it has been powerless to stop Israeli raids or control militant groups.

Palestinian Authority security forces, including members of Abbas' own presidential guard unit, have been deployed in large numbers in Jenin after the tensions with other factions burst out into the open during the funeral last week.

Hamas, the Islamist movement that controls Gaza and the Iranian-backed Islamic Jihad, have long been in odds with the Palestinian Authority but Abbas has also faced growing criticism from within his own party Fatah, which also has an armed wing that is active in Jenin.

Agencies

Protecting cultural heritage, promoting mutual learning among civilisations

TO protect cultural heritage and pass it down through generations is a shared responsibility of mankind. So far, the number of world heritage sites in China has grown to 56, including the Great Wall and the Summer Palace in Beijing, the Mogao Grottoes in Dunhuang, northwest China's Gansu province, the Yungang Grottoes in north China's Shanxi province and Fujian Tulou, a type of Chinese rural dwellings of the Hakka people in the mountainous areas in southeast China's Fujian province that dates back to Song and Yuan dynasties.

Diversity of human civilizations not only defines the world, but also drives progress of mankind. Over 2,000 years ago, ancient Chinese came to realize that "things are born to be different." The prosperity of civilization and human progress will not be possible without enhancing common ground and reserving differences. It is the interaction among different civilizations that promotes human progress and prosperity.

The Yungang Grottoes is a great example of Chinese-foreign cultural communication. For instance, in its Cave 18, one of the five earliest excavated caves with huge Buddha images, there is a Buddha statue on the north wall featuring Caucasian appearance. However, there's no document proving the Yungang Grottoes' excavation was joined by European artisans. This exactly mirrors the communication between China and foreign countries in ancient China.

Besides, various decorative patterns of both Chinese and foreign features are seen in the caves of the Yungang Grottoes, and some columns there obviously carry the characteristics of foreign cultures, such as the Ionic order from ancient Greece as well as other classic orders from Persia and India.

Inter-civilization interaction promotes technological exchanges. It has been influencing the world since ancient times.

For instance, porcelains went from ancient China to the rest of the world, and the technologies



Photo shows the Yungang Grottoes in Datong, north China's Shanxi province. (People's Daily Online/Li Ying)

for making porcelains are still upgrading today. High-tech porcelains made from rare earths, mixed with metallic element, or made with various firing techniques can be used in biomedical fields such as manufacturing artificial bones and joints.

It is true with the case of rice planting, too. Rice Terraces in the southern mountainous and hilly areas of China was recognized as a Globally Important Agricultural Heritage System, and the country's hybrid rice technology is benefiting the mankind. So far, Chinese hybrid rice has been planted in 16 African countries, and is printed on banknotes of Madagascar.

Over the recent years, more and more quality exhibitions of cultural relics have been introduced to China, which mirrors the open and broad vision of modern China.

The just-ended Gandhara Heritage along the Silk Road: A Pakistan-China Joint Exhibition held at the Palace Museum, Beijing, attracted a large number of visitors. The Gandhara was a major transportation route on the ancient Silk Road. As an outcome of the collision among Greek, Persian and Indian civilizations, it reflected the creativity and vitality of mutual learning among the civilizations along the ancient Silk Road.

Between 2016 and 2020, China hosted over 300 entry-exit exhibitions of cultural relics. The Treasures of China, East Meets West: The Maritime Silk Road during the 13th - 17th Centuries, and The Splendor of Asia: An Exhibition of Asian Civilizations that was jointly organized by 47 Asian countries as well as Egypt and Greece all demonstrated the mutual

learning between China and other civilizations around the world, becoming a "golden signature" of Belt and Road cultural communication.

The conservation of cultural heritage is a shared responsibility of all mankind. The 8.1-magnitude earthquake that hit Nepal in 2015 damaged many cultural heritage sites in the country. Two years later, the Chinese government officially kicked off a foreign aid project to restore the quake-hit Nine-Storeyed Basantapur Palace complex in Kathmandu, the capital of Nepal. It was the first major foreign aid project for cultural heritage conservation launched by China in Nepal.

Today, the cooperation on cultural heritage conservation has grown into an area that sees great potential in inter-civilization exchange and cooperation.

The preservation and restoration of historical sites in Khiva, Uzbekistan, the first cultural heritage conservation project launched by China in Central Asia, was completed in 2019.

The project gave the Chinese side an opportunity to study local culture, history and traditional techniques, and brought to Uzbekistan Chinese philosophies, techniques and experiences of cultural heritage protection.

The excavation of the ruins of Nateshwar in the Vikramapura Ancient City, Bangladesh marked the first archeological collaboration between China and a country in the South Asia subcontinent.

It has achieved remarkable results. Currently, the two countries are planning to build an archeological park on the site, so as to further explore the value of the

ruins and bring more benefits to local communities.

The cooperation on cultural heritage conservation, as long as it conforms to relevant international and local principles and respects the customs of countries and regions concerned, leads to win-win situations.

Currently, China is cooperating with six Belt and Road countries on the conservation of 11 historical sites, up from one country and one historical site. It has also launched 33 joint archeological projects with 17 Belt and Road countries, which all received high evaluation from local governments and people.

Today, protecting cultural heritage and promoting mutual learning among civilizations has gradually become a consensus shared by the international community. However, it is also important to see that the conflicts in human society and the changes of the nature would both damage cultural heritage. To pass cultural heritage down through generations remains a heavy task that calls for continuous efforts.

Chinese people believe that one should value not only one's own culture, but also the cultures of others, and this will contribute to the flourishing of all cultures.

It is expected that countries around the world could work together to better inherit fine traditional cultures and respect each other's culture while protecting the diversity of human civilizations, and pursue further development of their own cultures, so as to deepen international cultural exchange and cooperation.

People's Daily

G20 to 'discuss global debt architecture, loans to developing nations'

NEW DELHI

GLOBAL finance chiefs will meet in India next week to discuss increasing loans to developing nations from multilateral institutions, reforming the international debt architecture and regulations on cryptocurrency, Indian officials said.

The finance ministers and central bank governors from the Group of 20 (G20) nations will also discuss a multilateral agreement on taxing conglomerates with cross-border operations, while the Ukraine crisis was also bound to come up, they said.

The July 17-18 meeting in Gandhinagar, the capital of the western state of Gujarat, will be the third finance chiefs' meeting under India's G20 presidency and will set the tone

for a leaders summit in New Delhi in September.

The meeting is likely to be attended by most senior treasury officials from G20 member-nations, including US Treasury Secretary Janet Yellen, as well as the World Bank's newly appointed President Ajay Banga and the International Monetary Fund's Managing Director Kristalina Georgieva.

India will try to keep the focus of member nations on discussing issues of debt and other economic issues, and not push for any consensus on Ukraine conflict, one Indian official said, declining to be identified.

During the two-day meeting, the group is likely to discuss a "substantial" increase in annual loans to developing countries from multilateral

institutions as recommended by an independent panel formed in March, said another Indian official, who also did not want to be named.

The independent panel, headed by economists Lawrence Summers and NK Singh, was commissioned by the G20 to propose reforms to multilateral development banks with a focus on increasing funding for sustainable developments goals and climate change, among others.

The official also said the group will continue to work towards resolving differences in helping low-income countries manage their debt burdens and free up funding for climate financing.

The finance ministers and treasury heads will also attempt to bring agreement on the principles of managing cryptocurrencies in their re-

spective geographies.

The first volume of a report and a "guidance note" to develop a globally coordinated framework for regulation and supervision of crypto assets will be discussed in Gandhinagar, India's Economic Affairs Secretary Ajay Seth said in a video address on Wednesday.

At the first meeting of the finance chiefs in February, the IMF endorsed the Indian government's position that crypto assets would require global and coordinated regulation, while giving sovereigns option to ban such assets.

The G20 is also expected to discuss the key differences in taxation of large multinational companies under a framework put forward by the Organisation for Economic Co-operation and Development (OECD).

Caravans Cricket Club wins 2023 DC 50 Overs Division A's League title

By Guardian Reporter

CARAVANS Cricket Club has lifted the 2023 Dar es Salaam Cricket (DC) 50 Overs Division A's League top honour after commanding a comprehensive 126-run drubbing of Alaf Aces Cricket Club in the showpiece's final that took place last weekend.

It happened to be a sweet end to the quest for silverware by Caravans Cricket Club this season, considering the side lost out on this season's Petrofuel DC Caravans T20 Cup showdown's trophy.

The DC 50 Overs Division A's League final that was played at Leaders Club had Alaf Aces Cricket Club winning the toss and choosing to bowl, their efforts to prevent Caravans Cricket Club from setting up a challenging target though ended in vain given the latter registered 298/5 in the allotted 50 overs.

Skipper Jitin Pratap Singh had the best day at the crease, as the performer registered 129 runs for Caravans Cricket Club.

Having been slotted in as one of the outfit's openers, Singh made his presence at the crease felt with an impressive performance, nailing 18 boundaries on his way to ending his innings with a century.

The opener had propelled Caravans Cricket Club to 247 runs when he exited the crease in the 43rd over after he was caught by Alaf Aces Cricket Club's Kibwana Salum from medium pacer Salum Jumbe's delivery.

His fellow opener Adersh Dileep also put solid showing to notch 50 runs whilst nailing seven boundaries.

Top-order cricketer, Amal Rajeevan, ended nine runs short of a half-century, whilst cracking three fours, as Caravans Cricket Club continued to pile runs.

Experienced all-rounder, assigned as a middle-order cricketer, made his way back with the bat in hand having notched 21 runs not out, and top-order cricketers, Akhil Anil and Rahul Sharma, also ended with two-digit figures.

Anil scored 19 runs which included a boundary and a six and Sharma made his way back with 13 runs.

Medium pacer Jumbe stood out of fellow Alaf Aces Cricket Club bowlers, having taken two wickets whilst leaking 57 runs in nine overs.

Registering 299 runs to emerge victorious happened to be a daunting assignment for Alaf Aces Cricket Club, which was skittled for 172 runs in 38.2 overs.

The batting team had a promising start to the chase, as opener Asif Butt registered 50 runs that included eight fours, it experienced a slight setback in the form of the early dismissal of fellow opener Nassib Kelvin Mapunda that ended with 13 runs.

The experienced Mapunda, one the feared 'big-hitters', was caught by Caravans Cricket Club's youthful player, Salmini Yusuph, from spinner Kassim Nassoro's delivery.

Another reliable cricketer Ankit Baghel, deployed at number three, as well chipped in with a two-digit figure after posting 15 runs whilst nailing a boundary and a six.

The side's pursuit of a successful chase, thereafter, experienced a wobble given key performers Jeremiah Makanya, Aisah Chibanda, Jumbe, and Ejaz Aziz were all dismissed in quick succession.

None of the quartet made his way back with a two-digit score, as Caravans Cricket Club's bowling unit went on a rampage.

Zimbabwean cricketer, Chibanda, was six runs short of a two-digit score, as was the case for the otherwise prolific Jumbe.

Middle-order batsman, Ally Mpeka, did his best to steady the ship with his 42 runs, whilst

clearing the boundary on five occasions.

Mpeka's efforts with the bat had ultimately propelled Alaf Aces Cricket Club to 172 runs when the side lost steam in the 38th over.

Anil led Caravans Cricket Club's bowling onslaught with his four wickets in 10 overs and was ably assisted by spinner Nassoro that ended with three wickets in 10 overs.

Pak Stars' Zafar Khan was adjudged the Player of the Tournament, and Caravans Cricket Club's Amal Rajeevan laid his hands on the showdown's Best Batsman prize.

The showdown's Best Bowler prize was won by pacer Vipin Abraham of Aga Khan SC and the final's Man of the Match prize was won by Jitin Pratap Singh of Caravans Cricket Club.

The DC 50 Overs Division A's League, which was sponsored by Kilimanjaro Biochem Ltd, had brought together 10 outfits that were placed in groups A and B.

Group A was made up of Alaf Aces Cricket Club, Caravans Cricket Club, Gupta Upanga SC-A, Lions Cricket Club, and Gymkhana Cricket Club, whereas Aga Khan SC, Strikers Cricket Club, Pak Stars, Shree Kutchi Leva Patel Sports Centre (SKLPSC), and TCA Combine were put in Group B.



M-Bet Tanzania Marketing Director, Allen Mushi, speaks during the company's past event in Dar es Salaam.

Kyela District resident wins betting game prize

By Guardian Correspondent

TANZANIAN soccer follower, Ezeiel Mwang'onda, has laid his hands on a cash prize totaling 234,272, 830/- after perfectly predicting the results of various football leagues' matches in the world through a draw for M-Bet Tanzania's game termed 'Perfect 12'.

Mwang'onda, aged 34, precisely predicted the matches' results to win the game's 18th draw and join other winners that have so far walked away with millions of shillings.

Allen Mushi, M-Bet Tanzania Marketing Director, handed over a dummy check for the prize money to the winner in a brief ceremony held in Dar es Salaam yesterday.

Speaking during the occasion, Mushi said his company is overly proud of empowering Tanzanians through the firm's betting platforms, adding M-Bet Tanzania has proved that it is the house of winners in gaming.

Mushi noted: "I call upon Tanzanians to continue betting with our products so that they can also become millionaires overnight."

"We are a 'house of champions', and you could be among the winners, you only need to spend a thousand shillings and you can change your lifestyle and become rich just like that," Mushi urged.

Mwang'onda said he spent only 1, 000/- on betting on various matches and got millions of shillings, adding he did not sleep after realizing that he had won so much money in the draw.

The soccer fanatic, who supports

Tanzania's Yanga and England's Manchester United, stated he has been betting for a long time without success but, once he got involved with the M-Bet Tanzania company, he got lucky in a very short time.

"I have been betting for about seven years now. Recently, I decided to bet with M-Bet for three major reasons, firstly, you can place your bet for only 1,000/- on 12 matches," the winner noted.

Mwang'onda revealed: "Secondly, M-Bet Tanzania has picked more winners than any other betting firm in the country, so it is easy to win and, lastly, the urgency of getting the winning money and the firm's best service for its winners."

"These three reasons have made me shift from another betting firm, and now I have entered the 'house of champions' who are also millionaires," Mwang'onda said.

He added that M-Bet Tanzania has continued to place bets on platforms even though many leagues in the world were stopped due to the completion of the season.

"M-Bet continues to place bets, including on the South American leagues, I often do not follow the South American leagues but I did not stop betting and continued placing my bets with M-Bet, and now I am celebrating winning millions of shillings," he said.

"I have important responsibilities, the money I won will help me increase capital for my business and invest in other projects," Mwang'onda, resident of Kyela District in Mbeya, disclosed.



Caravans Cricket Club's performers celebrate with a trophy following their triumph in the 2023 Dar es Salaam Cricket (DC) 50 Overs Division A's League, which culminated with the outfit beating Alaf Aces Cricket Club by 126 runs in the final at Leaders Club in Kinondoni last weekend. PHOTO: COURTESY OF DAR ES SALAAM CRICKET

DStv Tanzania unveils exciting new shows on Maisha Magic Bongo channel

By Guardian Correspondent

THE DStv Tanzania has announced the launch of two exciting shows, titled 'Wimbi' and 'Divas and Hustlers', on Maisha Magic Bongo this month.

According to the company, these captivating shows will be available on Maisha Magic Bongo channel, (DStv channel 160), offering viewers an extraordinary entertainment experience.

Commenting on the launch, MultiChoice Tanzania Managing Director, Jacqueline Woiso, expressed excitement, stating: "We are delighted to introduce our viewers to the new thrilling shows, 'Wimbi' and 'Divas and Hustlers'."

She disclosed: "At DStv, we are committed to delivering exceptional entertainment as well as captivating storytelling."

"As a business, we make it our priority to broaden our content offering on an ongoing basis to meet a variety of

our customers' viewing interests and these shows exemplify our dedication to providing unmatched content," the MultiChoice Tanzania boss revealed.

'Wimbi', a purely Tanzanian drama series that focuses on love, desire, wealth, and family secrets will air every Monday to Friday, starting from 22:00 hrs, on Maisha Magic Bongo channel, (DStv channel 160).

The show features prominent faces like Johari, Natasha 'Ma Mvi', and Yusuph Mlela.

'Wimbi' began airing on July 3, 2023, captivating audiences with its fascinating storyline and exceptional performances.

The 'Divas and Hustlers' that got underway yesterday will also be available on Maisha Magic Bongo channel, DStv channel (160), every Thursday at 19:00 hrs.

The show features celebrities such as the renowned dancer Chinno Kid, a dynamic, young Bongo Flava artist

Karen Habash 'Malkia Karen', popular 'Singeli' singer Suleiman Kasembe 'Kinata MC', 'Rey Jones', and many others.

'Divas and Hustlers' series, DStv revealed, promises to be an appealing journey into the world of underwater exploration and the lives of extraordinary individuals from the entertainment industry in Tanzania.

Furthermore, DStv Tanzania customers will continue to enjoy other exciting shows such as 'Jua Kali', airing every Wednesday to Sunday at 21:30 hrs, 'Huba' from Monday to Friday at 21:00 hrs, 'Pazia' every Monday to Wednesday at 19:30 hrs, and 'Kitimtim' every Monday and Tuesday at 21:00 hrs.

Comedy fans can moreover look forward to 'Return of Original Comedy' every Sunday at 21:00 hrs and 'Watubaki Stand Up Comedy' every Saturday at 21:00 hrs through Maisha Magic Poa on DStv channel (144), available on the DStv Poa bouquet available at 10,000/-.

Through SuperSport, DStv is also excited to deliver the live action of the new football season, in all its high-definition glory, to the customers.

The football fanatics in Tanzania should get ready for an incredible football extravaganza as SuperSport will showcase all 380 Premier League matches on our dedicated SuperSport Premier League channel 223 with an option for the Swahili language.

The company is also geared up to bring over 300 thrilling games from La Liga on the SuperSport La Liga channel 224, as well as more than 300 epic matches from Italy's Serie A.

"With SuperSport and DStv, soccer supporters would not miss a moment of the heart-pounding action, ensuring an unforgettable football experience for dedicated fans", she added.

The DStv customer should dial *150*53# to pay for the service, an individual should call 0659 070707 to join DStv.

Emulating Nabi a challenging task, says Gamondi

By Correspondent Nassir Nchimbi

YOUNG Africans SC's new head coach, Miguel Gamondi, admits that he has a big task to attain and exceed the club's last season's success which was attained under head coach Nasreddine Nabi.

The club, popularly known as Yanga, had a successful season having won three silverware and a CAF Confederation silver medal.

It was the Jangwani Street squad's successive clean sweep of domestic silverware, considering the club had as well won a treble of titles in the 2021/22 season.

Gamondi said that the only reason he joined the club was to take it to the next level of development, even though he would face a new environment.

The tactician noted: "I know the expectations are very high, fans want to win and it's me to be able to unlock the players' hunger to achieve bigger things just like what Nabi was able to do, I have to unlock their

hunger to achieve so."

"It is not easy, but it is possible, I had many offers but I have decided to join the team due to its huge history and greatest achievement, my task is to take the team beyond that," he said.

He explained that he expects to have the best team this season due to player registration exercises that have been accomplished by the team.

The Argentine coach said he is aware that he is watched by every footballer to see what Yanga will attain under his tutelage.

"I still haven't had the chance to have a meeting with the players, but I have asked for the chance to start the camp early, I am new to the squad, and I need to see the quality of each player so I know what kind of people I will work with," he said.

Recently, Yanga had its ban imposed by FIFA uplifted after paying all dues to the club's former head coach Lucy Eymael, and the club's president, Hersi Said, revealed the

leadership will bring in quality signings.

Commenting on the newly recruited players, Said noted: "We have signed good players who will add quality to our squad, we looked at the weak areas and surfaced them, it's our hope we maintain the success."

"We request our esteemed members and fans to continue trusting in us for the next three years as we have put in place good things to make them happy to enjoy being part of the club," Said revealed.

The Jangwani Street giants have just completed the signing of center-back, Gift Fred, from Uganda's SC Villa on a free transfer and fullback Nickson Kibabage, who has joined the Mainland Tanzania Premier League champions from the renamed Singida Fountain Gate FC.

Yanga, on Wednesday evening, made its third signing public, roping in defensive midfielder Jonas Mkude from age-old rivals, Simba SC.

Australia to harness home support in World Cup bid

SYDNEY

AUSTRALIA coach Tony Gustavsson said yesterday his team plan to use big home crowds as extra "fuel" to amplify their high-octane game as they look to stamp their mark on the Women's World Cup.

The Matildas meet world number five France in Melbourne on Friday in their final warm-up game in front of a sell-out 50,000-strong crowd - the largest ever on home soil for the women's team.

The record won't last, with more than 80,000 expected for their clash with Ireland in Sydney on July 20 to open the month-long tournament they are co-hosting with New Zealand.

Gustavsson said his side would fully harness the support of home fans.

"I think we look at it as fuel and we look at it as belief," the Swedish coach said.

"(The big crowds) are a source of strength that this team will embrace, and I think also use when we play this high-octane, pressing, attacking-minded game."

Star defender Ellie Carpenter, who will have an inside track on France with several of her Lyon teammates in their squad, is excited by playing in front of such large crowds.

"Tomorrow you're going to think 'Woah, this is incredible,' and then have in the back of your mind next week it's going to be double this," she said.

"That just gives me goosebumps, talking about it. But I think it's going to be preparation mentally for us. I don't think many of us have played in front of more than 50,000 or 60,000 people."

Gustavsson said his line-up for France would be "good indicator" of how the co-hosts will start their World Cup opener against Ireland.

"It will be a good indicator of the starting line-up but also the finishing line-up (against Ireland)," he said.

"I've always talked about that -- it's also about the game-changers.

"The one thing that will be different is because it's a send-off game and the last friendly before the World Cup, I'm also going to consider any type of niggles and minutes played, because it's all about the Ireland game."

Tenth-ranked Australia have never progressed past the quarter-finals at seven Women's World Cups, but are considered among the favourites, given home advantage and some strong recent results.

That included beating Spain this year before stunning European champions England 2-0 away in April.

AFP

Trinity Rodman - young World Cup star with dad's taste for the hunt

SYDNEY

TRINITY Rodman has made her own name on the football pitch but she's taken something from her famous father's relentless approach that can be summed up in one word: "Hunting."

It's part of what makes the 21-year-old forward, daughter of retired five-times NBA champion Dennis Rodman, one of the most rapidly rising stars of women's football.

Now she is poised for a World Cup breakout in New Zealand and Australia as the United States chase an unprecedented third straight title.

Rodman says it's her mother, Michelle Moyer, who shaped her values on and off the field. But even though contact with her father is sporadic, she has spotted something that was in his game that informs hers, even though their sports are different.

"I watched my dad play a lot more than people really know," Rodman confided as the US team gathered in California before jetting out to New Zealand, where they arrived this week. "My brother lived watching my dad's clips."

Dennis Rodman, whose five titles included three with the Michael Jordan-led Chicago Bulls in 1996, 1997 and 1998, was a seven-time NBA rebounding champion whose flamboyance off the court was matched by his intensity on it, especially against larger rivals such as Shaquille O'Neal.

"Obviously my dad is pretty good at rebounding and with rebounding, it's hunting in front of goal, it's hunting when you lose the ball and I think that's a huge part of my game is regains, tracking back and being the first person to get a foot ahead, a knee, a shin on something that pops up," Rodman said.

"Even if he wasn't the first guy under the basket or he was next to Shaq, who was way bigger, way taller, he was going to get the rebound. It was timing, it was anticipation, it was body movement, it was positioning, it was everything."

- Million-dollar contract -
That same kind of sports IQ and fearlessness has fueled Rodman's own rapid rise.

At 18 she became the youngest player drafted into the National Women's Soccer League when the Washington Spirit selected her with the second overall pick.

Two months later, she made history by signing the first million-dollar contract in NWSL history.

AFP

The secret 'war' behind European football

By Miguel Delaney

IT is a story that is creating a growing anger off the pitch, that many involved see as increasingly dictating what happens on the pitch.

In the last few days, one club who had recently joined the new Union of European Clubs [UEC] - set up for those clubs who do not feel their interests are sufficiently represented at the top level - suddenly received a letter from a much more prominent organisation. The European Club Association [ECA], the elite body of clubs currently headed by Paris Saint-Germain chairman Nasser Al-Khelaifi, told them that recent qualifications ensured they had now met the requirements to be an Associated Member for the new cycle of 2023-27.

The letter also read: "Please note that ECA membership is subject to adherence at all times to the ECA Statutes. For your ease of reference, you will find enclosed a copy of Articles 2 and 8 of the ECA Statutes, which detail ECA's objectives and its members' obligations (including the incompatibility of simultaneous membership of another representative body)."



PSG chairman Nasser Al-Khelaifi heads up the European Club Association [ECA]. AFP

In other words, and following on from the circular announcing the new cycle stressing the same point, they cannot be members of both the ECA and UEC.

The former would insist that this is just a matter of protocol, and it is not the case that clubs get "kicked out". The argument is that the club themselves would make the decision.

"ECA membership is voluntary," a spokesperson for the body said, "but sole membership is fundamental to achieving our goals. If a club wants to join a group like A22, UEC or whoever is next, they will not be able to be a member of the ECA."

Those in the UEC have a very different inter-

pretation. Dennis Gudasic, one of the union's co-founders, says "what they really mean when they use this language is to continue with the current process of kidnapping and hijacking European football from Uefa". That is admittedly a view that goes way beyond the UEC, but was part of the reason why it was established. Of the 245 ECA members in the last cycle, only 109 had full voting rights. That will go to 140 in this cycle. Only the 16 founders, however, have permanent status. That has led to a long-held feeling that this has allowed a narrowing group of clubs, inevitably led by the biggest, to exert a pervasive influence on the game. It is why it

has at least attracted the sympathy of Premier League clubs such as Aston Villa, Brentford, Brighton and Crystal Palace.

There are many in football who would put every major issue in the game - from the predictability of the Champions League and so many domestic leagues to the very reason clubs grow to such a financial size that autocratic states want to buy them - squarely at the feet of the ECA. They do currently have an unprecedented influence. The ECA now have a memorandum of understanding with Uefa that means they recognise the governing body as the sole institution running European football and Uefa in turn rec-

ognise them as the sole representative of clubs.

"The ECA letter in fact projects the following message: ECA is running the show in European football, not Uefa," Gudasic, who is also the chief executive of Lokomotiva Zagreb, says.

The ECA would argue that the point of their body is that clubs need to be represented when they get to European level, and it is as much about mid-level clubs getting what they are due as the supposed "elite". They would also point to how Uefa themselves now say that clubs cannot simultaneously be a member of other organisations, as much because those who have not qualified for continental competition are supposed to be represented by the European Leagues body.

This stance is totally rejected by the UEC, on the grounds that they have a "very close relationship" with the European Leagues, principally since they are a body representing - the source's emphasis - "leagues". There's "no overlapping of interests" since the UEC was developed out of the European Leagues' Club Advisory Platform initiative, and on the back of the body's support.

They would also point

to the huge number of clubs from all over Europe that want to join the UEC, but are now fearful because of the ECA's response.

"ECA speak only about 'commercial aspects of the competitions', 'how many packages can be sold', the 'strengthening of ECA's joint venture with UEFA'" Gudasic says. "What they really mean when they use this language is to continue with the current process of kidnapping and hijacking European football from Uefa. That's the real plan and there is a real danger they will achieve this plan by the 2027 cycle. This is not what football fans in Europe want to see happening. That's why the UEC is so important. It's the only counterbalance to these plans."

One feeling within football is that it's an "unnecessary war" by the ECA.

"They were never meant to represent the likes of Burnley, Almeria or Duisburg," an involved figure says. "The ECA are the voice of clubs that play regularly in European competitions."

If it's a war, one front has been opened. The main effects will be seen on the pitch.

THE INDEPENDENT

Kai Havertz, Declan Rice and Jurrien Timber-this is Mikel Arteta's Arsenal now

By Richard Jolly

EVEN in a time of extortionate inflation in the United Kingdom, it was eye-catching when a Spanish man in north London agreed to pay £105 million for Rice and £36 million for Timber; Declan Rice and Jurrien Timber, admittedly, and if the midfielder's price ranks among the highest ever forked out by a Premier League club, the Dutch defender has the potential to look a relative bargain for Arsenal.

But each, like Kai Havertz, is a testament to Mikel Arteta's expensive ambition; to his relentless drive and his permanent restlessness, too. Arsenal's summer spending will soon top £200 million. Their outlay over last season's two transfer windows came to around £170 million, while the summer of 2021 amounted to about £150 million in fees alone.

None of which even makes Arsenal the biggest spenders in the capital, and if Chelsea still have the air of an anomaly, there is also a cost to competing with the Manchester clubs, Liverpool, Tottenham and now Newcastle. And as Arteta inherited a team in mid-table, he was starting from a low base; there was a greater need for rebuilding.

Yet it is notable that Arteta's reaction to a breakthrough season has been so dramatic. The exponential improvement of both the team - from 69 points in 2021-22 to 84, from 61 goals to 88 - and both individu-



After the summer signings, this is Mikel Arteta's Arsenal now. Agencies

als, whether in Martin Odegaard's transformation into a scorer, Ben White's conversion into a right-back, William Saliba's makeover from serial loanee to defensive mainstay or Bukayo Saka's new status as one of the best players in the country - could have pointed to a model of continued evolution. Instead, there is more of a revolutionary feel to Arsenal's summer.

If 2021, with an investment in youth, seemed to set in place a plan for years, and 2022, with the purchases of the Manchester City pair of Oleksandr Zinchenko and Gabriel Jesus, looked another phase, the stakes seem raised again in 2023: taking on City for Rice, taking the Champions League final scorer Havertz from Chelsea.

But a departure that could free up a place for either has both a footballing and a symbolic significance. Gra-

came under the caretaker Freddie Ljungberg, a couple of weeks before Arteta's appointment.

This is Arteta's Arsenal now. He will not celebrate his fourth anniversary until December but the speed of change is reflected not just in the composition of the squad but in terms of who is actually on the pitch. Of the 14 footballers to play most Premier League minutes for Arsenal last season, one (Xhaka) was bought by Wenger, two (Saliba and Martinelli) joined under Emery and two (Saka and Eddie Nketiah) were youth-team products who barely featured before Arteta took charge.

The other nine - seven of the 11 with most minutes plus the January recruits Leandro Trossard and Jorginho - were Arteta buys. Tierney ranked 15th, the oft-injured Takehiro Tomiyasu 16th and Holding 17th.

So even factoring in the probability that another Hale End Academy graduate, Emile Smith Rowe, will feature more in the forthcoming campaign, along with another January addition, Jakub Kiwior, and the division of labour is likely to be shifted still further towards Arteta's arrivals. Eight of the probable first 11 could be his buys, along with perhaps 13 of the 18 most-used players.

That preferred 11 could contain

a couple of notable omissions: the speed of change may mean some Arteta flagship buys are sidelined. Thomas Partey looks likely to drop out of the strongest side; in defence, Tomiyasu was demoted last season, despite an encouraging debut year, and Timber's signing will pose questions if the same fate awaits White, terrific as he was, or if the newcomer proves a back-up.

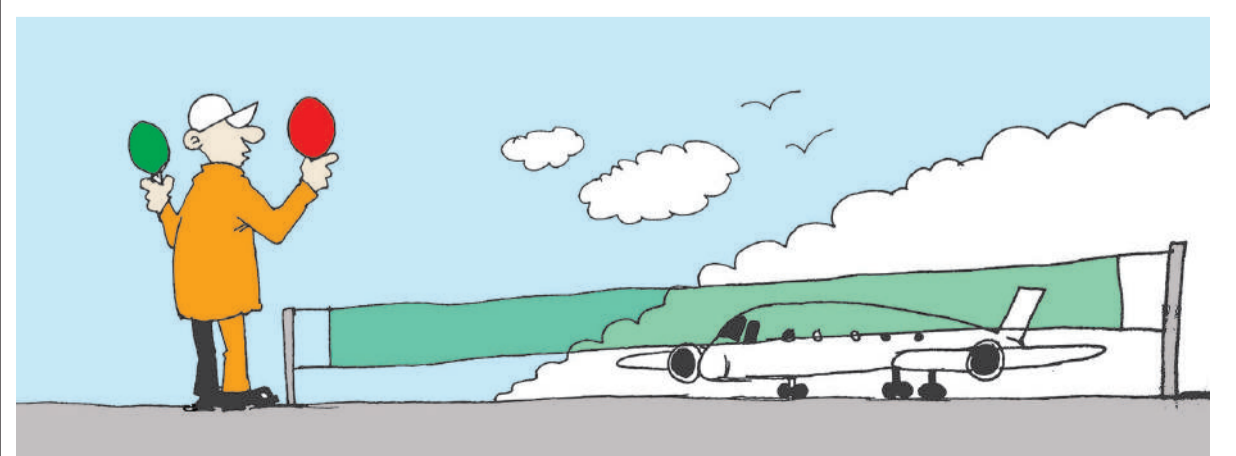
Meanwhile, a comparison is instructive. Three-and-a-half years into his mentor Pep Guardiola's reign at City, a host of players bought under previous managers - David Silva, Fernandinho, Vincent Kompany, Kevin de Bruyne, Sergio Aguero, Raheem Sterling - were still pivotal.

Three-and-a-half seasons into Jurgen Klopp's time at Liverpool, so were survivors of previous regimes such as Jordan Henderson, James Milner, and Roberto Firmino, while others - Dejan Lovren, Joe Gomez, Divock Origi, Adam Lallana - were still involved.

But, three-and-a-half years into Arteta's time at Arsenal, it is very possible everyone who features regularly will either be his signings or those who only made minor contributions under his predecessors. It really will be his team.

THE INDEPENDENT

Gwiji by David Chikoko



The secret 'war' behind European football

PAGE 19

Premier League Board releases 2023/24 NBC Premier League calendar



Azam FC footballers are pictured engaging in training in Sousse, Tunisia on Thursday, shaping up for various showdowns, including the 2023/24 NBC Premier League slated to kick off next month. PHOTO: COURTESY OF AZAM FC

All four games will be played at Mkwakwani Stadium in Tanga with the final set for August 13.

The first round of the 2023/24 Azam Sports Federation Cup will begin on the weekend of November 4-6, 2023.

The Azam Sports Federation Cup fixtures featuring the NBC Premier League teams have therefore been scheduled for December 9-11, 2023.

The Azam Sports Federation Cup's final will be held on June 2, 2024, at a yet-to-be-confirmed venue.

With the annual Mapinduzi Cup tournament to take into account this season, the NBC Premier League break will take place from January 3-13 inclusive, and the competition will resume on January 27.

Tanzania's third-tier showdown, First League, will kick off in October and the normal season will run until March 23, 2024. The promotion and relegation playoffs will take place a week later.

Five FIFA international breaks have also been set for the upcoming season, September 4 and September 12, October 9 and October 17, November 13 and November 21, March 18 and March 26 as well as June 3 and June 11.

By Correspondent Michael Mwebi

THE calendar for the 2023/24 season has been set, as revealed in the schedule released by the Tanzania Premier League Board (TPLB) on Thursday.

The season officially started on July 1 with the opening of the main transfer window. The transfer window will close on August 31.

Sixteen clubs will be involved in the top flight, including three newcomers, JKT Tanzania, Mashujaa FC, and Tabora United that have been promoted from the recently concluded Championship League.

The opening match of the 2023/24 NBC Premier League will take place on August 15, 2023, while the Champion-

ship League will kick off two weeks later, on September 2.

Matchday 30, the final day of the NBC Premier League season, is scheduled for May 25, 2024.

Matchday 30 of the Championship League will take place three weeks earlier, on May 4, 2024.

Finally, the first leg of the NBC Premier League relegation play-off will take place on May 29, 2024, with the second leg held slated for June 1, 2024.

Subsequently, the Premier League promotion/relegation play-off has been scheduled for June 5-9, 2024. The Community

Shield, which pits the top four teams in the previous season's top flight, is scheduled for August 9, 2023.

The first game will involve reigning champions, Young Africans SC (Yanga), against third-placed Azam FC, with Simba SC taking on Singida Fountain Gate FC in the other semi-final.

Yanga set to face Kaizer Chiefs on Mwananchi Day

By Correspondent Nassir Nchimbi

THE NBC Premier League champion, Young Africans SC, seeks to create a buzz across the continent as the squad prepares to host South African Premier Soccer League side Kaizer Chiefs in a high-profile international friendly match.

The encounter has been scheduled to take place in Dar es Salaam on July 22.

The day, dubbed 'Mwananchi Day', will mark the culmination of a week of social activities conducted by the Young Africans SC members and followers, termed 'Wananchi Week'.

The day will further serve as a platform for Young Africans SC, popularly known as Yanga, to unveil the club's new signings to the outfit's passionate supporters.

The annual event organized by Yanga has become increasingly popular, attracting massive attention and growing in scale each year.

In 2023, the club aims to surpass previous editions by extending a special invitation to Kaizer Chiefs, one of South Africa's most renowned football clubs.

Last year, Yanga welcomed the presence of legendary South African coach Pitso Mosimane ahead of the Tanzanian outfit's international friendly against Vipers SC.

This year, Yanga looks forward to the participation of Kaizer Chiefs, a team with a rich footballing history and a large and passionate fan base.

The international friendly match against Kaizer Chiefs comes as part of Yanga's comprehensive pre-season preparations.

It will provide an excellent opportunity for the Jangwani Street Club's new signings to showcase their skills and integrate into the team.

Yanga, known for their dominance in Tanzanian football, has its sights set on gaining success in the upcoming season.

With a new wave of optimism surrounding the team, fueled by the appointment of Miguel Ángel Gamondi as head coach, Yanga aims to make a strong statement both domestically and on the continental stage.

Before the international friendly, Kaizer Chiefs will travel to Gaborone, Botswana, to face Township Rollers at the National Stadium.

This series of challenging pre-season fixtures will test the team's mettle and provide valuable match experience as it fine-tunes its strategies and tactics.

As the anticipation builds for the international friendly against Kaizer Chiefs, Yanga fans are eagerly awaiting the unveiling of the club's new signings.

The event which will take place at the Benjamin Mkapa Stadium promises to be a spectacle, as 'Mwananchi Day' celebrations blend with football fervor, creating an electric atmosphere that showcases the unwavering support and passion of Yanga's dedicated fan base.

With the stage set for an enthralling encounter, football enthusiasts from Tanzania, South Africa, and beyond are eagerly counting down the days until Yanga and Kaizer Chiefs take the pitch in this prestigious pre-season friendly.

Yanga is East Africa's best team, says Ugandan defender

By Correspondent Michael Mwebi

YOUNG Africans SC, popularly known as Yanga, confirmed the signing of Ugandan defender, Gift Fred, from SC Villa on Tuesday.

The center-back became the Jangwani Street-based Yanga's second new addition to the transfer window after agreeing terms and completing a medical, following in the footsteps of left-back Nickson Kibabage.

Fred has joined Yanga after spending two seasons in the Uganda Premier League with SC Villa, where he made a name for himself as one of the best defenders particularly last season.

During his first interview after sealing the move to his new club, Fred explained why a transfer to Yanga is the ideal next step for his career.

The center-back noted: "I have been following and I know what it means to play for this team. I know the team has vibrant fans who demand a lot and which the team has managed to meet because every season they come for a trophy."

"I am very pleased to be part of the team that is going to offer what the fans want. I am going to work hard to fit in the new environment so that we can achieve our target," the Ugandan footballer

pointed out.

Asked about his first thoughts after learning of Yanga's interest, Fred described it as an offer he could not look back claiming they are the best club in East Africa.

"Yanga was the obvious option because it is the best club in East Africa and it is also one of the biggest in Africa," the defender noted.

Fred said: "I don't think it is a deal that needs a player to think twice, I didn't look back when I heard Yanga needed my services."

"As a player, I need to improve to meet the required targets. I believe in being positive effectively in every match and I guess I can be more effective when I am only playing as a center-back unless otherwise," the center-back insisted.

"I have never tried playing in the advanced roles but I think to be more effective in the results of the game, I am just a center-back. I can score but again from the center-back role. I can at least go for set pieces," Fred said.

Learning the area and ad-

justing to life in a whole new part of the world is part of the life of a professional football player.

It helps when there are fellow countrymen or former teammates around to provide support and give advice.

At Yanga, Fred joins his Uganda Cranes teammate Khalid Aucho. Aucho has been a key member of the Yanga squad since his move two years ago. Fred was quick to reveal how Aucho has advised him.

"It is a big challenge that I have to get into the squad. I

will have to get used to the new environment but I am sure I will adapt with time," the player noted.

"Khalid Aucho does not have to say much because I have been following this club, I know how he has been playing. I have been talking with him, he has briefed me on some stuff I have to do."

"The club is very vibrant, there is no way you can live the football life without hearing about Yanga, more so in East Africa. I know what to expect here at Yanga," the footballer noted.



Cleng'a Ng'atingwa (R), the founder of a Television and radio cartoon series dubbed 'Ubongo Kids', addressed journalists in Dar es Salaam yesterday at the series' 10th-anniversary celebrations. Ubongo Kids is an African edutainment initiative targeting to help kids learn and use their learning to change their lives. Sitting (C) is the initiative's drawing section founder, Rajabu Semtawa, and Director of Communication Imani Lipumba. PHOTO: CORRESPONDENT IMANI NATHANIEL

Flexibles by David Chikoko

