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Haaland and Mbappé on target in Champions League wins for Manchester City and PSG

HESLB registers sharp increase in loans to students

By Carlos Banda

THE Higher Education Students' Loans Board (HESLB) has reported a surge in the loans budget for university students amounting to 786bn/- for the financial year 2023/24 from 464bn/- recorded in fiscal 2020/21.

Abdulrazzaq Badru, the HESLB managing director, made this observation at a media briefing in Dar es Salaam yesterday, outlining when speaking to media personnel on the board performance in the past two years.

"In a few past years, the number of students who were loan beneficiaries rose from 53,000 to 75,000 currently," he said, noting that this reflects the rising higher learning cluster in society.

"As the economy is growing, the demand for the human capital market is also expected to increase," he said.

The increase in the number of students cumulatively means the number of students receiving loans is also growing, from 140,000 annually three years ago to 220,000 at present, he said.

The trend related to financial investment by the government in a period of four

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DART signs up Spanish firm for 6.75bn/- bus-monitoring project



Gain Tanzania representative Richard Ngemela (L) briefs Prime Minister Kassim Majaliwa on a flour mill fitted with accessories enabling it to add nutrients to grains awaiting processing. The PM was on tour of the firm's pavilion shortly before opening the Ninth Nutrition Stakeholders General Meeting in Arusha city yesterday. Photo: PMO

By Correspondent Marc Nkwame, Arusha

TANZANIA is by all impressions becoming the first country in Africa to build a nutrient-dosing machine, a modern apparatus to fortify grains during milling.

Prime Minister Kassim Majaliwa launched the new apparatus here yesterday at the 9th multi-stakeholder food and nutrition forum, where the project developers said a factory is on the cards for mass production of this apparatus.

Built by the Small Industries Development Organization (SIDO) here in conjunction with the Dar es Salaam Institute of Technology (DIT), the nutrients dosing machine is part of projects run by the Global Alliance for Improved Nutrition (GAIN).

Tanzania has managed to cut down on malnutrition to 30 percent of the population in the past decade, the premier noted, affirming that the new achieve-

SIDO to manufacture nutrient-dosing tools

ment merits applause.

Even the number of stunted children is now dropping, he said, pointing out that there is still much to be done to eradicate malnutrition in the country.

The concept of fortification of grains and flours with nutrients into grains using the dosing machines will push the country to make bigger strides on that problem, he said.

At the climax of the 2023 torch race in Manyara Region, President Samia Suluhu Hassan challenged Njombe and Iringa regional commissioners to tackle issues of malnutrition in those regions, where the situation is perennially reported to be bad.

Dr Winfrida Mayilla, the GAIN head of programmes, said that the global NGO has managed to manufacture 50 nutrients dosing machines now distributed to five regions, namely Mara, Iringa, Kagera, Manyara and Kilimanjaro.

Jenista Mhagama, the Policy, Parliament and Coordination minister in the Prime Minister's Office, talked of plans to build a factory for mass production of the nutrients dosing machines for countrywide distribution and exports.

Paul Sangawe, the PMO director of policy and coordination, said the locally built machines cost around 1.5m/-, whereas the tools were previously imported at a cost of up to 6m/-.

We already have a fare collection system purchased by DART. It will be integrated on all the ITS platforms to be built, for management of the corridor, for the security and planning purposes

By Getrude Mbagu

THE Dar es Salaam Rapid Transport (DART) has entered into contracting Spanish consulting firm-IDOM to design and plan the installation of an intelligent transportation system (ITS) to enable the monitoring and provision of efficient transport services.

DART's chief executive Dr Edwin Mhede said the project priced at euros 2.55m (6.75bn/-) is stretched across 14 months, with five months of feasibility study and plan, and nine months for procurement and installation of the ITS system.

A press briefing at the project kick off meeting in Dar es Salaam yesterday, he said that once completed, "the landmark development will completely change the way people commute in Dar es Salaam's Bus Rapid Transit (BRT) experiencing smooth and timely transport services."

He said ITS will be informing passengers which bus is arriving or leaving the station as there will be big screens installed in the stations.

"Passengers may also see the movements of buses through their mobile phones and be able to decide which bus to take to their destinations. This is what we call rapid transit," he said, highlighting that drivers will be able to plan better on their daily operations for smooth service provision.

The ICT infrastructure will allow deployment and effective management of mission critical systems like automated fare collection systems and the traffic management centre, he said, emphasizing that reliable, resilient and sustainable ICT infrastructure enhances data and information flow in the DART system between components to allow effective BRT operations in an all-round manner.

The DART system needs reliable clean power from different sources, he said, pointing at mix like inverters, solar and backups to minimize the risk of power outage.

This will ensure business continuity reduces

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By Felister Peter

AUTHORITIES in various wildlife management areas are seeking potential investors to build camp sites, sleeping facilities and picnic sites, a group of visiting journalists has been told.

Irene Mvile, marketing officer for the Community Based Conservation Training Center (CBCTC) at Likuyu Sekamaganga in Namtumbo District, Ruvuma Region, noted during the visit that such structures will accommodate visitors touring Mbarang'andu Wildlife Management Area (WMA) as well as the Nyerere National Park.

Jane Nyau, the college principal, said the institution is the only community based conservation training college in the coun-

try where the youths, upon completion of studies, devote their efforts to support natural resources conservation initiatives.

They help in tackling elephant poaching as well as ending wildlife intrusions into farms and villages, with the college moving to introduce French and Chinese language training courses to go in tandem with the diverse tourism market.

The college seeks to train tour guides to communicate with visitors from specific nations, as conservation authorities expect

large numbers of Chinese nationals visiting sites in Tanzania and other destinations worldwide.

"Here at CBCTC we prepare tour guides who can participate in the protection of our national resources; this is why we equip them with the knowledge similar to those undertaking VGS (village game scouts) training," the marketing officer noted.

Dr Aenea Sanya is coordinator for the Resilient Natural Resource Management

for Tourism and Growth (REGROW) project funded by the World Bank along with the Ministry of Natural Resources and Tourism, providing training to young people from villages bordering Ruaha, Mikumi, Udzungwa and Nyerere national parks where the project is implemented.

The programme is part of initiatives the government is taking to improve tourism in the southern circuit as through infrastructure improvement and empowering

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HESLB registers sharp rise in loans to students

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years, a key message that in the past years the annual financial investment in human capital had grown at the rate of 70 percent.

"That is a big movement in many sectors, as the government is committed to go along with the pace of growth in the economy," he said, pointing out that the nation is on the margin of the middle-income level worldwide, demanding people with various skills and training.

Up to last month, the board had collected a total of 1.34tr/- in loans repayment dating from 2005/06 a performance rate of 64 percent efficiency, with 2.1tr/- still not paid by defaulters.

In that case during fiscal 2020/21 and 2022/23 a total of 530bn/- was collected by the loans board, 93 percent of the money being sought after, he said, citing the lack of willingness to repay the loan by defaulters as a major impediment.

There are those who are not employed in the formal sector and employers who fail to collaborate with the institution to provide details

about employees who once benefited from the lending institution, he said.

"In our experience, the level of willingness to settle the loans is not satisfactory. In other places, willingness is a culture. We are not complaining, however we insist that there is a need to cultivate a culture of wilful loan payment," he explained.

"Employers are our major stakeholders and agents in our value chain. But still some employers delay paying back the loans by deducting the amount from the employee's wage. Some employers have not been submitting the salary deductions to pay the loans on time and some have submitted payments which are deficient," he said.

The absence of uniform systems for HESLB and other vital institutions is also a hindrance to efficiency in following up defaulted loans, he said, specifying that influencing other stakeholders to join the Government Enterprise Service Bus (GovESB) operating within the Electronic Government Agency (e-GA).



Higher Education Students' Loans Board executive director Abdul-Razaq Badru pictured in Dar es Salaam yesterday briefing editors from various media houses on the achievements registered and challenges encountered by the government agency, set up in 2004 primarily to assist needy and eligible Tanzanian students in accessing loans and grants for higher education. Photo: Carlos Banda

WMAs appeal for camp sites, sleeping facility investments

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people in villages bordering the adjacent parks, he said.

The use of VGS boosts conservation efforts, he said, alluding to plans to help the youth to form productive groups to be provided with grants or loans. There are recorded successes linked with the use of VGS at the Ruaha and Udzungwa parks, he stated.

Using village game scouts in conservation of natural resources has shown successes at national parks engaging them via CBCTC, set up by the ministry with assistance from the German development agency, GTZ.

The training enables VGS to acquire essential skills that make them custodians in part of nature in their villages.

Geoffrey Makomelo, one of the VGS trainees who completed training at CBCTC this month, said before joining the programme he was engaged in farming.

Hailing from Ilangali village, Manda ward in Chamwino District, Dodoma Region, he expressed his desire to become a custodian of nature in the village.

He was pleased with the skills he learned, for use in scaring away wild animals as his home village borders Kizigo Game Reserve, part of the Great Ruaha ecosystem.

Amina Rashid, another VGS graduate from Mang'ula ward in Kil-

ombero District, Morogoro Region said her village borders Udzungwa National Park, hence the need for youths there to be picked for the training.

"As trained VGS I will cooperate with other villagers in preserving our natural resources and control wild animals, chiefly elephants, intruding in the area," she said, noting that she has all the skills and will pass on to the knowledge to others.

Techniques used to keep away elephants include the use of chili-powdered ropes, chili-plant buffer zones, and smoke bombs made from dried elephant dung and chili powder.

The principal said the centre has also introduced certificate and ordinary diploma courses in tourism and tour guiding, hinting that studying at the college is advantageous as it borders Mbarang'andu Wildlife Management Area (WMA) and Nyerere National Park.

The college has so far trained 354 VGS, she said, elaborating that young people can apply for the newly introduced courses as the college has the capacity to accommodate 300 students.

In that case investors are needed to set up facilities at the college premises as it spreads out on (3,911 hectares. Various improvements have been made, including being connected with grid electricity, she added.

Makinda urges journo to invest more in last year's PHC data use

By Guardian Correspondent, Arusha

THE Commissioner of Population and Housing Census 2022, Anne Makinda, has urged journalists to invest in informing the general public on the best way to use data from the national population and housing census for better planning.

Makinda was speaking during a seminar for effective use of national census data which was held in Arusha on Wednesday.

"Politicians will always speak a lot about the census but you should always strive to use data and extract everything in the document," she said.

She said the information contained in the document is eye opening to the citizenry to plan their development activities, adding that the use of data from the National Bureau of Statistics (NBS) depends on journalists to extract information for easy public consumption.

"Our data is now recognized worldwide, when we say a country has made strides, it is a must to have statistics," she said.

Arusha Regional Commissioner John Mongella said using journalists to disseminate the results on the National Population and Housing Census will save money and resources. Mongella said that without accu-

rate statistics no correct decisions will be made adding that in order for the country to develop, it is necessary to use journalists to convey information to the people.

Said Ameir, NBS information and communication specialist said they have three types of statistics which are economic, social and environmental statistics.

He mentioned the sources of statistics as research, census and administrative information where he explained that there is a system to collect administrative data which reduces the cost of conducting research.

Leokadia Mtey, chief government statistician representative said that the aim of the training is to build the capacity of the media so that they can promote the results of the census to the people.

Mtey said during the population and housing census, the media did a good job until education reached the people and the census was successful.

Dr Amina Msengwa, NBS board of management chairperson said journalists through the media are the ones who can convey the message to the people.

She said the media is the main source of information that reaches the people.

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operational costs and conserves the environment, he said, asserting that the power shortage has devastating results in BRT services since the firm is increasingly dependent upon electricity for 24/7 operations.

DART conducted a demand study which showed that once ITS is introduced, passengers for BRT phase one will increase to 300,000 or 400,000 from 180,000 to 200,000 per day at present, he said.

DART transport planning manager Mohamed Kuganda said the

DART signs up Spanish firm for 6.75bn/- bus-monitoring project

overall objective is to improve urban mobility, connectivity and accessibility to commuters, thus supporting economic and social development of the city and the country at large.

Juan Miguel, the IDOM director of telecom, ITS and security, said the project will provide DART with new tools to ease daily monitoring of the BRT system, strengthen se-

curity and upgrade transport services.

"We already have a fare collection system purchased by DART. It will be integrated on all the ITS platforms to be built, for management of the corridor, for the security and planning purposes," he said, asserting that ITS will be a compound of different systems working together in an integrated way.

The Spanish firm has conducted installation of ITS in Nigeria, Ethiopia and some European countries.

Jorge Moragas, the Spanish ambassador, said the new system will make BRT services smarter and more efficient. It is a step in co-operation between Tanzania and Spain, cementing collaborations in various fields for sustainable development, he added.



Education, Science and Technology deputy minister Omar Kipanga (L) pictured in Dar es Salaam yesterday receiving laptops from Canadian High Commission official Hellen Fytche at a presentation of ICT equipment made available by Colleges and Institutes Canada (CICan). The agency stands as the voice of Canada's publicly-supported colleges, institutes and polytechnics. It is an international leader in education for employment with ongoing programmes in over 25 countries. It has so far donated more than 100 computers for distribution to folk development colleges and community-based organisations. Photo: Guardian Correspondent

NGOs in drive to protect children from abuse, enhance their security

By Beatrice Philemon

IRINGA-based NGOs—Compassion International Tanzania (CIT) and Child and Youth Development and ELCT Luganga Child and Youth Development.

Bujo Paight, coordinator EAGT-Ilula Child and Youth Development Center said that the campaign is meant to educate the community to understand the importance of safeguarding children, protecting them from all forms of harm, negligence and abuse which they may experience in their localities.

The campaign will run for three

months and is to benefit three child centres—EAGT Ilula Child and Youth Development, KLPT Luganga Child and Youth Development and ELCT Luganga Child and Youth Development.

Bujo Paight, coordinator EAGT-Ilula Child and Youth Development Center said that the campaign is meant to educate the community to understand the importance of safeguarding children, protecting them from all forms of harm, negligence and abuse which they may experience in their localities.

Under the campaign, parents will

be trained on child care, protection, types of violence and how to report violence incidents once occurred in their localities and children's rights to help parents to better care for their children and to protect them from all forms of violence.

The campaign will involve parents, children, youth, guardians and teachers in both primary and secondary schools.

Justin Nyamoga, Kilolo MP lauded region leaders, church partners and CIT for introducing the campaign to raise awareness on how children can be safe at Ilula Township.

Iringa region is among the regions which have high Gender based violence against children, as a result all children have a right to be safe and should be protected from all forms of abuse and neglect.

"It's up to all of us to keep children safe, if you're concerned a child is being abused or their safety is at risk, please speak to someone, report it anonymously to your local village leaders or authorities responsible for this issue or police who can provide the support a child may need," he said.

CIT is working closely with church partners in other regions to support children and youth from poor families, they support them in terms of spiritual, economic, social, and physical poverty.



Stephen Mhando (R), Geita Gold Mine Limited's relations and communications manager, briefs Deputy Prime Minister and Energy minister Dr Doto Biteko (L) in Dar es Salaam yesterday on new technologies deployed by the mine. This was at the firm's pavilion at the Tanzania Mining and Investment Conference 2023 in progress in the city. Photo: Guardian Correspondent

By Guardian Reporter, Arusha

Business Scouts Fund empowers 35 agri-businesses on contract farming

THE East African Business Council (EABC), in partnership with the TAHA, and GIZ Sequa GmbH under the Business Scouts Fund, has enhanced the capacity of 35 agri-businesses in contract farming. The workshop is part of the EABC-GIZ Sequa GmbH project under the Business Scouts Fund, titled "Enhancing Competitiveness of the Agri-food Industry and Mitigating the Impact of Global Crises to Improve Food Security in the EAC."

Frank Dafa, EABC Manager of Policy & Standards, highlighted: "Global crises, such as COVID-19, Climate Change, and the Russia-Ukraine war, have disrupted global supply chains, leading to increased inflation. As Africa is a net cereal food importer, it has

been particularly affected, posing a risk to food security."

Dafa elaborated on the EABC-GIZ Sequa study on Investment Opportunities in the EAC Agriculture Value Chain, revealing the EAC's vast potential to produce wheat grain, edible oil, leguminous plants, root tubers, and fertilizer.

He emphasized that, through the EABC-GIZ Sequa GmbH project under the Business Scouts Fund, they aim to improve the skills and capacity of agri-actors in contract farming and EAC export procedures to increase agricultural productivity and access to markets.

The benefits of contract farming

include expanded market access, improved production practices, risk-sharing mechanisms, and income stability for farmers.

Martha Ndelekwa, the Chairperson of the Women Farmers' Group in Ngulelo, Arusha, expressed her enthusiasm, saying: "The contract farming training will enable our farmers' group of 35 women to negotiate fair and mutually beneficial contracts with buyers of green peas."

The capacity-building workshop empowered agri-actors, including farmers, processors, and buyers, with the knowledge and skills needed for effective engagement in contract farming arrangements.

The discussions covered various aspects of contract farming, including negotiating equitable contracts, understanding the rights and responsibilities of each party, managing quality control, pricing mechanisms, and resolving disputes.

The EAC economies with the highest economies of scale in the agricultural sectors are found in animal and animal products, dairy products, cereals, and food preparations. The EAC Aggregated Agricultural Intra-Industry Trade index declined from 0.92 in 2021 to 0.52 in 2022 due to a drop in trade of grains, oilseeds, fats, and oils caused by global shocks.

'Tanzania's mining sector remains open to investors'

By Guardian Reporter

DEPUTY Prime Minister Dr Doto Biteko has called on more Tanzanians and foreigners to invest in the country's mining sector owing to the friendly environment that continues to be put in place for them and seeing into it that all benefit.

Dr Biteko made the statement while gracing a two-day 2023 International Mining and Investment Conference (TMIF) sponsored by Geita Gold Mine Limited (GGML) in Dar es Salaam on Wednesday.

He said that the over 2000 stakeholders from in and outside the country is a testimony that the government was serious in improving and promoting the mining sector, where all parties reap benefits harmoniously.

He added: "This time the government has improved the status of the conference to suit the international standard that is envisioned by all."

Dr Biteko noted: "Obtaining geological information has improved and is now done digitally. Here, the government has planned to conduct research with modern technology in a term I may call "High Resolution Airborne Geophysical Survey" in all mining areas come the year 2030.

"The availability of geological information in many areas of our country will encourage the speed of investment in deep mineral exploration which is the main basis for the establishment of mines.

"I urge all of you here to participate in the mining of minerals by looking at the interests of our country and our people. We are still facing the challenges of geological information in many areas, so the Government has decided to invest in high-quality research to find out the presence

of mineral deposits and attract investors to invest."

Minister for Minerals, Anthony Mavunde said that the discovery of reserves will lead to the opening of more mining sites in the country and in turn increase the government's income and employment for Tanzanians.

He added: "There will be no bureaucracy when it comes to investment, our job is to create a friendly environment so that there will be benefits for all parties."

Simon Shayo, AngloGold Ashanti - Geita Gold Mine vice president for Tanzania and Ghana said the government has done a lot to improve the mining industry and thus, enabled them to also concentrate on community plough back and fund local projects.

He added: "We can cite the company's Corporate Social Responsibility (CSR) program that has enabled the people around the mine in Geita region to get water service by more than 70 percent. Again, with the expertise of the company, GGML was the first company to invest in advanced mining technologies in the country as we also focused on prioritizing health and safety at the workplace."

He said that the company that was founded in 2000 here in Tanzania has improved the technologies that enabled them to win several health and safety awards in four consecutive years.

Shayo cited a case study of that in accordance with the plan of Tanzania and the world to reduce carbon emissions, the company built a carbon filter plant due to the mining activities.

Among other things, he said that the company has used more than 75 percent of its expenditure to buy products from local bidders in the country and to implement requirements as stipulated in the changes in the mining law.

USAID project expansion to cover more seascapes in Tanzania

By Frank Monyo

THE funding for the USAID Tanzania Heshimu Bahari Activity has been increased from US\$ 13 million to US\$ 25 million.

Craig Hart, the USAID Mission Director in Tanzania, announced this expansion yesterday during the international gathering to celebrate 40 years of the Tanzania Fisheries Research Institute (TAFIRI) establishment.

The expansion follows the discussion between the US Embassy in Tanzania and Ministries responsible for Blue Economy and Fisheries in Zanzibar and Livestock and Fisheries, Tanzania Mainland early this year.

The expansion funding will extend Activity's geographic coverage extending south Coast of Tanzania Mainland from Dar es Salaam, through Lindi to Mtwara and will cover the Marine Management Areas Network of Dar es Salaam Marine Reserve System, Mafia Kilwa Seascapes and Mnazi Bay Ruvuma Estuary Marine Park.

This geographical and funding expansion means extension of the number of the Fisheries Replenishment zones to be established, area of biologically significant areas conserved, more enhanced livelihoods to communities with special emphasis on Gender and youth and capacity building on MMAs management to mention a few.

The funding expansion will also support addressing the pressing Community Climate resilience. The Activity's expansion will further support Tanzania's government effort in addressing overfishing and illegal, unintended, and unregulated (IUU) fishing.

USAID Heshimu Bahari's Activity is a 5-years US government-supported project committed to Tanzania's marine sector. The project is being implemented in collaboration with the

Tanzanian government through the Ministry of Livestock and Fisheries and Ministry of Blue Economy and Fisheries including their relevant institutions to achieve the conservation goal.

The USAID Heshimu Bahari Activity will address a variety of threats to Tanzania's marine ecosystems, including overfishing and illegal, unintended, and unregulated (IUU) fishing, as well as blast fishing, which, if not controlled, will severely harm vital coastal fisheries. The project will further support communities' resilience to the effects of climate change on ecosystems and livelihoods, as well as the country's tourism sector potential.

Started in 2022, the USAID Heshimu Bahari's Activity - together with its partners and Government of the United Republic of Tanzania and the Revolutionary Government of Zanzibar in the next four years will work to establish an enabling framework for a Marine Protected Area (MPA) network for resilient biodiversity conservation and enhanced wild-caught fisheries production through established Fisheries Replenishment Zones (FRZs) and ensuring their connectivity.

The project will also empower communities and strengthen community management structures to engage in co-management of MPAs for biodiversity conservation and wild-caught fishery productivity.

Recognizing the role played by the private sector, the project is working to incentivize private sector investment in MPAs and wild-caught fisheries through a strengthened enabling environment. Another area addressed by the project is to increase scientific community engagement with policymakers and managers of MPAs and wild-caught fisheries.

The total budget for the Activity is close to \$ 25 million (including an additional \$

12 million), and it will be implemented on both the mainland and the Zanzibar islands. The project's initial focus seascapes were Bagamoyo, Pangani, and Tanga districts in the mainland, as well as Pemba and Unguja islands in Zanzibar.

Dar es Salaam, Mafia-Kilwa, and Mtwara on the mainland, as well as Unguja East in Zanzibar, are among the new focus areas. The activity expansion provides an opportunity to cover the entire shallow water habitat in areas of baseline survey, socioeconomic assessments, and community climate vulnerability assessment, which will inform community livelihoods in targeted areas on both the Tanzanian mainland and the Zanzibar coast.

The projects will support ecosystems resilient to climate change while maintaining important ecological connectivity, which has a huge impact on fish and marine resource productivity and support for socioeconomic activities in the marine sector, including women and youth.

In such, the project will closely work with communities and other partners on the ground to establish marine ecosystems friendly community investments/livelihoods that will support the livelihood and wellbeing of the communities and marine ecosystems.

The event is attended by renowned international experts, providing an opportunity to look back at the journey of TAFIRI and chart a course for the future of fisheries and aquaculture in Tanzania.

The Host and organizers of the meeting are the Ministry of Livestock and Fisheries in Tanzania (MLF), Tanzania Fisheries Research Institute (TAFIRI) in collaboration with USAID under the project named Heshimu Bahari and Western Indian Ocean Marine Sciences Organization (WIOMSA).

Zanzibar to build more affordable residential homes

By Guardian Reporter, Zanzibar

THE Zanzibar government intends to move away from unplanned settlements, and get into decent housing a move that will stimulate economy in the Indian Ocean archipelago.

President Dr Hussein Ali Mwinyi made the remarks after laying a foundation stone for construction of residential houses in Tomondo area, Mombasa Kwa Mchina in the eastern part of Unguja region.

The project is being executed by the Zanzibar Social Security Funds (ZSSF) and the Zanzibar Housing Corporation (ZHC).

Dr Mwinyi said one of the promises in the 2020 CCM election manifesto was to build

affordable houses for the citizenry.

He added that the government will continue constructing better residential houses so that the people can get better housing, noting that the government has removed Value Added Tax (VAT) on the houses in order to reduce the cost and the people to get relief to buy houses and stay in better accommodation.

"We'll continue to reduce the cost of those houses for many people afford to buy them as the scheme is not only the middle class, but ordinary people, it is the government's responsibility to have affordable houses," he said.

Dr Mwinyi asked those who will stay in those houses to take care of them, saying there

is habit of handing houses to people who are not the owners who do not care, adding that this was the reason that the houses built by the first president of Zanzibar are in a bad condition.

"We don't have a culture of repairing houses regularly, we wait until the house falls apart and then we are shocked that it needs repairs when the houses are repaired regularly, they can last for a long time," he said.

Speaking on a three-year anniversary of his leadership and the activities planned to lay foundation stones in development projects, Dr Mwinyi said he was impressed to see that the implementation of the election manifesto has reached a good point.



**NOTICE OF THE HARADALI CAPITAL LIMITED
ANNUAL GENERAL MEETING TO BE HELD ON THE
18th OF NOVEMBER 2023 AT CORNERSTONE
PARTNERS OFFICE
UNIT 96J KILIMANI ROAD, ADA ESTATE KINONDONI
AND VIRTUALLY**

Notice is hereby given that the 10th Annual General Meeting of Haradali Capital Limited Shareholders will be held at Cornerstone partners Ltd Office's at Kinondoni Ada Estate Unit 96J and virtually on Saturday, 18th November 2023 at 10:00am.

The Agenda will be as follows:

1. Notice and Quorum.
2. Adoption of the Agenda.
3. To Receive, Consider and Adopt the Director's Report and Audited Financial Statements for the 12 months ended 31st December, 2022.
4. To Receive and Adopt the Statement of Assets and Liabilities and Statement of Operations for the 12 months ended 31st December 2022
5. To transact any other business appropriate to be dealt with at the Annual General Meeting.

A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote on his/her behalf in provisions of the Articles of the Company.

BY ORDER OF THE BOARD

**J. Silaa
Secretary
26th October 2023**

Unit 96J, Ground Floor, Kilimani Road, Ada Estate Kinondoni, P.O. Box 9302,
Dar es Salaam Tanzania.
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TCRA refreshes online safety efforts in cybersecurity awareness month

By Guardian Correspondent, Arusha

THE Tanzania Communications Regulatory Authority (TCRA) has reiterated its commitment to educating the public and promoting online safety, aligning with the global cybersecurity awareness month expectations.

TCRA Director-General Dr Jabiri Bakari made the commitment on Wednesday when presenting the Quarterly Communication Sector Performance Report for quarter one of 2023-2024.

He highlighted the ongoing "Futa Delete Kabisa" (Delete completely) public awareness campaign, urging users of communication services to refrain from spreading unverified and obscene content in the online space.

Dr Bakari advised users of communication services in the country to report fraudulent messages or calls received on their phones by sending a short message to 15040 through which regulatory action will be instituted. He also reminded users that the only legitimate assistance for mobile communication service users that they can receive from their particular service providers is through the '100' short code.

"When you receive information that you're unsure about, information that doesn't align with our values, information that is baseless, you should delete it immediately because spreading it is a mistake and can lead to problems. Delete it permanently," emphasised Dr Bakari.

Addressing the campaign to educate stakeholders in the

Dart for turnstile gates at all BRT stations for benefit of passengers

By Correspondent Joseph Mwendapole

THE Dar Rapid Transit Agency (DART) plans to install turnstile gates in all bus rapid transit (BRT) stations before the end of this year to ease the movement of passengers.

A turnstile (also called a turnpike, gateline, baffle gate, automated gate, and turn gate in some regions) is a form of gate which allows one person to pass at a time. A turnstile can be configured to enforce one-way human traffic.

Chief executive officer of the agency, Dr Edwin Mhede told the Minister of the President, (Regional Administration and Local Government) Mohamed Mchengerwa when he visited the offices on Tuesday.

"We are in the final stages of bringing Turnstile Gates and we have made a promise that it will not exceed this December because the existing ones create challenges when passengers enter the bus stations," he said.

Meanwhile, Dr. Mhede said that they transport an average of 60.7 million passengers per year, which is an average of 180,000 to 200,000 passengers per day.

He said that this is the success of the great efforts made by the sixth phase government as they were previously transporting an average of 90,000 passengers per day.

"However, we do not relax because the demand for this transport continues to grow every year because as we continue to repair our buses and improve customer service, the response of customers to use our service is increasing," he said.

He said the third phase and the fourth phase stopped for 29 months due to various challenges, but after negotiations with partners, the project is continuing with construction and is at a good stage.

The CEO explained that the construction of the 5th phase BRT infrastructure which is funded by the French Government, has not started but what is going on is the National Road Agency (Tanroads) looking for a contractor and when they sign the contract the construction from Ubungo to Nyerere road will begin.

He said that this phase will also involve the construction of BRT roads from Tabata Segerea to Kigoma connecting with BRT II to Magomeni Mapipa adding that as soon as Tanroads gets a contractor the construction will begin.

communications sector about acquiring Digital Communication licenses, Dr Bakari mentioned that TCRA has streamlined the process through an online platform called "Tanzanite Portal," accessible on TCRA's website.

He urged all communication service providers in Tanzania to renew their licenses in accordance with the law and regulations. He also encouraged citizens to ensure that they receive services from licensed TCRA providers at all times.

"Citizens should make sure to receive services from a provider with an active license because there are providers who continue to offer services with expired licenses," Dr Bakari emphasized.

Communication analysts have lauded TCRA's efforts in educating citizens about online safety and the acquisition of Digital Communication licenses.

Arusha resident, one Asha Mlay, commended the "Delete Permanently" campaign, noting its importance in preventing the spread of false and incendiary information online.

John Mwitwa, a communication service provider in Arusha as well, praised the user-friendly Tanzanite Portal system, highlighting its efficiency in facilitating license renewals for communication service providers.

Shaban Matwebe, chairman of Tanzania Social Media Journalists Association, applauded TCRA's establishment of the Tanzanite Portal, emphasising its role in expediting service delivery for content providers and reducing license costs by fifty percent.

He said the design of the sixth phase of the BRT construction project starting from Kimara-Kibaha has already been done and the next phase will take place from Mbagala Rangitatu to Vikindu Mkuranga but the government is still looking for funds.

"If we build all these six phases, it means that we will have connected the City of Dar es Salaam, although there will still be areas, for example, in the third phase of the project that ends at Gongo la Mboto, we should move to the Kisarawe-Chanika-Chamazi, where there are too many people and studies are continuing, we may bring proposals to the government so that the road can be built there," he said.

He said the completion of all those phases will bring great productivity to public transport in Dar es Salaam because public transport is an economy adding that DART believes with the help of the government it will achieve all its goals.

He said that in the new structure of the agency, where BRT infrastructure passes there will be various investment projects known as Transit Oriented Development (TOD).

"Investments like these on the BRT corridors are in various places in the world, if you get off the BRT buses you find supermarkets, offices, nice apartments, modern gardens for conversation and hotels," Dr Mhede said.

Regarding Information and Communication Technology (IT), Dr. Mhede said their department of IT in collaboration with the Ministry of Finance, the Internet Government (e-Government) have built a system called Automated Fare Collection System.

He said that the system enables them to see everything that is going on in the collection of fares, so that they can be sure of the income coming in from the bus fares and avoid fraud.

He said that DART has 84 staff but the actual needs is 147 employees, so there is a shortage of 62 people, although there are temporary employees who have been brought in by the Prime Minister's Office to help reduce the shortage of employees.

He said for this financial year, the agency has been approved for 20.6Bn/- and out of those 4bn/- are for development activities while 15.7bn/- were allocated for normal use.



Minerals minister Anthony Mavunde (L) has a quick word with Faru Graphite Corporation Ltd CEO Alimiya Osman (R) and executive chairman John de Vries at the Tanzania Mining and Investment Forum 2023 in Dar es Salaam yesterday. Photo: Guardian Correspondent

By Henry Mwangonde

THE government is set to launch an extensive geophysical survey across the country to fill and improve the current vacuum on comprehensive geological information which is derailing investment in the mining sector.

Deputy Prime Minister Doto Biteko revealed this when opening the Tanzania Mining and Investment Forum in Dar es Salaam yesterday where he said the survey in the form of High-Resolution Airborne Geophysical Survey will facilitate mineral exploration in the country.

"The move will help researchers and investors to dwell on areas that will have potential minerals and conduct detailed exploration hence saving time and resources," he said.

According to the Deputy PM, only 16-percent of the country has been

Govt for high-resolution geological survey to ease investment in mining

surveyed using High Resolution Airborne Geophysical Survey technology which allows investors and researchers to easily identify areas with potential minerals.

He said the move will also help increase investment in the sector, increase revenue and employment in the country calling upon stakeholders to collaborate with the government to achieve the goal.

"Despite the fact that our country has various strategic minerals which are needed globally, we still lack detailed information which can be used by investors for research and investment," he said.

He said the government has no option but to invest heavily in looking for detailed geological information which is useful in

developing the sector.

He said the mining sector was key in economic development saying there is a need for the country to align the sector with other key sectors such as industries and agriculture to produce various products from minerals such as fertilizer and batteries among others.

He said contribution of the mining sector to the Gross Domestic Product increased to 10.9 percent this year from 9.4 last year.

The contribution of the mining sector in bringing foreign exchange has continued to increase from \$1.6 billion to \$3.4 billion in 2022.

Minister for Energy Anthony Mavunde said the forum titled: 'Unlocking Tanzania's Future

Mining Potential' aims to create an environment which will make Tanzania's minerals beneficial to the next generation.

The minister said the government was implementing the programme through the Geological Survey of Tanzania saying however, that the project needed huge funding.

"The government will continue mobilizing funds to ensure the project becomes a reality," he said.

Mavunde said in ensuring that the government benefits from the sector, the ministry will work on ensuring that it collects all the necessary revenue.

He said the government collected 678bn/- in the 2022/23 financial year and 882bn/- in 2023/24 which was sent to the treasury.



Melkiory Ngido, Barrick Gold Corporation's country manager, pictured at the Tanzania Mining Investment Forum 2023 held in Dar es Salaam yesterday outlining the headway made since Barrick and Twiga Minerals Corporation began running as joint venture. He cited initiatives supporting the country's economy and improving the lives of the people. Photo: Guardian Correspondent

Tanzanians urged to embrace, promote clean cooking drives

By Guardian Correspondent, Kigoma

THE government has urged Tanzanians to transform mind-sets and start embracing and promoting the use of clean cooking solutions to protect the environment as well as fight poverty.

Prof Joyce Ndalichako, Minister of State, Prime Minister's Office (Labour, Youth, Employment and Persons with Disability) made the call here when Oryx Gas Tanzania distributed 600 gas cylinders and its gas cookers to women and other groups in Kasulu District, Kigoma Region.

The initiative is part of the Firm's

plan to promote uses of cleaner and efficient energy and avoid charcoal uses that pollute the environment.

Prof Ndalichako, who also doubles as Kasulu legislator commended Oryx for the supportive initiative which is going to provide huge relief to women and the groups in Kigoma.

She urged players in the Liquefied Petroleum Gas (LPG) industry to jointly work and implement efforts to support the government's efforts in promoting the use of clean cooking fuels to Tanzanian households.

"We are commending these efforts because they complement

the government initiatives in clean energy use, President Samia Suluhu Hassan has been insisting on environmental protection and fight against deforestation, so we will continue working together with the private players to ensure that we protect our people as well as the natural resources," she explained.

In addition, Minister Ndalichako said that the use of firewood and charcoal has great health effects, so it was important for people to shift to clean energy for cooking for their health safety and protection of the environment.

Benoit Araman, Oryx Gas

Tanzania managing director, said the company was committed to continue supporting the government to help conserve the environment but also lift the lives of Tanzanians.

He said the efforts to provide various groups with gas cylinders is meant to increase the use of clean energy among Tanzanians.

"The programme seeks to surface innovative businesses that have the greatest potential to reach low-income households with affordable clean cooking solutions, and we are eager to see the positive social and economic impact in the society," he said.

STANBIC BANK TANZANIA



PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023 (Amounts in million shillings)			
	Current Quarter 30-Sep-23	Previous Quarter 30-Jun-23	
A. ASSETS			
1 Cash	23,244	28,758	
2 Balances with Bank of Tanzania	217,783	221,163	
3 Investments in Government securities	412,717	376,553	
4 Balances with other banks and financial institutions	64,774	135,076	
5 Cheques and items for clearing	-	-	
6 Inter branch float items	-	-	
7 Bills negotiated	-	-	
8 Customers' liabilities for acceptances	83,925	69,884	
9 Interbank Loans Receivables	506,914	351,343	
10 Investments in other securities	-	-	
11 Loans, advances and overdrafts (net of allowances for probable losses)	1,218,903	1,244,236	
12 Other assets	72,550	75,465	
13 Equity Investments	-	-	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	48,628	50,002	
16 TOTAL ASSETS	2,848,438	2,552,480	
B. LIABILITIES			
17 Deposits from other banks and financial institutions	278,678	310,033	
18 Customer deposits	1,724,281	1,648,921	
19 Cash letters of credit	-	-	
20 Special deposits	79,489	68,810	
21 Payment orders/transfers payable	3,245	162	
22 Bankers' cheques and drafts issued	26	61	
23 Accrued taxes and expenses payable	34,991	28,871	
24 Acceptances outstanding	79,607	65,725	
25 Interbranch float items	-	-	
26 Unearned income and other deferred charges	6,991	6,267	
27 Other liabilities	45,278	51,282	
28 Borrowings	-	-	
29 TOTAL LIABILITIES	2,252,595	2,180,132	
30 NET ASSETS/(LIABILITIES)/(16 minus 29)	396,853	372,348	
C. SHAREHOLDERS' FUNDS			
31 Paid up share capital	8,400	8,400	
32 Capital reserves	112,396	112,396	
33 Retained earnings	211,207	211,207	
34 Profit/(Loss) account	64,969	39,328	
35 Other capital accounts	(119)	1,017	
36 Minority Interest	-	-	
37 TOTAL SHAREHOLDERS' FUNDS	396,853	372,348	
38 Contingent liabilities	1,142,674	861,303	
39 Non performing loans & advances	56,148	56,197	
40 Allowances for probable losses	59,265	56,896	
41 Other non performing assets	-	-	
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i) Shareholders Funds to total assets	15.0%	14.6%	
(ii) Non performing loans to total gross loans	4.4%	4.3%	
(iii) Gross loans and advances to total deposits	68.2%	73.3%	
(iv) Loans and Advances to total assets	51.4%	53.7%	
(v) Earning Assets to Total Assets	83.9%	80.0%	
(vi) Deposits Growth	5.0%	10.6%	
(vii) Assets growth	3.8%	14.4%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2023 (Amounts in million shillings)				
	Current Quarter 30-Sep-23	Comparative Quarter (Previous Year) 30-Sep-22	Current Year Cumulative 30-Sep-23	Comparative Year (Previous Year) Cumulative 30-Sep-22
DETAILS				
1 Interest Income	49,883	31,428	131,908	87,117
2 Interest Expense	9,747	4,805	22,335	14,995
3 Net Interest Income (1 minus 2)	39,855	26,821	109,573	72,452
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	3,567	701	9,935	8,761
Net Interest Income after loan impairment	36,388	26,920	103,537	63,691
6 Non Interest Income:	30,866	18,637	65,300	54,865
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	23,160	11,894	61,401	31,378
6.2 Fees and Commissions	8,195	7,438	24,046	23,383
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	(469)	(464)	(149)	(98)
7 Non Interest Expenses:	30,817	27,979	92,992	81,239
7.1 Salaries and Benefits	18,024	16,446	55,461	48,400
7.2 Fees and Commission	737	1,980	2,038	6,783
7.3 Other Operating Expenses	12,157	9,554	35,505	26,076
8 Operating Income/(Loss)	36,337	16,577	95,945	37,117
9 Income Tax Provision	10,697	5,411	30,977	11,946
10 Net Income/(Loss) After Income Tax	25,641	11,167	64,969	25,171
11 Other Comprehensive Income (Expense)				
(i) Change in fair value of debt instruments measured at FVOCI	(1,783)	(406)	(2,170)	(43)
(ii) Remeasurement of defined benefit pension plans	847	123	784	(8)
12 Total comprehensive income/(loss) for the year	24,505	10,884	63,583	25,120
13 Number of Employees	590	542	580	542
14 Basic Earnings Per Share	3.1	1.3	7.7	3.0
15 Number of Branches	14	14	14	14
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4.0%	2.2%	3.6%	1.7%
(ii) Return on Average Shareholders' Fund	26.4%	13.1%	23.3%	10.0%
(iii) Non Interest Expense to Gross Income	43.7%	61.8%	47.7%	63.9%
(iv) Net Interest Income to Average Earning Assets	7.4%	6.1%	7.6%	5.7%

Average figures shall be computed by summing up the end balances for respective months in the period divided by number of months in the period.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 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
Manzi Rwegasira (Chief Executive Officer)		26-Oct-23
Godwin Kapella (Ag. Chief Financial Officer)		26-Oct-23
Jonathan Ngoma (Chief Internal Auditor)		26-Oct-23

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

Name	Signature	Date
1. Patrick Rutabanzwa (Board Chairman)		26-Oct-23
2. Farzana Karimjee (Board Member)		26-Oct-23

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2023 (Amounts in million shillings)				
	Current Quarter 30-Sep-23	Previous Quarter 30-Jun-23	Current Year Cumulative 30-Sep-23	Comparative Year (Previous Year) Cumulative 30-Sep-22
I. Cash flow from operating activities:				
Net income/(loss)	25,641	20,833	64,969	25,171
Adjustments for:				
- Impairment/Amortization	5,958	2,945	8,903	9,095
- Net change in Loans and Advances	11,292	(122,623)	(174,397)	(86,919)
- Gain/loss on Sale of Assets	14	(11)	2	503
- Net change in Deposits	68,567	312,725	442,029	(105,126)
- Net change in Short Term Negotiable Securities	(37,300)	(82,607)	(92,317)	(36,004)
- Net change in Other Liabilities	23,243	6,741	42,319	30,191
- Net change in Other Assets	(3,732)	(9,928)	(15,590)	(19,022)
- Tax Paid	(19,356)	(6,844)	(31,629)	(10,063)
- Others	(14,342)	1,648	(10,060)	(12,868)
Net cash provided/(used) by operating activities	59,984	122,979	234,228	(205,622)
II. Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(2,528)	(392)	(2,921)	(4,515)
Proceeds from Sale of Fixed Assets	100	18	118	365
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (Specify)	-	-	-	-
Net cash provided/(used) by investing activities	(2,428)	(375)	(2,803)	(4,150)
III. Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	(13,293)	(13,293)	(5,700)
Net Change in Other Borrowings	-	-	(0)	(18,478)
Others (Specify)	-	0	0	0
Net Cash Provided/(used) by Financing Activities	-	(13,293)	(13,293)	(24,178)
IV. Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	57,556	109,311	218,132	(233,951)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	656,162	546,851	495,586	760,319
Cash and Cash Equivalents at the end of the Quarter/Year	713,718	656,162	713,718	526,368

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2023 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	FVOCI, FRS 9 & Share Scheme	Others	Total
1 Current Year								
Balance as at the beginning of the year	8,400	112,396	224,500	-	0	1,267	-	346,563
Profit for the year	-	-	64,969	-	-	-	-	64,969
Other Comprehensive Income	-	-	-	-	-	(1,388)	-	(1,388)
Transactions with owners	-	-	-	-	-	-	-	-
Dividends Paid	-	-	(13,293)	-	-	-	-	(13,293)
Regulatory Reserve	-	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	-
Others (Prior year adjustment)	-	-	-	-	-	-	-	-
Balance as at the end of the current period	8,400	112,396	276,176	-	0	-	19	396,852
2 Previous Year								
Balance as at the beginning of the year	8,400	112,396	203,613	-	0	1,744	-	326,153
Profit for the year	-	-	26,587	-	-	-	-	26,587
Other Comprehensive Income	-	-	-	-	-	(477)	-	(477)
Transactions with owners	-	-	-	-	-	-	-	-
Dividends Paid	-	-	(5,700)	-	-	-	-	(5,700)
Regulatory Reserve	-	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-	-
Others (Prior year Adjustment)	-	-	-	-	-	-	-	-
Balance as at the end of the previous period	8,400	112,396	224,500	-	0	1,267	-	346,563

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

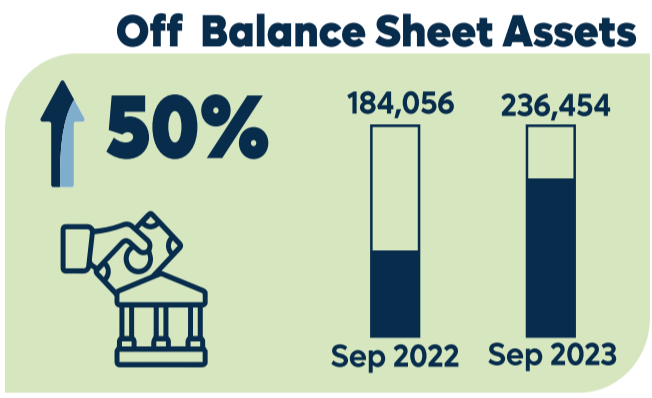
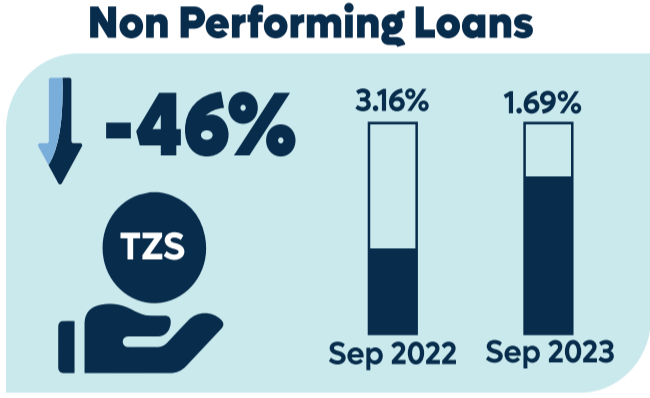
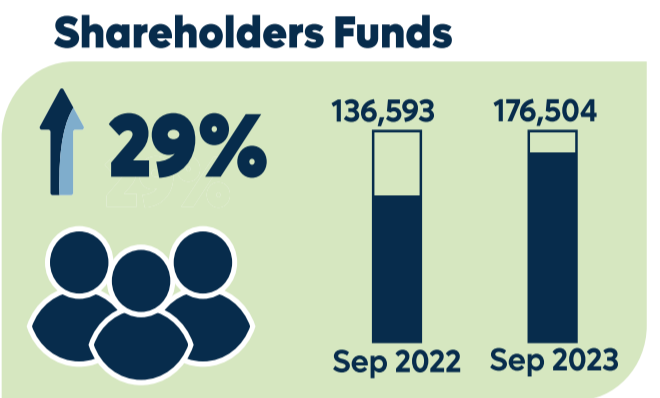
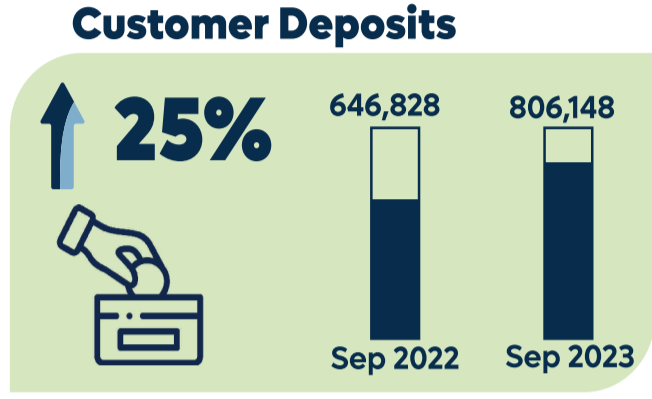
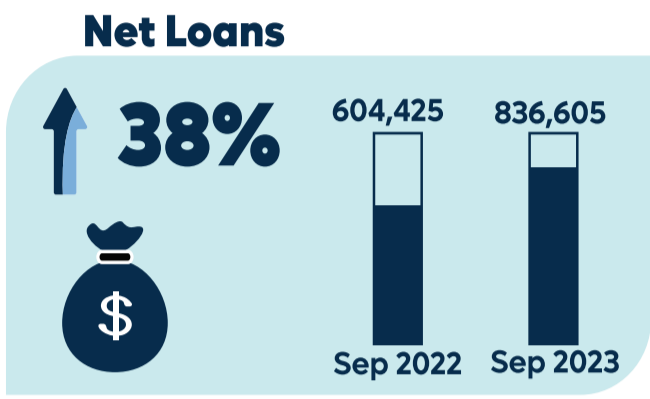
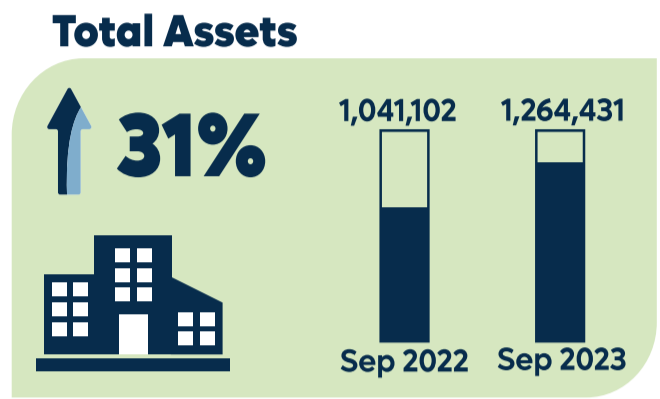
ITEM/TRANSACTION	CHARGE/FEE					No.	ITEM/TRANSACTION	CHARGE/FEE				
	TZS	USD	EUR	GBP	ZAR			TZS	USD	EUR	GBP	ZAR
1 CURRENT ACCOUNTS												
a) Required Minimum Balance	10,000	TZS EOV	TZS EOV	TZS EOV	TZS EOV	b) Payments & Transfers						
Personal Account						b1 Salary payment to staff banking with other bank (ETI)	10,000	5.00	9.00	33.24		
Monthly Service/Management Fees						b2 Salary payment to staff banking with Stanbic (TSS)	FREE	FREE	FREE	FREE		
Personal Account	3,000	FREE	FREE	FREE	FREE	b3 Standing Order to 3rd party within Stanbic	FREE	FREE	FREE	FREE		
Private banking PAYT	29,500	17.70	14.16	10.62	16.02	b4 Standing Order to other banks/local	40,000.01	40.00	40.00	40.00		
Private banking Bundle	53,100	31.86	24.78	18.88	285.00	b5 Standing Order own account	FREE	FREE	FREE	FREE		
Hekima	FREE	FREE	FREE	FREE	FREE	b6 Transfers through TSS Inward	11,800	TZS EOV	TZS EOV	TZS EOV		
Nyumbani (Dispersa)	FREE	FREE	FREE	FREE	FREE	b7 Transfers through TSS Inward	FREE	FREE	FREE	FREE		
Blashara/Enterprise Direct	16,000.01	10.62	8.28	7.08	97.94	c) Foreign Funds Transfers						
SME banking (Commercial Tier 2)	35,400	21.24	16.99	12.74	186.82	c1 Purchase of foreign cheque	1.18% of the amount min 100,000. Max 400,000	1.5% of the amount min 50. Max 236	1.8% of the amount min 50. Max 200	1.8% of the amount min 40. Max 160	1.8% of the amount min 50. Max 200	
Commercial banking (Tier 1)	64,900	38.94	30.68	23.60	351.08	c2 Telegraphic transfer inward	0.10 (across all currencies)	0.10	0.10	0.10		
Non commercial Entities	FREE	FREE	FREE	FREE	FREE	c3 Telegraphic transfer Outward (BEN/OUR/SHAIR)	0.3% of value. Min 500. Max 950 (excluding overseas charge across all currencies)	0.3%	0.3%	0.3%		
Corporate & Investment Banking	64,900	38.94	30.68	23.60	351.08	c4 Overseas charges	0.28 (across all currencies)	0.28	0.28	0.28		
d) Card & ATM Fees						c5 Cancellation of TT/Recall of funds	0.75 (across all currencies)	0.75	0.75	0.75		
Cash Withdrawal @ Branch Counter (Either With Cheque, Deposit Slip Etc.) CURRENT ACCOUNT	TZS 6,500.01 for amounts below 20M, 0.14% of value for amounts above 20M (max TZS 160,000)	1.003% of value, min 8	1.003% of value, min 14.16	1.003% of value, min 14.16	1.003% of value, min 14.16	e) Trade Finance						
Cash withdrawal @ own ATM (in country)	300,001 - 200,000 = 1,700 200,001 - 400,000 = 1,800 400,001 - 600,000 = 2,000.01	1.40	1.20	1.20	8.00	e1 Letters of Credit/Guarantee						
Cash withdrawal @ other bank ATM (in country)	1,000 - 300,000 = 2,800 300,001 - 600,000 = 3,300 600,001 - 1,000,000 = 4,000	1-170 +3.771-above+4	1-170 +2.8171-above+4	1-170 +2.8171-above+4	2,001-above+0	e2 Documentary collection (clean bill)						
Cash withdrawal @ other bank ATM (International)	9,000.01	8.00	8.00	8.00	53.34	Advising/handling commission	3160	160	USD EOV	USD EOV	USD EOV	
Cash withdrawal @ own ATM (Cards from outside of Tanzania)	14,000	TZS 14,000 EOV	TZS 14,000 EOV	TZS 14,000 EOV	TZS 14,000 EOV	f) Loans						
ATM card issuance	Classic - 5,000 Gold - 10,000 Platinum - 15,000.01											



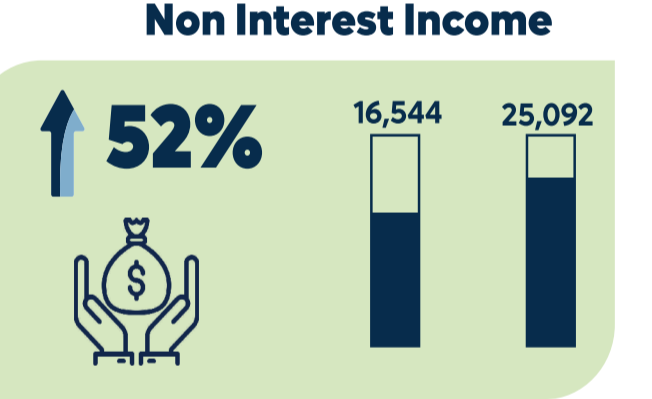
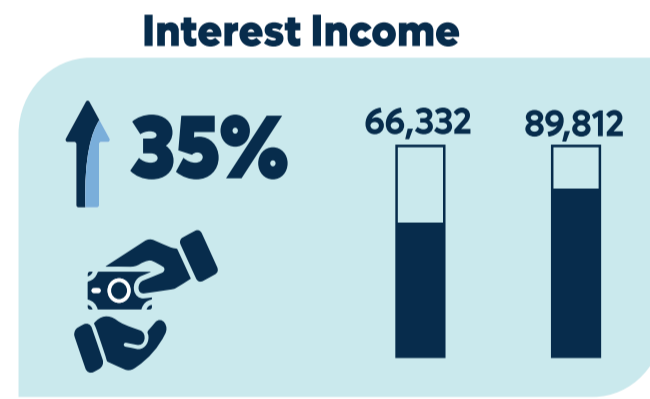
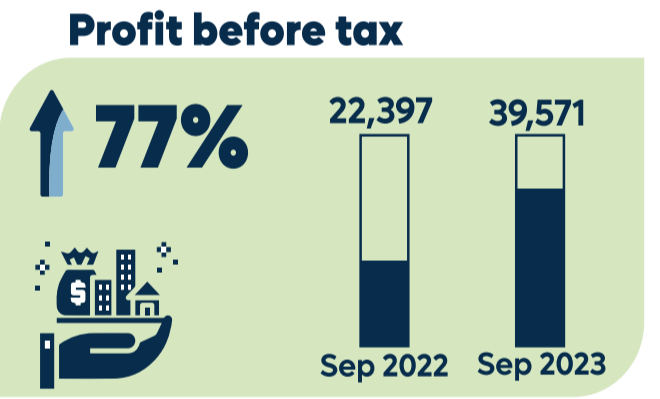
PERFORMANCE HIGHLIGHTS

(AMOUNTS IN MILLION TANZANIA SHILINGS)

BALANCE SHEET



INCOME STATEMENT



Internet Banking

Agency Banking

ATM

Mobile Banking

E.A Payments

Let's talk

Internet Banking App

TISS

EFT

Government Electronics Payments (GEPG)

My experience with KCB Bank is that of modern times...



BANK

PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 30-Sep-2023	Previous Quarter 30-Jun-2023
A ASSETS		
1 Cash	23,026	24,358
2 Balances with Bank of Tanzania	60,382	62,140
3 Investments in Governments Securities	187,645	186,948
4 Balances with other Banks Financial Institutions	90,828	26,140
5 Cheques and items for Clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	96,387	115,931
10 Investments in Other Securities	1,558	1,520
11 Loans, Advances and Overdrafts	-	-
(Net of Allowances for Probable Losses)	836,605	792,943
12 Other Assets	47,023	35,552
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	9,778	10,072
16 Right of Use of Assets	8,313	8,827
17 TOTAL ASSETS	1,361,545	1,264,431
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	265,154	265,611
19 Customer Deposits	806,148	783,923
20 Cash Letters of Credit	18	567
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	40	40
24 Accrued Taxes and Expenses Payable	9,322	7,576
25 Acceptances Outstanding	-	-
26 Unearned Income and Other Deferred Charges	4,529	4,297
27 Other Liabilities	13,698	11,258
28 Lease Liabilities	9,677	10,019
29 Borrowings	65,377	10,074
30 Debt Instrument at Amortized cost	11,078	11,076
31 TOTAL LIABILITIES	1,185,041	1,104,441
32 NET ASSETS/(LIABILITIES)	176,504	159,990
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	-	-
35 Retained Earnings	69,407	69,407
36 Profit/(Loss) Account	35,102	17,797
37 Other Capital Accounts	9,325	10,116
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	176,504	159,990
40 Contingent Liabilities	236,454	215,486
41 Non Performing Loans and Overdrafts	14,547	14,939
42 Allowance for Probable Losses	20,916	18,862
43 Other Non Performing Assets	619	102
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	12.96%	12.65%
(ii) Non Performing Loans to Total Gross Loans	1.69%	1.84%
(iii) Gross Loans and Advances to Total Deposits	80.04%	77.31%
(iv) Loans and Advances to Total Assets	61.45%	62.71%
(v) Earning Assets to Total Assets	82.42%	86.79%
(vi) Deposits Growth	2.02%	3.80%
(vii) Assets Growth	7.68%	5.15%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Sep-23	Comparative Quarter 30-Sep-22	Current Year Cumulative 30-Sep-23	Comparative Year Cumulative 30-Sep-22
1 Interest Income	32,928	23,586	89,812	66,332
2 Interest Expense	12,460	9,069	34,635	24,534
3 Net Interest Income	20,468	14,517	55,177	41,798
4 Bad Debts Written Off	2,261	3,282	6,050	7,224
5 Impairment Losses on Loans and Advances	9,153	6,322	25,092	16,544
6 Non-Interest Income				
6.1 Foreign Currency Dealing and Translation gains/(Loss)	2,710	2,329	9,123	7,065
6.2 Fees and Commissions	6,443	3,447	15,969	8,840
6.3 Dividend Income	-	-	-	639
6.4 Other Operating Income	546	-	34,648	28,721
7 Non-Interest Expense	13,361	9,757	34,648	28,721
7.1 Salaries and Benefits	6,269	4,576	16,898	13,848
7.2 Fees and Commission	7,092	5,181	17,750	14,873
7.3 Other Operating Expenses	13,999	7,800	39,571	22,397
8 Operating Income/(Loss)	(3,306)	2,424	4,469	6,881
9 Income Tax Provision	17,305	5,376	35,102	15,516
10 Net Income/(Loss) After Income Tax	(791)	(1,966)	1,074	6,830
11 Other Comprehensive Income (Itemize)				
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	(791)	(1,966)	1,074	6,830
12 Total comprehensive income/(loss) for the year	16,514	3,410	36,176	22,346
13 Number of Employees	302	281	302	281
14 Basic Earnings Per Share	110	34	112	50
15 Number of Branches	16	15	16	15
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	5.59%	2.29%	3.78%	2.20%
(ii) Return on Average Shareholders' Funds	43.40%	17.15%	29.35%	16.49%
(iii) Non Interest Expenses to Gross Income	45.11%	46.82%	43.16%	49.23%
(iv) Net Interest Income to Average Earning Assets	7.89%	7.26%	7.09%	6.97%

KCB

SAHL BANKING

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023

	SEP-23	JUN-23
AMOUNT IN TZS MILLIONS	ACTUAL	ACTUAL
Total Financing	104,645	93,600
Sukuk Investment	1,558	1,520
Total Assets	106,202	95,120
Customer Deposits	95,862	106,060
Sukuk Financing Investments	11,078	11,076
Total Deposits	106,940	117,136
Key Ratios		
LDR (Loan to Deposit Ratio)	99%	81%
NPL (Non Performing Loans)	0.97%	1.58%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Sep-2023	Previous Quarter 30-Jun-2023	Current Year Cumulative 30-Sep-2023	Comparative Year (Previous Year) Cumulative 30-Sep-2022
I. Cash Flow From Operating Activities				
Net income(loss)	13,999	15,110	39,571	22,397
Adjustment for non-cash items				
Impairment charge on loans and advances	2,261	1,099	6,050	7,224
Depreciation and amortisation	730	750	2,215	2,400
Profit on disposal of items of property and equipment	-	-	-	111
Net change in Loans and Advances	(43,662)	(48,204)	(183,457)	(145,556)
Gain(loss) on Sale of Assets	-	-	-	-
Net change in Deposits	21,219	38,411	147,263	156,890
Net change in Short Term Negotiable Securities	(1,865)	567	6,438	2,135
Net change in Statutory Minimum Reserve	(3,446)	(3,075)	(7,823)	(2,465)
Net change in Other Liabilities	4,076	11,515	11,920	2,192
Net change in Other Assets	(7,568)	(7,991)	(14,427)	(2,122)
Tax Paid	(3,389)	(5,053)	(11,593)	(6,287)
Others	-	-	-	-
Net cash provided (used) by operating activities	(17,645)	3,129	(3,843)	36,919
II. Cash flow from investing activities:				
Dividend received	(433)	(857)	(2,209)	(1,430)
Purchase of fixed assets	-	-	-	111
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided(used)by investing activities	(433)	(857)	(2,209)	(1,319)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt (Sukuk)	2	(1)	4	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	55,303	2	55,302	23,308
Others	-	-	-	-
Net cash provided(used) by financing activities	55,305	1	55,306	23,308
IV. Cash and Cash equivalents:				
Net increase(decrease) in Cash and Cash Equivalents.	37,227	2,273	49,254	58,908
Cash and Cash Equivalents at the Beginning of the Quarter	183,916	181,643	171,890	138,933
Cash and Cash Equivalents at the End of the Quarter	221,144	183,916	221,144	197,841

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2023 (AMOUNTS IN MILLION OF TSHS.)

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Available for sale reserve	Total
Current Quarter							
Balance as at the beginning of the Quarter	62,670	-	87,204	-	-	10,116	159,990
Profit for the year	-	-	17,305	-	-	-	17,305
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	(791)	(791)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	62,670	-	104,509	-	-	9,325	176,504
Previous Quarter							
Balance as at the beginning of the Quarter	62,670	-	76,735	-	-	8,539	147,944
Profit for the year	-	-	10,469	-	-	-	10,469
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	1,577	1,577
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	62,670	-	87,204	-	-	10,116	159,990

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 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
COSMAS T. KIMARIO MANAGING DIRECTOR	Signed	25-10-2023
WILLIS MBATIA HEAD OF FINANCE	Signed	25-10-2023
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed	25-10-2023

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
AMB. JOHN ULANGA - BOARD CHAIRMAN	Signed	25-10-2023
MS. FATUMA CHILLO - BOARD MEMBER	Signed	25-10-2023

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2023

	SEPT YTD 2023	SEPT YTD 2022
AMOUNT IN TZS MILLIONS	ACTUAL	ACTUAL
Total Income From Financing	7,777	4,817
Total income from Sukuk Investment	87	20
Total financing and investment income	7,864	4,837
Profit Sharing expense to depositors	(3,025)	(1,401)
Profit Sharing expense to sukuk holders	(729)	-
Net financing and investment income	4,111	3,436
Fees, Commission Charges & Forex	4,743	2,881
Profit Before Impairment Losses & Taxes	8,854	6,317
Impairment Losses	(237)	(854)
Taxes for the period	(2,585)	(1,639)
Net Profit for the period	6,031	3,824

FRIDAY 27 OCTOBER 2023

Taking A New Look
At The News
ESTABLISHED IN 1995

Zanzibar's three-month tax holiday a good idea

ZANZIBAR President Dr Hussein Ali Mwinyi has issued a three month grace period for small traders in a specific area Unguja Island or Zanzibar city not to pay taxes for that period. The quick impression one gets is that they will use that grace period to put up some surpluses (presumably a part of the profit) to pay taxes in a more relaxed manner. As a matter of fact the idea hovers on the rescinding of tax requirement for a certain category of traders, to retain only a few levies, but it is complicated how that can be arranged, in like manner as quasi-free crop inputs.

The fact that the government, the Union and Zanzibar governments, have to come up with these measures from time to time reflects difficulties in mapping out policy that is enabling on one hand, and socially responsible on the other hand. For once, traders need to be facilitated where possible, including with tax exemptions, so that they can put considerable numbers of people on gainful occupations. There is no point in collecting optimal taxes while youth start-ups of any size are chocked out and they return to open air sitting rooms to try anything to get some cash to live by.

While announcing a three months tax holiday for a small number of traders in a newly established market area, the Zanzibar leader also asked local government authorities to seek new tax sources to improve collections to meet various local development needs. It is often on this score that benevolent thrusts at higher level meet with impediments

in implementation, for the need or the wish to collect higher taxes from one year to another trumps concerns over youth earnings and social relevance. The latter becomes a civil society issue, not something that local governments need to worry about on a day to day basis, as higher levels expect.

There will be some discussions in the local government area concerning the directives by the president, in which case the issue of what to privilege will come up. Chances are that it will be clear that the tax holiday was an actual directive while the need to widen tax sources was a wider wish rather than an instruction as in the first instance. Bridging the gap between the two may similarly case a certain about of inefficiency, as the district administration isn't sure of the importance of tax collection as such, or at least in the next three months. Judging by some other tendencies in recent upcountry reports that can even ignite some revenue leakage.

More remarks on the part of the president indicated how the central government needs to think of loosening its hold on parts of the economy, so that authorities at the local level can survive and even thrive on daily earnings as it is the case in advanced countries. The reason isn't because they have higher average incomes than most of developing countries, but rather that land is privately owned and is income generating via stock exchange, as those obtaining rent pay directly to the local authorities by established systems. Here, tenants are billed peanuts on LUKU.

Ruaha Park ancient structures open a new window on Neolithic spread

OFFICIALS at Ruaha National Park are buoyant with a chancy finding, of ancient pillars that some visiting journalists were comparing with modern city buildings, for the height rather than the design. There was some hesitation on the part of park officials as to whether they are build structures of their occurred in some natural way but there was some evidence of stone tools or things of the sort. As Ruaha is likely in the same Rift Valley column as Olduvai Gorge, it may be easy to explain.

The pillars are described as standing out like mushrooms were rapidly explained as having arisen from erosion on some rock structures from the elements, that is, water and wind. The place had visible stone tools of whose image the visitors brought to the place by conservation authorities are familiar with, as these tools enabled the formative state of the human species to discover the use of fire by knocking stone together. This brought about cooking, which changed the physiology of early man, and gradually led to upper levels of 'civilisation.'

There is already some excitement at Ruaha conservation team as to whether this finding will attract headlines or become one of those things, seen regularly around the world.

To be sure, it is one thing to find evidence of stone tools, though an effort will have to be made to establish the timeline in order to formulate in a clearer manner 'what happened in history,' in relation to stone age movements. It is altogether a different matter to find footprints of early humans, and the issue here is how far such footprints and stone tools part ways, as data on early humans.

What this finding also indicates is that plenty of the country's landscape is still relatively unknown, that it is located within broader like national parks as in this case but hardly comprehended in what it contains on the surface, and indeed just below the surface.

The government is seeking to rectify this situation with extended aerial surveys especially to determine the presence of minerals, but as the Ruaha park findings shows, great things can be discovered in a casual, unexpected manner. There is also the trap of expecting to move from rags to riches with tourist findings, minerals or hot water springs, etc and then it turns out to be too familiar.

Conservators at Ruaha assert that the combination of attractions at the new site make it a candidate for geopark status, noting that this phenomenon is fairly rare even at the continental level. An auxiliary aspect is that it may even help to widen the circle of attraction to the southern circuit, lying within the overpowering shadow of the prize laden northern circuit tourist attractions. Such a discovery can also earn a prize of its own in due course, if enough publicists work on the matter.

The publicity has just begun and with more travel agencies now more acutely aware of what is available in the country, the nee discovery might just add the icing they need to add Ruaha part and others on the southern circuit to their schedules.

The finding may push conservationists in other southern circuit areas to intensify their gaze, for something they may not have noticed. There was a time certain toads were discovered in the Kihansi hydropower zone, an attraction that also pulled plenty of criticism on the project.

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Of the Parastatals mergers!



Nigeria requires the development of national counter-terrorism strategies

By Special Correspondent

IT is out of genuine concern that I wish to draw the attention of our leaders, especially those from the northern part of the country, to the persistent destruction of communities in the region due to the activities of kidnapers and terrorists.

It has been more than two weeks since the abduction of an unspecified number of female students from off-campus hostels of the Federal University Gusau (FUGUS) in Zamfara State.

And just as we are still reeling from the shock of the embarrassing situation, news filtered in on Wednesday, October 4, 2023, that five more students were seized by another group of terrorists at the Federal University Dutsinma in neighbouring Katsina State.

Ordinarily, these tragedies should spark a major outrage in a responsible country that has the interest of its citizens at heart.

But in Nigeria, we have been so desensitised by bloodshed and violent abductions that incidents like these are seen as daily realities of life.

Nothing signposts the country's lack of resolve to address insecurity than the failure of President Bola Ahmed Tinubu to even mention the abduction of the female varsity students in his independence anniversary speech.

On their part, federal lawmakers in the House of Representatives never forgot to honour the late MohBad, a Southern singer whose death has generated widespread publicity, but completely ignored the kidnapping of the Zamfara varsity students.



The continued inaction and silence surrounding this issue is alarming and requires immediate attention from our leaders.

It is disheartening to witness repeated attacks on educational institutions in Northern Nigeria, a region already notoriously backward in terms of educational development.

As a nation, we cannot allow terrorists to overrun our communities, sow fear and hinder the progress and development of our youths.

Education is the bedrock of any thriving society, providing opportunities, fostering innovation and empowering individuals to realise their potential.

By allowing terrorists to target our educational institutions without decisive and proactive intervention, we are jeopardising the future of countless students, their families, and our nation as a whole.

These recurring attacks on schools undermine the trust and confidence of students, parents and educators, deterring them

from pursuing education and hindering efforts to bridge the educational divide between the North and the South.

This vicious cycle perpetuates a state of socio-economic inequality and limits the opportunities for progress and prosperity in the region.

President Tinubu and members of the National Assembly! It is our duty and responsibility as concerned citizens to strongly condemn these acts of terror and insist upon swift and effective actions to ensure the safe rescue of the abducted students.

We implore you to collaborate with security agencies, engage in intelligence-sharing and enhance the capacity and resources dedicated to safeguarding our educational institutions.

We call upon you to provide unwavering support to the affected communities, ensuring their access to trauma counseling, education continuation programmes and resources necessary for the full recovery and reintegration of the affected students.

Additionally, we urge you to prioritise the protection of all educational facilities in the region, addressing the vulnerabilities that terrorists exploit and establishing strategic measures to prevent future incidents.

The president must work with our federal lawmakers and state governors to demonstrate that the Nigerian government is resolute in its commitment to guarantee the safety and security of our citizens, particularly our students.

Failure to adequately respond to these threats not only undermines the confidence of the people, but also emboldens terrorists and paints a grim picture of the state of our nation's security.

We implore you to take immediate and decisive action to rescue the abducted students, protect our educational institutions, and secure the future of education in Northern Nigeria.

The time for inaction has passed. We look to your leadership and commitment to prioritise the safety and education of our youths.





**THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
PRESIDENTS' OFFICE FINANCE AND PLANNING**

BOOSTING INCLUSIVE GROWTH FOR ZANZIBAR: INTEGRATED DEVELOPMENT PROJECT

IDA CREDIT NO: 69140-TZ

TENDER NO: TZ-POFP-342635-CW-RFB

**AREA UPGRADING PROGRAM UNGUJA (AUP - U)
(Sebleni - Kwawazee, Meya - Magomeni and System C Drainage works)**

**SPECIFIC PROCUREMENT NOTICE
Request for Bids (RFB)**

- This Invitation for Bids follows the General Procurement Notice for this Project that appeared in the United Nations Development Business (UNDB) No. WB-P811333-8 of 27-08-2021.
- The **Government of Tanzania has received funds** from the World Bank toward the cost of the **Boosting Inclusive Growth for Zanzibar Project** and intends to apply part of the proceeds toward payments under the contract for Area Upgrading program Unguja (AUP - U) (Sebleni - Kwawazee, Meya - Magomeni and System C Drainage works)
- The **President Office Finance and Planning** now invites sealed Bids from eligible Bidders for the upgrading and rehabilitation works of open spaces, markets and urban service infrastructures, upgrading of the urban streets network and street drainages, upgrading and implementation of secondary drainages within Sebleni - Kwawazee, Meya - Magomeni and System C Drainage works. The estimated major quantities of works are as follows: -

Sn	Description	Estimated quantities	Unit
1	Clearing and Grubbing	5.33	Ha
2	Removal of Topsoil	7914.83	m ³
3	Common excavation	21898.42	m ³
4	Rock excavation	2720.51	m ³
5	Backfill to Excavations	3674.01	m ³
6	Improved subgrade layer of G7 quality material	5774.94	m ³
7	Natural Gravel Class G60 for gravel wearing course	720.45	m ³
8	Natural Gravel Class G60	480.3	m ³
9	Natural Gravel Class G45	2027.31	m ³
10	Crushed aggregate Class CRS	1327.55	m ³
11	Bitumen cut-back (MC 30)	11878.73	m ²
12	Bituminous Base course and Asphalt Concrete Surfacing	11878.73	m ²
13	Concrete Curbing	10826.25	m
14	Prefabricated concrete paving blocks	14718.15	m ²
15	Crushed alluvial gravel class G80 (max size 37.5 mm)	2296.78	m ³
16	Synthetic fiber Filter fabric (Geotextile filter mats)	38116.23	m ²
17	Formwork	13345.54	m ²
18	Concrete for Structures	2868.4	m ³
19	Ordinary Portland Cement	120.83	ton
20	Steel bars	260.69	ton
21	Welded steel fabric	13720.28	m ²
22	Trees & shrubs	2186	no
23	corrugated sheet galvanized metal aluminium roof	213.4	m ²
24	galvanized metal aluminium structure, rectangular section	2292.73	Kg

- Bidding will be conducted through **National competitive procurement** using Request for Bids (RFB) as specified in the World Bank's "Procurement Regulations for IPF Borrowers 4th Edition November 2020 ("Procurement Regulations"), and is open to all eligible Bidders as defined in the Procurement Regulations.
- Bidders should note that to qualify for award of the contract they are required to meet certain minimum qualifying criteria as provided in Section III: Evaluation and Qualification Criteria (without Prequalification Criteria) of the Bidding Document which includes:

- Experience as prime contractor they should have successfully completed at **least two (2) contracts** of similar nature and complexity within the last ten (10) years, each of minimum value **USD 13 million or one contract** with minimum value of **USD 26 million**.
- Average Annual Turnover of **USD 22 million** calculated as total certified payments received for contracts in progress or completed, within the last five (5) years, divided by 5 years.
- Minimum amount of liquid assets and/or credit facilities net of other contractual commitments of **USD 3 million**; and
- Further details and complete qualification requirements are provided in the Bidding Documents.

Bidders should also note that the works must be completed within **18 months inclusive of 3 months** mobilization period.

- Interested eligible Bidders may obtain further information from the **President Office, Finance and Planning through Principal Secretary, President's Office Finance and Planning**, P.O.BOX 1154, First Floor, Sea View-Wing, Vuga Street, Zanzibar - Tanzania and inspect the Bidding document during office hours 07:30 to 15:30 local hours from Monday to Friday inclusive, except on public holidays at the address given below.

- The Bidding document in **English** may be purchased by interested eligible Bidders upon the submission of a written application to the address below and upon payment of a non-refundable fee of One Hundred and Fifty United State Dollar (\$150) or its equivalent in a freely convertible currency. The method of payment will be direct deposit or telegraphic transfer to the following bank Account.

Account Name: President's Office, Finance and Planning Revenue Account
Bank name: The People's Bank of Zanzibar
Account Number: 0799739001
Branch Code: 005
Swift Code: PBZATZTZ
Currency: USD

- Please note that the bidding documents are being provided in hard copies. However, only for the convenience of the bidders, in filling the various Forms and the Bills of Quantities, a soft copy in CD is also being given along with the hard copy. The bidders should note that in case of any difference in the hard and the soft copy, the one in hard copy only will prevail.

- Bids must be delivered to the **First Floor, Sea View - Wing, Vuga Street, P.O. Box 1154 on or before Tuesday 05th December 2023 at 11: 30 am local time**. Electronic Bidding will not be permitted. Late Bids will be rejected. Bids will be publicly opened in the presence of the Bidders' designated representatives and anyone who chooses to attend at the President's Office, Finance and Planning Conference room, Zanzibar, immediately thereafter the deadline for bid submission.

All Bids must be accompanied by a Bid Security of TZS 700,000,000.00 (Tanzania Shillings Seven Hundred Million Only) or its equivalent in any freely convertible currency. The Bid Security shall be clearly addressed to the **Principal Secretary, President's Office, Finance and Planning**, P.O.BOX 1154, First Floor, Sea View-Wing, Vuga Street, Zanzibar - Tanzania. The Bid Security shall be valid for twenty-eight (28) days beyond the bid validity period, i.e. 148 days after the bids submission deadline.

- The address (es) referred to above is (are):

**Principal Secretary,
President's Office, Finance and Planning
P.O.BOX 1154
First Floor, Sea View-Wing, Vuga Street
Zanzibar - Tanzania
Email: bigzpm@gmail.com**

The Principal Secretary, President's Office, Finance and Planning

217670501

FIRST HOUSING FINANCE (TANZANIA) LIMITED

Housing

FIRST HOUSING FINANCE (TANZANIA) LIMITED commenced its operations in October 2017 as a fully-fledged financial institution specializing on the provision of residential mortgages. The company was licensed by Bank of Tanzania in July 2017 to commence housing finance business under the provisions of The Banking and Financial Institutions Act, 2006 (Cap. 342. R.E. 2002).

FIRST HOUSING FINANCE (TANZANIA) LIMITED is seeking to recruit competent direct sales officers who have hands-on skills in marketing and selling mortgage products and services to support growth of our mortgage portfolio, if you are enthusiastic about sales and you are excellent at prospecting customers, good communication skills, social selling and excellent negotiation skills and presentation skills, feel free to apply on this challenging posts for further growing and sharpening your career.

Job Title : Direct Sales Agencies (3 positions)
Reporting to : Business Manager
Location : Dar Es Salaam

Job Description

- Promotes and sells various mortgage products offered by the company, aiming to attract low cost mortgages from diverse customer segments.
- Prospects for new customers through existing leads, referrals, calling etc. and maximizing lead generation.
- Ensures timely follow through and healthy closure rate of leads.
- Achieves ascribed monthly sales target.
- Informs customers of new products or product enhancements to further expand the banking relationship and enhance customer value.
- Establishes and maintains effective relationships with customers, and maintains high level of customer service.
- Advises customers on available bank products and services based on understanding of customers' financial needs and recommends appropriate solutions.
- Cross-sells secured assets offered.
- Adheres to expected level of due-diligence, internal policies and KYC norms and AML policy norms.

Qualifications and Competencies

- Education-At least Diploma in Marketing, Banking and Finance, Economics or related field
- Business and Sales Acumen
- Negotiation Skills
- Organizing and Planning
- Good communication and Presentation skills
- Emotional awareness
- Relationship Building and Management

Applications: Qualified candidates to Send CV and application letter to: info@firshousing.co.tz

Deadline: 03rd November 2023.

217672001

FIRST HOUSING FINANCE (TANZANIA) LIMITED

Housing

FIRST HOUSING FINANCE (TANZANIA) LIMITED commenced its operations in October 2017 as a fully-fledged financial institution specializing on the provision of residential mortgages. The company was licensed by Bank of Tanzania in July 2017 to commence housing finance business under the provisions of The Banking and Financial Institutions Act, 2006 (Cap. 342. R.E. 2002).

We are looking to hire competent and skilled Relationship Officers to join our team. If you're confident that you possess strong problem solving skills, excellent communicator, good at sales and marketing, good rapport with customers and a strategic thinker along with analytical mind, First Housing Finance is a great place for you to grow your career.

As Relationship Officer you shall be responsible with overall facilitation of company mortgage business growth and increase in sales volumes by developing and implementing comprehensive marketing and sales plans that promote company's brand awareness, brand recognition and brand loyalty for our company's gaining a competitive advantage in the mortgage market.

Job Title : Relationship Officers (2 Positions)
Reporting to : Business Manager
Location : Dar Es Salaam

Duties & Responsibilities - Relationship Officer

- Plan for sales activities on a Daily and weekly basis making visits to targeted customers & prospects in line with FHF sales practices and guidelines and ensures sales leads optimization;
- Market the Home Loans products to increase the Loan book in line with the Company budgeted weekly and monthly targets;
- Identify & acquire home loan pipeline applicants in line with Company's policies;
- Marketing FHF social media accounts and ensure are updated on daily basis;
- Ensuring graphic designed artworks are well used in different events as per marketing calendar;
- Prepare a weekly report based on the sales activities, analyzing with Business Manager the achievements, variances and planning for corrective actions in case of variances
- Building relationships with existing customers in order to pro-actively anticipate and address future customer needs and identify sales opportunities Undertake in-branch marketing, special campaigns, and promotions
- Develop builder corporate network to source best in class customer profiles, business leads and engagements;
- Communicate effectively with clients to understand specific needs and help the credit team to structure the mortgages to the best possible offer in line with cash flows.
- Understand Company's various policies and more importantly the AML Policy, KYC policy and mortgage policy as well as regulators various laws, regulation and guidelines;
- Liaising and networking in the industry to seek reference checks for clients as well as understanding the industry & economic dynamics;
- Ensuring adherence to company sourcing, credit & operational policies
- Manage credit quality and control delinquencies, frauds;
- Ensuring and monitoring that external regulations of lending as and when updated by various institutions are not violated;
- Well versed with property (land/ house/ apartment) related legal & technical requirements
- Own and manage customer queries and complaints by taking ownership and resolving in a timely manner
- Updated with all relevant real estate developments and all mortgage chain value;
- Manage the process required for delivering reasonable turnaround time;
- Provide superior customer experience through courteous handling and effective service.
- Deliver world class customer relationship management practices and ensure adherence to First Housing Finance Service standards and code of conducts
- Monitor and follow up your mortgage portfolio to identify deteriorating credit situations, take appropriate action to address the problem mortgages.
- Any other duties and responsibilities as you may be assigned by your supervisors.

EXPERIENCE, QUALIFICATIONS & COMPETENCIES

- University degree or advanced diploma in Business Administration, Banking, Finance or related field.
- At least 5 years' practical experience in a Financial industry especially on credit functions or Mortgage financing.
- Communication and influencing skills, involving staff at all levels of seniority
- Facilitation skills
- Analytical and problem solving skills
- Service excellence
- Good time management and organizational skills
- Team player

Applications: Qualified candidates to Send CV and application letter to: info@firshousing.co.tz

Deadline: 03rd November 2023.

217672001

ADVERTISEMENTS



Tariff Guide 2023

Effective: 15/10/2023



PRODUCT/SERVICES	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY (USD, EUR, GBP, AED)	DESCRIPTION
1 SAVINGS ACCOUNTS (Personal/Annisa Account) - (Under Wadia Contract)			
Minimum opening balance	20,000	USD, EUR, GBP 50, AED 150	
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	Free	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	Below USD, EUR, GBP 1,000 - 0.25%	
Limit on withdrawal	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	Over USD, EUR, GBP 1,000 - 0.25%	
Over the counter balance enquiry fee	500	N/A	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP Equivalent	
Bank statements above twelve months	20,000 per statement	USD, EUR, GBP Equivalent	
Electronic statement	Free	Free	
2 STUDENT ACCOUNT (Under Wadia Contract)			
Minimum opening balance	10,000	N/A	
Account maintenance balance	10,000	N/A	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	N/A	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	N/A	
Over the counter balance enquiry fee	500	USD, EUR, GBP Equivalent	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP Equivalent	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	N/A	
3 KILIMAJARO DIASPORA ACCOUNT (Under Wadia Contract)			
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 250	
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 250	
Limit on withdrawal	No limit	USD, EUR, GBP 4.0, AED 10	
Monthly maintenance fee	10,000	USD, EUR, GBP 4.0, AED 10	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	1.2% minimum USD, EUR, GBP 6	
Limit on withdrawal	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	N/A	
Over the counter balance enquiry fee	500	USD, EUR, GBP 1 USD, EUR, GBP 4 Per Statement, USD, EUR, GBP 10 Per Statement	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
4 ASHRAF ACCOUNT (Under Wadia Contract)			
Minimum opening balance	1,000,000	USD, EUR, GBP, AED 500 USD, EUR, GBP, AED 100	
Account maintenance balance	100,000	USD, EUR, GBP, AED 50 USD, EUR, GBP, AED 10	
Monthly maintenance fee	14,000	USD, EUR, GBP, AED 50 USD, EUR, GBP, AED 10	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	Below USD, EUR, GBP 1,000 - 0.25%	
Limit on withdrawal	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of at least 5 days is given	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	Over USD, EUR, GBP 1,000 - 0.25%	
Over the counter balance enquiry fee	500	USD, EUR, GBP 1 USD, EUR, GBP 4 Per Statement, USD, EUR, GBP 10 Per Statement	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4.0 Per Statement	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
5 BODABA ACCOUNT (Under Wadia Contract)			
Minimum opening balance	10,000	N/A	
Account maintenance balance	10,000	N/A	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	N/A	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	N/A	
Over the counter balance enquiry fee	500	USD, EUR, GBP 1 USD, EUR, GBP 4 Per Statement, USD, EUR, GBP 10 Per Statement	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4.0 Per Statement	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
6 MAFUJ ACCOUNT - (Under Wadia Contract)			
Minimum opening balance	10,000	N/A	
Account maintenance balance	10,000	N/A	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	N/A	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	N/A	
Over the counter balance enquiry fee	500	N/A	
Bank statements (monthly)	Free	N/A	
Second and subsequent bank statement (copies)	6,000 Per Statement	N/A	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	N/A	
7 HAJI & UMRAH SAVINGS ACCOUNT			
Minimum opening balance	10,000	USD, EUR, GBP 50, AED 150	
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	USD, EUR, GBP 50, AED 150	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	USD, EUR, GBP 2	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 2	
Over the counter balance enquiry fee	500	USD, EUR, GBP 50, AED 150	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	Free	
8 NURU SAVINGS ACCOUNT (Children Account)			
Minimum opening balance	10,000	USD, EUR, GBP 50, AED 150	
Account maintenance balance	10,000	USD, EUR, GBP 50, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	USD, EUR, GBP 50, AED 150	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	USD, EUR, GBP 2	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 2	
Over the counter balance enquiry fee	500	USD, EUR, GBP 50, AED 150	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	Free	
9 SALARY SAVINGS ACCOUNT - (Under Wadia Contract)			
Minimum opening balance	0	0	
Account maintenance balance	2,000	USD, EUR, GBP 5	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	1,000	Free	
Over the counter withdrawal (above TZS 10,000,000)	180,000	Over USD, EUR, GBP 1,000 - 0.25%	
Over the counter balance enquiry fee	500	USD, EUR, GBP 50, AED 150	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	Free	
10 MAFUJ ACCOUNT - (Under Wadia Contract)			
Minimum opening balance	10,000	N/A	
Account maintenance balance	10,000	N/A	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000	N/A	
Over the counter withdrawal fee	Below TZS 1,000,000 - TZS 4,500, 1,000,001 - 10,000,000 - 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000	N/A	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	N/A	
Over the counter balance enquiry fee	500	USD, EUR, GBP 50, AED 150	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	Free	
11 PERSONAL CURRENT ACCOUNT			
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 150	
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	11,000	USD, EUR, GBP 11, AED 50	
Over the counter withdrawal fee	Below TZS 500,000-3,000, 500,001-1,000,000-3,500, 1,000,001-5,000,000-4,500, 5,000,001-100,000,000-4,500, Above 25,000,000-15,000	USD, EUR, GBP 0.5%	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 200	
Over the counter balance enquiry fee	500	USD, EUR, GBP 50, AED 150	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	
Bank statements above twelve months	20,000 per statement	N/A	
Electronic statement	Free	Free	
12 CORPORATE CURRENT ACCOUNT			
Minimum opening balance	100,000	USD, EUR, GBP 500, AED 3000	
Account maintenance balance	100,000	USD, EUR, GBP 100, AED 300	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	20,000	USD, EUR, GBP, AED 20	
Over the counter withdrawal fee	Below TZS 5,000,000-5,000, 5,000,001-20,000,000-7,000, 20,000,001-50,000,000-9,000, 50,000,001-100,000,000-15,000, Above 100,000,000-30,000	USD, EUR, GBP 0.5%	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 0.5%	
Over the counter balance enquiry fee	500	Free	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
13 BASHARA CURRENT ACCOUNT (SMEs)			
Minimum opening balance	50,000	USD, EUR, GBP 50, AED 150	
Account maintenance balance	50,000	USD, EUR, GBP 50, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	15,000	USD, EUR, GBP 15	
Over the counter withdrawal fee	Below TZS 500,000-3,000, 500,001-1,000,000-3,500, 1,000,001-5,000,000-4,500, 5,000,001-25,000,000-6,500, Above 25,000,000-15,000	USD, EUR, GBP 0.5%	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 0.5%	
Over the counter balance enquiry fee	500	Free	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
14 NGO CURRENT ACCOUNT			
Minimum opening balance	100,000	USD, EUR, GBP 100, AED 150	
Account maintenance balance	100,000	USD, EUR, GBP 100, AED 150	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	0	Free	
Over the counter withdrawal fee	3,000	Over USD, EUR, GBP 1,000 - 0.25%	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 1,000 - 0.25%	
Over the counter balance enquiry fee	500	Free	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
15 HISAAN CURRENT ACCOUNT			
Minimum opening balance	0	0	
Account maintenance balance	0	0	
Limit on withdrawal	No limit	N/A	
Monthly maintenance fee	2,000 Per Page	USD, EUR, GBP 1 Per Page	
Over the counter withdrawal fee	Free	Free	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	Free	
Over the counter balance enquiry fee	500	Free	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
16 FIXED TERM DEPOSITS			
Minimum opening balance	1,000,000	USD, EUR, GBP 1,000	
Account maintenance balance	Amount placed	Amount placed	
Limit on withdrawal	Unit maturity	Unit maturity	
Monthly maintenance fee	Free	Free	
Over the counter withdrawal fee	Free	Free	
Limit on withdrawal	No limit	N/A	
Over the counter withdrawal (above TZS 10,000,000)	180,000	USD, EUR, GBP 5	
Over the counter balance enquiry fee	500	Free	
Bank statements (monthly)	Free	Free	
Second and subsequent bank statement (copies)	6,000 Per Statement	Free	
Bank statements above twelve months	20,000 per statement	Free	
Electronic statement	Free	Free	
17 OTHER DEPOSIT SERVICES			
Over the counter balance enquiry fee (for all accounts)	500	Free	
Account closure fee (for all accounts)	Free	Free	
Activation of dormant accounts	Free	Free	
Cash deposits for all account types	Free	Free	
Cash deposits for small denominations (less than USD, EUR, GBP 50)	N/A	5% of total	
18 CHEQUE BOOKS			
Issuance: 100 leaves cheque book	60,000	USD 35	
Issuance: 50 leaves cheque book	30,000	USD 17.5	
Issuance: 25 leaves cheque book	15,000	USD 10	
Stop Payment of Cheque	40,000	USD 35	
Unpaid Cheque - Insufficient fund and unclear effect	100,000	USD 50	
Unpaid Cheque - technical reason	Free	Free	
Uncollected Cheque book after advice period of 3 months	20,000	USD 12	
Withdrawal by using counter cheque	15,000	USD, EUR, GBP 7	
Forgotten/lost cheque	40,000	USD 35	
19 BANKERS CHEQUE/ PAYMENT ORDER/ BANK/ DEMAND DRAFTS			
Issuance: For account holder	30,000	USD 25	
Cancellation: For account holder	30,000	USD 25	
Stop payment	40,000	USD 35	
20 ATM/DEBIT CARD			
Issuance of ATM card fee	11,800	N/A	
Replacement of lost/stolen or damaged card	11,800	N/A	
Replacement of PIN	N/A	N/A	
Annual fee (Savings & Salary)	30,000	N/A	
Annual fee (Students & Nafuu)	20,000	N/A	
Annual fee (Ashraf)	30,000	N/A	
ATM card activation	Free	Free	
Blocking/Hotting ATM card	Free	Free	
ATM Cash withdrawal fee through other Banks/ATMs	5,000	N/A	
ATM cash withdrawal fee per transaction Mastercard local	10,000 - 100,000 (1,800)	N/A	
ATM cash withdrawal fee per transaction Mastercard international	200,001 - 200,000 (2,200)	N/A	
ATM cash withdrawal fee per transaction Mastercard international	7,300	N/A	
21 FUND TRANSFERS/REMITTANCES			
Internal transfers within Amana Bank	To own customer account- Free, Other accounts 1,500	USD 5	
Cross border transfers (TT, SWIFT) - outward USD, EUR, GBP	N/A	USD 60 if charges are shared, 580 if charges are not by sender)	
Inward Transfers (TT, SWIFT)	Free	Free	
Amendment of TBS, SWIFT Message	11,800	USD Equivalent	
Amendment of TT, SWIFT			

Alternative dispute resolution avenues in commercial contracts

WHEN parties enter into commercial agreements or contracts, one of the expressive terms is dispute resolution mechanism. This is a clause narrating the mode of resolving disputes which may arise in the course of implementing the agreed contracts.

Parties can opt for various modes of resolving disputes like court of law with requisite jurisdiction or alternative dispute resolution mechanisms. There are various modes of alternative dispute resolution in commercial disputes. These include arbitration, adjudication, negotiation and mediation. This article focuses on arbitration.

The Arbitration Act of Tanzania (Cap 15 RE 2020 hereinafter referred to as the Act) which is the law governing arbitration proceedings in Tanzania defines arbitration as the process by which parties submit a dispute to the decision of a neutral person or persons appointed by mutual consent or in accordance with the provisions of the Act.

Such reference to arbitration may arise from the agreement of the parties (private arbitration)

or from statute (court annexed arbitration). This article dwells on private arbitration in which parties to a contract elect for a private dispute settlement procedure instead of going to court.

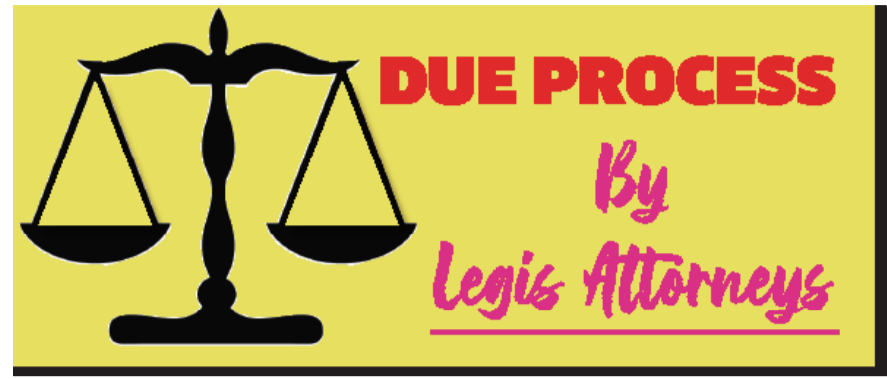
As pointed out earlier, arbitration as a means of dispute resolution mechanism presupposes that there has to be a dispute which needs to be resolved for the parties to embark on arbitration. One may ask what is the scope and applicability of arbitration agreement for the same to be effective.

Section 8 of the Act provides that for the provisions of the Act to be applicable, such agreement has to be in writing. This means that parties to an oral contract cannot apply the provisions of this Act.

The Act has not given specific scope on how to draft arbitration agreement in order for the same to be effective but oftentimes a general provision which stipulates that parties to a contract agree to undertake arbitration as the mode of dispute resolution mechanism will suffice.

However, parties to a contract are at liberty to stipulate the types of disputes which they may wish to refer to arbitration and the ones which they may opt for a different mode of dispute resolution mechanism depending on the nature and complexity of such contracts.

Parties can even agree on the place, language and the number of arbitrators that will adjudicate



their dispute. In the event where a question is raised by either of the parties on whether a certain type of dispute falls within arbitration agreement or not, then that will be a question of construction of forms of the arbitration agreement or clause by giving the words their natural and proper meaning.

Nevertheless, section 9 of the Act on construction of arbitration clause states that parties can make a reference of an arbitration clause in the contract but in order for such clause reference to be valid, it has to have been intended by the parties to be part of arbitration agreement.

Section 10 talks about separability of arbitration agreement in that where parties agree for a separate arbitration agreement intended for another contract, such arbitration agreement is valid regardless of whether such other contract became ineffectual and such arbitration agreement shall be treated as a distinct agreement.

Section 11 provides that an arbitration agreement shall not be discharged by a death of a party to a

contract unless agreed. These complex requirements of the law need knowledge of a lawyer when constructing an arbitration agreement for the same to be effective.

The effects of having an arbitral clause in a commercial agreement is that parties are bound by it and are bound to undertake arbitration in case of any dispute that may arise out of their contractual relationship.

Further, in accordance with section 60 of the Act 'the award' which is the judgment emanating from the arbitral proceedings shall be final and binding to both parties and to any person claiming through or under them unless parties agrees otherwise.

What powers then do courts of laws have over the agreements which contain arbitration clauses and do these clauses have the effect of ouster jurisdiction of court of law completely?

When disputes arise in commercial agreements, sometimes an aggrieved party may rush to file a dispute in a court of law whether in total disregard of the arbitration clause or inadvertently of

the presence of an arbitration clause.

Under these circumstances, the courts have powers to refer parties to arbitration but such reference is made upon application by a party to such arbitration agreement and when such application is made timely not later than the date of submitting the first statement of claim and such application must be accompanied by the original arbitration agreement or a duly certified copy as stipulated in section 12 of the Act.

The fate of a case which has been referred to arbitration is stay of such court proceedings pending finalization of the arbitration proceedings as stipulated under section 13 of the Act.

The proper approach is for the parties to file an application to stay the proceedings as the Act demands but currently most people resort to raising preliminary objection after being aware of existence of a case filed by the opponent in the agreement which in our view is not correct.

Of recent, there has been a wide interpretation of this provision by

some judges. For example, in commercial case No 93 of 2022 between Leisure Tours and Holidays Limited vs Market Insight Limited in which a party to this case raised a preliminary objection that "the suit is premature and bad in law as the plaintiff has failed to refer the dispute to arbitration as per the contract."

The presiding judge, while admitting that section 13 of the Act empowers the court to stay the proceedings, said the same does not bar the court from issuing any other consequential orders which it deems fit and in this case the judge went ahead and struck out the case.

However, courts of law also have mandate to order for stay of the case while referring the dispute for arbitration as per the agreement of the parties.

Courts of law also have powers over the awards or judgments which are issued by the arbitration tribunal in that for the same to be enforceable, leave has to be granted by a court of law. This means that upon finalizing the arbitration proceedings, the party in whose favour such proceedings were terminated has to make application for leave prior to enforcing the award.

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**

THE UNITED REPUBLIC OF TANZANIA

**IN THE FAIR COMPETITION TRIBUNAL OF TANZANIA
AT DAR ES SALAAM**

APPEAL NO. 6 OF 2023

BETWEEN

ABUBAKAR MTORO APPELLANT

AND

TANZANIA ELECTRIC SUPPLY COMPANY LIMITED 1ST RESPONDENT

ENERGY AND WATER UTILITIES REGULATORY AUTHORITY 2ND RESPONDENT

(Notice pursuant to Rule 16 of the Fair Competition Tribunal Rules, 2012)

TAKE NOTICE THAT an appeal has been lodged in the Tribunal against the whole decision of the Energy and Water Utilities Regulatory Authority (EWURA) dated 31st August, 2023 in which EWURA dealt with complaints of trespass and destruction of farm crops worth TZS 20,148,100 by the appellant against the 1st respondent. EWURA held that the 1st respondent did not trespass onto appellant's land thus not entitled to pay compensation as claimed by the appellant.

The appeal is based on the ground that **EWURA** erred in law and facts by holding that the 1st respondent did not trespass on the farm contrary to the evidence adduced during hearing and by not considering the evidence from TANROADS acknowledging the farm of the appellant. Thus, the appellant prays for orders allowing the appeal in its entirety and varying the decision of EWURA.

BY THIS PUBLIC NOTICE any person who considers that he has sufficient interest may apply to intervene in the proceedings within seven days of the first publication of this notice to the Fair Competition Tribunal, 2nd Floor, Ministry of Higher Education, Science and Technology Building, Jamhuri Street, Dar Es Salaam.

GIVEN UNDER MY HAND AND SEAL of the Tribunal this 26th October, 2023.

REGISTRAR

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2023 (Amounts in million shillings)	Current Quarter 30-Sep-2023	Previous Quarter 30-Jun-2023
A. ASSETS:		
1. Cash	617	452
2. Balances with Bank of Tanzania	14,576	18,159
3. Investments in government securities	-	-
4. Balances with other banks and financial institutions	54	27
5. Cheques and items for clearing	53	12
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	6,371	6,348
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	61,859	60,037
12. Other assets	2,050	2,673
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	862	857
16. TOTAL ASSETS	86,435	88,565
B. LIABILITIES:		
17. Deposits from other banks and financial institutions	4,038	4,538
18. Customer deposits	59,320	62,965
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	1,844	1,732
24. Acceptances outstanding	-	-
25. Interbranch float items	3,287	1,172
26. Unearned income and other deferred charges	-	-
27. Other liabilities	2,433	2,351
28. Borrowings	-	-
29. TOTAL LIABILITIES	70,922	72,758
30. NET ASSETS/(LIABILITIES) (16 minus 29)	15,513	15,807
C. SHAREHOLDERS' FUNDS:		
31. Paid up share capital	30,912	30,912
32. Capital reserves	17	17
33. Retained Earnings	(20,302)	(20,294)
34. Profit (Loss) account	(114)	172
35. Others capital accounts (Advance towards share capital)	5,000	5,000
36. Minority interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	15,513	15,807
D. CONTINGENT LIABILITIES		
38. Non performing loans & advances	1,200	1,218
39. Allowances for probable losses	(592)	(461)
40. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	17.9%	17.8%
- Non Performing Loans to Total Gross Loans	1.9%	2.01%
- Gross Loans and Advances to Total Deposits	96.7%	89.6%
- Loans and Advances to Total Assets	70.9%	68.3%
- Earning Assets to Total Assets	78.9%	75.0%
- Deposits Growth	-6.1%	2.9%
- Assets Growth	-2.4%	2.0%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2023 (Amounts in million shillings)	Share Capital	Retained Earnings	Advance towards share capital	Provision General Reserve	Total
Current Year					
Balance as at the beginning of the year	30,912	(20,254)	5,000	-	15,658
Profit for the year	-	(114)	-	-	(114)
Provision General Reserve	-	-	-	17	17
Others	-	(48)	-	-	(48)
Balance as at the end of the current period	30,912	(20,417)	5,000	17	15,513
Previous Year					
Balance as at the beginning of the year	30,912	(19,895)	5,000	-	16,017
Profit for the year	-	(331)	-	-	(331)
Provision General Reserve	-	(17)	-	17	-
Others	-	(11)	-	-	(11)
Balance as at the end of the previous period	30,912	(20,254)	5,000	17	15,675

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2023 (Amounts in million shillings)	Current Quarter 30-Sep-2023	Comparative Quarter 30-Sep-2022	Current Year Cumulative 30-Sep-2023	Comparative Year Cumulative 30-Sep-2022
1. Interest income	2,524	2,280	7,711	6,103
2. Interest expense	1,295	847	3,387	2,313
3. Net interest income (1 minus 2)	1,229	1,433	4,324	3,790
4. Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	125	-	205	-
6. Non-interest income:	454	492	1,332	1,516
6.1 Foreign currency dealings and translation gains/(loss)	(9)	-	(8)	4
6.2 Fees and commissions	431	464	1,159	1,404
6.3 Dividend income	-	-	-	-
6.4 Other operating income	32	28	181	108
7. Non interest expenses	1,843	1,899	5,530	5,273
7.1 Salaries and benefits	780	788	2,377	2,355
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	1,063	1,111	3,153	2,918
8. Operating income/(loss)	(286)	26	(80)	32
9. Income tax provision	-	(6)	(34)	(6)
10. Net income/(loss) after income tax	(286)	20	(114)	26
11. Other Comprehensive Income	-	-	-	-
12. Total comprehensive income/(loss) for the year	(286)	20	(114)	26
13. Number of employees	67	61	67	61
14. Basic Earnings Per Share	-5	0	-1.00	0.5
15. Number of branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-0.3%	0.02%	-0.1%	0.04%
(ii) Return on Average Shareholders' Funds	-1.9%	0.13%	-0.7%	0.16%
(iii) Non Interest Expense to Gross Income	109.5%	98.6%	97.8%	99.4%
(iv) Net Interest Income to Average Earning Assets	1.8%	2.1%	6.3%	5.6%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2023 (Amounts in million shillings)	Current Quarter 30-Sep-2023	Previous Quarter 30-Jun-2023	Current Year Cumulative 30-Sep-2023	Comparative Year Cumulative 30-Sep-2022
I. Cash flow from operating activities:				
Net profit/(loss) before tax	(136)	56	(80)	32
Adjustment for:				
- Impairment/amortisation/depreciation	496	370	963	992
- Net change in loans and advances	(5,408)	3,563	(1,845)	(21,802)
- Net change in deposits	(2,903)	(742)	(3,645)	21,337
- Net change in short term negotiable securities	-	-	-	-
- Net change in other liabilities	73	2,236	2,309	(1,198)
- Net change in other assets	2,544	(1,527)	1,017	(1,033)
- Tax paid	-	-	(54)	-
- Other	65	5	70	(69)
Net cash provided (used) by operating activities	(5,268)	3,900	(1,402)	(1,618)
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(120)	(89)	(209)	(223)
Proceeds from sale of fixed assets	-	-	-	-
Proceeds from non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
- Other	-	-	-	-
Net cash provided (used) by investing activities	(120)	(89)	(209)	(223)
III. Cash flow from financing activities:				
Proceeds from long term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
- Other	-	-	-	-
Net cash provided (used) by financing activities	-	-	-	-
IV. Cash and cash equivalents:				
Net increase/(decrease) in cash and cash equivalents	(5,424)	3,811	(1,617)	(1,839)
Cash and cash equivalents at the beginning of the quarter/year	10,841	12,771	12,771	6,061
Cash and cash equivalents at the end of the quarter/year	5,417	10,841	11,154	4,222

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11		ITEM/TRANSACTION	CHARGE/FEE
1. Current Accounts	(a)	Required minimum opening balance	TZS 50,000
	(b)	Monthly service fee (breakdown per customer)	TZS 7,500
	(c)	Cheque withdrawal over the counter	TZS 2,500 for amounts less than 5M otherwise 0.1% (max. TZS 200,000)
	(d)	Fees per ATM withdrawal	TZS 1,300
	(e)	Internet banking monthly fee	TZS 1,500
	(f)	Minimum statement per page	TZS 0.000
	(g)	Financial statement statement	TZS 500 per unit
	(h)	Cheque book	Free
	(i)	Overdrafted cheque	TZS 40,000
	(j)	Counter cheque	Free
2. Savings Accounts (breakdown for product specific types)	(a)	Stop payment	TZS 20,000
	(b)	Standing order (same bank)	Free
	(c)	Balance enquiry	TZS 300
	(d)	New ATM card issuance	TZS 10,000
	(e)	ATM card renewal or replacement (indicate costs for different card types)	TZS 10,000
	(f)	Overdrafted account interest charge	20%
	(g)	Unarranged overdraft	20%
	(h)	RR payments through ATM	TZS 10,000
	(i)	Domestic fee	0
	(j)	Other (disclose specify)	n/a
3. Foreign Exchange Transactions	(a)	Processing/Arrangement/Approval fee	0.77% p.a
	(b)	Percentage of TIC transactions over the	n/a
	(c)	Purchase of foreign cheque	n/a
	(d)	Backpurchase of cash payments	n/a
	(e)	Telextransfer	n/a
	(f)	Telextransfer	n/a
	(g)	Transfer from foreign currency denominated accounts to local current account (credit, debit, and to other banks)	0
	(h)	Other	n/a
	(i)	Processing/Arrangement/Approval fee	0.77% p.a
	(j)	Other	n/a
4. Deposit Rates	Fixed Deposit - TZS		
	1 - 3 Months	1.5%	2.0%
	3 - 6 Months	2.0%	2.5%
	6 - 9 Months	2.5%	3.0%
	9 - 12 Months	3.0%	3.5%
	12 - 18 Months	3.5%	4.0%
	18 - 24 Months	4.0%	4.5%
	24 - 30 Months	4.5%	5.0%
	30 months - 1 year	4.5%	5.0%
	Above 1 year	4.5%	5.0%
Contact Treasury			
5. Savings Account - TZS	Accrue on Daily Current balance (rate Monthly)		
	0 - 10M	1.0%	1.0%
	10 - 100M	1.5%	1.5%
	100 - 1000M	2.0%	2.0%
	Over 1000M	2.5%	2.5%
	Base Lending Rates		
	Loan Term	Base rate	12.00%
	Short term (up to 1 year)	21.00%	21.00%
	Medium term (2-3 years)	21.00%	21.00%
	Long term (over 3 years)	18.00%	18.00%
We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.			
Name	Designation	Signature	Date
1/ Richard L. Makungwa (Chairman)	Chief Executive Officer	[Signature]	20 October 2023
2/ Kissa Kilindu (Director)	Head of Business Development & Marketing	[Signature]	20 October 2023

RESEARCHERS SEEK WAYS TO IMPROVE RECYCLED CONCRETE FOR CONSTRUCTION

NEW YORK

University of Nebraska researchers are studying the economic and practical feasibility of using recycled concrete as a building material and as a source of carbon sequestration.

The project is funded by an \$805,000 grant from the Department of Energy, one of 33 grants totaling \$131 million awarded this year as part of its goal to achieve net-zero greenhouse gas emissions by 2050. Matching funding takes the total to more than \$1 million.

More than 1.8 billion tons of concrete is used in construction every year in the United States alone, and its production is a prolific generator of carbon emissions; for every ton produced, a nearly equal amount of carbon dioxide, a greenhouse gas linked to global warming, is released into the atmosphere.

"Also, we tear down lots of structures - infrastructure, buildings, so on," said Seunghye Kim, associate professor of civil and environmental engineering at Nebraska and one of the research team's leaders. "Whenever we tear down, there's a lot of waste concrete," much of which ends up in landfills.

Waste concrete also can be crushed and processed into a material known as recycled

concrete aggregate and reused in construction, but it's weaker than original concrete. Earlier research by Kim has found RCA can be strengthened through a process called carbonation: calcium hydroxide and calcium silicate hydrate, both found in concrete, can react with carbon dioxide to form a compound called calcium carbonate, which strengthens the RCA.

Because concrete absorbs carbon dioxide, the gas is captured within the calcium carbonate and permanently stored there.

Recycled concrete aggregate, which often ends up in landfills, can be strengthened as a construction material and used for carbon sequestration through carbonation.

Recycled concrete aggregate, which often ends up in landfills, can be strengthened as a construction material and used for carbon sequestration through carbonation.

The new DOE funding will enable Kim and others to expand from successful, but small-scale, lab experiments, in 10- and 30-gallon chambers, to much larger-scale production in a one-ton capacity reaction chamber. A private construction company based in Omaha, Hawkins Construction, is collaborating on the project.

The specialized reactor will accelerate the carbonation process



and identify the ideal pressure and carbon dioxide levels needed to modify recycled concrete aggregate.

"On the one hand, this process can make the RCA stronger. But also we can sequester carbon dioxide," Kim said. "It's a win-win."

The research will include analysis of RCA properties, such as residual mortar content, chemical composition, aggregate crushing value, freeze-thaw resistance, abrasion resistance, pH and concentration of heavy metals in leachate water.

Christopher Exstrom, chemistry professor at the University of Nebraska at Kearney, will lead undergraduate students in conducting chemical analyses on the samples "to make this carbonation reaction more efficient and more productive," he said.

His role is to help determine the mechanisms by which recycled concrete aggregate reacts with carbon dioxide, as well as analyze concrete samples using X-ray diffraction, thermogravimetric analysis, infrared spectroscopy and scanning electron

microscopy.

Ultimately, Exstrom said, this research could lead to more recycled concrete being used in construction, reducing the industry's carbon footprint.

Kim said the pathway of this research exemplifies UNL's research-funding pipeline; it began a few years ago with internal grant funding, later was supported by the Nebraska Department of Economic Development and has grown to be a DOE-supported project, part of a national move to reduce greenhouse gases.

Hawkins Construction is participating because private industry wants to know "if they can make this work economically. Does it make sense for them?" Kim said.

Eric Thompson, K.H. Nelson College Professor of economics and director of the Bureau of Business Research at Nebraska, is part of the research team, focused on those economic questions.

"A number of private sector companies are interested, when feasible, in addressing climate change," Thompson said. "There's reason to believe there's a market out there for people who'd prefer to use concrete that is more carbon neutral. The question is how large are those markets? ... What are the costs of using this technology? There's a number of questions of interest to economists."

The research has far-reaching implications for the concrete industry, said Jiong Hu, professor of civil and environmental engineering and another member of the research team.

"There's tremendous pressure on the concrete industry, largely because of its carbon footprint," Hu said. "This is something that would not just benefit the concrete industry, but society, too."

The research could lead to at least 20 million tons of permanent CO2 storage per year in the US.

Ecobank (T) celebrates 10th anniversary by empowering youths with digital skills

By Guardian Correspondent

Ecobank Tanzania, an affiliate of Ecobank Group, in partnership with Shule Direct has donated one-year subscription fee for the Shule Direct online learning platform, 13 tablets for the use of students and provide funding for renovation of the computer laboratory at Mugabe Secondary school in Sinza, Dar es Salaam as part of commemorating 10th anniversary in Tanzania. Photo: Courtesy of Ecobank Tanzania.

rate and social responsibility event in which Ecobank and its employees give back to their communities.

This donation aligns with the launch of a new three-year Ecobank Day campaign launched across Ecobank's 33 affiliates.

The theme of this tri-annual campaign is: 'Transforming Africa Through Education'. The first year of the campaign will focus on digital education and creating opportunities for children and youth so that they will receive the digital skills they

need for the jobs of tomorrow. Ecobank, seeks to construct 33 IT labs across its footprint as part of its 10 years of Ecobank Day initiatives. Charles Asiedu, Managing Director, Ecobank Tanzania, said: "Tanzania's population is forecast to reach 129.4 million by 2050, and it is vital that



Ecobank Tanzania Managing director Charles Asiedu (L) leading the renovation of the computer laboratory at Mugabe Secondary school in Sinza, Dar es Salaam as part of commemorating 10th anniversary in Tanzania. Photo: Courtesy of Ecobank Tanzania.

we equip our youth with the best possible set of skills that will set them up for the tomorrow's jobs. We are in era of rapid technological advances with digital skills increasingly in demand by employers. We are particularly proud to be part of the new digital education narrative in Tanzania through this do-

nation. I want to thank our partner, Shule Direct who made this day a reality for our youths."

Ecobank Day has supported and furthered a wide range of important causes every year since 2013. These have been Education for young people in Africa (2013); Malaria prevention and control

(2014); Every African child deserves a better future (2015); ICT education in schools and improving maternal health (2016); Safe water management (2017); Orphanages (2018); Cancer (2019); Diabetes (2020); Mental health (2021) and financial literacy and financial inclusion (2022).

Ecobank Day has supported and furthered a wide range of important causes every year since 2013. These have been Education for young people in Africa (2013); Malaria prevention and control

US mortgage rate nears 8 pc

NEW YORK

A measure of applications to finance home purchases slid to the lowest level since 1995 as mortgage rates approached 8 percent, underscoring how mounting affordability challenges are crimping demand.

The Mortgage Bankers Association's index of home-purchase applications decreased 2.2 percent in the week ended Oct. 20 to 127, the lowest level since 1995.

The contract rate on a 30-year fixed mortgage climbed for a seventh-straight week to 7.9 percent, data out Wednesday showed.

Taking mortgage-related fees and compound interest into account, the effective rate surpassed 8 percent for the first time in 23 years.

The rate on a five-year adjustable mortgage climbed almost half a percentage point, the most since early June, to almost 7 percent.

Ryan Marshall, chief executive officer at PulteGroup Inc., said Tuesday on the homebuilder's earnings call that "demand has been a little choppy" in early October. "I'm sure for some buyers, higher rates have pushed affordability just that much further away, while others may be worried about their jobs."

Mortgage rates tend to move in tandem with Treasury yields. With the 10-year yield rising above 5 percent for the first time in 16 years earlier this week, home borrowing costs are at risk of climbing further in the weeks ahead.

Since the first week of April, the contract rate on a 30-year fixed mortgage has soared more than 1.5 percentage points.

Without a meaningful easing in borrowing costs, it's not clear when affordability - currently at a record low - will improve for potential buyers. With inventory limited, prices remain high.

The overall index of applications, which includes purchases and refinancing, also fell to the lowest level since 1995. Refinancing activity picked up slightly.

The MBA survey, which has been conducted weekly since 1990, uses responses from mortgage bankers, commercial banks and thrifts. The data cover more than 75 percent of all retail residential mortgage applications in the US.

Boeing cuts annual 737 delivery target in wake of supplier errors

BENGALURU

Boeing on Wednesday cut its 737 delivery forecast for this year due to quality issues at supplier Spirit AeroSystems, a temporary setback to the plane maker that is looking to recover from its own set of crises.

The company was aiming to deliver 400 to 450 737 jets in 2023 but was forced to temper that goal to 375 to 400 jets after two separate quality issues at Spirit, which makes fuselages for the cash-cow narrowbody jets.

Despite falling short on projected 737 deliveries, Boeing stuck to its goal of generating \$3



billion to \$5 billion in free cash flow and intends to keep its 737 production ramp up plan intact.

It also plans to meet a delivery target of at least 70 wide-body 787 Dreamliners in 2023 and is transitioning from a production rate of four to five jets per month.

Meanwhile, the company's

ailing defense business continues to struggle with cost overruns on fixed price contracts due to inflationary pressures.

It reported another quarter of negative margins due to charges on the next-generation Air Force One and an unspecified satellite program.

Earlier this month, Boeing said it had expanded the scope

of its inspections of a production defect arising from mis-drilled holes that affect its best-selling 737 MAX 8 aircraft.

"I have heard those outside our company wondering if we've lost a step. I view it as quite the opposite," said Boeing CEO Dave Calhoun in a letter to employees.

"Thanks to the culture we're building, we have identified non-conformances from the past that we now have the rigor to find and fix once and for all."

The company delivered 70 737 aircraft in the third quarter, down 20%. Planemakers get a bulk of the payment when they handover jets, so delivery num-

bers are closely watched.

Boeing has worked to speed up deliveries to speed up its recovery from overlapping safety and pandemic-induced crises but has faced disruptions for the second year in a row, though demand for jets is booming.

It was forced to cut its 2022 delivery goal due to industry-wide supply and labor shortages, some of which have abated this year.

Analysts, however, remain upbeat on Boeing's prospects given the bulging jet order books that should provide a bulwark against any economic downturn.

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STANDARD CHARTERED BANK TANZANIA LIMITED PUBLICATION OF FINANCIAL STATEMENTS

standard
chartered

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30-SEP-2023 (Amounts in million shillings)			
	Current Quarter 30th Sep 2023	Previous Quarter 30th June 2023	
A Assets			
1 Cash	14,161	25,418	
2 Balances with Bank of Tanzania	111,330	78,390	
3 Investment in Government securities	410,849	414,298	
4 Balances with other banks and Financial Institutions	415,911	272,580	
5 Cheques & Items For Clearing	141	1,745	
6 Inter branch float items	-	-	
7 Bills negotiated	-	-	
8 Customer's liabilities for acceptances	-	-	
9 Interbank Loans Receivables	300,617	377,140	
10 Investment in other securities	-	-	
11 Loans, advances and overdrafts (Net of allowances for probable losses)	799,055	761,649	
12 Other Assets	94,617	49,850	
13 Equity Investments	-	-	
14 Underwriting accounts	-	-	
15 Property, Plant and Equipment	16,465	11,251	
16 TOTAL ASSETS	2,163,146	1,992,321	
B LIABILITIES			
17 Deposits from other banks and financial institutions	113,487	119,433	
18 Customer deposits	1,323,673	1,202,789	
19 Cash Letters Of Credit	-	-	
20 Special deposits	23,915	20,986	
21 Payment orders/transfers payable	-	-	
22 Bankers cheques and drafts issued	44	2,940	
23 Accrued taxes and expenses payable	44,005	39,366	
24 Acceptances Outstanding	-	-	
25 Interbranch float items	-	-	
26 Unearned income and other deferred charges	25,615	5,763	
27 Other Liabilities	70,954	64,361	
28 Borrowings	139,962	133,716	
29 TOTAL LIABILITIES	1,741,655	1,589,354	
30 NET ASSETS/(LIABILITIES) (16 minus 29)	421,491	402,967	
C SHAREHOLDERS' FUNDS			
31 Paid-up Share Capital	101,092	101,092	
32 Capital reserves	799	799	
33 Retained earnings	254,650	254,650	
34 Profit/(Loss) account	64,014	40,210	
35 Other capital accounts	936	6,216	
36 Minority interest	-	-	
37 TOTAL SHAREHOLDERS' FUNDS	421,491	402,967	
38 LIABILITIES AND SHAREHOLDER'S FUND	2,163,146	1,992,321	
39 Contingent liabilities	4,020,282	3,989,762	
40 Non performing loans & advances	18,716	18,949	
41 Allowances for probable losses	21,878	27,591	
42 Other non performing assets	-	-	
D SELECTED FINANCIAL CONDITION INDICATORS			
i Shareholders Funds to total assets	19.5%	20.2%	
ii Non performing loans to total gross loans	2.3%	2.4%	
iii Gross loans and advances to total deposits	60.9%	59.8%	
iv Loans and Advances to total assets	36.9%	38.2%	
v Earning Assets to Total Assets	89.1%	91.6%	
vi Deposit Growth	6.2%	-7.5%	
vii Asset Growth	8.6%	-4.0%	

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
Herman Kasekende - Chief Executive Officer		26-Oct-2023
Rayson Foya - Chief Finance Officer		26-Oct-2023
Douglas Bashobeza - Head of Internal Audit		26-Oct-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 and Title	Signature	Date
Leonard Kitoka		26-Oct-2023
Sharmila Bhatt		26-Oct-2023

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-SEP-2023 (Amounts in million shillings)				
	Current Quarter 30th Sep 2023	Comparative Quarter (Previous Year) 30th Sep 2022	Current Year Cumulative 30th Sep 2023	Comparative Year Cumulative (Previous Year) 30th Sep 2022
1 Interest income	34,147	26,032	95,149	71,755
2 Interest expense	(3,404)	(3,548)	(11,412)	(9,829)
3 Net interest income (1 minus 2)	30,743	22,484	83,737	61,926
4 Bad debts written-off	-	-	-	-
5 Impairment losses on loans and advances	2,159	945	287	13,145
6 Non interest income	19,316	12,839	52,642	57,425
6.1 Foreign currency dealings & translation gain/(Loss)	18,334	7,123	34,924	24,258
6.2 Fees and commission	6,806	5,716	17,736	17,256
6.3 Dividend income	-	-	-	-
6.4 Other operating income	(5,824)	-	(18)	15,911
7 Non interest expense:	(16,278)	(13,505)	(45,481)	(40,470)
7.1 Salaries and Benefits	(10,881)	(9,359)	(30,202)	(27,285)
7.2 Fees and commission	27	(175)	(487)	(601)
7.3 Other Operating expenses	(5,424)	(3,971)	(14,792)	(12,584)
8 Operating income/(loss) before tax	35,940	22,763	91,185	92,026
9 Income tax provision	(12,136)	(6,744)	(27,171)	(23,977)
10 Net income /(loss) after income tax	23,804	16,019	64,014	68,049
11 Other Comprehensive Income (Itemize)				
11.1 Net gain/(losses) on changes in the fair value of available-for-sale financial assets	(5,280)	(2,417)	(9,605)	(2,428)
12 Total comprehensive income/(loss) for the year	18,524	13,602	54,409	65,621
13 Number of Employees	220	228	220	228
14 Basic Earnings Per Share	2,066	1,390	1,852	2,953
15 Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4.5%	5.2%	4.1%	6.8%
(ii) Return on Average Shareholders' Fund	23.1%	18.2%	20.7%	26.8%
(iii) Non Interest Expense to Gross Income	32.5%	38.2%	33.3%	33.9%
(iv) Net Interest to Average Earning Assets	7.4%	5.9%	6.0%	3.6%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-SEP-2023 (Amounts in million shillings)				
	Current quarter 30th Sep 2023	Previous quarter 30th June 2023	Current Year Cumulative 30th Sep 2023	Comparative Year Cumulative 30th Sep 2022
I: Cash flow from operating activities:				
Net Income/(Loss) before tax	35,940	25,446	91,185	92,026
Adjustment for:				
Impairment/Amortization	(1,494)	5,956	1,815	(19,633)
Net change in Loans and Advances	(37,406)	80,151	103,582	(235,376)
Gain/Loss on sale of Assets	-	-	-	(25)
Net change in deposits	123,813	(102,493)	79,073	(402,917)
Net change in short term Negotiable securities	(70,081)	155,897	(119,148)	91,727
Net change in other liabilities	18,215	(7,949)	290,597	18,885
Net change in other Assets	(48,377)	(641)	(24,798)	(6,947)
Tax paid	(5,701)	(10,078)	(21,480)	(15,808)
Others-Net Change in SMR&Placements	(78,258)	(231,523)	(463,508)	334,499
Net cash provided/(used) by operating activities	(63,349)	(85,234)	(62,682)	(143,569)
II: Cash flow from investing activities:				
Dividends received	-	-	-	-
Purchase of fixed assets	(248)	(419)	(915)	(2,486)
Proceeds on sale of fixed assets	-	-	-	25
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by investing activities	(248)	(419)	(915)	(2,461)
III: Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by financing activities	-	-	-	-
IV: Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalents	(63,597)	(85,653)	(63,597)	(146,030)
Cash and cash equivalent at the beginning of the quarter	(80,361)	361,416	(80,361)	184,931
Cash and cash equivalent at the end of the quarter	(143,958)	(80,361)	(143,958)	38,901

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30-SEP-2023 (Amounts in million shillings)							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2023							
Balance as at the beginning of the year	101,092	-	290,160	0	799	10,540	402,591
Profit for the year	-	-	64,014	-	-	-	64,014
Other Comprehensive Income	-	-	-	-	-	(9,605)	(9,605)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(35,510)	-	-	-	(35,510)
Balance as at the end of the current period	101,092	-	318,664	0	799	935	421,491
Previous Year 2022							
Balance as at the beginning of the year	101,092	-	214,383	0	799	14,411	330,684
Profit for the year	-	-	75,777	-	-	-	75,777
Other Comprehensive Income	-	-	-	-	-	(2,736)	(2,736)
Transactions with owners	-	-	-	-	-	0	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	0	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	(1,135)	(1,135)
Balance as at the end of the previous period	101,092	-	290,160	0	799	10,540	402,591

WORLD

Trump fined \$10,000 for second gag-order violation

NEW YORK

DONALD Trump was called to the witness stand and fined \$10,000 on Wednesday by a judge overseeing his civil fraud trial who found that the former president had violated for a second time a gag order barring him from disparaging court staff.

Judge Arthur Engoron fined Trump for comments that he made after he breached the terms of an Oct 3 gag order. It was the second time that Trump broke the gag order in less than a week.

Engoron had imposed the order after Trump shared on social media a photo of the judge's top clerk posing with US Senate Majority Leader Chuck Schumer, a Democrat, and falsely called her Schumer's "girlfriend".

It was the second time that Trump broke the gag order in less than a week.

Trump was summoned from the defense table to testify about his comment to reporters hours earlier when he claimed that "a person who's very partisan (is) sitting alongside" the judge.

Engoron's clerk has sat next to him during the trial, standard practice in a New York state court.

Trump's lawyers said that the comment related to the witness Michael Cohen, Trump's former longtime personal attorney and "fixer", and not about the court's clerk.

Trump, while under oath, blurted out to the judge from the witness stand that his remarks had been directed at "you and Cohen".

He then lashed out at the clerk, saying: "I think she's very biased against us; I think we've made that clear."

The judge rejected the idea that the "partisan" person Trump mentioned was Cohen. "The idea that that statement would refer to the witness, that doesn't make sense to me," Engoron said. "Don't do it again or it will be worse."

Trump's lawyers protested the \$10,000 fine and doubled down on accusing the clerk of bias.

Engoron had previously warned anyone taking part in the trial not to comment on any members of staff or they



Former US president Donald Trump waits for the continuation of his civil business fraud trial at New York Supreme Court, Oct 25, 2023, in New York. AP

would face penalties.

The judge did that after Trump took to his Truth Social site to write the post about Schumer.

The judge ordered Trump to take down the post and he did. But it remained up on his campaign website, breaching the agreement. He was fined \$5,000 for that violation on Oct 20.

Media reports said a red-faced and angry-looking Trump stormed out of the Manhattan courtroom about 45 minutes later after the judge denied a motion from his lawyers on a separate legal issue. The abrupt departure caused gasps throughout the courtroom.

"The witness just admitted that we won the trial, and the judge should end this trial immediately. Thank you," Trump told reporters after he left.

Cohen testified Wednesday for the second time in the trial. He was peppered with questions by the defense team who called into question the credibility of Trump's former lawyer turned foe.

Trump lawyer Alina Habba asked why Cohen had turned against Trump. She said that it was because in 2018, Cohen had begun to have legal problems regarding his former boss and hinted that he may have felt snubbed after being turned

down for a job in the Trump White House.

Cohen stressed that he had never wanted a job in the White House but admitted that he did have animosity toward his former employer.

Habba asked Cohen: "You have made a career out of publicly attacking President Trump, haven't you?"

Cohen replied, "Yes."

Cohen was prosecuted by the federal government for making false statements on a bank loan application, making illegal contributions to Trump's campaign, lying to Congress, and tax evasion.

Cohen admitted Tuesday that he had lied when he pleaded guilty to tax evasion and had lied on his loan application. He said he had done so by making it look like he hadn't filed the correct documents.

Following time in prison, Cohen switched sides from his former boss and is now working as a witness for New York Attorney General Letitia James' civil case against Trump.

James alleges that Trump routinely increased the value of his real estate portfolio on his financial documents to get a better rate on loans and other deals. The trial largely concerns damages.

The attorney general wants at least \$250 million in fines, a permanent ban against Trump and sons Eric and Donald Jr from running businesses in New York, and a five-year commercial real estate ban against Trump and the Trump Organization.

Cohen testified during his first day that Trump increased his net worth at a whim. Cohen said he and other employees would inflate the estimated values of his property holdings to get favorable rates on loans and insurance.

Trump has denied any wrongdoing. He accuses James, a Democrat, of being biased against him.

After Wednesday's proceedings, Trump stood outside the court and called the trial "very unfair" and a "pure political witch hunt".

Citing Cohen's admission of lying, Trump said "that should be the end of the case".

James responded outside the court, saying, "We have sufficient evidence to prove that Mr Trump and the Trump organization committed widespread fraud."

Xinhua

Russia calls for cessation of hostilities in Palestinian-Israeli conflict, says Lavrov

MINSK



RUSSIA calls for an immediate cessation of hostilities in the Palestinian-Israeli conflict, as well as for negotiations on the establishment of a Palestinian state, Russian Foreign Minister Sergey Lavrov said.

"Russia condemns terrorist actions and all other actions that violate international humanitarian law and cause harm to the civilian population, and calls for an immediate cessation of hostilities and the resumption of negotiations on the establishment of an independent Palestinian state, which was solemnly promised to the Palestinians almost 75 years ago," the top diplomat said at a plenary session of a high-level conference on Eurasian security in Minsk.

According to Lavrov, Washington's attempts to monopolize the Middle East settlement process have led to the current disastrous situation.

"Given the West's destructive line to undermine the sustainable development of Eurasia, its lack of readiness for fair competition and joint work, the task of forming a new continental architecture of equal and indivisible security is more urgent than ever, which is actually the goal of the conference created on the initiative of Belarusian President [Alexander Lukashenko], an architecture maximally open to the widest possible range of states ready for equal and constructive interaction," the Russian foreign minister said.

According to Lavrov, one of the main goals is to "sew" Eurasia into a unified space to face common challenges in the name of peace and prosperity of all its peoples.

Tensions flared up again in the Middle East on October 7 when militants from the Gaza-based Palestinian radical group Hamas staged a surprise incursion into Israeli territory from the Gaza Strip.

Hamas described its attack as a response to the aggressive actions of Israeli authorities against the Al-Aqsa Mosque on the Temple Mount in Jerusalem's Old City. In response, Israel announced a total blockade of the Gaza Strip and began delivering air strikes on the enclave and certain parts of Lebanon and Syria. Clashes are underway in the West Bank of the Jordan River as well.

Israeli official 'shocked' by UN Secretary General's 'understanding for terrorism and murder'

TEL AVIV

UN Secretary-General Antonio Guterres' comments during a special session of the UN Security Council on the war in Gaza against the terrorist group Hamas were met with shock and disappointment by Israel's delegation.

Guterres only made perfunctory condemnations of the Hamas attack while taking the opportunity to repeat what can only be called Hamas propaganda.

"It is important to also recognise that the attacks by Hamas did not happen in a vacuum," he said.

"The Palestinian people have been subjected to 56 years of suffocating occupation. They have seen their land steadily devoured by settlements and plagued by violence; their economy stifled; their people displaced; and their homes demolished. Their hopes for a political solution to their plight have been vanishing."

He did acknowledge, however, that family members of the more than 200 Israeli hostages held by Hamas in Gaza were in attendance and called for the release of all of the hostages.

Israel's Ambassador to the UN Gilad Erdan wasted no time criticising Guterres' words. He posted a statement on Twitter saying, "The shocking speech by the UN Secretary-General at the Security Council meeting, while rockets are being fired at all of Israel, proved conclusively, beyond any doubt, that the Secretary-General is completely disconnected from the reality in our region and that he views the massacre committed by Nazi Hamas terrorists in a distorted and immoral manner."

The Secretary General's statement that, "the attacks by Hamas did not happen in a vacuum," said Ambassador Erdan, "expressed an understanding for terrorism and murder. It's really unfathomable. It's truly sad that the head of an organisation that arose after the Holocaust holds such horrible views. A tragedy!"

ANI

Israeli army says tanks raid northern Gaza Strip

GAZA/BEIRUT/JERUSALEM

ISRAELI tanks and infantry raided the northern Gaza Strip in a predawn attack yesterday, the Israel Defense Forces (IDF) said in a statement.

The military said that forces conducted "a targeted raid" using tanks in the northern Gaza Strip. According to the statement, the raid was "part of preparations for the next stages of combat", in which Israel plans a ground offensive in Gaza.

During the raid, soldiers located and struck "numerous" militants, infrastructure and anti-tank missile launch posts and "operated to prepare the battlefield," IDF said.

According to a statement, the soldiers have since exited the area and returned to Israeli territory.

There were no reports of casualties on the Israeli side, and the soldiers exited the area at the end of the incursion.

At least 6,546 people have been killed in Gaza since Israel launched its war on Hamas on Oct 7 following Hamas' onslaught on communities in southern Israel earlier that day.

The death toll of Palestinians from

Israeli airstrikes on the Gaza Strip has risen to 6,546, said the Hamas-run Health Ministry in Gaza Strip on Wednesday. Meanwhile, 17,439 Palestinians were wounded in the coastal enclave, the ministry said in a statement. Over the past two days, Israel has intensified airstrikes and artillery shelling against the Gaza Strip, said Palestinian security sources and local eyewitnesses. The United Nations Office for the Coordination of Humanitarian Affairs said in a statement on Wednesday Israel's aerial bombardment and artillery shelling have increased three-fold compared to previous days.

The Israel Defense Forces (IDF) said Wednesday that it identified at least two Hamas "terrorists" that attempted to infiltrate Israeli territory in the area of Zikim via the sea, after Hamas armed wing Al-Qassam Brigades said its fighters had infiltrated Israel's Zikim base in Ashkelon and clashed with its forces.

On Wednesday morning, the IDF said on social media platform X that its extensive attacks on Gaza during the past day had eliminated Hamas operatives and infrastructure, in-



People distribute food at a makeshift camp for displaced people in Khan Yunis in the southern Gaza Strip on Monday, as battles between Israel and the Palestinian Hamas movement continue. AFP

cluding tunnel shafts, military headquarters, munitions warehouses and mortar bomb and anti-tank missile launchers.

The Israeli airstrikes and punitive measures, including a siege on the enclave with supplies of water, electricity, fuel, and other necessities being cut off, were triggered by a large-scale Hamas attack on Israeli military

targets and towns on Oct 7, which has so far killed at least 1,400 people in Israel. On Wednesday, 10 Palestinians were killed in an aircraft bombardment on "the only bakery" in the al-Mughazi refugee camp in central Gaza, which also destroyed several surrounding houses, said Salama Maarouf, head of the Hamas-run government media office in Gaza.

Biden honours Indian-American scientists for lifesaving medical discoveries

WASHINGTON

TWO Indian American scientists were awarded the National Medal of Technology and Innovation by US President Joe Biden at the White House on Tuesday.

The two Indian-Americans -- Ashok Gadgil and Subra Suresh -- were awarded the National Medal of Technology and Innovation and the National Medal of Science, respectively.

President Biden also honoured

leading American scientists, technologists, and innovators at the award ceremony.

The scientists, who were honoured at the event, made discoveries enabling lifesaving medical treatments, helping fight the opioid epidemic, improving food security, advancing accessibility, and much more.

"Today, President Biden is awarding the National Medal of Science and the National Medal of Technology and Innovation to

a number of Americans who have made exemplary achievements in science, technology, and innovation to strengthen our nation's well-being," the White House said in a statement.

The National Medal of Science is the nation's highest scientific honour, established by the US Congress in 1959 and administered by the US National Science Foundation.

"It is bestowed by the President of the United States on individuals

deserving of special recognition for their outstanding contributions in biology, computer sciences, education sciences, engineering, geosciences, mathematical and physical sciences, and social, behavioural, and economic sciences, in service to the Nation," the statement added.

"Those who earn these awards embody the promise of America by pushing the boundaries of what is possible," it added.

Further, according to the official

ANI

Pursuing global modernisation for peaceful development, mutually beneficial cooperation, prosperity for all

GLOBAL modernization should be pursued to enhance peaceful development and mutually beneficial cooperation and bring prosperity to all, said Chinese President Xi Jinping when addressing the opening ceremony of the third Belt and Road Forum for International Cooperation (BRF).

This grand vision is consistent with building a community with a shared future for mankind, and charts the course for high-quality Belt and Road cooperation.

The Belt and Road Initiative (BRI) has forged a cooperation platform for common development, and enabled

many developing countries to accelerate their progress of modernization. In the future, it will get onto a new stage of higher-quality and higher-level development, and portrait a grand picture of countries working together for modernization.

"China is endeavoring to build itself into a stronger country and rejuvenate the Chinese nation on all fronts by pursuing Chinese modernization. The modernization we are pursuing is not for China alone, but for all developing countries through our joint efforts."

Xi's words explained the logic of "When China does well, the world will

get even better," and revealed China's intention to seek win-win cooperation and common development in promoting the BRI.

To achieve modernization is a shared dream of people of all countries, and no country shall be left behind in humanity's modernization process.

The BRI, taking building a community with a shared future for mankind as the ultimate goal, is a path to modernization for all countries as well as a path to a bright future for humanity. With the initiative, countries can independently explore a path to modernization that suits their own national realities and

share the opportunities created by Chinese modernization.

British scholar Martin Jacques said that Chinese modernization in essence is providing opportunities to the world, especially developing countries.

The BRI injects impetus into the realization of global modernization. Over the past decade, Belt and Road international cooperation has gotten off the ground, turning blueprints into real projects. It has launched thousands of practical cooperation projects, and achieved fruitful and tangible outcomes.

From the massive infrastructure projects that vitalize participating coun-

tries' development momentum, to industrial cooperation aiming to enhance these countries' poverty reduction capabilities, the BRI focuses on tackling the bottlenecks containing participating countries' development and has contributed to the modernization of all countries.

At the opening ceremony of the third BRF, Xi announced eight major steps China will take to support the joint pursuit of high-quality Belt and Road cooperation. These steps include both concrete measures and long-term mechanisms, injecting new momentum into humanity's global modernization

process with action-oriented, efficient and pragmatic efforts.

Foreign dignitaries commended the BRI for bringing opportunities to their countries' development. Some said the initiative effectively promoted Egypt's economic development and created important opportunities for developing countries, and some said the eight major steps will further assist Africa in achieving industrialization, agricultural modernization and economic integration. They are expecting high-quality Belt and Road cooperation to continue powering their countries' modernization process. *People's Daily*

Russia regrets that UNSC fell short of expectations – UN envoy

UNITED NATIONS

RUSSIA regrets that the UN Security Council has fallen short of expectation, despite Moscow's efforts, Russian Permanent Representative to the United Nations Vasily Nebenzya (pictured) said on Wednesday.

"We regret that the Security Council has failed take another opportunity to respond to the unprecedented crisis in the Middle East. It has fallen short of expectations. We did our best to help it," he said.

He also noted that the UN Security Council members were focused on their national agendas and failed "to be bold enough to demonstrate strategic wisdom and support the Russia-initiated draft."

After the UN Security Council failed to adopt either Russia-or Brazil-drafted resolution on the Palestinian-Israeli conflict, Moscow offered another document.

The 15-provision draft incorporated some elements from both Brazilian and US drafts, including Russian amendments to the Brazilian version. In particular, it condemns the radical Palestinian movement Hamas' attacks on Israel, and calls for an immediate ceasefire, the establishment of humanitarian corridors and the release of all hostages. It also contains a proposal to cancel Israel's order on the evacuation of Gaza Strip residents to the south of the enclave.

On October 25, the UN Security Council did not pass the Russia-initiated draft resolution on the Palestinian-Israeli conflict. The document was supported by four out of the 15 Security Council members. The United States and the United Kingdom voted against, the rest abstained.

A resolution is adopted when supported by nine Security Council members and is not vetoed by any.



Louisiana Republican Mike Johnson elected new US House speaker

WASHINGTON

LOUISIANA Republican Rep. Mike Johnson, vice chairman of the U.S. House Republican conference, was elected the new House speaker in a full chamber vote Wednesday, bringing weeks of chaos to a momentary halt as Republicans struggled to find a replacement after the historical ouster of Kevin McCarthy.

Johnson, the fourth Republican nominee, won the gavel by a vote of 220-209, with unanimous Republican support.

Previous nominees -- House Majority Leader Steve Scalise, the No. 2 Republican in the House of Representatives, Chairman of the House Judiciary Committee Jim Jordan, and House Majority Whip Tom Emmer -- all failed to garner



enough Republican votes needed to reach the majority threshold.

On Tuesday, McCarthy said his party was in "a very bad place" as certain lawmakers continued to hold out against backing the nominee for speaker.

Johnson, considered a conservative in the party, managed to win votes both from right-wing conservatives who criticized McCarthy, and from moderates who opposed headline conservative Jordan.

Calling him "a relatively inexperienced speaker," NBC News said Johnson had a shorter length of service in the House than past speakers in modern history, with fewer than seven years under his belt.

McCarthy, for example, was in the House for 16 years before being elected speaker. The House has been leaderless for three weeks, after McCarthy was unprecedentedly removed from his position on Oct. 3, in a move initiated by a conservative member of his own party. Eight Republicans voted with Democrats in the historical ouster.

The House has never been speakerless for so long mid-session, The Washington Post said in a recent analysis, noting that the House was already operating at an unusually unproductive pace.

YouGov's recent polling for the Economist suggested that Americans think the lack of a speaker and the struggle to elect a replacement is hurting the ability of the government to function.

Lawmakers need to pass a spending bill before government funding runs out in mid-November.

The House is also under pressure to take action amid the escalating Palestinian-Israeli conflict. Weeks of chaos shows that moderates and right-wing conservatives within the Republican Party find it extremely difficult to reach an agreement on the way forward, and the intraparty fight could continue to paralyze the lower chamber even with a speaker in place. **Xinhua**

China to firmly support high-quality Belt and Road cooperation

CHINESE President Xi Jinping announced eight major steps China will take to support high-quality Belt and Road cooperation at the opening ceremony of the third Belt and Road Forum for International Cooperation (BRF), injecting confidence and impetus into jointly creating a prosperous future.

The eight major steps include concrete goals, as well as important cooperation initiatives and institutional measures - building a multidimensional Belt and Road connectivity network, supporting an open world economy, carrying out practical cooperation, promoting green development, advancing scientific and technological innovation, supporting people-to-people exchanges, promoting integrity-based Belt and Road cooperation, and strengthening institutional building for international Belt and Road cooperation.

These major steps are in line with promoting high-quality Belt and Road cooperation, as well as the sustainable development of Belt and Road countries.

The steps have evoked strong resonance from all relevant parties. Some said the eight major steps inspire every participant in the Belt and Road Initiative (BRI) and demonstrate China's commitment to practical cooperation and sharing opportunities. Some said these steps provide guidance for deepening Belt and Road international cooperation.

The eight major steps manifest the synergy of high-quality Belt and Road cooperation.

Belt and Road countries have formed synergy among their policy coordination and development planning through international cooperation. Aiming for high-standard, sustainable and people-centered progress, they deliver benefits to all the people with fruitful results and contribute to their social and economic development.

China will speed up the high-quality development of the China-Europe Railway Express and vigorously integrate ports, shipping and trading services under the "Silk Road Maritime."

It will establish pilot zones for Silk Road e-commerce cooperation and enter into free trade agreements and investment protection treaties with more countries.

The country will remove all restrictions on foreign investment access in the manufacturing sector and hold the Global Digital Trade Expo annually. It will promote both signature projects and "small yet smart" livelihood programs.

Besides, China will host the Liangzhu Forum to enhance dialogue on civilizations with BRI partner countries.

Promoting connectivity, mutual benefit, common development, cooperation and win-win outcomes, the BRI will continue to gather positive energy for development.

International observers noted that these Chinese measures will further promote international trade and investment, foster global economic growth and make new contributions to improving global economic governance.

The eight major steps focus on the new development of high-quality Belt and Road cooperation.

To pursue the philosophy of open, green and clean cooperation is an essential requirement for promoting the high-quality development of the BRI. China will continue



Photo shows a regulating metering station of a natural gas pipeline project built by a Chinese enterprise in Thailand. The project was put into use in September this year. (People's Daily/Sun Guangyong)

to deepen cooperation in areas such as green infrastructure, green energy and green transportation, step up support for the BRI International Green Development Coalition, and implement the Green Investment Principles for the Belt and Road.

China will continue to implement the Belt and Road Science, Technology and Innovation Cooperation Action Plan, hold the first Belt and Road Conference on Science and Technology Exchange, and increase the number of joint laboratories built with other parties to 100 in the next five years.

China has put forward the Global Initiative for Artificial Intelligence (AI) Governance. It stands ready to increase exchanges and dialogue with other countries and jointly promote the sound, orderly and secure AI development in the world.

Together with its cooperation partners, China released the Achievements and Prospects of Belt and Road Integrity Building and the High-Level Principles on Belt and Road Integrity Building.

It is believed globally that Belt and Road cooperation on digital and green development is painting a promising picture of economic growth, win-win cooperation, and common prosperity for participating countries.

The eight major steps improve mechanisms for high-quality Belt and Road international cooperation.

China will work with its BRI partner countries to strengthen the building of multilateral cooperation platforms covering energy, taxation, finance, green development, disaster reduction, anti-corruption, think tank, media, culture and other fields. China will continue to host the BRF and establish a secretariat for the Forum.

According to a chair's statement of the third BRF, China has launched together with its cooperation partners more than 20 multilateral dialogue and cooperation platforms. The measures will play an important role in promoting mechanism construction and the implementation of projects.

Kirill Babaev, director of the Institute of China and Modern Asia at the Russian Academy of Sciences, noted that the eight major steps announced by Xi will make the BRI achievements more impressive in the future.

"Belt and Road cooperation, robust and fruitful in its first decade, is now full of dynamism and vitality. We must embark with drive and enthusiasm on the new journey toward another golden decade," Xi said.

As long as all parties make continuous efforts, the BRI will surely embrace higher-quality and higher-level development, providing impetus for economic growth and common development of the world.

People's Daily

Netanyahu draws comparison between recent Hamas attack, Holocaust

TEL AVIV

PRIME Minister Benjamin Netanyahu, addressing the ongoing Israel-Hamas war alongside French President Emmanuel Macron, drew a parallel between the Hamas attack on October 7 and the Holocaust.

In his speech, he referenced historical tragedies like Babyn Yar and Anne Frank to highlight the atrocities committed.

"On October 7, Hamas waged war on Israel. It was the worst terrorist attack the world has known since 9/11, but for Israel, proportionately, it was like twenty 9/11s. It was the worst act of anti-Semitic violence since the Holocaust" Benjamin Netanyahu said.

"It's impossible to describe all of the horrors, but like Anne Frank, Jewish children hid in attics from these monsters, and they were found and butchered. As in Babyn Yar, Jews were machine-gunned" he added.

"Hamas butchered, Hamas beheaded, Hamas burned babies alive. Hamas raped, Hamas kidnapped - hostages, over 200 - babies, children, elderly, Holocaust survivors. We are in a war between barbarism and civilization" Netanyahu added.

Further, Netanyahu contended that Hamas's actions pose a threat not only to Jews but also to the Middle East, Europe, and the world at large.

The Israeli PM branded Gaza as "an enclave of ISIS."

He asserted, "We are committed to taking all necessary measures to dismantle Hamas in Gaza, including its terror infrastructure and political apparatus. Our priority is to secure the release of our hostages and minimize harm to Palestinian civilians."

Netanyahu underscored the primary objective of the conflict as the destruction of Hamas. "Hamas must be destroyed," he said.

Netanyahu's statement came following his meeting with French President Emmanuel Macron.

Netanyahu also said that his country's military will "destroy Hamas", and once the war is over no one will have to live "under Hamas's tyranny".

Meanwhile, Macron said that terrorism is the "common enemy" of Israel and France.

"You are not alone," the French President said.

At least, thirty French people were also killed in the Hamas attacks, which Israel said left 1,400 dead, Al Jazeera reported.

"I propose the coalition against Islamic State [ISIL-ISIS] also fight Hamas. France is ready for the international coalition against Daesh - in which we are taking part for operations in Iraq and Syria - to also fight against Hamas," said Macron.

French President Macron who is visiting Israel to express his country's "full solidarity" with the Jewish State, will also meet his Palestinian counterpart Mahmoud Abbas in Ramallah on Tuesday. The Times of Israel reported the Palestinian Authority leader's office as saying.

He would be the first world leader to visit the Palestinian Authority headquarters in the West Bank amid the crisis.

The French Presidency did not immediately confirm the meeting, according to The Times of Israel.



Hamas butchered, Hamas beheaded, Hamas burned babies alive. Hamas raped, Hamas kidnapped - hostages, over 200 - babies, children, elderly, Holocaust survivors

Moroccan aircraft with charitable aid for Palestinians arrive in Egypt

EL ARICH

TWO Moroccan military aircraft carrying emergency humanitarian aid for Palestinian populations arrived, on Wednesday morning, at El Arich airport (eastern Egypt).

This humanitarian initiative comes in accordance with the High Instructions of HM King Mohammed VI, Chairman of the Al-Quds Committee, aimed at delivering emergency humanitarian aid to the Palestinians.

The two aircraft, whose cargo will be transported to the Gaza Strip via the Rafah land border crossing, are carrying large quantities of food, medical products and water.

The operation to receive this aid at El Arich airport was supervised by the Kingdom's Ambassador in Cairo and its permanent delegate to the Arab League, Ahmed Tazi, as well as members of the Moroccan embassy.

Tazi said that these aids bear witness to HM the King's constant commitment to the Palestinian cause, noting that all the departments concerned have been mobilized to speed up the implementation of this operation and the delivery of these aids to the Palestinians, in accordance with HM the King's High Instructions.

This humanitarian aid will be handed over to the Egyptian Red Crescent, which will take charge of transporting it to the Palestinian territories in coordination with the relevant Palestinian authorities, he added, pointing out that this operation is being carried out in accordance with arrangements coordinated with the Egyptian authorities, given the security conditions surrounding the Rafah crossing.

'My mission is to build concrete cooperation projects that bring people of India, France closer'

NEW DELHI

FRENCH Ambassador to India Thierry Mathou has said that his mission is to build concrete cooperation projects that bring the people of France and India closer, make the two nations more prosperous and protect the planet.

Mathou was among the envoys of five countries who presented their credentials to President Droupadi Murmu at a ceremony held at Rashtrapati Bhavan in the national capital on Monday.

Mathou said he paid homage to Mahatma Gandhi at Rajghat after presenting his credentials.

In a post on social media app X, the French envoy invited people to share their opinions and ideas for France and India.

Taking to X, Thierry Mathou posted a video on X and said, "I just had the honour of presenting my letter of

credence to President Draupadi Murmu. This marked the official beginning of my mission as ambassador of France to India. Today, I've come here at Rajghat to pay homage to the Mahatma and draw inspiration from his timeless message."

"Once described by the famous French historian as the "matrix of the world" India plays a special role on the global stage and has a special relationship with France, a strategic partnership that is universal in scope.

My mission is to build concrete cooperation projects that bring French and Indian people closer together, make our nations more prosperous and protect the planet.

As I embark on this mission, I invite you to follow and exchange with me on social media I'm looking forward to hearing your comments, your opinions, and your ideas for France and India," he added.

While sharing the video on X, Ma-

thou said, "As I officially embark on my mission in India, I look forward to hearing your thoughts, comments and ideas on what more France and India can do together."

On this occasion, the French Ambassador underscored the historic ties of friendship, solidarity and trust between India and France, which in the past 25 years have led our two countries to develop an exceptionally successful strategic partnership, said the French Embassy in India.

Mathou recalled the visit of Prime Minister Narendra Modi to Paris as Guest of Honour of France's National Day on July 14 and President Emmanuel Macron's visit to India for the G20 Leaders Summit in September.

He stressed his commitment to delivering on the ambitious vision that the two leaders have set for the future of the France-India strategic partnership, all the way to 2047. According to the French Embassy in India,

Mathou outlined that the partnership between India and France is strategic in nature, and universal in scope. It encompasses a partnership for security and sovereignty, through which India and France strengthen their strategic autonomy and contribute to stability and prosperity in the Indo-Pacific; a partnership for the planet, with the goal of combining growth with environmental protection in India, and spearheading international action on global challenges together in the spirit of Vasudhaiva Kutumbakam.

In addition, he highlighted the partnership for people to tap into the immense reservoir of friendship and mutual admiration between the people of France and India to build bridges between our artists, students, innovators and entrepreneurs. Mathou thanked President Murmu for her support to the advancement of Indo-French ties.

ANI



Don Bosco Veterans soccer outfit's player, Ghulam Katwila (R), seeks to get the better of Kitunga Veterans' Ernest Komba during a friendly game played at Don Bosco Oysterbay ground in Dar es Salaam recently. PHOTO: CORRESPONDENT JUMANNE JUMA

Journalists urged to prepare for 2023 TASWA Media Day Bonanza

By Guardian Correspondent

TANZANIA Sports Writers Association (TASWA) has asked journalists and media workers in the country, who are expected to attend the association's bonanza, dubbed 'TASWA Media Day Bonanza 2023', to prepare so that everyone can participate in at least one sport.

According to TASWA secretary general, Alfred Lucas, the association has provided a list of sports that the attendants will take part in on the day.

Most of the sports, Lucas disclosed, are for fun and not competitive, so there is no need for the association to find people who are not media workers to come and help.

The bonanza will be held at the Msasani Beach Club in Dar es Salaam on December 16 and will involve journalists of all kinds as well as more than 2,000 media workers.

The expected sports are athletics, which will include the 100-meter race, relay race, sprinting, jumping, sack race, running with an egg on a spoon, and running with a glass of water.

Other sports are football, basketball, volleyball, netball, shot put, tug-of-war, rope skipping, darts, table tennis, draft, pool table, bao, cards, and 'rede'.

Lucas said other competitions will involve music dancing, drinking soda, chicken chasing, eating ugali with a whole roast chicken, etc.

He said some of the sports will be played by only one gender, while other sports will involve both genders.

According to Lucas, other procedures regarding participation in the bonanza, including getting journalists slated to represent their counterparts from other regions, will be released as soon as they are completed.

No. 1 pick Wembanyama scores 15 points in NBA debut as Spurs fall to Mavericks in opener

SAN ANTONIO

THE Victor Wembanyama era is underway in San Antonio.

Wembanyama made his NBA debut with the Spurs against the Dallas Mavericks on Wednesday night and made an immediate splash.

"He's going to be amazing, he already is," Dallas All-Star Luka Dončić said. "The size obviously (stands out), like everybody talks. The way he moves for (7-foot-3), he moves incredible. He moves like a point guard almost. It's pretty amazing to see."

The No. 1 pick in the NBA draft blocked a shot in the opening minute of the game and misfired on a 3-point attempt from the top of the key. But the 19-year-old who stands nearly 7-foot-4 found his spot and scored his first NBA points with a 3-pointer – again from near the top of the key – at the 8:25 mark of the first quarter. He added another 3-pointer from the right wing with under two minutes left in the opening quarter.

"I was just focused on being the best I can be when I stepped back on the court," Wembanyama said.

That six points was all the scoring for Wembanyama in the first three quarters as he was slowed by foul trouble. But he provided a glimpse of his outstanding skill by scoring nine points in the fourth quarter and finished with 15 points on 6-for-9 shooting (3 for 5 from long distance), with five rebounds, two assists and a block in more than 23 minutes in a 126-119 loss to the Mavericks.

Wembanyama was forced to exit after picking up his fourth foul with 8:37 remaining in the third quarter on a touch foul while attempting to set a pick on Derrick Jones Jr. The

Mavericks took their first lead 37 seconds later at 73-72.

Wembanyama returned midway through the fourth quarter and quickly scored seven points to electrify the crowd. His first bucket came on an alley-oop that rolled over the rim, and he punctuated the run with a thunderous dunk.

Wembanyama was limited to only four field goal attempts in the first half, but it wasn't from a lack of effort. He continually ran down the court asking for the ball against smaller defenders, but his teammates did not see him.

"I think even in transition where we missed him," Spurs guard Devin Vassell said. "He is running ahead. I mean you got to see them. Those are easy buckets. Those are gimmes. We need those. So, it's an adjustment to say it like that. You know what I'm saying? Every day you don't have a 7-4 player running down, running down the wing, being able to post stuff and get easy catches and stuff like that. We got to see them. We've got to take advantage of it. So, like I said, first game, it is what it is. We're going to learn."

Wembanyama played pro basketball in France before being drafted. His first game in the NBA had the world watching.

"How can I deny that," San Antonio coach Gregg Popovich said prior to Wednesday's game. "It's pretty obvious. Victor's had a lot of attention pointed toward him for a very long time and that's not going to change. Fortunately for us, he's a really mature, prioritized young man that knows what he wants. He's already a pro."

AP

Monica shines as Mount Meru Queens thrash K'njaro Queens

By Guardian Reporter

MOUNT Meru Queens have continued to put pressure on the inaugural Tanzania Women's Cricket Premier League's leaders, Ngorongoro Queens, having commanded an eight-run victory over Kilimanjaro Queens last weekend.

The duel, which was played at Leaders Club ground in Dar es Salaam, witnessed Mount Meru Queens making the most of their innings when they took the crease first, notching 146/3 in the scheduled 20 overs.

The opening batting pair of Aisha Mohamed and Gertrude Mushi put good knocks to show as the batting side was keen on amassing runs from early on.

Aisha posted 32 runs whilst clearing the boundary on four occasions and the fellow opener chipped in with 15 runs.

Mount Meru Queens were nine runs short of triple digits once Aisha made her way back after 13.2 overs, with the batter being run out by Shania Fikiri off a delivery from Swaumu Godfrey.

Gertrude's batting stint had ended a bit earlier given the opener was dismissed by Nasra Hamza.

Senior cricketer, Monica Paschal, had Mount Meru Queens piling more runs thanks to the performers' stellar showing.

Monica scored 69 runs not out, enjoying an unbeaten partnership with youthful Jenipher Gabriel to ensure Mount Meru Queens end their innings with a bigger total.

Jenipher, also a top-order performer, made her way back with 22 runs not out that consisted of three boundaries.

There was little Kilimanjaro Queens could do to frustrate Mount Meru Queens' efforts to amass a convincing figure much as the fielding side snuffed Malizia Salum's wicket after a few knocks.

Mount Meru Queens had already posted 105 runs by the time Malizia was dismissed, as the cricketer returned once she was stumped by Swaumu Deo



Mount Meru Queens' skipper, Monica Paschal (L), gets the Player of the Match award from the senior national men's cricket team coach, Jimmy Kamande, after the conclusion of the clash pitting the team against Kilimanjaro Queens in Dar es Salaam last weekend. PHOTO: COURTESY OF TANZANIA CRICKET ASSOCIATION

from Mariam Hussein's bowling after 16.1 overs.

Although the Fatuma Omary-led Kilimanjaro Queens chased the 147-run target with plenty of zeal, the side could not live up to expectations given it, in response, ended up amassing 138/6 in 20 overs.

Top-order cricketers played their hearts out, seeking to ensure the batting side got down to a successful chase, with openers Swaumu and Fatuma posting 43 runs and 34 runs respectively.

Swaumu had pushed Kilimanjaro Queens' total to 64 runs in five overs once she made her way back as she was run out by Mwapwani Ally off Malizia's bowling.

The Monica-led Mount Meru Queens attempted to weaken

Kilimanjaro Queens' resolve with a dismissal of a key player, Nasra, after a short spell, with the batter ending her stint with 12 runs.

The fielding side sought to make matters worse for Kilimanjaro Queens with two more quick dismissals of Swaumu and Zuhura Masudi that could not end with two digits.

Mariam Hussein, nevertheless, had Kilimanjaro Queens battling to stay within reach of a successful chase with her 23 runs not out.

She set up a solid stand with Halima Ramadhan that ended with three runs not out, the duo's efforts though ended in vain given their squad was nine runs short of the successful chase.

Monica, in the end, bagged

the Player of the Match award following the cricketer's stellar showing with the bat which propelled her outfit to victory.

The Tanzania Cricket Association (TCA)-organized Tanzania Women's Cricket Premier League involves

Mount Meru Queens, Ngorongoro Queens, Usambara Queens, and Kilimanjaro Queens, seeking to improve women's cricket in the country.

Cricketers making Mount Meru Queens include Foide Ezekiel, Mwamvita Mwasiga, Zakia Ally, Lightness Eladius, Bilhuda Salum, Jenipher Gabriel, Farida Amiry, and Gertrude Mushi.

Asha Lugali, Zena Hassan, Sophia Frank, Mwapwani Ally, Aisha Mohamed, Malizia Salum, and team captain Monica Paschal are the team's other cricketers.

Ngorongoro Queens' cricketers are Mwapwani Omary, Mwajuma Matheo, Remmy Mkina, Dorice Helmet, Lonsina Separatus, Maua Alfani, Mwanaidi Sufiani, and Gertrude Faustine.

Mwana Ushanga, Tabu Said, Shufaa Hamza, Neema Justine, Joan Jackson, Mwapwani Salum, and Mwanaidi Ammy are also on the list.

Kilimanjaro Queens are made up of Florida Peter, Halima Ramadhan, Mariam Hussein, Zuhura Masoud, Angel Paschal, Sharifa Rashidi, Mwanaidi Mohamed, and Maimuna Fikiri.

Shania Fikiri, Swaumu Godfrey, Saum Deo, Gift Omary, Nasra Hamza, Fatuma Omary, and Maria Joseph also turn out for the outfit.

Cricketers making Usambara Queens are Perice Zakayo, Fat'ha Salum, Nice George, Magreth Patrod, Mwanaidi Amani, Lucy Raymond, Esther Frank, and Fatuma Hatibu.

Zulfa Hussein, Hadija Juma, Sheila Shamte, Hudaa Mrisho, Catherine Dominic, Saum Borakambi, and Happy George also made the team.

Dafa News is the main sponsor of the league which is also supported by Unity Computers, Sports Box, Delaware Investments, Reliance Insurance Tanzania, GI Security, Meru, and General Petroleum Tanzania.

Yanga and Azam FC midfielders risk facing three-match ban

By Correspondent Nassir Nchimbi

YANGA midfielder Mudathir Yahya and his Azam FC counterpart, Feisal Salum, are likely to face a 500, 000/- fine apiece and a three-match ban by the Tanzania Premier League Board (TPLB) after breaking the rules when the teams met in a 2023/24 NBC Premier League clash in Dar es Salaam on Monday.

Stephanie Aziz Ki inspired Yanga into a sensational comeback, having trailed 2-1, to register a 3-2 defeat of Azam FC in the fixture that took place at Benjamin Mkapa Stadium in Dar es Salaam.

The crucial win has witnessed Yanga moving to the top spot in the league log with 15 points after participating in six matches.

According to article number 41:5 (5.4) of the league's regulations, doing any shameful act such as urinating on the field, refusing to shake hands with an official guest, referees, and players of the opposing team, and showing a sign that indicates an insult amounts to an offence.

Azam FC's Salum and Yanga's Yahya caused a stir as they were seen standing on the touchline while other players shook hands before the match began.

The incident happened when the teams took to the pitch ready



Azam FC's midfielder, Feisal Salum (R), shoots as Yanga's midfielder Mudathir Yahya closes in as the clubs locked horns in a 2023/24 NBC Premier League at Benjamin Mkapa Stadium in Dar es Salaam recently, with Yanga commanding a 3-2 victory.

to start 45 minutes of the match and the players stood in the line to enter the playing area.

Salum was seen doing physical exercises while Yahya took off his shoes, seemingly seeking to delay his entrance on the pitch so Salum could take the pitch ahead of the Yanga midfielder.

The two players' actions are deemed as superstitious beliefs and have risked the duo, as per the league regulations.

The two players were outside for a while while their teammates lined up and greeted each other, Salum and Yahya continued to wait for each other until the exercise was completed

while the teams went to their respective positions.

As the fans were shocked by the two midfielders' actions, Yahya decided to be the first to join his fellow players while Salum followed and took squad pictures with his fellow players.

Last season, Yanga's attacking midfielder Stéphane Aziz Ki and Simba SC's midfielder Clatous Chama were fined 500,000/- apiece and banned for three matches in the NBC Premier League for committing the same offense.

On match number 64 of the league involving Simba SC and Yanga at Benjamin Mkapa Stadium on October 23, 2022, the two players did not shake hands as the outfits' players lined up to greet each other as fair play before the match kickoff.

According to the statement, the punishment is per the rule 41:5 (5.4) of the NBC Premier League control for players last season.

This means if the committee sits early Salum and Yahya may miss the next three Premier League games.

Yanga will play against Singida Fountain Gate FC, Simba SC, and Coastal Union while Azam FC will play Namungo FC, Mashujaa FC, and Ihefu SC.

Swiss probe into FIFA chief Gianni Infantino dropped

GENEVA

SWISS prosecutors announced yesterday they have dropped their three-year criminal proceedings against FIFA president Gianni Infantino over suspected collusion with officials concerning the corruption scandal that engulfed world football's governing body.

Infantino declared a "full and clear victory" in the case and demanded an apology from what he called the "envious and corrupt" people out to tarnish his reputation.

A probe was opened in July 2020 to investigate suspicions of collusion between Infantino and Switzerland's then-attorney general Michael Lauber, the country's top prosecutor.

Lauber was in charge of Switzerland's probe into the towering corruption scandal that exploded at the heart of Zurich-based FIFA in 2015.

But he was forced to recuse himself from the investigation in June 2019, following media revelations that he had held several undeclared meetings with Infantino during the probe.

Two special prosecutors were assigned to the case, but in a statement Thursday, they said the investigation had closed, with the allegations refuted.

"The criminal proceedings... are discontinued," the statement said.

"The suspicion of instrumentalisation of the Office of the Attorney General of Switzerland by FIFA has not been substantiated in the course of the comprehensive investigation.

"On the contrary, the suspicion was refuted."

In a statement, FIFA noted its "extreme satisfaction" with the decision, saying the only surprise was how long it had taken to reach an "obvious conclusion".

"The new FIFA is today a clean, well-run and robust organisation which operates in accordance with the highest ethical and governance standards," it declared.

For his part, Infantino, 53, said it was a "full and clear victory for me, for the new FIFA and for justice".

"It is now clear that the accusations against me were mere attempts by poor, envious and corrupt people to attack my reputation. If these people have some dignity left, they should at least have the decency and apologise for their actions and the damage caused," he said.

"Indeed and with no surprise, the investigation fully and clearly confirms that I have always acted in a lawful and correct way, always defending exclusively the interests of FIFA and football."

AFP

Bellingham can cap sublime Madrid start in first Clasico

MADRID

JUDE Bellingham is loving life at Real Madrid, even before getting the chance to play in the club football's biggest match, the Clasico.

The England international will lead Los Blancos into battle at Barcelona's temporary Olympic Stadium home on the Montjuic hill tomorrow, having become Carlo Ancelotti's key player within three months.

Bellingham has begun the season in extraordinary form, with 11 goals in 12 games for the club across all competitions.

It is a spectacular start that nobody could have envisaged, even the Madrid coach himself, despite deploying Bellingham in a more attacking number 10 role. His goals are making up for the departure of Ballon d'Or winner Karim Benzema and the failure to sign Kylian Mbappe from Paris Saint-Germain.

"This is the club I want to be at for the next 10 to 15 years of my life, I am loving it," Bellingham told reporters while on international duty last week.

Madrid fans have fallen head over heels in love with Bellingham, but they are notoriously fickle. Nobody has escaped the Santiago Bernabeu's whistles forever, including all-time top scorer Cristiano Ronaldo.

Bellingham's remarkable start could be undermined if the Liga leaders disappoint their supporters in Catalonia at the weekend.

The 20-year-old midfielder was on-target again with a decisive strike in the 2-1 win at Braga on Tuesday night which helped Madrid maintain their perfect start in the Champions League.

Bellingham was taken off late in the game with thigh discomfort but Ancelotti said it was nothing to worry about. "He's good," said Ancelotti. "Nothing important, he'll recover, he'll be there on Saturday."

Unlike previous big money imports, Gareth Bale, whom fans grew to dislike despite his success because of a disconnect, and Eden Hazard, whom they rarely saw fit, there has been an instant connection between Bellingham and the club's supporters.

Bellingham said his legs were trembling when he first heard Madrid fans serenade him with the chorus of Beatles song 'Hey Jude', but his performances have been steadily impressive.

AFP

Haaland and Mbappé on target in Champions League wins for Manchester City and PSG

BY DANIELLA MATAR

SUPERSTAR forwards Erling Haaland and Kylian Mbappé were both on target Wednesday to help boost their teams' chances of reaching the Champions League knockout stage.

Haaland scored twice in defending champion Manchester City's 3-1 win at Young Boys in Group G, while Mbappé set Paris Saint-Germain on the way to a crucial 3-0 home victory over AC Milan in Group F.

That broke a scoring drought in the competition for Haaland, who has nine in as many Premier League matches this season. Mbappé has eight in eight Ligue 1 games and also netted in PSG's Champions League opener.

City now just needs to beat the same opponent in two weeks' time to book its place in the last 16. Barcelona is in a similar situation after a 2-1 win over Shakhtar Donetsk maintained a perfect start to its Champions League campaign too.

PSG leads a group that is getting ever tighter and leaves Milan, last season's semifinalist, with the prospect of not even qualifying for the Europa League as a consolation.

GROUP E

Feyenoord is in position to advance in its first time



Manchester City's Erling Haaland shoots a penalty shot to score, during the Champions League group G soccer match between BSC Young Boys and Manchester City, at the Wankdorf stadium, in Bern, Switzerland, Wednesday, Oct. 25, 2023. AP

back in the group stage in six seasons.

Santiago Gimenez scored twice and Ramiz Zerrouki also found the target as the Dutch champion beat visiting Lazio 3-1.

Feyenoord moved a point ahead of Atlético Madrid, which was surprisingly held to a 2-2 draw at Celtic. Lazio was a point behind Atlético and three above Celtic.

Antoine Griezmann and Álvaro Morata scored a goal in each half as Atlético had to twice come from behind to salvage the away draw. Celtic scored before halftime through Kyogo Furuhashi and Luis Palma.

Atlético played the last seven

minutes with 10 men after midfielder Rodrigo de Paul was sent off following a second yellow card.

GROUP F

PSG bounced back from its 4-1 humiliation at Newcastle to move top of its group.

France forwards Mbappé and Randal Kolo Muani scored either side of halftime. Teen midfielder Warren Zaïre-Emery set up two goals, including PSG's third for South Korea winger Lee Kang-in near the end.

PSG moved two points clear of Borussia Dortmund and Newcastle after the German team won 1-0 at St. James' Park.

Felix Nmecha turned in Nico Schlotterbeck's cross in the

45th minute to hand the Saudi-owned English team a first loss on its return to the competition after 20 years away.

Seven-time champion Milan still has not won or scored in Group F and slipped four points behind PSG.

GROUP G

Haaland hadn't scored in his previous five matches in the competition, stretching back to last season's semifinals in May, but he ended that improbable run by blasting a spot kick down the middle in the 67th to put City 2-1 ahead.

The Norway striker wrapped up the victory by curling a shot into the top corner in the 86th minute for

his 37th goal in 33 Champions League games.

Manuel Akanji had given City the lead in the 48th, only for the titleholders to concede four minutes later through Meschack Elia.

City moved onto nine points, three clear of second-place Leipzig after the German team beat Red Star Belgrade 3-1.

Xavi Simons, who is on loan from Paris Saint-Germain, set up David Raum's opener in the 12th minute and curled a spectacular second into the top-right corner from outside the box in the 59th.

Dani Olmo sealed the result late on after Marko Stamenic had pulled one back for Red Star.

Young Boys and Red Star were both on a point.

GROUP H

Five-time European champion Barcelona remained on course to advance to the knockout round after two straight group-stage eliminations.

Ferran Torres and Fermin López scored first-half goals for Barcelona, which hasn't advanced past the group stage since Lionel Messi left in 2021.

The Catalan club has three more points than second-place Porto, which won 4-1 at Antwerp thanks to a second-half hat trick from substitute Evanilson.

Antwerp, which had taken a surprise lead, remained pointless. Shakhtar was six points below Barcelona.

AP

Felix Nmecha leaves Newcastle wondering what might have been amid Sandro Tonali misery

By Luke Edwards

IT will not have been lost on Newcastle United that they had been close to signing the Germany international Felix Nmecha in the summer, only to tear up the plan as soon as they were offered Sandro Tonali instead.

On a frustrating, wet and miserable evening on Tyneside, that sliding-doors moment was thrust to the fore once more after Nmecha's goal condemned Newcastle to a first defeat in this Champions League campaign.

Newcastle spent £53 million on Tonali. Nmecha would have cost them half the price and now the Italian is expected to be banned for the rest of the season.

"He was a player we looked at in the summer and really liked," said Newcastle manager Eddie Howe. "But he's a Dortmund player now."

When it was pointed out Newcastle had decided to sign Tonali instead, Howe's reply was sharp and short. "It's never as simple as that ... I was really pleased with his performance. I've got no update on his [ban] situation."

Newcastle thought they had won the lottery when AC Milan admitted they would be open to the idea of selling their captain and talisman. Tonali's departure from Italy was perceived as a blow to the self-esteem of Serie A, a European aristocrat



Felix Nmecha finished clinically in the first half for Borussia Dortmund. Agencies

forced to sell their prized asset. Now there will be relief he is no longer their problem. As Tonali awaits confirmation of a lengthy ban after admitting multiple breaches of gambling rules from his time at Brescia and AC Milan, Newcastle are facing up to a testing future without their marquee signing.

With their other expensive summer arrival, Harvey Barnes, out injured until the end of the year, Newcastle's squad looks no stronger now than it did at the end of last season. It is a worry that will only be inflamed by the injuries Newcastle are picking up. Alexander Isak and Jacob Murphy both went off here. Joelinton is not at his best either and Elliot Anderson is also out for "several weeks" with

a back injury. Amid the excitement at signing Tonali in July, Newcastle's interest in Nmecha has been all but forgotten. He had made Newcastle's shortlist and was well aware of their interest, but nothing happened. He would have

liked the move too, but when the former Manchester City player eventually left Wolfsburg, it was a switch to Dortmund instead to replace England's Jude Bellingham. His goal in the first half - his first for Dortmund - will have

brought some difficult memories flooding back for the Newcastle hierarchy. It was a quality finish that reminded Newcastle that they are new to this level, raw and inexperienced.

That is why Newcastle were so keen on Tonali. He had Champions League experience; international know-how and prestige. This was his stage but he will not be on it again for a long time. Back in the warmth of pre-season, the club believed they had pulled off one of the signings of the summer.

On a soaking wet October night, there is no escaping from an uncomfortable conclusion: the signing of Tonali now looks like an expensive mistake. His enforced absence significantly reduces Newcastle's chances of success this season. In what was expected to be his final game before he starts a rumoured 10-month

ban, the 23-year-old could only make the bench. Newcastle are already preparing for life without the second-most expensive signing in the club's history.

Tonali came on with 25 minutes left, but he could not make anything happen. There were a couple of nice touches, a few flashes of quality, but as they have been for most of his brief time in England, they were sporadic. Whether they are willing to admit it in public or not, if Newcastle could go back in time, they would walk away from the Tonali deal. Nmecha might not be as good a player as Tonali could eventually be in black and white stripes, but at least he would be available.

He would be able to play and he showed in Dortmund yellow precisely why Newcastle had been interested in him in the first place.

THE TELEGRAPH

Gwiji by David Chikoko



SPORT

Haaland and Mbappé on target in Champions League wins for Man City and PSG

PAGE 19

High-flying Yanga faces stern Singida Fountain Gate FC test in PL



Singida Fountain Gate FC's players (in yellow shirts and black shorts) battle for ball possession with their Yanga counterparts when the outfits met in a previous season's NBC Premier League tie at Liti Stadium in Singida on May 4 this year. PHOTO: COURTESY OF SINGIDA FOUNTAIN GATE FC

By Correspondent Michael Mwebe

THE Benjamin Mkapa Stadium opens its doors for another game for Young Africans SC with Miguel Gamondi's side hosting Singida Fountain Gate FC in the 2023/24 NBC Premier League.

The reigning Premier League champion, popularly known as Yanga, is still the team to be so far in the league and currently sits top of the table, having won five of the opening six matches.

The only blip in Yanga's stellar league form this season was a 2-1 loss on the road to Ifhefu SC.

They come into the game having recorded a 3-2 win over title rivals Azam FC at Benjamin Mkapa Stadium on Monday evening.

While Yanga will know this will not be an easy matchup, the Jangwani Street outfit will gain confidence from the fact

that the squad did beat this opponent in all three meetings last season, and another win here will give the squad a breathing space over other title contenders.

Ahead of the game, Gamondi addressed the media, saying: "Tomorrow we are going to play another difficult game against Singida but we aim to make sure

we win every game and entertain our fans who come to give us support throughout our matches while at the stadium."

Gamondi pointed out: "It will not be an easy game because many things have changed for our opponent Singida, they have a new technical bench with different knowledge. We will play

with dedication and caution because we need victory in every game."

The Argentine gaffer said: "Special thanks to our fans for supporting us with great enthusiasm and helping us come from behind to secure victory against Azam FC. I believe they will turn out in large numbers tomorrow for our game."

The sheer potency in front of goal has been one of the factors for Gamondi's team's rise to the top, as Yanga has scored in each of the club's six games, averaging three goals per match in all six league games this season.

Yanga has no major injury or suspension concerns ahead of this match, meaning the outfit should be at full strength.

Gamondi is bound to deploy a similar starting XI from his outfit's victory over Azam FC on Monday despite the quick turnaround.

Singida Fountain Gate FC has enjoyed a somewhat poor campaign so far, as the outfit currently sits ninth in the table, having garnered eight points from the opening six matches in the NBC Premier League.

They come into this match brimming with confidence after clinching a solid 3-2 win over Namungo FC in Lindi last weekend.

Midfielders Duke Abuya and Maruf Tchakei had got on the scoresheet for Singida Fountain Gate FC in the duel against Namungo FC.

Singida Fountain Gate FC's head coach, Ricardo Ferreira, reveling in his debut victory, knows that the Yanga challenge will be a notch higher.

A big performance by Singida Fountain Gate FC is needed to get something out of the game.

TONIGHT @ 9:00

EATV MONDAY

11:00 DADAZ
12:00 KIPENGA XTRA
13:00 Zote Kuntu
13:30 Kati Za Wana
13:55 Dandao Za Michzo
14:00 SKONGA (r)
14:30 Planet Bongo (r)
15:00 Funguka
15:30 AKILI & ME
15:55 Dandao Za Michzo
16:00 Zote Kuntu
16:55 Dandao Za Michzo
17:00 SSELEKT
17:55 Kurasa
18:00 Kati Za Wana
18:30 #HASHTAG
19:00 EATV SAA 1
20:00 DADAZ (r)
21:00 SPORTS
22:00 Zote Kuntu
23:00 Kurasa
23:05 EATV SAA 1 (r)

5Sports
The week's local and international sporting events as well as in-depth analysis of the biggest sporting highlights of the week are covered on 5sports.

eastafrika RADIO

05:00 Supa Breakfast
09:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
19:00 Kipenga
21:00 The Cruise

88.1FM DAR ES SALAAM

KMC FC looking to continue strong Premier League season

By Guardian Correspondent

THIS Friday afternoon, Kinondoni Municipal Council FC hosts Tanzania Prisons at the Uhuru Stadium in Dar es Salaam as the former is looking to maintain a strong start to its 2023/24 NBC Premier League campaign.

Kinondoni Municipal Council FC looks solid under the leadership of former Azam FC head coach, Abdihamid Moallin, this season.

They head into this clash on the back of a four-game unbeaten run. There have been three straight victories against Ifhefu SC, Geita Gold FC, and JKT Tanzania.

They are currently sitting fourth in the Premier League's table and just four points shy of the table leaders Young Africans.

A goalless away draw in a clash against Tabora United last time out ended Kinondoni Municipal Council FC's winning streak which earned Moallin the Best Coach of the Month award for September.

Tanzania Prisons, on the other hand, finally got the club's first win of the season with a 3-2 home win over Mtibwa Sugar before the former settled for a 1-1 draw with JKT Tanzania last weekend.

They have won one, drawn two, and lost three of their six league matches this season to collect five points, which has left them in the relegation zone.

Four points in their last two games suggests they are making progress. The team's away record, however, is still in need of improvement, with two defeats and one draw in the three matches they have played so far in this NBC Premier League season.

Nevertheless, a strong performance is expected from Prisons' head coach Fred Felix, and his team to carry the momentum from the last two games.

Prisons won the last meeting between the two teams in the league 1-0 last season, which could give Minziro's men a good confidence boost ahead of Friday's game.

The biggest threat for the visitors is likely to come from forward Waziri Junior, who has already scored two goals for Kinondoni Municipal Council FC this season.

In head-to-head records, the two teams have met in ten league games since 2018/19. Each side has claimed four wins while two games have ended in draws.

The last meeting in the league ended 1-0 in favour of hosts Tanzania Prisons at Sokoine Stadium in Mbeya.



Azam FC's coach Youssouph Dabo. PHOTO: COURTESY OF AZAM FC

Azam FC eyes swift response against struggling Namungo FC

By Correspondent Michael Mwebe

WITH Azam FC suffering the taste of defeat for the first time this season in the club's previous match, this evening will be a test of the squad's ability to bounce back, and whether it can maintain strong performances or not.

Azam FC will be aiming for a swift return to the win column when the squad hosts Namungo FC at the Azam Complex Stadium in Dar es Salaam.

Overall, Azam FC has a favourable report card in their opening six games. The club has registered four victories and one draw in addition to Monday's 3-2 defeat to Young Africans SC.

They are likely to remain unchanged in attack for this match after the duo of attackers, Prince Dube, and Gibril Sillah, got on the scoresheet in the clash against Young Africans SC.

Namungo FC, positioned second from the bottom,

feels the pressure mounting each game week. The club is without a win in all six league matches so far, a run the club will be looking to put behind it.

They come into this game on the back of a morale-sapping 3-2 home loss to Singida Fountain Gate FC. The result saw the end of Burundian Cedric Kaze's era at Namungo FC.

On Sunday night, Kaze resigned, saying in a statement: "I have decided as of today to resign as Namungo FC head coach. I would like to take this opportunity to thank the management, my colleagues of the technical staff, and the players for their support, and commitment."

The tactician noted: "I would finish by thanking the fans who have always been supportive. I wish the team the best of luck in the future." Kaze wrote a brief statement on his official Instagram account.

The club management is yet to appoint Kaze's replace-

ment so assistant coach Dennis Kitambi will take charge of this game on an interim basis.

Although it is still fairly compact at the bottom of the table. There will be a need for concentration considering where a defeat could lead the team by the end of the weekend.

As far as head-to-head count is concerned, Azam FC has the upper edge over Namungo FC.

In eight league meetings between the two sides, Azam FC has managed to record four victories while losing two in the process.

However last season saw either side claiming victory on the road against the other. Azam FC picked a hard-fought 1-0 victory at Majiwa Stadium in November.

Then Namungo FC paid the outfit's dues with a 2-1 victory at Azam Complex Stadium in Dar es Salaam in the reverse fixture played in May.

Flexibles by David Chikoko

