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NBS data show 4.8 pc growth for 2021

By Mnaku Mbani

ECONOMIC recovery continues after the impact of the Covid-19 pandemic, which affected the global economic system in 2020, recording an averaged growth rate of 4.8 percent last year when calculated on quarterly basis.

The National Bureau of Statistics (NBS) reports in its quarterly economic highlights for the quarter ended December 2021 that at 2015 constant prices, the economy expanded to 135.44trn/- last year from 129.09trn/- in 2020, representing a 4.8 percent gain.

NBS data further indicate that during all quarters of last year, GDP growth levels stood at 4.9pct, 4.5pct, 5.2pct and 4.9 per cent respectively, while at current market prices, the economy expanded to 157.74trn/- in 2021 from 148.5trn/- in 2020, making gross national product growth come to 6.2 percent.

The figure is not far from the outlook given by Professor Florens Luoga, governor of the Bank of Tanzania, who highlighted the country's economic growth as projected at 5 percent in 2021/22 during the conference of financial institutions in Dodoma, back in November.

NBS showed that Tanzania's economy expanded by 4.9 percent during Q4 of 2021, up from 4.8 percent recorded in fourth quarter of 2020.

Economic activities that significantly contributed to growth in the quarter include agriculture (23.2 percent), construction (12.5 percent), trade and repairs (9 percent), manufacturing (8.4 percent), mining and quarrying (6.4 percent), public administration and defense (5.8 percent), along with finance and insurance (5.6).

The report shows that all major economic indicators including inflation, exports, foreign currency reserves and debts continue to remain in line with fiscal and monetary targets.

These results are being reported while President Samia Suluhu Hassan is conducting foreign trips to restore the country's investment image, which took a sharp turn over the past half-decade.

President Samia, who was in the past week in United States where she inaugurated 'The Royal Tour' travel documentary, was also signing a number of deals involving

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Stakeholders: Constitution writing process has to start

By Getrude Mbago



National Assembly sergeants-at-arms carry the casket bearing the body of former Special Seats legislator Irene Ndyamkama heading for the venue set aside for MPs to pay their last respects to their colleague at Parliament grounds in Dodoma city yesterday. Photo: Correspondent Ibrahim Joseph

Samia, Mwinyi mourn late Special Seats MP

By Songwa wa Songwa, Dodoma

PRESIDENT Samia Suluhu Hassan and Zanzibar President Dr Hussein Ali Mwinyi

yesterday sent messages of condolence following the death of Special Seats MP Irene Ndyamkama on Sunday at the Tumbi Regional Referral Hospital in Coast Region.

In a message delivered here by Vice President Dr Philip Mpango at a solemn ceremony where MPs paid their last respects, President Samia sent a message of heart-felt condolences to the Speaker of the National Assembly, lawmakers, along with the family and friends of the deceased.

"The president wishes to have been here in person but is undertaking other national responsibilities," the VP stated.

"I also have a message of condolence from

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STAKEHOLDERS yesterday aired their views on the resumption of the constitution rewriting process, emphasizing that the process should begin now as there are a number of areas to work on before coming up with a new document.

Advocate Fulgence Massawe, director of advocacy and reforms at the Legal and Human Rights Centre (LHRC), said there was no need to delay the process and instead move on with the writing process.

Addressing reporters in Dar es Salaam after presenting recommendations before the task force appointed to coordinate views on multiparty democracy, elections and constitution, he stated that it is important for the country to have a legal document "that carries every important need of Tanzanians."

Recently, when the task force was presenting a preliminary report on views of stakeholders before President Samia Suluhu Hassan, it recommended that the process of obtaining the constitution should commence after the 2025 General Election.

But a range of stakeholders share the view that it was better to reinstate the process as there are policies and laws that need to be reformed so as to facilitate wide collection of views to start drafting a new constitution.

"Why should we wait until 2025? The process should not be based on the election timetable as it is a long one," he said, illustrating that view with an observation that the Constitution Review Act is out dated and needs to be amended. All this needs time to be completed, he stated.

He recommended the formation of an experts committee to undertake a review of the process to cover where the previous exercise had reached and then advise how the new process should start and look like.

He appealed for legislation enshrining reconciliation measures after general elections, to smother tensions and reset the framework for peace and unity for the country's development

Kajubi Mukajanga, executive secretary

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'Samia has helped sort out environment contentions'

By Polycarp Machira, Dodoma

THE Union and Environment minister in the Vice-President's Office, Dr Selemani Jafo, has praised decisions by President Samia Suluhu Hassan on the use of scarce resources for development projects in Zanzibar, by allowing the concerned agencies to collect sand from the Mainland for the purpose.

The minister was responding to a range of remarks by lawmakers, with some critical observations aired by opposition MPs from Zanzibar, where a number of their colleagues asked for patience as 'the union is not being

run by angels.'

He sketched out five key areas in the ministry's 2022/2023 financial year objectives, asking MPs to approve 12.9bn/- for recurrent expenditure, where 942.2m/- is meant for workers' salaries and 12bn/- for other needs, which the House unanimously approved.

Speaker Dr Tulia Ackson praised the work of the ministry and especially its top leadership, as MPs debated its estimates and approved them without holding any of its specific votes for clarification.

The legislature approved 40.1bn/- for the Vice President's Office whereby 18.1bn/- is meant for recurrent budget and 21.9bn/- for development projects.

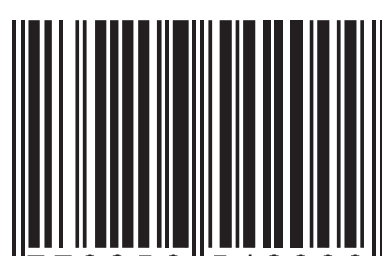
The recurrent budget includes 3.29bn/- for salaries in the VPO, 4.3bn/- for salaries in the National Environmental Management Council (NEMC) and 10.5bn/- for other needs, he said.

The development budget has 3.6bn/- local funds and 18.3bn/- from external sources, with the principal task being the

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A Tarime District Hospital medical practitioner with draws blood from a child for screening for malaria at a Malaria Day camp held yesterday at Igwe Secondary School. The event was organised by Barrick North Mara Mine. Photo: Guardian Correspondent





Vice President Dr Philip Mpango pays his last respects to former Special Seats legislator Irene Ndyamkama at Parliament grounds in Dodoma yesterday. Photo: Correspondent Ibrahim Joseph

Stakeholders: Constitution writing process has to start

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for the Media Council of Tanzania (MCT), hinted on the note that political will was needed to enable the country to obtain a new constitution, asserting that it is high time now to take it up. It should not be taken as political agenda but a popular need, he emphasised.

He said political parties and stakeholders need to strengthen ties with the media, working together all the time and not only during elections.

"We have witnessed political parties improving their relations with the media during election year and after that they start avoiding media organs," he said, urging that this should change and parties start using media organs to inform the public what they do.

Political rallies were there legally, so all parties should have equal opportunity to conduct meetings and public rallies as long as they adhere to the country's laws, the media executive appealed.

Prof Rwekaza Mukandala, the chairman of the taskforce, said they had started collecting the views of various stakeholders on a number of issues and would later draft those views for further measures.

The recommendations focus on democracy, elections, political party rallies and women's participation in politics and leadership positions. Other views relate to civic education, corruption and elections ethics, as well as the constitution.

The task force expects to reach at least 30 institutions and 40 individual experts to collect their views, he said, urging the public to continue sending their views in writing through email and whatsapp or send them to the office of the Registrar of Political Parties.

The task force has 25 members drawn from political parties, civil society organizations, scholars and members of high level defense and security committees.

Samia, Mwinyi mourn late Special Seats MP

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Zanzibar President Dr Hussein Mwinyi who expressed his being deeply touched by this untimely loss."

Giving his own condolences, the VP said he was saddened by the death of such a young leader.

"Even we older leaders have a lot to learn from younger leaders like Irene; she was so patriotic to her country," he said.

Earlier, Prime Minister Kassim Majaliwa tasked the lawmakers not only to pray for their departed colleague as they did yesterday but emulate her work.

"You should continue the good work she did and development projects she started," he said.

Giving the funeral itinerary, Speaker Dr Tulia Ackson said that after yesterday's service at Parliament grounds, the body would be preserved at the Benjamin Mkapa Referral Hospital in the city, before being flown to Sumbawanga in Rukwa Region for her burial tomorrow in Mpanda, Katavi Region.

Special Seats MP (CCM) representing Rukwa Region was born in October 1987, and was rushed to the Tumbi facility after developing health complications while on her way to Dar es Salaam.

Following her death, the House suspended its business on Monday for mourning, and her body was brought to the place for the final respects ceremonies.

'Samia has helped sort out environment contentions'

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coordination of the work of various committees working on union matters, to solve the remaining contentious matters in the union, he said.

VPO shall work with the relevant committees, and provide public education on the importance of the union to in the Mainland and Zanzibar through radio channels, television, newspapers and official government websites.

In the next fiscal year, VPO work in the protection and management of environment will focus on six areas relating to implementation of the development plan and coordinating the National Strategic Environment Conservation Plan

It will also coordinate reviewing of the National Environment Law, section 191 as well as coordination of the environment conservation campaign, providing public awareness on climate

change and environment protection.

Protection of water sources, controlling hard wastes and pursuing regional, continental and international agreements are pivotal to the work plan, he said, urging stakeholders to spearhead tree planting in Dodoma, to put into effect the 1.5m trees planted per year in each district.

Conservation measures for different water basins will be pursued, with Lake Nyasa basin water board allocated 2.9bn/-, targeting Ludewa and Makete districts in Njombe region, Kyela district in Mbeya region along with Nyasa and Mbinga districts in Ruvuma region.

During fiscal 2022/2023, a total of 736.9m/- is set aside for alternative economic activities among people encroaching water conservation areas in various districts, he stated, with MPs expressing a note of alarm on effects of climate change in scores of districts.



Tanzania delegation led by Finance and Planning Permanent Secretary Emmanuel Tutuba hold talks with World Bank officials on investments opportunities in Tanzania. Others included Multilateral Investment Guarantee Agency vice president Junaid Kamal Ahmad. The event was held in Washington D.C. on Monday. Photo: MOFP

'Vocational education to be taught in primary and secondary schools'

By Songa wa Songa, Dodoma

THE government is finalising review of Tanzania Education and Training Policy (2014) and curriculum; among others, introduce vocational education in primary and secondary schools.

Prof Adolf Mkenda, Minister for Education, Science and Technology, told the National Assembly here yesterday that the on-going appraisal of the documents is scheduled to complete by the end of this year.

"This is meant to equip learners with practical skills and knowledge to make them competent and competitive in the local and international labour markets upon completion of their studies," he said.

"After the completion of the review

and procurement of machines and equipment, vocational education will be taught in primary and secondary schools."

The minister added that mechanism for sitting vocational education examinations will be prepared in collaboration with National Council for Technical and Vocational Education and Training (NACTVET).

Apart from the ongoing improvement of education policy and curriculum, Prof Mkenda said the government is also undertaking major improvements at the Kleruu Teachers Training College as well as Morogoro Vocational Teachers Training College.

The improvements include rehabilitation and construction of infrastructure such as dormitories to

expand opportunities for training of vocational teachers in the country, he said.

"Also, Mbeya University of Science and Technology (MUST) has started offering Diploma in Technical Education as well as Postgraduate Diploma in Technical Education courses," he said.

"The courses are being assessed by the Tanzania Commission for Universities (TCU) for approval."

To make vocational education in the country more robust, the Minister said the government will complement these efforts with staff exchange programmes with foreign colleges in willing countries such as Turkey as well as sponsorship of students to study abroad.

Prof Mkenda was responding to a question by Hai MP Elinikyo Saashisha (CCM) who sought to know what the government is doing to revive vocational education in primary schools. 200,000 graduates who step out of universities annually do not engage in productive activities as some remain untraceable.

Education stakeholders have been recently calling for Tanzania to overhaul its education system as employers decry what they term as half-cooked graduates.

Also, graduates of various levels of education, including degree holders are grappling with unemployment. Recent statistics show that out of 800,000 graduates who come out of colleges every year, only 66 per cent get employed or employ themselves.

This leaves some 272,000 degree holders (34 per cent) idle, some of whom leave the country as the brave ones stay but go for jobs such as bodaboda riding.

NBS data show 4.8 pc growth for 2021

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multi-billion dollar investments.

Prior to the US trip, President visited neighbouring countries, toured Europe and attended an international trade exhibition in Dubai where she signed a multi-billion dollar investment package that involves scores of state owned and private firms.

The president's foreign trips have not only proved crucial in promoting tourism but also helped the country clinch significant bilateral and economic agreements, analysts say, affirming that flagship infrastructure projects in transport and energy will stimulate growth, create jobs and reduce poverty.

The projects include construction of the Dar es Salaam-Mwanza standard gauge railway (SGR), the 2,115 megawatts Julius Nyerere hydropower project and recapitalization of Air Tanzania (ATCL).

Since taking office last year, President Samia has demonstrated a firm commitment to take Tanzania to the next level, bringing the country more a more active role in the global economy.

The president's vision is well demonstrated in a number of measures taken to improve the business environment and regulatory policies.

In a recent report, the Africa Development Bank (AfDB) said real GDP growth is projected for 4.1 percent growth in 2021 and 5.8 percent in 2022, with improved performance of the tourism sector and the reopening of trade corridors.

In July 2020, the country briefly graduated from low-income country to lower middle income country status, which was lost at the end of 2021 in view of slower growth amid higher population levels.

On its part, the World Bank estimates real GDP growth rate of 4.3 percent and GDP per capita growth rate of

1.3 percent for 2021, following a 1.0 percent per capita GDP contraction in 2020.

At the same time the national poverty rate is estimated to have declined marginally from 27.1 percent in 2020 to 27.0 percent in 2021, driven by the recovery of employment and nonfarm business revenue, on the basis of World Bank data.

Its latest report indicates that Tanzania's economic growth will strengthen over the next two years, assuming pandemic conditions ease and the external environment improves.

The GDP growth rate is projected to reach 4.5 to 5.5 percent in 2022 and average about 6 percent over the medium term, as exports and domestic demand recover, it says.

Similarly, data from the International Monetary Fund (IMF) sets real GDP growth at 4.8 percent in 2020 with \$64.4bn output, projected to grow by 4.0 percent and 5.1 percent in 2021 and 2022, reaching 6.0 percent in 2026.

in its recently country brief, the economic intelligence unit of the UK weekly, 'The Economist,' said that economic growth (of Tanzania) in 2022-26 will remain brisk and broad-based, with services and industry being core drivers

Focus Economics, a think tank based in the Spanish city of Barcelona, said the Tanzanian economy will grow at a brisker pace this year, as domestic demand will strengthen due to implementation of large infrastructure projects, bolstering employment levels and spending in turn.

Elevated debt stocks, weather-related shocks and supply disruptions feature as risks to the economic outlook, with Focus Economics panelists forecasting GDP to expand at 5.5 percent in 2022, up 0.1 percentage point from the latest monthly forecast, and 6.0 percent in 2023.



Tigo acting director general, CPA Innocent Rwetabura (Left), exchanges documents with PSSSF director general, CPA Hosea Kashimba moments after signing an agreement between MIC Tanzania PLC and the Public Service Social Security Fund (PSSSF), in Dar es Salaam yesterday to expand the scope of service delivery where Tigo will now move from the Derm complex building to PSSSF building located at Sam Nujoma Road in Dar es Salaam. Photo: Guardian Correspondent

WHO launches 5-year country cooperation strategy to support strengthen healthcare system

By Getrude Mbago

THE government and the World Health Organisation (WHO) yesterday launched a five-year country cooperation strategy which aims to strengthen healthcare system and fight maternal and neonatal mortality and non-communicable diseases (NCDs) among others.

The implementation of the CCS will run from 2022 to 2027, with the WHO supporting the government in improving the health of the population and thus reduce disease burden.

Speaking during the launch of the strategy in Dar es Salaam Minister for Health Ummu Mwalimu commended WHO for its continued support to ensure that Tanzanians especially poor population have access to quality health services.

She said that the strategy will focus on four major areas that include strengthen health systems to ensure universal access to quality reproductive, maternal, newborn, child and adolescent health as well reduce/control exposure of individuals to risk factors that threaten their health and well-being.

The strategy will also focus on protecting communities against emergencies of infectious diseases and other public health events as well as improve efficiencies in the health sector through better, equitable health governance, leadership and accountability.

She said the WHO will support the government facilitate it to implementing its plans in improving healthcare provision, fight non communicable diseases (NCDs) and quick response to outbreaks.

Mwalimu also acknowledged that the health sector was facing acute shortage of workers by 50 percent something is affecting healthcare service provision.

"We thank the government as it has issued permit to hire over 10000 health workers, this will greatly help

reduce the challenges and improve services provision to the people," she said.

She said the government recognized health as pivotal for development that's why it was implementing a number of strategies and projects to strengthen the sector.

"In implementing the health strategic agenda, the ministry of health of mainland Tanzania and Zanzibar will work with partners to intensify result-oriented actions at all levels. The government welcomes the new strategy as it is aligned with the national development plans," she said.

The minister also said that the government was working to the best way to ensure that the country get a law that will facilitate implantation of the Universal health Coverage (UHC).

"We want to ensure that once the Act is enacted, the National Health Insurance Fund (NHIF) is well equipped and collects enough funds to serve the people, currently the Fund collects very few than what is spend," she added.

WHO country representative, Dr Tiget Mengestu, said despite various efforts taken by the government and stakeholders to improve the sector, there were still many challenges which are thwarting provision of quality health services to people.

"There is a high level of maternal and neonatal mortality, rise of NCDs, emerging and re-emerging of diseases of public health concern and neglected diseases as well as unfavorable social determinants of health and climate change. We believe that the strategy will boost and support implementation of various programs to strengthen prevention measures and fight diseases," she said.

She said the implementation of the strategies and priorities set out in the CCS will go a long way in keeping the county on track towards achieving national and global health targets.

Covid-19 wiped out 4trn/- tourist revenues in 2020

By Songa wa Songa, Dodoma

THE Covid-19 pandemic led to fall of tourist revenue from USD 2.6 billion in 2019 to just USD 0.7 billion in 2020, wiping out a whopping USD 1.9 billion (over 4.4trn/-), the National Assembly heard yesterday.

Mary Masanja, deputy minister for Natural Resources and Tourism said that the sharp decline of revenue was caused by a drop in tourist arrivals

from 1,527,230 in 2019 to just 620,000 in 2020.

"Before the outbreak of Covid-19 pandemic, tourism sector contributed 17.2 per cent of the national Gross Domestic Product, 25 per cent foreign currency, 60 per cent of service-related businesses and created 1.5 million direct and indirect jobs," she said.

Masanja was responding to a question posed by Tumbale legislator

Khamis Mbarouk Amour who wanted to know the contribution of tourism sector to the national economy.

Tourism is one of the world's major economic sectors. It is the third-largest export category (after fuels and chemicals) and in 2019 accounted for 7 per cent of global trade.

For some countries, it can represent over 20 per cent of their GDP and, overall, it is the third largest export sector of the global economy.

Tourism is one of the sectors most affected by the Covid-19 pandemic, impacting economies, livelihoods, public services and opportunities on all continents. All parts of its vast value-chain have been affected.

According to UN World Trade Organisation, export revenues from tourism fell by USD 910 billion to USD 1.2 trillion in 2020.

Tourism supports one in 10 jobs and provides livelihoods for many millions more in both developing and developed economies.

In some Small Island Developing States (SIDS), tourism has accounted for as much as 80 per cent of exports, while it also represents important shares of national economies in both developed and developing countries.

Rowdy youth 'raid homes'

By Guardian Reporter

IT has been claimed that a group of rowdy youths that robbed and 23 residents at Chanika ward who sustained injuries last Saturday night were in the past jailed for similar crimes.

This was revealed Tuesday by officials and residents in the ward after the Dar es Salaam Zone Regional Police Commander, Jumanne Muliro visited the area and had discussion with officials in regard to security issues.

The Nguvumpya Street chairman, Barnabas Mtumbuka said the youths used traditional weapons, machetes, knives, clubs and iron rods.

He said when committing the crime, it appeared that many of them were youths from the area as they names were easily established.

"And as they raid homes, they were instructing themselves which house to raid and which to leave, many of these people are

our own youths," he said.

The chairman of Chanika Ward, Seif Mwera said after the incident many residents have seen the importance of inclusive security for their area.

"The crimes were committed by those who had been in jail and pardoned as they saw that they had nothing else to do, so they joined up with others, and still some are not residents of Chanika," he added.

For his part, RPC Muliro said the rowdy youths did was a criminal act, and added that some of who are being held for interrogation and further investigation

and everyone who had participated will face the law.

"Everyone has the right to live, conducting lawful activities and not crimes, we are not going to accept this at all," he added.

He said a group of the youths aged between 14 and 21 hears broke into some houses in Gogo, Tungini and Nguvumpya areas of Chanika and made away with mobile phones and Tv sets.

He said 23 people who were injured received treatment at Chanika health centre and Amana referral hospital and were later discharged.

ZANZIBAR ELECTRICITY CORPORATION



REQUEST FOR EXPRESSION OF INTEREST (REOI)

27th April 2022

The Revolutionary Government of Zanzibar through The United Republic of Tanzania, intends to implement the Zanzibar Energy Sector Transformation and Access Project (ZESTA) with financing from the World Bank. The Revolutionary Government of Zanzibar intends to apply part of the proceeds of the funds for services of **Individual Consultant –Gender Specialist.**

For more details on the Expression of Interest, please visit the Zanzibar Electricity corporation website at www.zeco.co.tz and **UN Development Business Advertisements.**

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ZANZIBAR ELECTRICITY CORPORATION
P.O. BOX 235
ZANZIBAR.**



THPS APPOINTS PROF. MOHAMED Y. JANABI AS ITS NEW CHAIRMAN OF THE BOARD OF DIRECTORS



Prof. Mohamed Y. Janabi

Tanzania Health Promotion Support (THPS) is a not for profit registered NGO supporting the GOT to deliver quality health and social services. THPS is delighted to announce the appointment of Prof. Mohamed Y. Janabi as the new Chairman of the THPS Board of Directors with effect from 6th April 2022. Prof Mohamed Y. Janabi replaces the vacant position left by the late Dr Augustine W. Massawe who passed away in August 2021.

Prof Mohamed Y. Janabi is the First and current CEO of Jakaya Kikwete Cardiac Institute (JKCI), in Dar es Salaam. Head Physician to former President of the United Republic of Tanzania and a Faculty member of Muhimbili University of Health and Allied Sciences (MUHAS). He also is a Faculty member of the Medical University of South Carolina, USA and a Board member of Sokoine University. Professionally he is a Principal Medical Specialist at Muhimbili National Hospital (MNH); a Certified Aviation Medical Examiner (Federal Aviation Authority FAA-(USA) and Honorary Professor at Muhimbili University College of Health Sciences (MUHAS) as well a Senior Researcher Scientist HIV Vaccine Trial (TaMoVac).

We are excited to have Prof. Janabi on board to guide THPS towards achieving its mission of promoting and supporting equitable, high quality, accessible and sustainable health services for the Tanzanian society and beyond through partnerships with governments, local and international institutions, civil society, private sector and communities.

Jubilee
LIFE INSURANCE
JUBILEE LIFE INSURANCE CORPORATION OF TANZANIA LIMITED
LOSS OF LIFE POLICY NO T1201800041940
PATRICK EUSEBIO KITOSI
Application has been made to this company for the issue of duplicate of the above numbered policy, the original having been reported as lost or misplaced. Notice is hereby given that unless objections is lodged to the contrary at the office of the company within thirty days from the date of this notice, duplicate policy will be issued, which will be sole evidence of the contract.

Government set to regulate fast-growing horticulture

By Songa wa Songa, Dodoma

THE government has begun the process of amending Food Security Act No. 10 of 1991 so as to allow regulation of the fast-growing horticulture sub-sector.

The changes being prepared seek to give the Cereals and Other Produce Regulatory Authority (COPRA) powers to not only regulate but also develop horticulture.

Agriculture Deputy Minister Antony Mavunde told the National Assembly here yesterday that the proposed changes will be contained in the Miscellaneous Amendment of food security law.

"Apart from other duties, responsibilities of Cereals and Other Produce Regulatory Authority will include regulation and development of horticulture," he said.

"The process of changing the law has already begun at the ministerial level."

Mavunde was responding to a question by Njombe Urban MP Deodatus Mwanyika who wanted to know when the government will establish a body to regulate horticulture.

"How will the government ensure that the changes do not come with prohibitive levies to lucrative horticultural crops such as avocado?" the MP asked in a supplementary question.

"We will ensure that the government does not introduce too prohibitive levies," the minister replied.

Horticulture sub sector was identified as one of the priority

sectors in the National Export Strategy (2008), Kilimo Kwanza Resolution and is said to be key in diversification of the agricultural sector from overdependence on traditional primary products.

It has a potential to become one of the main sources of foreign exchange earnings for Tanzania, according to Tanzania Horticultural Development Strategy (2012-2021) which envisaged facilitating the development of horticultural industry so as to improve nutritional status, increase incomes and reduce poverty while increasing productivity and quality of the produce.

"Horticulture is an important sub-sector that can exploit the potential of the country particularly the underutilised arable land of 44.0 million hectares and the irrigatable land of 29.0m hectares that horticulture tapes. Currently the irrigated acreage is 290,000 hectares which is very negligible size compared to the potential," reads the strategy.



Apart from other duties, responsibilities of Cereals and Other Produce Regulatory Authority will include regulation and development of horticulture



Legal and Human Right Centre director Anna Henga speaks to journalists (not in the picture) when he issued a statement condemning the attempt to cut off the hand of Mohamed Rajabu who is a person with disability. Left are programme officer Madhuhu William and director capacity building and accountability Felista Mauya. Photo: Correspondent Sabato Kasika

RAS: The 'Royal Tour' documentary to increase Arusha Region's income

By Guardian Correspondent

THE 'Royal Tour' documentary film expected to be unveiled today by President Samia Suluhu Hassan will help to increase the country's income, not only from tourism alone, but from all sectors including minerals, farming, trade and sports.

The remarks were made yesterday by Arusha Regional Administrative Secretary, Dr Athumani Kihamia in a telephone interview with The

Guardian adding that economic growth will be spurred by people from many countries in the world who will be closely following up Tanzania due to its rare attractions.

"Tanzania has opportunities in various fields hence expansion of job opportunities, income increase and even our sports people will be more known globally and be able to go to foreign countries as international sportsmen," he added.

He further said: "As for now many

people in Arusha and neighbouring regions have come to Arusha to see the historic film involving the Head of State with innovation and vision in the diplomatic economy," said Dr Kihamia.

He added that the people in Arusha Region are happy by President Samia's decision in her selection of Arusha Region with immense mineral wealth and tourism attractions as a launching pad for the historic documentary.

"Tour guides and others involved in hotel business and various other

activities including horticulture, herders and fishermen have seen to have great apprehension to see the fruits of tourism being advertised professionally under President Samia's leadership," he said.

He also appealed to the people to continue working hard for their own speedy, sustainable economic development and prayed for other government leaders under Samia's leadership to continue solving various challenges facing the people.

"We will direct our local councils to look in depth these opportunities in tourism in order to create new sources of their internal income to enhance their capacities in providing better social services to the people of Arusha," he said.



Executive director for Songambe Initiative Organisation, Faustina Urassa (L) signs the visitor's book at Old Moshi secondary school. Looking on is United States of America (USA) official Orly (R) during their official tour at special school hosting children with special needs. Orly who lost her sight a couple of years ago, shared her story on how much she had strived to reach her goals and led a normal life despite her disability. Photo: Correspondent James Lanka

India lauds Tanzania on Union Day

By Guardian Reporter

PRESIDENT of Republic of India Ram Nath Kovind has sent a congratulatory message to President Samia Suluhu Hassan and Tanzanians on the occasion of the Union Day which is celebrated on April 26th every year.

President Kovind said: "On behalf of the government, the people of India and on my own behalf, it gives me great pleasure to extend greetings to President Samia and the people of Tanzania on the occasion of your Union Day."

India and Tanzania enjoy historic relations based on friendship, trust

and mutual benefit, both the countries and their peoples have benefited from this dynamic relation over the years, he remarked. Kovind added: "I am confident that our partnership will continue to prosper in all areas in the times to come. I convey my best wishes for your Excellency's good health and well-being as well as for the peace, progress and prosperity of the friendly people of Tanzania."

Tanzania and India have enjoyed traditionally close, friendly and cooperative relations.

From the 1960s to the 1980s, the political relationship involved shared commitments to anti-colonialism, non-alignment as well as desire for

South-South Cooperation and close cooperation in international level.

In recent years, India-Tanzania ties have evolved into a modern and pragmatic relationship with sound political understanding, diversified economic engagement, and people to people contacts in the field of education, healthcare, and development partnership in capacity building training, concessional credit lines and grant projects.

The High Commission of India in Dar es Salaam has been operating since November 19, 1961 and the Consulate General of India in Zanzibar was set up on October 23, 1974.



UNITED NATIONS
INDUSTRIAL DEVELOPMENT ORGANIZATION

SUSTAINABLE
DEVELOPMENT
GOALS

VACANCY ANNOUNCEMENT

Under the 'Support for Business Environment, Growth and Innovation' (BEGIN) programme funded by the European Union, the United Nations Industrial Development Organization (UNIDO) is implementing the project: Quality standards and compliance programme for the United Republic of Tanzania (QUALITAN). The project will be implemented for 3 years.

The QUALITAN project will focus on strengthening the capacity of the Tanzania Bureau of Standards, including the functioning and reach of laboratories, standardization activities, ICT and management of information systems. Support will also be provided to MSMEs to comply with standards. The action will facilitate MSMEs to access to compliance testing, reducing compliance costs whether in monetary terms or time delays, and facilitate market accessibility and cross-border trade.

The QUALITAN project is looking for competent staff to join the project management team in Dar es Salaam. The following positions are open:

- National Project Coordinator. For more information Please visit <https://www.unido.org/vacancies/national-project-coordinator-0>
- Project Assistant. For more information Please visit <https://www.unido.org/vacancies/project-assistant>
- Project Driver/Clerk. For more information Please visit <https://www.unido.org/vacancies/senior-driver-clerk>

For a detail functions, skills and experience required please visit the respective link.

All applications must be submitted online through the Online Recruitment System. Closing date is 5th May, 2022.

Correspondence will be undertaken only with candidates who are being considered at an advanced phase of the selection process.

UNIDO does not charge any application, processing, training, interviewing, testing or other fee in connection with the application or recruitment process. Vacant positions within UNIDO are advertised on the official UNIDO website.

For more information please contact: recruitment@unido.org



Information, Communication and Information Technology deputy minister Eng. Kundo Mathew congratulates Katavi Regional Commissioner, Mwanamvua Mrindoko (3rd R) shortly after inspecting the implementation of Post Code address in Katavi Region yesterday. Photo: Guardian Correspondent

Rain, strong winds leave 46 households Geita without shelter

By Guardian Correspondent, Geita

RESIDENTS of Katumaini and Nyamalembu, in Mtakuja Ward, Geita town have no shelter after the roofs of their 46 houses were blown away by strong winds associated with heavy rains.

The rain at the weekend in the area forced the residents to seek shelters at relatives' homes.

Geita Regional Commissioner, Rosemary Senyamule visited the area to console the residents affected by the disaster.

The RC pledged to provide 450,000/- assistance to nine households that were more affected to be divided equally among them.

"I have come here and have seen what has happened, I will provide assistance to only nine households, each one will get 50,000/- as the other 37 households have already moved from this area," said RC Senyamule.

Earlier, the ward's executive Officer, Boaz Steven told the RC that there are 180 households out of which 46 were badly affected by the rain that was

associated with strong winds.

Meanwhile, he said officials of the area have already gone to the RC office for discussions regarding payment of compensation by Geita Gold Mine Limited (GGML).

The residents were demanding compensation in order to shift and pave way for GGML mining activities.

The Village Chairman, Bahati Gulaka told the RC that residents of the area are not required to develop their areas including building permanent houses as they were waiting to be paid compensation.

For his part, Geita Town Council Chairperson, who is also the Mtakuja Ward Councillor, said Katumaini is well inside in GGML licensed area and the residents are not supposed to build any permanent structures therein.

GGML Public Relations Officer, Mussa Shunashu said they will continue to work together with the residents in their various activities. He said they have already had a meeting between GGML officials and the Ministry of Minerals and that by June this year they will receive a response.

Governor: Women have more savings discipline than men

By Guardian Correspondent

BANK of Tanzania (BoT) governor Prof Florens Luoga has said even though women have a big ability to save their money than men, still they do so in a manner that endangers the security of their savings.

Prof Luoga made the observations yesterday at a brief event to launch the Women Affairs Committee for Financial Inclusion (WACFI) in Dodoma Region.

He said statistics show that women have more saving abilities than men but they keep their money in informal areas.

"They often keep their money at home, and when they need loans they go to close acquaintances and not from formal financial institutions," he added.

He further said many savings and credit groups in the country belong to women but it is questionable that the ways they are being run to benefit them.

"It would be better if they become well organised, to see how they operate to enable them to obtain inclusive financial services to strengthen them and reach more people," Prof Luoga said.

He also said women have also been trustful to financial institutions when they take loans as they repay the loans with more discipline than men.

Speaking on the importance of the Committee, he said it is an essential link for various activities that target women in the financial sectors.

"Financial Inclusion services in our country is leading in the African continent and even beyond as latest statistics show that even in Sweden we behind us, only that we have been sluggish in recent years, but our main aim is to strengthen these services," he said.

Finance and Planning Deputy Minister, Hamad Hassan Chande instructed the Committee to go out and implement its responsibilities professionally to assist women in the financial inclusion services.

"I am told your II in number, you must make sure you perform your duties so that you continue to receive the trust from those who selected you, you must assist women to access to financial inclusion services as well as educating the people, in particular those in rural areas," he said.



It would be better if they become well organised, to see how they operate to enable them to obtain inclusive financial services to strengthen them and reach more people

KCB BANK

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 31-Mar-22	Previous Quarter 31-Dec-21
A ASSETS		
1 Cash	15,127	19,491
2 Balances with Bank of Tanzania	27,394	42,421
3 Investments in Governments Securities	190,140	173,996
4 Balances with other Banks Financial Institutions	14,549	31,953
5 Cheques and items for Clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	88,045	76,573
10 Investments in Other Securities	104	205
11 Loans, Advances and Overdrafts	497,875	458,849
12 (Net of Allowances for Probable Losses)	10,996	14,783
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	10,298	10,446
16 Right of Use of Assets	7,012	7,611
17 TOTAL ASSETS	861,540	836,368
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	187,299	187,405
19 Customer Deposits	510,848	499,631
20 Cash Letters of Credit	1,814	1,629
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	101	283
24 Accrued Taxes and Expenses Payable	3,817	4,953
25 Acceptances Outstanding	-	-
26 Interbranch Floats	-	-
27 Unearned Income and Other Deferred Charges	3,944	4,079
28 Other Liabilities	5,442	5,271
29 Lease Liabilities	8,122	8,781
30 Borrowings	10,084	10,087
31 TOTAL LIABILITIES	731,491	722,119
32 NET ASSETS/(LIABILITIES)	130,049	114,249
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	-	-
35 Retained Earnings	46,883	31,246
36 Profit/(Loss) Account	4,835	15,245
37 Other Capital Accounts	15,661	5,088
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	130,049	114,249
40 Contingent Liabilities	85,216	88,691
41 Non-Performing Loans and Overdrafts	15,334	12,712
42 Allowance for Probable Losses	12,933	10,424
43 Other Non-Performing Assets	197	539
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	15.09%	13.66%
(ii) Non-Performing Loans to Total Gross Loans	3.00%	2.71%
(iii) Gross Loans and Advances to Total Deposits	72.98%	68.15%
(iv) Loans and Advances to Total Assets	57.79%	54.86%
(v) Earning Assets to Total Assets	90.08%	84.82%
(vi) Deposits Growth	1.64%	1.04%
(vii) Assets Growth	3.01%	1.69%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2022 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-22	Comparative Quarter 31-Mar-21	Current Year 31-Mar-22	Comparative Year 31-Mar-21
1 Interest Income	20,516	16,967	20,516	16,967
2 Interest Expense	7,381	6,042	7,381	6,042
3 Net Interest Income	13,135	10,925	13,135	10,925
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	2,149	2,457	2,149	2,457
6 Non-Interest Income	5,336	5,107	5,336	5,107
6.1 Foreign Currency Dealing and Translation gains/(Loss)	2,574	1,589	2,574	1,589
6.2 Fees and Commissions	2,726	2,443	2,726	2,443
6.3 Dividend Income	36	1,075	36	1,075
6.4 Other Operating Income	9,375	8,285	9,375	8,285
7 Non-Interest Expense	4,682	3,974	4,682	3,974
7.1 Salaries and Benefits	4,693	4,311	4,693	4,311
7.2 Fees and Commission	2,112	1,588	2,112	1,588
7.3 Other Operating Expenses	4,835	3,702	4,835	3,702
8 Operating Income/(Loss)	10,947	(843)	10,947	(843)
9 Income Tax Provision	10,947	(843)	10,947	(843)
10 Net Income/(Loss) After Income Tax	-	-	-	-
11 Other Comprehensive Income (Itemized)	10,947	(843)	10,947	(843)
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	15,802	2,859	15,802	2,859
12 Total comprehensive income/(loss) for the year	15,802	2,859	15,802	2,859
13 Number of Employees	270	270	270	270
14 Basic Earnings Per Share	31	24	31	24
15 Number of Branches	14	14	14	14
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	2.28%	2.10%	2.28%	2.10%
(ii) Return on Average Shareholders' Funds	15.83%	14.89%	15.83%	14.89%
(iii) Non-Interest Expenses to Gross Income	50.76%	51.68%	50.76%	51.68%
(iv) Net Interest Income to Average Earning Assets	7.07%	7.78%	7.07%	7.78%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2022 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-2022	Previous Quarter 31-Dec-2021	Current Year Cumulative 31-Mar-2022	Comparative Year Cumulative 31-Mar-2021
I. Cash Flow From Operating Activities				
Net income/(loss)	6,947	6,490	6,947	5,290
Adjustment for non-cash items				
Impairment charge on loans and advances	2,149	4,829	2,149	2,457
Depreciation & Amortisation	802	783	802	540
Profit on disposal of items of property and equipment	-	(7)	-	4,849
Net change in Loans and Advances	(39,006)	(27,400)	(39,006)	-
Gain/(loss) on Sale of Assets	-	-	-	(36,311)
Net change in Deposits	11,296	7,056	11,296	10,565
Net change in Short Term Negotiable Securities	(376)	(17,948)	(376)	2,040
Net change in Statutory Minimum Reserve	(766)	(2,725)	(766)	1,479
Net change in Other Liabilities	(1,921)	508	(1,921)	(7,212)
Net change in Other Assets	6,079	1,203	6,079	(2,860)
Tax Paid	(1,693)	(1,316)	(1,693)	-
Others	-	-	-	-
Net cash provided (used) by operating activities	(16,490)	(28,527)	(16,490)	(19,163)
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(634)	(530)	(634)	(255)
Proceeds from sale of fixed assets	-	7	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided/(used) by investing activities	(634)	(523)	(634)	(255)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	(3)	(50)	(3)	(3,666)
Others	-	-	-	-
Net cash provided/(used) by financing activities	(3)	(50)	(3)	(3,666)
IV. Cash and cash equivalents:				
Net increase/(decrease) in Cash and Cash Equivalents	(17,127)	(29,100)	(17,127)	(23,084)
Cash and Cash Equivalents at the Beginning of the Quarter	138,932	168,032	138,932	123,352
Cash and Cash Equivalents at the End of the Quarter	121,805	138,932	121,805	100,268

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2022 (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	-	46,491	1,486	-	3,601	114,249
Profit for the year	-	-	4,833	-	-	10,967	4,833
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	-	10,967
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Release in Deferred tax on IFRS 9 day 1	-	-	393	(393)	-	-	-
Regulatory Reserve	-	-	-	601	(601)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	62,670	-	51,717	1,093	-	14,568	130,049
Previous Quarter							
Balance as at the beginning of the Quarter	62,670	-	41,799	2,087	-	1,725	108,281
Profit for the year	-	-	4,092	-	-	1,876	4,092
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	-	1,876
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Release in Deferred tax on IFRS 9 day 1	-	-	601	(601)	-	-	-
Regulatory Reserve	-	-	-	601	(601)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	62,670	-	46,491	1,486	-	3,601	114,249

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2022

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	25.04.2022
WILLIS MBATIA HEAD OF FINANCE	Signed	25.04.2022
MADRETH GEORGE HEAD OF INTERNAL AUDIT	Signed	25.04.2022

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 compliance 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
MR. JOHN ULANGA - BOARD CHAIRMAN	Signed	25.04.2022
MS. FATUMA CHILLO - BOARD MEMBER	Signed	25.04.2022

INDUSTRIAL / MEDICAL LIQUID / GAS PLANTS

FOR OXYGEN / NITROGEN PLANT WITH:
 • Futuristic design
 • Lower power consumption
 • More than rated production capacity
 • High degree of purity
 • Reduced noise level

ACETYLENE GENERATOR

40, 60, 80, 100, 150, 200, 300, 400, 600, 800, 1000 CUMHRS OXYGEN/NITROGEN GAS PLANTS,
 100 TO 1000 Ltrs/Hr. LIQUID OXYGEN/NITROGEN PLANTS,
 25, 45, 100 CUMHRS ACETYLENE GAS PLANTS,
 50-5000 Kg/Hr. CARBON-DIOXIDE PLANTS,
 & 16, 24 CUMHRS NITROGEN OXIDE PLANTS.

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DAR ES SALAAM STOCK EXCHANGE PLC

COMBINED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31ST MARCH 2022
(ALL AMOUNTS IN TZS)

STATEMENT OF FINANCIAL POSITION

ASSETS	Year to Date	Previous Quarter	Previous Year	Current Quarter	Current Quarter
	Cummulative Group	Group	Cummulative Group	Company	Subsidiary
	31st Mar 2022	31st Dec 2021	31st Mar 2021	31st Mar 2022	31st Mar 2022
Non Current Assets					
Property and equipment	181,117,373	149,891,901	178,935,389	165,413,998	15,703,475
Non-current prepayment	2,819,584,220	2,819,584,220	2,819,584,220	2,819,584,220	-
Intangible asset	156,361,667	177,345,131	241,686,790	152,392,651	3,969,017
Leasehold land	221,000,238	221,000,238	221,000,238	221,000,238	-
Deferred tax asset	7,230,289	8,204,309	8,204,309	-	7,230,289
Loan to DSE SACCOs	187,591,475	189,815,296	-	187,591,475	-
Investment in Government Securities	9,555,905,500	9,555,905,500	7,799,095,416	9,555,905,500	-
Investment in Subsidiary	-	-	-	227,867,476	-
	13,128,790,763	13,131,516,595	11,266,506,353	13,329,755,459	26,902,780
Current Assets					
Trade receivables	984,408,028	918,590,520	647,877,805	601,366,540	383,041,488
Prepayment & Other Receivables	2,082,392,272	1,702,381,446	1,911,637,959	1,913,800,895	138,591,377
Corporate Tax Receivables	37,189,075	-	-	-	37,189,075
Bank Deposits	13,556,413,512	13,332,220,618	14,453,636,025	12,555,484,352	1,000,929,160
Cash and cash equivalents	213,000,983	141,096,163	233,622,680	107,697,255	105,303,728
	16,843,403,870	25,850,194,247	17,246,774,469	15,178,349,042	1,665,054,827
TOTAL ASSETS	29,972,194,633	29,225,805,343	28,513,280,822	28,508,104,501	1,691,957,607
SHAREHOLDERS' FUNDS AND LIABILITIES					
Shareholders' Funds					
Ordinary Share Capital DSE	9,529,608,000	9,529,608,000	9,529,608,000	9,529,608,000	-
Share Premium DSE	1,850,374,351	1,850,374,351	1,850,374,351	1,850,374,351	-
Ordinary Share Capital to Subsidiary	-	-	-	-	100,000,000
Advance towards shareholders	-	-	-	-	127,867,476
Retained Earnings	15,556,688,336	14,454,887,109	14,024,752,178	14,662,382,410	894,305,926
Car Loan Fund	35,000,000	35,000,000	35,000,000	35,000,000	-
Revaluation Reserve	200,169,000	200,169,000	198,753,000	200,169,000	-
Total Shareholders Funds	27,171,839,687	26,070,038,460	25,638,487,529	26,277,533,761	1,122,173,402
Non-Current Liabilities					
Capital Grants	1,232,007,486	1,259,404,533	1,350,040,506	1,232,007,486	-
Current Liabilities					
Contract Liabilities	650,160,762	1,375,661,793	608,864,407	499,035,765	151,124,997
Trade Creditors and Other Payables	918,186,697	520,700,556	915,888,380	499,527,490	418,659,207
Total Current Liabilities	1,568,347,459	1,896,362,350	1,524,752,787	998,563,254	569,784,205
TOTAL SHAREHOLDERS' FUNDS AND LIABILITIES	29,972,194,633	29,225,805,343	28,513,280,822	28,508,104,501	1,691,957,607

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
(COMBINED FINANCIAL STATEMENTS)
FOR THE QUARTER ENDING 31ST MARCH 2022
(AMOUNT IN TZS)

	Current Quarter	Previous Quarter	Year to Date	Previous Year's	Current Quarter	Current Quarter
	Group	Group	Cummulative Group	Quarter Group	Company	Subsidiary
	31st March 2022	31st December 2021	31st March 2022	31st March 2021	31st March 2022	31st March 2022
Revenue						
Listing Fees	795,144,985	897,010,420	795,144,985	783,868,905	795,144,985	-
Transaction Fees	332,475,098	190,752,065	332,475,098	136,575,344	332,475,098	-
Registry & CSD Fees	370,040,630	401,125,426	370,040,630	178,510,807	-	370,040,630
Investment Income	751,378,558	750,838,995	751,378,558	660,885,000	720,745,035	30,633,523
Other Revenue	29,854,814	116,200,603	29,854,814	32,632,492	82,280,858	-
Total	2,278,894,085	2,355,967,509	2,278,894,085	1,792,472,548	1,930,645,976	400,674,153
Total Revenue	2,278,894,085	2,355,967,509	2,278,894,085	1,792,472,548	1,930,645,976	400,674,153
Operating Costs						
Staff Costs	863,034,898	773,719,783	863,034,898	774,410,108	686,773,678	228,687,265
Administrative Expenses	171,479,566	183,209,690	171,479,566	152,115,152	144,239,049	27,240,517
Operating Expenses	209,158,498	222,265,569	209,158,498	151,028,496	167,441,626	41,716,872
Total Expenses	1,243,672,963	1,179,194,042	1,243,672,963	1,077,553,756	998,454,353	297,644,653
Profit Before Tax	1,035,221,123	1,176,773,467	1,035,221,123	714,918,792	932,191,623	103,029,500
Tax Provision	30,908,850	21,685,306	30,908,850	-	-	30,908,850
Profit After Tax	1,004,312,273	1,155,088,161	1,004,312,273	714,918,792	932,191,623	72,120,650
Basic Earning Per Share	42	50	42	30		
Diluted Earning Per Share	42	50	42	30		

STATEMENT OF CASHFLOW
(COMBINED FINANCIAL STATEMENTS)
AS OF 31ST MARCH 2022
(AMOUNT IN TZS)

	Current Quarter (Group)		Current Quarter	Current Quarter
	31st March 2022	31st March 2022	(Company)	(Subsidiary)
	31st March 2022	31st March 2022	31st March 2022	31st March 2022
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before Tax		1,035,221,123	932,191,623	103,029,500
Adjustments :				
Interest received	(748,263,732)	(720,745,035)	(27,518,697)	
Current Tax	(19,800,000)	-	(19,800,000)	
Depreciation and Amortization of Intangible Assets	32,682,680	27,661,197	5,021,484	
Operating Cashflows Before Changes in Working Capital Items	299,840,071	239,107,788	60,732,287	
(Increase)/Decrease in Trade Receivable	(31,887,264)	73,043,338	(104,930,602)	
(Increase)/Decrease in Prepayments and other receivables	(525,966,090)	(455,252,147)	(70,713,943)	
Increase/(Decrease) in short term deposits	(23,719,579)	8,916,000	(32,635,579)	
Increase/(Decrease) in Loan to DSE Saccos	12,223,821	12,223,821	-	
Increase/(Decrease) in Grants	29,432,483	29,432,483	-	
Increase/(Decrease) in contract liabilities	(299,062,738)	(450,187,736)	151,124,997	
Increase/(Decrease) in Trade Payables and other payables	(79,776,962)	(90,769,800)	10,992,838	
NET CASH FLOWS FROM OPERATING ACTIVITIES	(618,916,258)	(633,486,257)	14,569,999	
CASH FLOWS FROM INVESTING ACTIVITIES				
Interest Earned	748,263,732	720,745,035	27,518,697	
Acquisition of Fixed Assets	(32,626,517)	(29,393,466)	(3,233,051)	
NET CASH FLOWS FROM INVESTING ACTIVITIES	715,637,215	691,351,569	24,285,646	
CASH FLOWS FROM FINANCING ACTIVITIES				
NET CASH FLOWS FROM FINANCING ACTIVITIES	-	-	-	
INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS	96,720,955	57,865,310	38,855,645	
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	116,280,027	49,831,945	66,448,083	
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	213,000,983	107,697,255	105,303,728	

Signed By

Moremi Marwa
Chief Executive Officer

Date

28-April-22

Lucas Sinkala
Head of Finance

28-April-22

Mecklaud Edson
Chief Internal Auditor

28-April-22

CCBRT in collaboration with
Jakaya Kikwete Foundation set
to launch fundraising dinner

By Henry Mwangonde

THE Comprehensive Community Based Rehabilitation in Tanzania (CCBRT) in collaboration with the Jakaya Kikwete Foundation is set to launch a fundraising dinner that seeks to generate \$ 2 million to run a newly built maternity ward aimed at reducing maternal deaths.

Speaking at a press conference yesterday, CCBRT Chief Executive Officer Brenda Msangi said the new centre has been equipped with advanced facilities to serve pregnant women with Fistula history but also girls who get pregnant at an early age.

"The centre targets joining the war in reducing maternal deaths but also controlling disability in women and newborn," she said.

Msangi said despite the fact that the new centre has been completed and will be launched in June, it has already

started offering services and by now it served up to 37 mothers.

The dinner will be held May, 7 this year and will be graced by former president Dr Jakaya Kikwete according to organizers.

Msangi said CCBRT developed a multi-facility maternal and neonatal Network of Care (NOC) among 22 government hospitals and catchment facilities operating across Dar es Salaam.

While government facility delivery rates were above 90-percent in the Dar es Salaam region, the quality of services was substandard, leading to an excess of preventable maternal and neonatal morbidity and mortality.

In partnership with the Dar es Salaam regional health authorities CCBRT developed a plan to improve the quality of service delivery at childbirth by through a system strengthening

approach, capacitating lower-level facilities to provide routine care during pregnancy as well as improving care at referral hospitals and developing an inter-connected strengthened referral system.

The partnership implemented interventions across the continuum of care that included clinical training in basic and comprehensive emergency obstetric care, investments in infrastructure, and a rigorous maternal and prenatal death audit and follow-up program.

The fundraising is being organized by Serena Hotel, CCBRT and Coca-Cola Kwanza.

Founded in 1994 with a mission to provide disability detection and rehabilitation services to the people of Tanzania, CCBRT has been a leader in addressing surgical repair of obstetric fistula and championing programs to reintroduce women into society.



Members of Parliament sign condolence book following the death of their colleague Special Seats MP Irene Alex Ndyamkama at the Parliament Grounds in Dodoma yesterday. Photo: Parliament

Govt commended for addressing
HIV and maternal, child health

By Correspondent Daniel Semberya

TANZANIA has made significant progress in addressing HIV and maternal and child health, and more specifically in their efforts to prevent mother to child transmission of HIV. Across all the three important indicators of HIV testing, Antiretroviral Therapy (ART) enrollment, viral suppression among those in ART, Tanzania has seen a success rate of more than 90 per cent among HIV positive pregnant women.

This was revealed by Charles Lyons, President and CEO of the Elizabeth Glaser Pediatrics AIDS Foundation when they met over the weekend in Washington.

"I was privileged to meet with Her Excellency Samia Suluhu Hassan, President of the Republic of Tanzania at an event hosted by the Woodrow Wilson International Center for Scholars on Friday last week, where President Samia discussed the impact

of the private sector investment has had in improving the health of children and families across Tanzania.

With targets for testing infants exposed to HIV falling far behind the national targets, we can only end AIDS as a public health threat if we provide access to prevention, treatment, and care to all members of the family, at all stages in life. EGPAF is deeply grateful for our long time collaboration with the government of the Republic of Tanzania - and I know that together we can achieve an AIDS-free generation."

Lyons further noted that their commitment was to protect the health of the mother and the child is also demonstrated in their endorsement of plans to address vertical transmission of other communicable diseases, including hepatitis B virus (HBV) - also known as the triple elimination plan.

EGPAF is a proven leader in the fight for an AIDS-free generation and has reached over 31 million pregnant

women with services to prevent transmission of HIV to their babies. Founded in 1988, EGPAF has supported over 15,000 sites and currently works in 17 countries to offer HIV counselling, prevention, diagnosis, and treatment services alongside high-quality family health care.

Each stage of life—from infancy to adulthood—brings new and different challenges, and EGPAF is driven to see a world where no other mother, child, or family is devastated by this disease.

Founded over 30 years ago, The Elizabeth Glaser Pediatrics AIDS Foundation is committed to a comprehensive response to fighting HIV and AIDS through research, global advocacy, strengthening of local health care systems, and growing the capacity of governments and communities in the world's most affected regions to respond to urgent needs. We're driven to see a world where no other mother, child, or family is devastated by this disease.

Dar region to build modern
school for 4,000 students

By Guardian Reporter

DAR ES SALAAM region is planning to build a modern co-educational boarding secondary school for Forms I to VI with a capacity to accommodate 4,000 students.

The school is expected to be built during the coming 2022/2023 financial year and is expected to be completed at the end of this year.

This was revealed recently Dar es Salaam Regional Administrative Officer, Hassan Rugwa as he was speaking on behalf of the Regional Commissioner Amos Makalla at the launching of the handing out of ICT equipment to teachers' centres and designated schools at Benjamin Mkapa Secondary School in Dar es Salaam.

The event was officiated by Innocent Bashungwa, Minister of State in the President's Office, Regional Administration and Local Government (PO-RALG) during which the equipment were handed out to the Regional Education Officers and Local Councils Executive Directors from the country's local councils.

"As I would like to tell you Hon Minister Bashungwa, Benjamin Mkapa Secondary School is very big, it holds more than 1,700 students, but we have plans to build a more modern secondary school that will take in more students and whose construction will begin any time from now," said Rugwa.

He said the aim of the region is to complete the school building as soon

as possible so that it starts taking in students in January next year.

For his part, Minister Bashungwa said the ICT equipment has been provided to 150 centres countrywide for teachers to learn and teach the ICT subject.

He mentioned the equipment handed out as including photo copying machines to all centres, 600 personal computers and projectors.

He called on Local Council Directors in the country to allocate funds for distributing the equipment to enable the government provides appropriate education for the country.

He further said the government is in the last stages in establishing a system to provide education through television in the country

For his part, PO-RALG Permanent Secretary, Gabriel Mwele said the government has decided to revive centres for teaching teachers by providing modern ICT equipment.



Publication of financial statements

Issued pursuant to regulations 7 and 8 of the banking and financial institutions (disclosures) regulations 2014

ABS BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022 (Amounts in Million shillings)		
	Current Quarter 31-Mar-22	Previous Quarter 31-Dec-21
A. ASSETS		
1. Cash	24,144	33,083
2. Balances with Bank of Tanzania	106,812	87,707
3. Investment in Government Securities	233,593	208,480
4. Balances with other Banks and financial Institution	62,830	39,743
5. Cheques and items for clearing	239	210
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	33,971	33,621
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	3,000	3,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	625,884	523,763
12. Other Assets	15,744	20,597
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	23,707	24,358
16. TOTAL ASSETS	1,129,925	974,561
B. LIABILITIES		
17. Deposits from Other Banks and financial Institutions	178,289	77,547
18. Customer Deposits	706,073	654,302
19. Cash Letter of Credit	12,016	21,358
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	28	86
23. Accrued Taxes and Expenses Payable	3,977	2,354
24. Acceptances Outstanding	33,971	33,621
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	2,491	2,496
27. Other liabilities	17,787	18,480
28. Borrowings	22,205	22,177
29. TOTAL LIABILITIES	976,836	832,420
30. NET ASSETS/(LIABILITIES) (16 minus 29)	153,089	142,141
C. SHAREHOLDERS' FUNDS		
31. Paid up share capital	98,722	98,722
32. Capital Reserves	76	76
33. Retained Earnings	8,177	(1,259)
34. Profit/(Loss) Account	5,155	9,436
35. Other Capital accounts	40,960	35,167
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	153,089	142,141
38. Contingent Liabilities	119,496	145,067
39. Non performing loans & advances	40,261	38,907
40. Allowance for probable losses	29,546	29,241
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders Fund to total assets	14.5%	14.6%
(ii). Non performing loans & advances to total gross loans	6.2%	7.1%
(iii). Gross loans advances to total deposits	94.1%	81.8%
(iv). Loans and Advances to total assets	59.5%	53.7%
(v). Earning Assets to Total Assets	87.7%	73.8%
(vi). Deposits Growth	6.28%	2.14%
(vii). Assets growth	15.94%	8.05%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2022 (Amount in million shillings)				
	Current Quarter 31-Mar-22	Comparative Quarter 31-Mar-21	Current Year Cumulative 31-Mar-22	Comparative Year Cumulative 31-Mar-21
1. Interest Income	21,549	17,435	21,549	17,435
2. Interest expense	(3,930)	(4,210)	(3,930)	(4,210)
3. Net Interest Income (1 minus 2)	17,619	13,224	17,619	13,224
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(1,756)	(1,924)	(1,756)	(1,924)
6. Non Interest Income	11,845	9,015	11,845	9,016
6.1 Foreign currency Dealings and Translation Gains/(Loss).	6,139	4,521	6,139	4,521
6.2 Fees and Commissions	5,734	4,388	5,734	4,388
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	(27)	106	(27)	106
7. Non-Interest Expenses	(20,331)	(17,361)	(20,331)	(17,361)
7.1 Salaries and Benefits	(10,489)	(8,745)	(10,489)	(8,745)
7.2 Fees and Commission	(1,754)	(1,474)	(1,754)	(1,474)
7.3 Other Operating Expenses	(8,087)	(7,141)	(8,087)	(7,141)
8. Operating Income/(Loss)	7,378	2,955	7,378	2,955
9. Income Tax provision	(2,223)	(934)	(2,223)	(934)
10. Net Income/(Loss) After Income Tax	5,155	2,021	5,155	2,021
11. Other Comprehensive Income (itemize)	5,793	(935)	5,793	(935)
12. Total Comprehensive Income/(Loss) for the year	10,948	1,086	10,948	1,086
13. Number of employees	462	455	462	455
14. Basic Earnings Per Share	5.2	2.0	5.2	2.0
15. Number of Branches	15.0	15.0	15.0	15.0
SELECTED PERFORMANCE INDICATORS				
i) Return on Average Total Assets	2.0%	0.9%	2.0%	0.9%
ii) Return on Average Shareholder's Fund	17.6%	7.9%	17.6%	7.9%
iii) Non interest Expense to Gross Income	69.0%	78.1%	69.0%	78.1%
iv) Net Interest Income to Average Earning Assets	8.3%	7.2%	8.3%	7.2%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2022

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	Signature	Date
Abdi Mohamed Managing Director	_____	April 27, 2022
Obedi Laiser Chief Financial Officer	_____	April 27, 2022
George Binde Chief Internal Auditor	_____	April 27, 2022

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

Name	Signature	Date
Simon Mponji Chairman	_____	April 27, 2022
Richard Magongo Director	_____	April 27, 2022

CONDENSED STATEMENT OF CASHFLOW FOR THE QUARTER ENDED 31 MARCH 2022 (Amount in million shillings)

	Current Quarter 31-Mar-22	Comparative Quarter 31-Dec-21	Current Year Cumulative 31-Mar-22	Comparative year Cumulative 31-Mar-21
I. Cash flow from operating activities:				
Net income/(Loss)	7,378	96	7,378	2,955
Adjustment for non Cash items;				
- Impairment/Amortisation	3,682	6,287	3,682	4,191
- Net changes in Loans and Advances	(103,877)	(21,304)	(103,877)	(18,946)
- Gains/Losses Sale of Assets	(42)	(76)	(42)	(90)
- Net changes in Deposits	143,172	20,093	143,172	9,856
- Net change in short term negotiable Securities	(19,321)	(22,571)	(19,321)	19,980
- Net change in other Liabilities	(82)	(20,143)	(82)	(11,210)
- Net change in other Assets	3,682	18,440	3,682	10,854
- Tax Paid	(142)	-	(142)	-
- Other (Net change in SMR)	(6,709)	1,180	(6,709)	1,018
Net cash (used)/provided in operating activities	27,742	(17,998)	27,742	18,608
II: Cash flow from investing activities				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(456)	(343)	(456)	(1,001)
Proceeds from Sale of Fixed Assets	42	76	42	102
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Non-Dealing Securities	-	-	-	-
Other (specify)	-	-	-	-
Net cash (used)/provided in investing activities	(413)	(267)	(413)	(899)
III. Cash flow from Financing activities				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	(0)	0	(0)	(0)
Payment of Cash Dividends	-	-	-	-
Net Change In Other Borrowings	-	-	-	-
Others (Lease payment)	(756)	(1,742)	(756)	(806)
Net cash used /provided by financing activities	(756)	(1,742)	(756)	(806)
IV. Cash and cash equivalents				
Net increase (decrease) in cash and cash equivalents	26,573	(20,006)	26,573	16,903
Cash and cash equivalents at the beginning of the quarter/year	120,698	140,704	120,698	114,891
Cash and cash equivalents at the end of the quarter/year	147,270	120,698	147,270	131,794

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2022 (Amount in million shillings)

	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	GENERAL PROVISION RESERVE	OTHERS	TOTAL
Current year							
Balance as at the beginning of the year (1-Jan-22)	128,722	76	8,176	-	-	5,167	142,141
Profit for the year	-	-	5,155	-	-	-	5,155
Other Comprehensive Income	-	-	-	-	-	5,793	5,793
Transactions with owners	(0.00)	-	-	-	-	-	(0)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (31-March-22)	128,722	76	13,331	-	-	10,960	153,089
Previous Year							
Balance as at the beginning of the year (1-Jan-21)	128,722	76	33	-	-	3,768.8	132,600
Profit for the year	-	-	2,021	-	-	-	2,021
Other Comprehensive Income	-	-	-	-	-	(935)	(935)
Transactions with owners	(0)	-	-	-	-	-	(0)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (31-March-21)	128,722	76	2,054	-	-	2,834	133,686

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THURSDAY 28 APRIL, 2022

Taking A New Look
At The News
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epaper.ippmedia.comFreeing inmates was more careful
this time, to avoid rearresting them

NEARLY four thousand inmates are wearing smiles for returning to freedom in the wake of the Union Day clemency exercised by the President of the United Republic, freeing 3,826 inmates. The clemency criteria appeared to have been widened on account of pleadings from various quarters, not least the need to do what it takes to at least decongest prisons, within the ambit of legal provisions on clemency. This time the criteria includes embezzlement and corruption convicts who had served most of their sentences.

As could have been expected, even within this ambit of widened criteria for the exercise of clemency, those convicted of sexual offences including rape were not part of the group lately savouring freedom after decades in the dungeons.

What this tells of the penal system and whether it ought to be reformed here or there is an issue for experts to discuss, as clemency is an indication of what the president feels about various categories of inmates, plus a minimum of consensus on exercising that prerogative. Still in a number of instances the president has to make an imprint, as part of the moral direction of the society.

At times the issues are somewhat technical and it isn't easy for a layman to figure out the complexities involves, for instance when the Ministry of Home Affairs avails that the pardon wasn't extended to those imprisoned for debts or serving sentences under parole, in line with provisions of chapter 291 of the Community Service Act. Those freed at times face challenges of readapting to society, for instance prisoners aged above 70 years, often having physical or mental disabilities. All the same, had the country been

richer, stakeholders could have pushed for their being transferred to a different sort of enclosure, demanded to give a measure of useful labour, get a small allowance for personal needs, assured abode.

The reason is that even younger people freedom from prison, and not exactly wishing to go back there, indulge in offences that are linked with failure to adapt to civilian life, pushing their mental inclination to a familiar grazing ground. It is likely all the same that survival and adaptation chances for freed female prisoners are likely to be easier as they can fit into household labour more easily. Men are less malleable for such tasks, being hard to trust with outfits involving being faithful, diligent to a third party for long.

An online report, The World Population Review, says in a summary write up that mass incarceration can lead to logistical challenges like prison overcrowding, enhancing health risks and dampening the 'will to live' of occupants therein. How far this is the case is debatable, as it has observed that frequently inmates freed are soon seen behind bars especially for things like robbery with violence. Locally, customary law has it that a person caught stealing risks mob violence and loss of life, but robberies continue unabated.

There was a time that the government promulgated a policy that prisons should farm their own food, and some warders discovered that prison labour could be hired to companies, and the penitentiary take the pay. This was likely to fail as such goods would be classified as using slave labour, leading to boycotts. Reducing prison overcrowding will take time, until there are fewer convicts if opportunities in life improve.

Occupational health safety higher with
atomatisation, but there are fewer jobs

OCCUPATIONAL safety is a major theme in the development of industrial society, despite that it is an aspect of risk in all occupations, modern or traditional. If anything, it became a wide field of study and legal provisions first on account of the fact that when it happens there is usually someone to blame, an employer in the first instance, which can be said for non-industrial or service occupations. This ability to demand remedies for occupational risks or harm contributes to uplifting workplace assurances, caution.

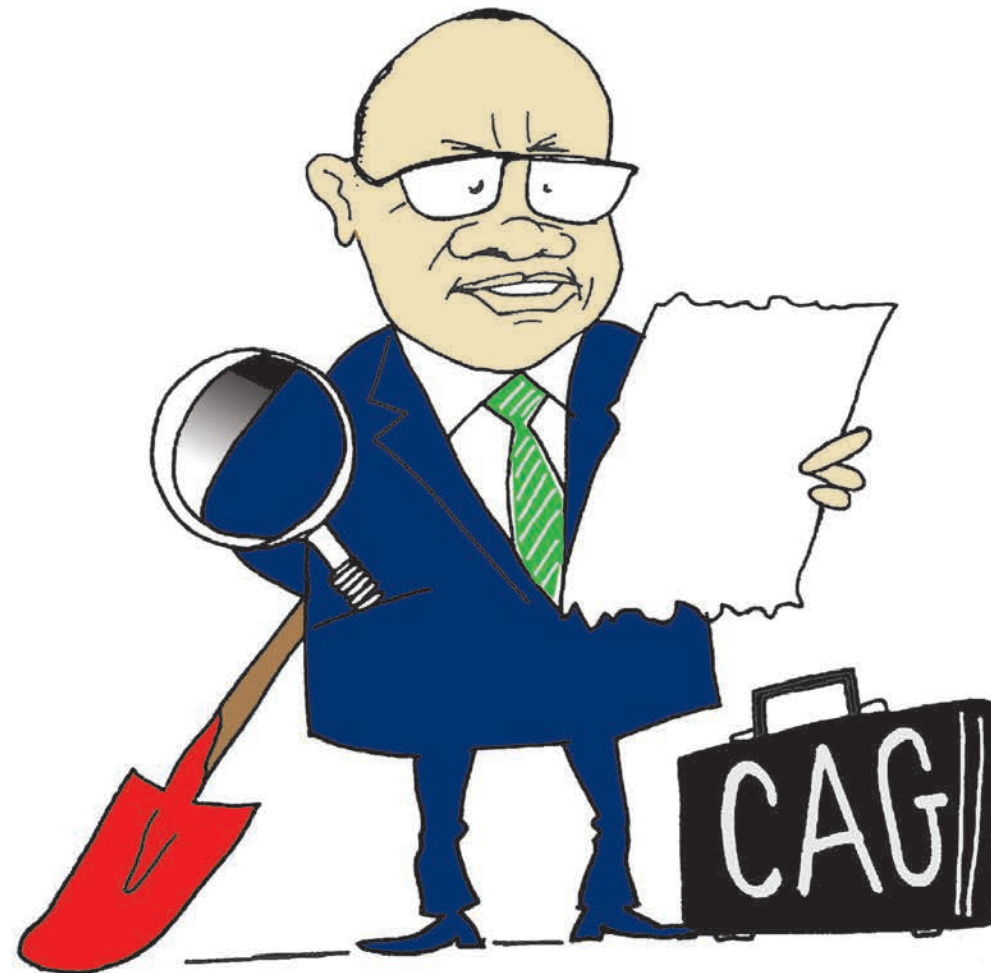
Social workers around the world mark Occupational Safety and Health Day annually on April 28, upon a decision of the International Labour Organisation (ILO) which started this observation in 2003. The idea is to lay stress on the prevention of accidents and diseases at work, capitalizing on the ILO's traditional strengths of involving employees, managements and regulatory authorities as part of a wider social dialogue. The need for international ramifications for occupational safety and health is evident, as in many instances individual countries fail to legislate on such matters without intense outside pressure.

Marking this day is part of pursuing assurances on occupational safety and health, which has taken its toll on workers in many industries for decades. One pertinent feature of this situation is that the much older industries are replaced by modern technology, occupational safety and health improves, as automation solves processing stages that used to be conducted manually. Industries of the old period in Tanzania, of the 1960s to 1980s had greater occupational risks than more recent ones, with fewer

reports of workplace accidents. In artisan mining the gold bearing ore is dissolved in mercury to release the gold, dangerously.

There was a time in the 1980s when higher learning institutions were preoccupied with 'relevant technology,' implying that which yields higher number of employees. Again it also sought to use the sort of technology that was more easily available in world markets, without burdening the country with debts. Still, elementary economics shows that the more labour one uses in producing goods or making services available, the less competitive such goods or services are likely to be. This is what happened later as most of the old line industries collapsed and were liquidated. Still there are pressures to persist with the same production lines and technology, by just infusing more capital.

With the collapse of old fashioned industrialization and few openings in the newer types of industries, the bourgeoning services economy is opening up a whole range of occupational risks that are harder to place under explicit legislation. One such sphere is motorcycle commuter transport under which hundreds of thousands of youths take up each year to eke out a living, but fail to stick to rules that enhance safety levels in that occupation, chiefly relating to speeding and wearing protective gear. A wider range of drivers find themselves under strange situations of not being in control of their minds for a moment - and many don't survive to tell how it happened. In so many cases it is a fatal accident, the cause being speeding, and it is hard to see how regulations can be formed about mental control in driving, when the factors are varied, even when drinking or sleep at the wheel weren't part of it.



Let's do more business with our neighbours

By Special Correspondent

MANY Zimbabweans do not perhaps realise that opening up trade in Africa and picking up ideas from each other can in fact accelerate economic growth for all, with President Mnangagwa's State visit to Mozambique and its stress on economic co-operation opening quite a few eyes.

The ports have always been critical for Zimbabwe and Beira is still the closest port by far to Zimbabwe with Maputo closer than the South African ports, although connected only by rail.

With the revitalisation of the National Railways of Zimbabwe now on the "must do" list both will become more important since we need to be able to get more exports out as we enter a growth phase and need to get more imports in, especially the machinery side.

Mozambique, with the combination of Portuguese colonialism which was somewhat worse than ours by any standard, followed by wide-spread insurgency in the central provinces with the backing first of the Rhodesian regime and then at a much higher level by the apartheid regime in South Africa, was in a serious economic mess when peace finally came in the 1990s.

But the Mozambican economy has been growing since then, steadily, and already there are potential sources of supply as well as the sort of growing markets that can open doors for Zimbabwean manufacturers able to make the effort. In the Presidential delegation was Zesa executive chairman Sydney Gata, needed because we are an importer of power and Mozambique has a surplus and is adding to it, but also because Mozambique now makes the sort of aluminium wiring we need to vandal-proof our grid.

One proposal made by Mozambique was for Zimbabwe to take a part share in the proposed Mphanda Nkuwa Dam and hydroelectric power station. This needs to be considered seriously. The dam is downstream of Cahora Bassa near Tete and so its water supply is a great deal more reliable than any upstream dam.

Lakes Kariba and Cahora Bassa provide storage for that dam, and a regular flow of water every day through the upstream power stations.

In addition, there is the water than comes down the Kafue, again regulated by power dams, and the Luangwa to



join the Zambezi flows. Climate change has created extremes in Zambezi flows and that particular Zambezi dam has the lowest risk.

In any case, the time is now possibly coming when we need to expand the role and scope of the Zambezi River Authority to take on a more central role right across the whole Zambezi basin, especially as around five dams can be built from Batoka Gorge along the river before it flows into the flood plains and the maximum gain can be obtained by running the whole system as near to a single unit as possible.

Mphanda Nkuwa and its proposed 1 500MW power station, about one-and-a-half times the size of Kariba South, is sufficiently close to Cahora Bassa that little extra infrastructure is needed to connect to the DC grid delivery points at the older dam. As usual, there are environmental concerns, but these do not appear to be insurmountable, especially if there is heavy co-operation between Zambezi power stations to avoid surges on the flood plains and in the delta.

Mozambique has also attracted investment into natural gas power stations in the far south using its own gas field in the area.

A smaller station has been operating for a few years and a larger one is coming up for commissioning. A 40MW solar station, again with private investment, is operating and

several more of similar size of being implemented or planned.

One interesting point is that Mozambique seems to have broken through the barrier to get significant private investment into power generation and some would-be investors into Zimbabwean power stations, who already have licences, perhaps now need to get their plans into gear and start building.

Those gas stations show how quickly this sort of installation can be constructed, far faster than a coal station, and should the natural gas deposits in the Muzarabani area be proven in the test drilling this year then we need to be moving swiftly ourselves. We know the geology looks really good but we still have to find out what was trapped.

The other area where our own manufacturers need to be thinking is how to penetrate a growing market in Maputo. They are not going to get any favours, except the growing free trade, but if they can compete there are opportunities now that careful growth has been creating.

We are also in the process of building two new steel plants and recommissioning the old ZiscoSteel plant.

This will switch steel from one of our largest imports to one of our major exports and fairly obviously a country needing to invest a lot in infrastructure

can be a large potential customer, especially when transport of just a few hundred kilometres for such a high-bulk product is factored in, another reason for a rapid upgrade of the railway systems.

Zimbabwe, Zambia, Malawi and Mozambique do belong together in many respects and if the bits had been put together differently from old colonial maps in strange European cities and weird racial theories they might well have grown together a lot more.

Zimbabwe is busy upgrading the ties with SADC countries to convert what has tended to stress diplomatic talk into more action-stressing bi-national commissions under the directly of Heads of State.

The ties with Mozambique have just been upgraded and with both countries becoming ever more reliant on the private sectors to fuel growth, while Governments do a lot more for the infrastructure, the opportunities are growing fast. But those private sectors have to move into the new world and act more.

The President can help open the doors and do more to ensure the co-operation that sees the development on both sides of border match up, but it then still requires the private sectors to make things and drive the sales vans through the open doors, in both directions.

World Malaria Day: US pledges support as 200,000 people die of malaria in 2021

By Special Correspondent

NIGERIA loses over \$1.1 billion (N645.7 billion) yearly to prevention and treatment of malaria as well as other costs, just as no fewer than 200,000 Nigerians were killed by malaria with 61 million others afflicted in 2021. The World Health Organisation (WHO) announced this figure on Monday during the celebration of the World Malaria Day (WMD). April 25 was set aside as World Malaria Day (WMD) by the World Health Organisation (WHO) to raise awareness on the mosquito-borne disease and examine efforts towards prevention, treatment, control and elimination of the illness, which according to the body, led to 602,020 reported deaths in Africa last year.

The theme of WMD 2022 is 'Harness innovation to reduce the malaria disease burden and save lives.'

Experts also said Nigeria, Democratic Republic of Congo (DR Congo), Tanzania and Mozambique accounted for over half of all malaria deaths globally.

They, however, said "despite the successes recorded with the new malaria vaccine, no single tool is available today that will solve the problem of malaria."

They noted that it would, therefore, take a combination of strategies, including use of existing control and preventive measures, as well as development of new tools, to control and ultimately eliminate malaria. In view of the prevalence, WHO has called "for investments and innovation that bring new vector control approaches, diagnostics, anti-malarial medicines and other tools to speed up the pace of progress against malaria."

WHO said "despite steady advances in lowering the global burden of malaria between 2000 and 2015, progress has slowed or stalled in recent years, particularly in high burden countries in sub-Saharan Africa."

The world body noted that urgent and concerted action was needed to set the world back on a trajectory toward achieving the 2030 targets of the global malaria strategy.

According to WHO, about 95 per cent of the estimated 228 million cases last year occurred in Africa, along with 602,020 reported deaths. The body also said "six African countries, worst impacted by malaria, are reported to have accounted for up to 55 per cent of cases globally and for 50 per cent of these deaths. This is a reduction from the 241 million cases in 2020 and estimated deaths at 627,000."

WHO Regional Director for Africa, Dr. Matshidiso Moeti, Oin her message to mark this year's WMD, said the theme aligns with calls to urgently scale up innovation and deployment of new tools in the fight against malaria, while advocating equitable access to malaria health system.

Moeti further said the past year had witnessed significant breakthroughs in

malaria prevention and control, despite of the COVID-19 pandemic.

"Landmark recommendations on the use of the first vaccine against malaria, RTS's were released by WHO late last year.

"This vaccine will be used to prevent malaria among children aged six months to five years, who live in moderate to high transmission settings," Moeti said.

According to the latest World Malaria Report, "four African countries accounted for just over half of all malaria deaths worldwide: Nigeria (31.9 per cent), Democratic Republic of the Congo (13.2 per cent), United Republic of Tanzania (4.1 per cent) and Mozambique (3.8 per cent). In 2019, there were 303 cases per 1,000 populations at risk of malaria.

"Nigeria accounts for about 31.9 per cent of the global malaria deaths; this is approximately 200,000 deaths in 2021. Over 60 million people are infected yearly and an estimated US\$1.1 billion is lost yearly due to malaria related absenteeism and productivity losses."

In October 2021, WHO recommended the broad use of the RTS's malaria vaccine for young children living in areas with moderate and high malaria transmission.

The recommendation was informed by results from an ongoing WHO-coordinated pilot programme in Ghana, Kenya and Malawi that has reached more than 900,000 children since 2019. Evidence and experience from the programme has shown that the vaccine is safe, feasible to deliver and reduces deadly severe malaria.

RTS is an example of innovation at work and a scientific breakthrough - it is the first vaccine recommended for use against a human parasitic disease of any kind. Meanwhile, the United States of America has acknowledged its partnership with Nigeria to advance the fight against malaria, despite immense challenges posed by the COVID-19 pandemic.

The U.S said committed and courageous frontline health workers, especially nurses, midwives, and community health workers, across the country went the extra mile to ensure essential malaria services were sustained.

A statement Monday by the U.S. Embassy said efforts of the two countries saved lives and supported community resilience.

"The U.S. President's Malaria Initiative (PMI) has partnered with Nigeria to fight malaria since 2011, contributing \$768 million to date and \$74 million in FY 2021.

"PMI's Annual Report, released today, and showcases how the strong partnership between the United States and Nigeria enabled robust and effective malaria services to continue in FY 2021, even as COVID-19 caused enormous strain on the health system.

"Through PMI funding and programs, 58 million bed nets, 130 million fast acting medicines, and 82 million malaria test kits have been delivered to clinics and communities since 2011.



PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022

		(AMOUNTS IN MILLION SHILLINGS)	
		CURRENT QUARTER 31.03.2022	PREVIOUS QUARTER 31.12.2021
A.	ASSETS		
1	Cash	1,242	748
2	Balances with Bank of Tanzania	2,295	965
3	Investment in Government Securities	-	-
4	Balances with Other Banks and financial institutions	6,084	5,368
5	Cheques and Items for Clearing	-	-
6	Interbranch float items	-	-
7	Bills Negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Loan Receivables	-	-
10	Investments in Other securities	-	-
11	Loans, Advances and Overdrafts (Net of allowances for Probable losses)	36,784	35,357
12	Other Assets	945	2,922
13	Equity Investments	-	-
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	5,975	6,498
16	TOTAL ASSETS	53,325	51,858
B.	LIABILITIES		
17	Deposits from other banks and financial institutions	7,586	7,243
18	Customer Deposits	33,439	30,799
19	Cash letters of credit	-	-
20	Special Deposits	-	-
21	Payments orders / transfers payable	-	-
22	Bankers' cheques and drafts issued	-	-
23	Accrued taxes and expenses payable	307	251
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	369	904
27	Other Liabilities	504	1,131
28	Borrowings	3,896	4,150
29	TOTAL LIABILITIES	46,101	44,478
30	NET ASSETS/(LIABILITIES)(16 MINUS 29)	7,224	7,380
C.	SHAREHOLDERS' FUNDS		
31	Paid up Share Capital	37,320	37,320
32	Capital Reserves	-	-
33	Retained Earnings	(30,262)	(27,147)
34	Profit/ (Loss) Account	(156)	(3,457)
35	Other Capital Accounts/Capital Advance	-	-
35a	Other- Statutory Reserve	322	664
35b	General Provision Reserve	-	-
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	7,224	7,380
38	Contingent Liabilities	-	-
39	Non-Performing Loans and Advances	4,449	5,120
40	Allowances for Probable Losses	2,824	2,858
41	Other Non-Performing assets	-	-
D.	PERFORMANCE INDICATORS		
(I)	Shareholders Funds to Total Assets	14%	14%
(II)	Non Performing loans to Total Gross Loans	14%	14%
(III)	Gross loans and advances to total deposits	97%	100%
(IV)	Loans and Advances to Total Assets	69%	68%
(V)	Earning Assets to Total Assets	80%	79%
(VI)	Deposits Growth	8%	20%
(VII)	Assets Growth	3%	-12%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AND LOSS FOR THE PERIOD ENDED 31ST MARCH 2022

		(AMOUNT IN MILLION SHILLINGS)			
		Current Quarter 31.03.2022	Comparative Quarter 31.03.2021	Current Year Cumulative 31.03.2022	Comparative Year Cumulative 31.03.2021
1	Interest Income	4,240	3,430	4,240	3,430
2	Interest Expense	(1,172)	(1,206)	(1,172)	(1,206)
3	Net Interest Income (1 Minus 2)	3,068	2,224	3,068	2,224
4	Bad debts written off	-	-	-	-
5	Impairment Losses on Loans and Advances	(493)	(538)	(493)	(538)
6	Non-Interest Income	928	726	928	726
6.1	Foreign exchange profit/(loss)	3	(23)	3	(23)
6.2	Fees and Commissions	419	407	419	407
6.3	Dividend Income	-	-	-	-
6.4	Other Operating Income	506	342	506	342
7	Non-Interest Expense	(3,632)	(4,265)	(3,632)	(4,265)
7.1	Salaries and Benefits	(1,776)	(1,702)	(1,776)	(1,702)
7.2	Fees and Commission	(83)	(78)	(83)	(78)
7.3	Other Operating Expenses	(1,773)	(2,485)	(1,773)	(2,485)
8	Operating Income/(Loss) before tax	(129)	(1,853)	(129)	(1,853)
9	Income Tax Provision	(27)	3	(27)	3
10	Net income (loss) after income tax	(156)	(1,850)	(156)	(1,850)
11	Other Comprehensive Income/(Loss) for the year	-	-	-	-
12	Total Comprehensive Income/(Loss) for the year	(156)	(1,850)	(156)	(1,850)
13	Number of Employees	224	224	224	224
14	Basic Earning Per Share	(4)	(52)	(4)	(52)
15	Number of Branches	20	19	20	19
	PERFORMANCE INDICATORS				
(I)	Return on average total assets	-0.30%	-3.29%	-0.30%	-3.29%
(II)	Return on Average shareholders' funds	-0.42%	-5.32%	-0.42%	-5.32%
(III)	Non interest expense to gross income	70.28%	102.62%	70.28%	102.62%
(IV)	Net Interest margin to average earning assets	-0.38%	-4.52%	-0.38%	-4.52%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2022

		(AMOUNTS IN MILLION SHILLINGS)						
		Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year (2022)								
Balance as at the beginning of the year		37,320	-	(30,894)	664	-	-	7,380
Loss for the year		-	-	(156)	-	-	-	(156)
Other Comprehensive Income		-	-	-	-	-	-	-
Transactions with owners		-	-	-	-	-	-	-
Dividends Paid		-	-	-	-	-	-	-
Regulatory Reserve		-	-	342	(342)	-	-	-
General Provision Reserve		-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-
Balance as at the end of the current period		37,320	-	(30,418)	322	-	-	7,224
Previous Year (2021)								
Balance as at the beginning of the year		34,102	-	(27,455)	972	-	-	7,619
Loss for the year		-	-	-	-	-	-	-
Other Comprehensive Income		-	-	(3,457)	-	-	-	(3,457)
Transactions with owners		3,218	-	-	-	-	-	3,218
Dividends Paid		-	-	-	-	-	-	-
Regulatory Reserve		-	-	308	(308)	-	-	-
General Provision Reserve		-	-	-	-	-	-	-
Others		-	-	-	-	-	-	-
Balance as at the end of the previous period		37,320	-	(30,894)	664	-	-	7,380

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31ST MARCH 2022

		(AMOUNTS IN MILLION SHILLINGS)			
		CURRENT QUARTER 31.03.2022	PREVIOUS QUARTER 31.12.2021	CUMULATIVE CURRENT YEAR 31.03.2022	CUMULATIVE PREVIOUS YEAR 31.03.2021
1	Cash flow from operating activities:				
	Net income/(Loss)	(129)	(266)	(129)	(266)
	Adjustment for:				
	- Impairment/Amortization	594	594	594	594
	- Net change in loans and advances	(1,427)	(6,629)	(1,427)	(6,629)
	- Gain/Loss on sale of assets	(18)	152	(18)	152
	- Net change in Deposits	2,983	766	2,983	766
	- Net change in Short term negotiable securities	-	-	-	-
	- Net change in Other Liabilities	(1,106)	(193)	(1,106)	(193)
	- Net change in Other Assets	1,977	(1,950)	1,977	(1,950)
	- Tax paid	-	-	-	-
	- Others (Specify)	(27)	(133)	(27)	(133)
	Net cash provided (used) by operating activities	2,847	(7,418)	2,847	(7,418)
11	Cash flow from investing activities:				
	Dividend Received	-	-	-	-
	Purchase of fixed assets	(71)	(540)	(71)	(540)
	Proceeds from sale of fixed assets	18	(152)	18	(152)
	Purchase of non-dealing securities	-	-	-	-
	Proceeds from sale of non-dealing securities	-	-	-	-
	Others (Specify)-Additions on Right of use asset	-	-	-	-
	Others (Specify)- Proceeds from issue of share	-	-	-	-
	Net cash provided (used) by investing activities	(53)	(692)	(53)	(692)
111	Cash flow from financing activities:				
	Repayment of long-term debt	(26)	(2,366)	(26)	(2,366)
	Proceeds from issuance of long term debt	-	-	-	-
	Proceeds from issuance of share capital	-	919	-	919
	Payment of lease liabilities	(318)	-	(318)	-
	Net change in other borrowings	90	(1,003)	90	(1,003)
	Others (Specify)	-	-	-	-
	Net cash provided (used) by financing activities	(254)	(2,450)	(254)	(2,450)
IV	Cash and Cash Equivalents:				
	Net increase/(decrease) in cash and cash equivalents	2,540	(10,560)	2,540	(10,560)
	Cash and cash equivalents at the beginning of the Quarter/ year	7,081	17,641	7,081	17,641
	Cash and cash equivalents at the end of the Quarter/year	9,621	7,081	9,621	7,081

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2022

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

Name and Title	Signature	Date
Edward Zakaria Talawa (Chief Executive Officer)	(Signed)	27 th April 2022
Deusededith Edward Mulindwa (Head of Finance)	(Signed)	27 th April 2022
Peter Kaisi (Internal Audit Manager)	(Signed)	27 th April 2022

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

Name	Signature	Date
1. Nasama Massinda Board Chairman	(Signed)	27 th April 2022
2. Mary Pascal Mabiti Board Member	(Signed)	27 th April 2022

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee
1	Savings Account (TZs)	
	Mkwana(TZs)	0
	(a) Required minimum opening balance	0
	(b) Required minimum operating balance	0
	(c) Monthly Services Fees	1,500
	(d) Interim Statement per page	1,500
	(e) Monthly Services Fees	0
	(f) Withdraw charges over the counter	1,000
	(g) Interest payable	0
	Hakika Individual (TZs)	
	(a) Required minimum opening balance	0
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	2%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter	1,000
	Hakika Legal Entity(TZs)	
	(a) Required minimum opening balance	0

PUBLICATION OF FINANCIAL STATEMENTS

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

PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022 (Amounts in million shillings)

	Current Quarter 31-March-22	Previous Quarter 31-December-21
A. ASSETS		
1 Cash	18,162	15,967
2 Balances with Bank of Tanzania	26,716	24,998
3 Investments in Government securities	63,051	74,102
4 Balances with other banks and financial institutions	17,803	9,671
5 Cheques and items for clearing	472	127
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	47,649	36,550
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	258,224	234,909
12 Other Assets	6,282	5,709
13 Equity Investments	811	811
14 Underwriting Accounts	0	0
15 Property and Equipment	0	0
16 TOTAL ASSETS	453,750	418,059
B. LIABILITIES		
17 Deposits from other banks and financial institutions	72,175	70,549
18 Customer deposits	249,614	252,531
19 Cash letters of Credit	265	710
20 Special Deposits	57,471	21,907
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	844	351
23 Accrued taxes and expenses payable	10,227	11,071
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	0	0
27 Other Liabilities	20,252	16,789
28 Borrowings	0	0
29 TOTAL LIABILITIES	410,847	373,908
30 NET ASSETS/(LIABILITIES) (16 minus 29)	42,903	44,150
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	54,224	54,224
32 Share premium	8,913	8,913
33 Retained Earnings	(58,124)	(38,954)
34 (Loss)/Profit Account	(3,728)	(24,806)
35 Other Capital Accounts	41,618	44,773
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	42,903	44,150
38 Contingent Liabilities	51,792	31,399
39 Non performing Loans & Advances	52,105	54,030
40 Allowances for Probable Losses	24,772	25,115
41 Other non Performing Assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	9.5%	10.6%
(ii) Non performing Loans to Total Gross Loans	18.2%	20.4%
(iii) Gross Loans and Advances to Total Deposits	87.9%	94.5%
(iv) Loans and Advances to Total Assets	56.9%	63.4%
(v) Earning Assets to Total Assets	85.2%	83.8%
(vi) Deposits Growth	-1.3%	13.2%
(vii) Assets Growth	8.5%	-9.0%

Disclosure

Included in the paid up share capital is TZS 26,065,162,000 that has been received from shareholders that is pending allotments of shares.

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR QUARTER ENDED 31 MARCH 2022

(Amounts in million shillings)	Current Quarter 31 March 2022	Comparative Quarter 31 March 2021	Current Year Cumulative 31 March 2022	Comparative Year Cumulative 31 March 2021
1 Interest Income	10,726	12,017	10,726	12,017
2 Interest Expense	(4,043)	(4,814)	(4,043)	(4,814)
3 Net Interest Income (1 + 2)	6,683	7,203	6,683	7,203
4 Bad Debts Written-Off	(2,316)	(21)	(2,316)	(21)
5 Impairment Losses on Loans and Advances	(315)	582	(315)	582
6 Non Interest Income:	2,371	2,166	2,371	2,166
6.1 Foreign Currency Dealings and translation Gain/(Loss)	691	620	691	620
6.2 Fees and Commissions	1,681	1,546	1,681	1,546
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
7 Non Interest Expenses:	(8,951)	(10,564)	(8,951)	(10,564)
7.1 Salaries and Benefits	(4,518)	(5,101)	(4,518)	(5,101)
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	(4,433)	(5,463)	(4,433)	(5,463)
8 Operating (Loss) /Income	(2,528)	(634)	(2,528)	(634)
9 Income Tax Provision	(1,200)	(900)	(1,200)	(900)
10 Net (Loss)/Income After Income Tax	(3,728)	(1,534)	(3,728)	(1,534)
11 Other Comprehensive Income - (loss)/Gain on fair valuation of Government Bond	2,479	(815)	2,479	(815)
12 Total comprehensive(loss)/ income for the year	(1,249)	(2,349)	(1,249)	(2,349)
13 Number of Employees	274	301	274	301
14 Basic Earnings per Share	(136)	(56)	(136)	(56)
15 Number of Branches	12	12	12	12

SELECTED PERFORMANCE INDICATORS

(i) Return on Average Total Assets	-3.4%	-1.9%	-3.4%	-1.9%
(ii) Return on Average Shareholder Funds	-34.3%	-17.3%	-34.3%	-17.3%
(iii) Non Interest Expenses to Gross Income	98.9%	106.1%	98.9%	106.1%
(iv) Net Interest Income to Average Earnings Assets	7.2%	6.0%	7.2%	6.0%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MARCH 2022

(Amounts in million shillings)

	Current Quarter 31 March 2022	Previous Quarter 31 December 2021	Current Year Cumulative 31 March 2022	Comparative Year Cumulative 31 March 2021
I. Cash flow from operating activities				
Operating (Loss) /Income	(2,528)	(12,076)	(2,528)	(634)
Adjustments for:				
-Impairment/Amortization	4,550	(108)	4,550	1,268
-Net change in Loans and Advances	(23,315)	60,706	(23,315)	1,305
-Gain/loss on Sale of Assets	0	0	0	0
-Net change Deposits from other banks and financial institutions	(1,626)	(37,157)	(1,626)	25,944
-Net change in Deposits	40,551	15,697	40,551	(24,048)
-Net change in Short Term Negotiable Securities	(11,051)	(11,045)	(11,051)	5,148
-Net change in Other Liabilities	4,102	(10,818)	4,102	6,455
-Net change in Other Assets	11,963	3,822	11,963	2,426
- Tax Paid	(63)	(233)	(63)	0
-Others (Movement in Statutory Minimum Reserve)	146	(2,817)	146	837
Net cash provided (Used) by operating activities	22,730	5,974	22,730	18,703
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(84)	(1,605)	(84)	(59)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non- Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (Purchase of Intangible Assets)	0	(1,480)	0	0
Net cash (Used in) /generated from investing activities	(84)	(3,085)	(84)	(59)
III. Cash flow from financing activities:				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital (advance towards share capital)	(0)	14,665	(0)	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (Finance lease liabilities)	0	0	0	0
Net Cash generated from Financing Activities	(0)	14,665	(0)	0
IV. Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	22,645	17,553	22,645	18,644
Cash and Cash Equivalents at the beginning of the Quarter	70,546	52,993	70,547	52,993
Cash and Cash Equivalents at the end of the Year	93,192	70,546	93,192	71,637

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2022

	Share capital	Share Premium	Advance toward share capital	Retained Earning	Regulatory Reserve	Fair Valuation Reserve	Others	Total
Current Year								
Balance as at the beginning of the year	28,158	8,913	26,065	(63,760)	6,901	(612)	38,484	44,150
Profit for the year	0	0	0	(3,728)	0	0	0	(3,728)
Other Comprehensive Income	0	0	0	0	0	2,479	0	2,479
Transaction with owners	0	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0	0
Regulatory reserve	0	0	0	5,634	(5,634)	0	0	0
General Provision Reserve	0	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0	0
Balance as at the end of the current period	28,158	8,913	26,065	(61,852)	1,267	1,867	38,484	42,902
Previous Year								
Balance as at the beginning of the year	28,158	8,913	6,300	(33,071)	1,019	2,074	38,484	51,877
Profit for the year	0	0	0	(24,807)	0	0	0	(24,807)
Other Comprehensive Income	0	0	0	0	0	(2,686)	0	(2,686)
Transaction with owners	0	0	19,765	0	0	0	0	19,765
Dividends Paid	0	0	0	0	0	0	0	0
Regulatory reserve	0	0	0	(5,882)	5,882	0	0	0
General Provision Reserve	0	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0	0
Balance as at the end of Previous Year	28,158	8,913	26,065	(63,760)	6,901	(612)	38,484	44,150

Disclosure

Margaret Karume

Managing Director & Chief Executive Officer

25-Apr-2022

Genes I. Kunda

Head of Finance

25-Apr-2022

Peter Kimweri

Chief Internal Auditor

25-Apr-2022

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

Name

1. Ms. Stella Ndikimi (Director)
2. Vinaykant Somaiya (Chairman)

Date

25-Apr-2022
25-Apr-2022



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'Catalysing agricultural development about LGAs through better initiatives'

By Vianey Rweyendela

SMALLHOLDER farmers in Tanzania have something new to smile about. Early March 2022, Prime Minister Kassim Majaliwa inaugurated District Agricultural Development Plans (DADPs) for 30 out of 184 Local Government Authorities (LGAs).

DADPs are pivotal bottom-up planning tools, considering the vast geography of the nation. It will guide the LGAs in identifying and prioritizing context-relevant and agro-ecological appropriate value chains that will optimize smallholder farmers' profitability.

Through their grassroots farmers' groups, smallholder farmers were fully involved in problems and solutions analyses and in developing the plans.

The important outcome from this intervention is availability of quality plans implementation of which would increase farmers' incomes along the prioritized value chain.

The DADPs go a long way in defining smallholder farmers' plan to prosperity. All that is needed is for all stakeholders to support the implementation of these plans.

The importance of smallholder farmers cannot be gainsaid. One of the most vital expected benefits of the Agricultural Sector Development Programme Phase II (ASDP II), which provides the national framework for agricultural development (2017/18 to 2027/28), includes "accelerated commercialization of the rural agricultural sector." The sector provides livelihood to more than 70% of the population.

The DADPs are the instruments for implementing ASDP II at the LGA level, customizing interventions to opportunities, challenges, and value chains unique to each area. The Prime Minister, during the inauguration, made it clear that Tanzania has made significant milestones in agriculture development but much more must be done to take it to a new level.

One of the best things about Tanzania's agriculture is seeing the leaders' passion from the topmost level. They want to see the full potential of agriculture exploited to transform smallholder farmers' incomes and

livelihood.

With projections of food self-sufficiency set to rise to over 136 percent according to the Ministry of Agriculture, with the implementation of the 30 DADPs ongoing, it becomes urgent for the remaining 154 LGAs, to be facilitated to develop their plans. The plans will be important in turning into reality the government's goal to have agriculture growth rate rise from 5 per cent to 10 per cent annually.

With the country's ambition to create eight million jobs in five years (2020/2025), the most viable roadmap is youth and women involvement in agriculture. The DADPs implementation will lead to rapid job creation, food security and increased local and national revenue.

AGRA joined hands with the President Office Regional Administration and Local Government (PO-RALG) Ministry to implement a project titled 'Strengthening Coordination of ASDP II in LGAs' (SCALGA), through which DADPs were prepared.

With such initiatives as DADPs, there is optimism for transformation of the food systems in Tanzania. Of course, there is much work to be done; including providing business development services to the actors in the agricultural value chains.

There is credible evidence that such services catalyze the transformation of micro and small farmers' businesses into more profitable and growing enterprises.

At the same time, there is an urgent need for financing access to DADPs implementation in the LGAs. Thus resource mobilization is key to effective implementation of DADPs.

At Alliance for a Green Revolution in Africa (AGRA) are happy that the Prime Minister ordered increased financing to LGAs by the national government for implementing DADPs.

His request for AGRA and other stakeholders to support the remaining LGAs to develop their DADPs is under top consideration but it also calls for broader partnerships with government and development partners.

Vianey Rweyendela is the AGRA country manager

'Food, energy price shocks from Ukraine war could last for years'

By Guardian Reporter

LATEST World Bank's Commodity Markets Outlook report says the war in Ukraine will keep prices at historically high levels through the end of 2024.

The report said that the war has dealt a major shock to commodity markets, altering global patterns of trade, production and consumption.

The increase in energy prices over the past two years has been the largest since the 1973 oil crisis. Price increases for food commodities—of which Russia and Ukraine are large producers—and fertilizers, which rely on natural gas as a production input, have been the largest since 2008.

Indermit Gill, World Bank's Vice President for Equitable Growth, Finance, and Institutions said: "Overall, this amounts to the largest commodity shock we've experienced since the 1970s. As was the case then, the shock is being aggravated by a surge in restrictions in trade of food, fuel and fertilizers. These developments have started to raise the spectre of stagflation. Policymakers should take every opportunity to increase

economic growth at home and avoid actions that will bring harm to the global economy."

Ayhan Kose, Director of the World Bank's Prospects Group, which produces the Outlook report said that commodity markets are experiencing one of the largest supply shocks in decades because of the war in Ukraine.

Kose said: "The resulting increase in food and energy prices is taking a significant human and economic toll—and it will likely stall progress in reducing poverty. Higher commodity prices exacerbate already elevated inflationary pressures around the world."

John Baffes, Senior Economist in the World Bank's Prospects Group said: "Commodity markets are under tremendous pressure, with some commodity prices reaching all-time highs in nominal terms."

He said the sharp rise in input prices, such as energy and fertilizers, could lead to a reduction in food production particularly in developing economies.

Lower input use will weigh on food production and quality, affecting food availability, rural incomes, and the

livelihoods of the poor, he said.


Energy prices are expected to rise more than 50 per cent in 2022 before easing in 2023 and 2024.

Non-energy prices, including agriculture and metals, are projected to increase almost 20 per cent in 2022 and will also moderate in the following years.

Commodity prices are expected to remain well above the most recent five-year average. In the event of a prolonged war, or additional sanctions on Russia, prices could be even higher and more volatile than currently projected.

Because of war-related trade and production disruptions, the price of Brent crude oil is expected to average \$100 a barrel in 2022, its highest level since 2013 and an increase of more than 40 percent compared to 2021.

Prices are expected to moderate to \$92 in 2023—well above the five-year average of \$60 a barrel. Natural-gas prices (European) are expected to be twice as high in 2022 as they were in 2021, while coal prices are expected to be 80 per cent higher, with both prices at all-time highs.



NCBA BANK TANZANIA LIMITED

TARIFF GUIDE EFFECTIVE FROM 22nd NOVEMBER, 2021.

ITEM / TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS	ITEM / TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS
DEPOSITS RATES					
Fixed Deposits	3.5% - 10%	1.25% - 4.5%	TRADE FINANCE TRANSACTION		
Gold Savings Account	Below TZS 300,000 = 0% and above TZS 300,000 = 3%	Below USD 300 = 0%, Above USD 300 = 15%	Foreign Cheque collection (Local and International), Courier fees	0.3% of value, Min of TZS 15,000 plus courier fees TZS 300,000	0.3% of value, Min of USD 7.50, plus courier fee of USD 165
Young Champion Account	Below TZS 300,000 = 0% and above TZS 300,000 = 3%	Below USD 300 = 0%, Above USD 300 = 15%	LETTERS OF CREDITS (IMPORT LC)		
Prasaver Account	Below TZS 1,000,000 = 0% and above TZS 1,000,000 = 5%	Below USD 1,000 = 0% and above USD 1,000 = 2.5%	Issuing commission	N/A	1.5% per quarter + USD 100
CURRENT ACCOUNTS					
Required minimum opening balance:			General amendment Commission	N/A	1.5% per quarter + USD 100
Normal Current Account	TZS 50,000	USD 50	Extension Commission (period / amt)	N/A	1.5% per quarter + USD 100
Private Banking Current Account - Bundled	TZS 250,000	USD 250	L/C Cancellation unutilized LC	N/A	USD 100
Private Banking Current Account - Pay As You Go	TZS 250,000	USD 250	General correspondence follow up	N/A	0.30%
Salary Current Account	NIL	NIL	Acceptance LC	N/A	0.25%
Business Gold Account	TZS 1,000,000	NIL	Release document (Letter of undertaking)	N/A	USD 100
Corporate Current Account	TZS 500,000	USD 500	IMPORT DOCUMENTS FOR COLLECTION		
Business Collection Account	NIL	NIL	Advising commission	N/A	0.25% minimum USD 100+ SWIFT Charges USD 40
Business Current Account	TZS 100,000	USD 100	EXPORT LETTER OF CREDIT:		
Business Pay As You Go	TZS 50,000	USD 100	Examination of documents	N/A	0.5% per document Min USD 150
Institutional Banking Current Account	TZS 1,000,000	USD 1,000	Confirmation Charges	N/A	0.5% per quarter Min USD 250
Non-Profit Organization account (Free Banking)	TZS 1,000,000	USD 1,000	Advising commission (non-customer)	N/A	1.5% per quarter Min USD 250
MONTHLY LEDGER FEE:					
Normal Current Account	TZS 10,000	USD 10, GBP 10, EURO 10	Negotiations Charges	N/A	1% USD 100
Private Banking Current Account - Bundled	TZS 40,000	USD 25, GBP 15, EURO 15	Courier Charges	N/A	USD 165
Private Banking Current Account - Pay As You Go	TZS 20,000	USD 10, GBP 10, EURO 10	EXPORT DOCUMENTS:		
Salary Current Account	TZS 20,000	USD 2, GBP 2, EURO 2	Handling Commission	N/A	0.25% Minimum USD 40 + Swift USD 40
Business Gold Account	TZS 20,000	NIL	Courier Charges	N/A	USD 165
Corporate Current Account	TZS 10,000	USD 10, GBP 10, EURO 10	Examination of Documents	N/A	0.5% per document Min USD 250
Business Collection Account	NIL	NIL	Negotiation Charges	N/A	0.5% per document Min USD 250
Business Current Account	TZS 10,000	USD 10, GBP 10, EURO 10	BONDS & GUARANTEES:		
Business Pay As You Go	TZS 10,000	USD 10, GBP 10, EURO 10	UNSECURED BID BOND:		
Institutional Banking Current Account	NIL	NIL	Issuing commission	2% per quarter min TZS 100,000	2% per quarter min USD 100
Non-Profit Organization account (Free Banking)	NIL	NIL	Amendment / Extension	2% per quarter min TZS 100,000	2% per quarter min USD 100
Manual Statement Current					
Accounts per page	TZS 2,500	USD 1.25	PERFORMANCE AND ADVANCE PAYMENTS:		
Interim Statement	TZS 1,000	USD 1.50	Issuing commission	15% per quarter min TZS 100,000	15% per quarter min USD 100
Closing account	TZS 10,000 if over 6 months and TZS 20,000 if less than 6 months	USD 10 if over 6 months and USD 20 if less than 6 months	Extension and amendment	15% per quarter min TZS 100,000	15% per quarter min USD 100
Account Activation	TZS 10,000	USD 10	OTHER SERVICES		
Over the counter withdrawal limit:					
Corporate 100m+ >100m see OTC below	TZS 50,000	1% of amt, min USD 5, max USD 150	Salary processing fees per transaction	TZS 2,200	USD 1.20
Over the counter withdrawal fee(CORP)	TZS 2,500	1% of amt, min USD 5, max USD 150	Cash Deposits fees	Free	Free
Over the counter withdrawal fee(PB)	TZS 2,500	1% of amt, min USD 5, max USD 150	3rd party charges up to Tsh 1m maximum payment amount	N/A	N/A
Certificate of Balance (to Auditors)	TZS 30,000	USD 25	Confirmations of balances to clients/auditors	TZS 20,000	USD 10
CHEQUES					
Cheque book			Introduction/Reference Letter	TZS 40,000	USD 20
New cheque book (30 leaves)	TZS 25,000	USD 15	STANDING ORDER FEES		
New cheque book (50 leaves)	TZS 35,000	USD 15	Inward Standing Orders	Free	Free
New cheque book (100 leaves)	TZS 50,000	USD 20	Outward Standing orders to other banks	TZS 10,000	USD 10
Counter Leaf	TZS 25,000	USD 25	Standing order within the bank	N/A	N/A
Unpaid Cheque (insufficient funds) - Outward	TZS 70,000	USD 70	Setup/Amendment of Standing Order	TZS 2,200	USD 2.2
Unpaid Cheques - technical	NIL	NIL	Unpaid Standing Order (penalty)	TZS 27,500	USD 16.50
Bankers Cheque	TZS 20,000	USD 20	Stop/Cancel Standing orders	TZS 97,500	USD 16.50
Bankers Cheques - Cancellation	TZS 20,000	USD 10	DEBIT CARD CHARGES		
Bankers Cheques - Repurchase	TZS 10,000	USD 5	New Card Issuance	N/A	N/A
Stop payment	TZS 25,000	USD 15	Annual Card Fee	TZS 10,000	N/A
SAVINGS ACCOUNTS					
Required minimum opening balance:			ATM withdrawal - NCBA ATMs	TZS 1,200	N/A
Gold Savings Account	TZS 50,000	USD 50	ATM withdrawal from Non-NCBA ATMs (Tanzania)	TZS 2,400	N/A
Prasaver Savings Account	TZS 500,000	USD 500	ATM withdrawal from Non-NCBA ATMs (Outside Tanzania)	TZS 3,000 + 4% of the amount	N/A
Young Champion Savings Account	TZS 50,000	USD 50	ATM mini statements	TZS 300	N/A
Monthly Ledger Fee	NIL	NIL	Minimum withdrawal amount	TZS 5,000	N/A
INTEREST EARNING MIN BALANCE:					
Gold Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 15%	Replacing lost/damaged cards	TZS 10,000	N/A
Prasaver Savings Account	Below TZS 1,000,000 = 0% Above TZS 1,000,000 = 5%	Below USD 1,000 = 0% Above USD 1,000 = 2.5%	Blocking/unblocking ATM cards	N/A	N/A
Young Champion Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 15%	Card renewal	N/A	N/A
Over the counter withdrawal limit:			Cheque Status Enquiry	TZS 400	N/A
Gold Savings Account	Unlimited Cash withdrawals	Unlimited Cash withdrawals	Cheque Book Request	TZS 300	N/A
Prasaver Savings Account	Twice a year	Twice a year	Account Balance Enquiry	TZS 300	N/A
Young Champion Savings Account	Once per quarter	Once per quarter	SAFE LOCKERS FEES*		
Over the counter withdrawal fee	TZS 2,500	1% of the amount max USD 50	Small	TZS 250,000	N/A
ELECTRONIC BANKING					
Online Banking Monthly Fee-Corporate	TZS 5,000	USD 2.5	Medium	TZS 350,000	N/A
Online Banking Monthly Fee-Retail	TZS 1,000	USD 0.5	Large	TZS 500,000	N/A
TSS	TZS 7,000	USD 3	Fees per visit	TZS 5,000	N/A
TTs	NIL	0.25% of amount, minimum USD 60,max USD 250	CREDIT CARDS		
TELEGRAPHIC TRANSFERS INTERNATIONAL					
Outward		0.25% of amount, minimum USD 60 ; max USD 250	Annual Subscription - Personal Classic	TZS 85,000	N/A
Charges Borne by Sender (OUR)		0.25% of amount, minimum USD 60 ; max USD 250	Annual Subscription - Personal Gold	TZS 140,000	USD 110
Charges Borne by Receiver		USD 25	Annual Subscription - Business Gold	TZS 140,000	USD 110
Inward TT		USD 10	ATM Withdrawal	6% of amount withdrawn	N/A
Amendment of Transferred instructions	TZS 200,000	USD 100	Debit Interest		
Tracer	TZS 200,000	USD 100	Late Payment Fee	11% of minimum amount due	3.85% of total outstanding
Recall	TZS 200,000	USD 100	Over limit Fee		
TANZANIA INTERBANK SETTLEMENT SYSTEM (TISS)					
EFT - (Manual)	TZS 3,300		Auto Pay Fee	5.5% on excess amount	USD 25
EFT - (Electronic)	TZS 2,200		Minimum Payment of the due balance	TZS 51,000	20% of unpaid balance or TZS 127,350
EFT Inward	Free	Free	Supplementary Card - Personal Classic	TZS 85,000	USD 88
TSS Outward Manual	TZS 10,000	USD 10	Supplementary Card - Personal Gold**	TZS 140,000	USD 110
TSS Inward	NIL	NIL	Supplementary Card - Business Gold**	TZS 140,000	USD 110
Local TISS Amendment	TZS 6,000	USD 6	ATM Daily Limit	TZS 1,000,000	
Tracer	TZS 6,000	USD 6	ATM Minimum Withdrawal	75% of total credit card limit	
Recall	TZS 6,000	USD 6	Card Replacement	TZS 10,000	
Mobile banking Transactions B2W			Card Renewal	TZS 11,000	
	TZS 1,000 for amount 1,000 - 50,000		PIN Replacement	TZS 11,000	
	TZS 1,650 for amount 50,001-100,000				
	TZS 2,200 for amount 100,001- 200,000				
	TZS 3,300 for amount 200,001- 500,000				
	TZS 4,950 for amount 500,001- 1,000,000*				
Payments to Mobile wallet (Via Internet Banking)	TZS 2,200 per transaction	N/A			

NOTE: USD EQUIVALENT WILL APPLY FOR TRANSACTIONS IN OTHER CURRENCIES OUTSIDE TZS AND USD (KES,GBP AND EUR).

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Songas marks World Safety Day with over 2000 days without zero lost-time accidents

By Guardian Reporter

OCCUPATIONAL Health and Safety is an integral part of company operations to ensure sustainability. According to the International Labour

Organisation (ILO), the physical conditions and mental demands of the workplace determine to a great extent the well-being of employees. Occupational accidents have a significant human, social and economic cost, which we should strive to

eliminate by ensuring that all workplaces are safe. This requires raising awareness and embedding a culture of vigilance that incorporates a reporting mechanism for potential hazards. Achieving zero incidents should be a company vision and norm rather

than a target or performance goal. To monitor these safety standards, most organizations adopt various compliance standards that guide the company culture and attitude towards safety for employees and suppliers across the value chain.

Most companies use Lost Time Accidents (LTAs), also known as Loss Time Injury (LTIs). According to the Occupational Safety and Health Administration (OSHA) the global body responsible for protecting worker health and safety, LTAs refers to an incident that requires an employee to miss work due to sustaining an injury on the job.

OSHA further defines the criteria for recordable injuries and illnesses as, "... death, days away from work, restricted work or transfer to another job, medical treatment beyond first aid, or loss of consciousness." The higher the incident rate, the lower the organization's safety performance.

Since this metric is calculated in hindsight, it is not a perfect predictor of an organization's future safety performance, but really helps to audit and understand the company's attitude towards employee safety.

This year, World Day for Safety and Health at Work focuses on enhancing social dialogue towards a culture of safety and health.

For Songas, as the World marks International Safety Day, the leading energy



company in Tanzania will be celebrating over 2000 days with no LTAs. John Maitaria, HSE Manager from Songas said that "This achievement has been the result of the utmost commitment from a team of talented staff, progressive safety culture, and proactivity in ensuring all staff have a conducive work environment to do meaningful work."

The ILO estimates that around 2.3 million employees around the world succumb to work-related accidents or diseases every year; this corresponds to over 6000 deaths per day. Worldwide, there are around 340 million occupational accidents and 160 million victims of work-related illnesses annually.

To avert this, Songas has since 2004 established robust Health, Safety, and Environment systems and was first certified to OHSAS 18001:2007 Standard in 2009, followed by a transition to ISO 45001:2018 Standard in 2020.

The company is also certified by ISO 14001:2015 an environmental management standard. This attests that the company has successfully adopted an effective safety management system that conforms to international standards. John highlights that employee safety is of the utmost importance, "In order to run a world-class power plant, it is paramount that we continuously engage employees on behavioural safety and have continuous dialogue around health and safety practices. Our top priority is to ensure that every employee goes home safe."



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FIRST HOUSING FINANCE (TANZANIA) LIMITED PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2022

(Amounts in thousand shillings)

	Current Quarter	Previous Quarter
	31st Mar. 2022	31st Dec. 2021
A. ASSETS		
1. Cash	558	615
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	3,652,785	3,601,039
4. Balances with Other Banks and Financial Institutions	3,022,266	945,171
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	14,435,215	13,570,278
12. Other Assets	746,297	575,929
13. Equity Investments	1,622,000	1,622,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	405,140	449,612
16. TOTAL ASSETS	23,884,242	20,765,244
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	418,073	488,087
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	650,138	1,008,249
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	234,086	41,070
27. Other Liabilities	463,311	-
28. Borrowings	3,849,858	1,010,685
29. TOTAL LIABILITIES	5,615,468	2,548,091
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,268,777	18,217,153
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Share premium	-	-
33. Fair Value Reserve	95,831	95,831
34. Retained Earnings	(3,710,587)	(3,935,988)
35. Profit/(Loss) Account	51,623	232,962
36. Regulatory Reserve	31,909	24,348
37. Minority Interest	-	-
38. TOTAL SHAREHOLDERS' FUNDS	18,268,777	18,217,153
39. Contingent Liabilities	-	-
40. Non-Performing Loans & Advances	316,575	329,009
41. Allowance for Expected Losses	63,382	55,648
42. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	76.49%	87.73%
(ii). Non-Performing Loans to Total Gross Loans	2.19%	2.39%
(iii). Gross Loans & Advances to Total Deposits	3556.18%	2825.75%
(iv). Loans & Advances to Total Assets	60.44%	65.35%
(v). Earning Assets to Total Assets	90.08%	88.34%
(vi). Deposits Growth	-14.34%	18.16%
(vii). Assets Growth	15.02%	2.94%

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
Sasa M. Chonza (Chief Executive Officer)	(Signed)	25.04.2022
Amulike E. Kamwela (Chief Financial Officer)	(Signed)	25.04.2022
Isambo Binde (Internal Audit Manager)	(Signed)	25.04.2022

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2022

(Amounts in Thousand shillings)

	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Mar. 2022	31st Mar. 2021	31st Mar. 2022	31st Mar. 2021
1. Interest Income	694,097	521,782	694,097	521,782
2. Interest Expense	(69,467)	(28,556)	(69,467)	(28,556)
3. Net Interest Income	624,630	493,227	624,630	493,227
4. Bad Debts Written-Off	-	-	-	-
5. Impairment Reversal / (Losses)	(7,734)	9,571	(7,734)	9,571
6. Non Interest Income	85,774	36,227	85,774	36,227
6.1. Foreign Currency Dealings and Translation Gains/ (Loss)	38	26	38	26
6.2. Fees and Commissions	53,350	36,198	53,350	36,198
6.3. Dividend Income	-	-	-	-
6.4. Other Operating Income	32,386	2	32,386	2
7. Non Interest Expenses	(647,147)	(525,128)	(647,147)	(525,128)
7.1. Salaries and Benefits	(236,130)	(233,488)	(236,130)	(233,488)
7.2. Fees and Commissions	(321,017)	(291,640)	(321,017)	(291,640)
7.3. Other Operating Expenses	(89,999)	(3,999)	(89,999)	(3,999)
8. Operating Income/(Loss)	55,523	13,896	55,523	13,896
9. Income Tax Provision	(3,899)	(2,790)	(3,899)	(2,790)
10. Net Income/ (Loss) after Income Tax	51,623	11,106	51,623	11,106
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	51,623	11,106	51,623	11,106
13. Number of Employees	20	18	20	18
14. Basic Earnings Per Share	0.24	0.05	0.24	0.05
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.23%	0.07%	0.23%	0.07%
(ii). Return on Average Shareholder's Fund	0.28%	0.07%	0.28%	0.07%
(iii). Non Interest Expense to Gross Income	91.10%	91.10%	91.10%	91.10%
(iv). Net Interest Income to Average Earning Assets	3.13%	2.73%	3.13%	2.73%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2022

(Amounts in Thousand shillings)

	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (31.03.2022)							
Balance as at the beginning of the quarter (01.01.2022)	21,800,000	-	(3,703,026)	24,348	-	95,831	18,217,153
Profit/(Loss) for the quarter	-	-	51,623	-	-	-	51,623
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(7,581)	256	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (31.03.2022)	21,800,000	-	(3,658,964)	31,909	-	95,831	18,268,777
Previous Quarter (31.12.2021)							
Balance as at the beginning of the quarter (01.10.2021)	21,800,000	-	(3,828,590)	35,191	-	95,831	18,102,432
Profit/(Loss) for the quarter	-	-	14,721	-	-	-	14,721
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	10,843	(10,843)	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (31.12.2021)	21,800,000	-	(3,703,026)	24,348	-	95,831	18,217,153

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
Sanjay Suchak (Chairperson)	(Signed)	25.04.2022
Vinod Rustagi (Director)	(Signed)	25.04.2022

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2022

(Amounts in Thousand shillings)

	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Mar. 2022	31st Dec. 2021	31st Mar. 2022	31st Mar. 2021
I. Cash Flow from Operating Activities:				
Net Income/ (Loss) before tax	55,523	249,392	55,523	13,896
Adjustments for:				
- Impairment/ Amortisation/ Depreciation & Non-cash items	87,616	321,866	87,616	77,389
- Net Change in Loans and Advances	(891,093)	(7,376,039)	(891,093)	(1,707,160)
- Gains/Losses from Sale of Assets	-	-	-	-
- Net Change in Deposits	(70,014)	75,000	(70,014)	4,986
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	294,316	(50,270)	294,316	573,233
- Net Change in Other Assets	(166,469)	(44,042)	(166,469)	36,690
- Tax Paid	(3,899)	(12,917)	(3,899)	(3,899)
- Others (Interest paid & Adjustments for previous items)	52,322	(5,640)	52,322	35,247
Net Cash (Used)/ Provided by Operating Activities	(641,099)	(6,842,690)	(641,099)	(970,620)
II. Cash Flow from Investing Activities				
- Dividend Received	-	35,130	-	-
- Purchase of Fixed Assets	(16,988)	(48,243)	(16,988)	(48,001)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of TRM Securities	-	-	-	-
- Investment in Govt Securities	(51,136)	(1,059,492)	(51,136)	(1,115,279)
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) by Investing Activities	(68,113)	(1,072,605)	(68,113)	(1,533,279)
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	-	-	-	-
- New Loan from CRDB Bank	2,839,173	-	2,839,173	-
- Others (Repayment of Loans Liabilities)	(49,702)	(95,154)	(49,702)	(49,695)
Net Cash Provided by Financing Activities	2,789,471	(95,154)	2,789,471	(49,695)
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	2,080,259	(8,010,415)	2,080,259	(2,553,994)
Cash and Cash Equivalents at the Beginning of the period	945,786	8,921,409	945,786	8,921,409
ECL on bank balances	(3,221)	34,792	(3,221)	19,143
Cash and Cash Equivalents at the End of the period	3,022,824	945,786	3,022,824	6,386,957

S/No	ITEMS	CHARGES/FEES
1	Prime Lending Rate (PLR)	18% p.a.
2	Maximum spread above PLR	4% p.a.
3	Application Fee (Non-refundable)	TZS 200,000/-
4	Processing Fee	1.5 % of the loan value
5	Facility Fee	1.5 % of the loan value
6	Valuation Fee	Paid by the client as per the invoice
7	Legal Fee	Paid by the client to FHF account and FHF will pay law firm
8	Early Repayment	5% of the amount to be prepaid
9	Annual Review Fee	NIL
10	Cheque returned Unpaid (Outward & Inward)	TZS 50,000/-
11	Loan Statement	TZS 20,000/-



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INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF UNDERGROUND MECHANISED CONTRACT MINING SERVICES TO GEITA GOLD MINING LIMITED (GGML) TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town.

The Company is in the process of Procuring a contractor for Underground Mechanised Contract Mining Services and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the provision of the service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME1443	PROVISION OF UNDERGROUND MECHANISED CONTRACT MINING SERVICES TO GEITA GOLD MINING LTD (GGML)

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	
SUPPLIER DUE DILIGENCE: PRE-QUALIFICATION	15%
Company Profile	
Signed declaration of Conflict of Interest	
Copy of registration/Incorporation Certificate	
Copy of Valid Tax Clearance Certificate (TCC)	
Copy of 2021 BRELA search Registration Documents	
Copy of Company Memorandum and Article of Association	
Copy of Latest BRELA Application for Annual Returns	
Copy of TRA VAT Registration Certificate	
Copy of TIN Certificate of Firm/company and VRN	
Copy of Current valid Business Permit/Trade license.	
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management, Owners & Shareholders	
List of Directors	
Proof of compliance with the Mining (Local Content) Regulations, 2018 by presenting Local Content plan - Approved by mining Commission	
Provide details on local content regulation compliance, including:	
1. Local procurement of goods and services	
2. Local employment and training practices	
3. Details of percentage of managerial and non-managerial positions held by Tanzanian citizens.	
Proof of experience in dealing with and having professional working relationships with Regulatory bodies and Unions in Tanzania.	
FINANCIAL POSITION & TERMS OF TRADE	5%
Applicants' financial performance documents (Audited Balance sheets, Profit and Loss Account & cash flow statement, Auditors Report and Notes to Accounts etc.) for the last 3 (three) years (For both Parent Company and Local entities where applicable).	
At least 1 reference from the applicant's banker regarding supplier's credit position	
HEALTH, SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS: PRE-QUALIFICATION	15%
Safety Records (FIFR, AIFR, regulatory infractions etc.) for a 3 (three) year period, along with relevant training and certification	
Safety Management Systems (SMS)	
OSHA Compliance Certificate	
Workers Compensation Fund Certificate/ any proof of compliance	
Environmental Management Plan / Programme / Policy	
Lists of HSE management system, HSE policy and implementation procedures in line with internationally accepted practices.	
OTHER POLICIES	5%
Applicant's Company Code of Conduct	
Applicant's Company Code of Ethics	
Applicant's Conflict of interest policy	
Gifts / Hospitality / Sponsorship Policy / Procedure	
Policies / Procedures dealing with Forced and Child Labour	
Policies / Procedures dealing with Abuse, Discrimination and Harassment	
Grievance Procedure	
Human Rights Policy / Procedure / Programme	
Copy of workforce training and skills development policies	
Copy of recruitment and pre-employment processes policies	
SOFTWARE AND INNOVATION	5%
Details on Software utilised to manage business	
List of previous innovation initiatives identified at client operations as continuous improvement strategies	
Proof of short-term planning proficiency and planning software utilised	
TECHNICAL CRITERIA (GGME1443)	55%
Previous experience specifically related to underground mechanised contract mining (With related monthly development rates)	
Provide at least 3 recommendation letters from different clients, including contact references	
Experience in Tanzania, East African and developing countries	
At least 3 names/references of the applicant's clients, value and duration of the contracts entered with these clients in the past three years (must be listed)	
List of all mining fleet assets, complete with SMU hours, condition, life expectancy and ownership status. Indicating capacity to provide underground contract mining services required by the Mine in addition to other current projects	
Typical mining Method Statement related to underground Mechanised contract mining services	
Maintenance regime and HME engineering capability (Detail to be provided on equipment utilisation, availability, productivity, MTBF, MTRR etc.)	
Quality assurance & Quality control plan/ procedures in place for the execution of similar type of work, Copy of ISO or any other certification as applicable	
Proven experience with Alliance style contract agreements	
Previous experience in assisting with transitions from contract to owner mining	
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01443) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 10th May 2022 (the "LOI" Submission Deadline). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

-END OF ADVERTISEMENT-

Southern highlands earn more from savings and credits than other zones

By Francis Kajubi

FARMERS, pastoralists and the business community who are members of the Savings and Credit Cooperative Societies (SACCOS) in the Southern highlands regions earned more than their counterparts from other zones, after recording high profits from their savings.

The impressive profits on their financial investments come after their share value increased by 2.6 percent in the fourth quarter ending December 2021 compared to 2020, according to Bank of Tanzania's (BoT) data.

The Southern highlands which comprise Mbeya, Iringa and Njombe regions have 80 percent of its residents engaged in agricultural activities such as crop and poultry farming, livestock keeping and small and medium businesses.

Data from the December 2021 Consolidated Zonal Economic report by BoT shows Southern highlands SACCOS members eared total of 35.69bn/- at the end of the fourth quarter in 2021 up from 34.77bn/- earned in the corresponding quarter of 2020.

Data shows that SACCOS in the Southern highlands have saved 46.81bn/- during the fourth quarter covering the months of October, November and December up from 46.15bn/- an increment of 1.4 percent.

The number of SACCOS in the zone increased to 629 at the end of December 2021 from 578 of the corresponding period in 2020, while their members had maintained their deposits ability at 13.97bn/- from 13.86bn/- of the period under review.

During the period, SACCOS members in the Southern highlands increased to 127,968 from 116,978. The issued loans amounted 132.67bn/- slightly down from 149.93bn/- issued in the fourth quarter of 2020.



The BoT data shows that famers in the South Eastern Tanzania that is made of Lindi and Mtwara regions and Mbamba Bay in Songea district of Ruvuma region comes next by recording high profits from their financial investments in the SACCOS.

The South Eastern farmers earned 9.93bn/- at the end of the fourth quarter 2021 3.82bn/- they earned in 2020 through its members' savings had decreased to 14.68bn/- from 18.53bn/-.

However, deposits for SACCOS in the Southern East had increased to 4.63bn/- in the quarter ended December 2021 up from 3.65bn/- in December 2020.

Loans issued by South Easton SACCOS dropped sharply to 2.32bn/- in 2021 compared to 2267bn/- issued in 2020.

Members from SACCOS in the lake zone made of Mwanza, Shinyanga, Simiyu, Mara, Geita and Kagera regions earned 8.05bn/- down from 8.18bn/-.

The farmers saved 20.92bn/- through their SACCOS accounts down from 28.16bn/- Its deposits had dropped to 2.33bn/- from 5.76bn/- reg-

istered in 2020 quarter four.

At the benefit of its members, Lake zone SACCOS issued loans worth 46.12bn/- doubling 22.57bn/- issued during the fourth quarter of 2022. Members increased to 136,833 from 761 SACCOS from 134,016 members from 769 SACCOS in 2020.

Members from SACCOS in Northern Tanzania formed by Manyara, Arusha and Kilimanjaro regions maintained earnings at 6.44bn/- in 2021 from 6.40bn/- in 2020. The farmers had saved 32.98bn/- up from 31.53bn/- Their deposits had piled up to 28bn/- from 25.24bn/- while disbursed loans worth 87.21bn/- up from 87.03bn/-.

There were 958 SACCOS in the Northern zone with 219,804 members in 2021 from 961 SACCOS with 208,879 members.

Members of SACCOS from the Central zone had earned 4.32bn/- in 2021 down from 8.97bn/- in 2020. The SACCOS had saved 17.49bn/- down from 22.33bn/- . Deposits dropped to 1.70bn/- from 6.21bn/-.

While there was no loan applied in 2021, the SACCOS in the Central zone had disbursed loans to its members worth 202.91bn/- in 2020.

Wholesale banking in for a bright future

By Joy Macknight

According to a new report, the wholesale banking industry is in a good position to grow revenues in the next five years, as well as benefit from disruptive forces such as climate transition and digital assets.

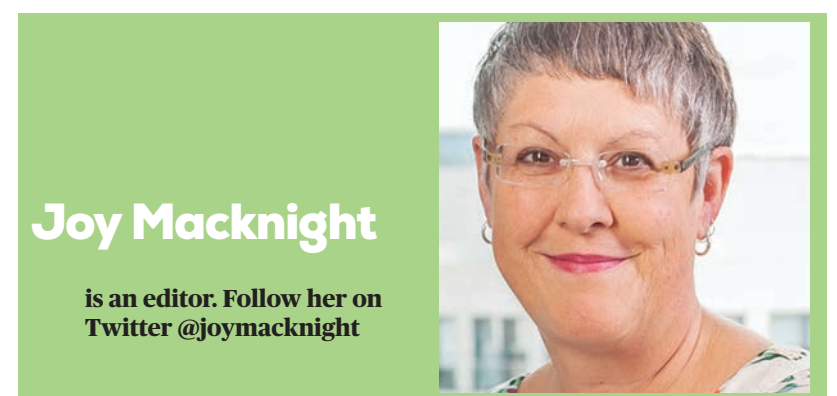
The wholesale banking industry, encompassing investment banking (IB), transaction banking, lending and security services, has certainly had a good couple of years.

Following a difficult reform and restructure phase from 2012 to 2019, the sector's growth since the onset of the Covid-19 pandemic has been fuelled by sustained volatility, according to a joint report by Morgan Stanley and Oliver Wyman entitled 'Climate, Crypto and Competing in this Cycle'.

Market volatility, as well as coordinated fiscal and monetary stimulus from governments, led to a 4.4% year-on-year increase in revenues in 2021, to nearly \$600bn, and a 13.5% return on equity (ROE) in 2021, versus 9.5% in 2019. IB activities, specifically, saw a 35% uptick in revenues from 2019 to 2021.

And while there are challenges on the horizon, including geopolitical risks and inflationary environment, the report authors believe that the revenue potential of the wholesale banking industry is "higher now than at any point in the 2012-2019 period" and that the industry will be able to sustain revenue growth and more than 10% ROE moving forward.

The report identifies six market shifts that support a robust revenue outlook: corporate demand, rates normalisation, private markets demand, macro volatility, commodities volatility, and the China onshore opportunity. The authors



Market volatility, as well as coordinated fiscal and monetary stimulus from governments, led to a 4.4% year-on-year increase in revenues in 2021, to nearly \$600bn, and a 13.5% return on equity (ROE) in 2021, versus 9.5% in 2019. IB activities, specifically

estimate a cumulative revenue impact of \$70bn over the next three years compared to the 2019 baseline.

They also believe that wholesale banks are positioned to manage and potentially benefit from two major disruptive forces on the next horizon: climate transition and digital assets.

Wholesale banks have the expertise and client franchise required to guide the transition of established industries to net-zero carbon emissions and build new green revenue streams, which could add \$15bn-\$20bn to industry fee pools over the next three to five years, according to the report. There is

renewed interest in carbon trading, for example, an asset class that wholesale banks are well positioned to pursue.

While wholesale banks have been on the sidelines in the early stages of the digital assets revolution, mainly due to the absence of a clear regulatory framework, they do have the expertise and business model required to thrive in the new environment. According to the report: "We estimate there is as much as \$5bn in revenue and \$1bn in economic value added on the table now for wholesale banks from direct participation in the digital assets ecosystem, with even greater potential for fundamental shifts in

the operating model for several core businesses over the longer term - most notably payments and custody."

However, the report also warns that immediate action is needed now to stay in the game and compete with crypto-native firms. It identifies four "no regret" moves that banks can undertake immediately: evaluate participation choices and articulate risk appetite; invest in experiments (and ideally co-create with clients); build foundational capabilities in risk, compliance, technology, and operations; and expand direct engagement with regulators.

How African banks can make a smooth transition to ISO 20022

BY Christopher Gower

An online workshop held in late March, "The Impact of ISO 20022 on African Banking," ran through the changes that will come about with the switch to ISO 20022, the new global standard for payments in November and the impact this will have on the operations of banks - as well as the solutions available to help them make the transition.

The workshop was organised by Stone X. Stone X is an institutional-grade financial services network that connects companies, organisations, traders and investors to the global markets ecosystem while African Banker is the only specialised publication on African finance serving the continent.

Opening the workshop, Beatrice Pechtl, Head of Correspondent Banking at Stone X Technology Services in charge of Europe, Middle East and Africa, stressed that it was essential to fully understand the changes that are expected to take place and the challenges that will come with it.

Above all, she highlighted the importance for partner institutions to be ready for the new regime when the switch comes about. The work-



shop had been organised precisely to help prepare them for the change by conveying the key information.

David Unsдорfer, Senior Vice President at Stone X for Europe, Middle East and Africa and the Asia Pacific, reiterated that ISO 20022 will replace the current financial standards for payments and cash management, including ISO 15022, in November 2022.

He said that while there was a

lot of information on ISO 20022 out there, it might be quite hard to make sense of it all. "The purpose of this webinar is to cut through the noise and simply explain what is ISO 20022, what are the key dates for the SWIFT migration, how it will affect your institution and what you need to do by when."

He explained that ISO 20022 is a new, open and freely available standard that is meant to replace

and unify the multiplicity of existing and disparately used standards all over the world today. "It's basically a common language for payments and cash management which will enable faster and more efficient payment processing."

The Society for Worldwide Interbank Financial Telecommunication (SWIFT), which handles global inter-bank transactions, has asked financial institutions to switch to the new standard by the

end of this year. ISO 20022 is not strictly new - it has already been adopted by some institutions and jurisdictions, while others are in the process of switching to it.

The new standard, the workshop heard, will bring a range of business benefits including improved support for processes such as payment status enquiries, automation and straight-through processing while lowering operational costs, improving transparency and boosting data enrichment.

The change will, however, come with inherent operational risks and could have some adverse impact if companies do not plan for it, warned Unsдорfer.

ISO 20022 goes live in November. To use the new standard, institutions need to have the latest version of SWIFT alliance installed. Companies that do not have their own infrastructure will need to confirm that their service bureau has the latest version installed.

Unsdorfer said that between November 2022 and November 2025, SWIFT will support both FIN and ISO 20022 messages, but after this period messages coming through the old system will be rejected.

"Some of you might take away from this that the migration dead-

line is 2025, but that is not quite right. There is an important distinction between sending messages and receiving messages," he explained.

"For sending messages, you have until 2025 to switch to ISO 20022 because you are in control of the messages you send, but you are not in control of messages your counterparty sends to you. As from 2022, any of your counterparties could send you an ISO 20022 message. So the key date when you have to have a solution in place is November 2022."

Data coming from SWIFT suggests that as many as 50% of payments processes may be undertaken on ISO 20022 right from the go-live date. Institutions therefore

need to be ready to process ISO 20022 messages from November 20022.

To continue running in a "straight-through-process", banks will need to ensure their Core Banking Systems can fully support the new ISO 20022 standard. While most Core Banking Systems can support ISO messages, many require customers to upgrade to an updated version as a pre-requisite.

Such upgrades often require executive approvals and a lot of forward planning, due to the inherent risks of operational disruptions, so unless a bank already has active plans to upgrade prior to November 2022, it is likely the bank will need to consider a temporary or tactical solution in order to meet the deadline.

Digital skills capacity building rolled out to young women

By Beatrice Philemon

STAKEHOLDERS working in the field of Information and Communication Technology in Tanzania mainland and Zanzibar have set up Gender and Digital Skills Working Group (GDSWG) to reduce the current gender digital gap through digital skills capacity building to young women.

Digital Opportunity Trust (DOT)'s Gender Officer, Sekela Yona said at the just-ended one day Gender and Digital Skills Working Group Co-Creation workshop that was organized by DOT Tanzania.

Also to reducing device and connectivity costs as well as changing policies that keep women offline.

This will be a better platform where digital skills stakeholders can engage to accelerate digital literacy among young women in Tanzania.

The workshop involves participants from the Canadian High Commission, UN Women, Development partners, civil society, the Ministry of Information, Communication and Information Technology and DOT Tanzania.

"We have decided to establish GDSWG to develop, support and co-fundraise programs to improve women's accessibility to mobile phones and internet usage for sustainable livelihoods," she said.

Also raising awareness on social norms that restrict women's access to mobile technology and integrating the broader population.

To engage mobile networks operators, internet corporations, policy-makers to improve affordability for women to access digital spaces and consult the government and donor community on digital skills training needs, good practices, up-to-date and relevant data to enable informed decision making for policy-making and funding.

Right now, DOT is inviting stakeholders with interest to join the



DOT Tanzania's Country Director, Diana Ninsiima show participants how digital skills will help young women benefit from it

working group and will be required to provide a description of their organization and services or products.

"Any registered CSOs and companies from Tanzania's mainland or Zanzibar working around gender and digital skills are welcome to join the working group and organizations must offer a detailed description of the works that have been formally registered," she said.

Meanwhile High Commission of Canada, Head of Cooperation, Helem Fytche noted that Canada is encouraging women participation in digital skills to improve social and economic outcomes for women.

"As the world shifts to digital space and ICT, we have witnessed a growing number of young tech innovators emerge with novel solutions and applications to address new global and local needs" she said.

In this changing climate, the work of DOT Tanzania with youth is more timely

than ever. Canada is proud to support DOT Tanzania in implementing various digital and entrepreneurial programs which impacts and transforms youth to become social innovators, community leaders, and social entrepreneurs.

"Our partnership with DOT Tanzania aligns with Canada's Feminist International Assistance Policy ensuring that programs equally engage young women and other disadvantaged groups, to meaningfully participate in the social and economic development of their communities," she said.

Canada is proud to champion women's participation in digital space and support their voices, innovative ideas and entrepreneurship in all aspects of the digital ecosystem.

Adding a gender lens to digitalization is not enough. Young women must be equal participants and innovators to shape our engagement with technology so that it

reflects the perspectives of all parts of society and provides solutions that are inclusive and work for everyone.

"As we welcome increase participation of young women and men in this digital age, we should not forget that it can come with challenges such as cyber bullying, abuse and harassment. Women and girls are often targets of such attacks," she said.

According to the Tanzania Communication Regulatory Authority (TCRA), from December 2020 to June 2021, there was an increase of almost 1 million internet users in just a short 6-month period (from 28 million to 29 million users). This demonstrates the speed at which the country is changing.

Meanwhile DOT's Country Director, Diana Ninsiima, added that there is a need to conduct research into the ICT micro work opportunities that interest youth and they are most applicable to the Tanzanian context.

Swiss banks now falsely blocking non-sanctioned Russian accounts

ZURICH

In an effort to comply with European sanctions against Russia due to its attack on Ukraine, a few Swiss financial institutions have overshot the mark.

UBS, Migros Bank, and Postfinance are among Swiss financial institutions that have falsely closed accounts belonging to non-sanctioned individuals and companies, a «Blick» (in German, behind paywall) report said, citing comments by Guy Mettan, president of the Swiss-Russian & CIS Chamber of Commerce.

«I know a company whose accounts were blocked from one day to the next by UBS without the slightest justification and which was therefore no longer able to pay its Swiss suppliers.» Mettan told Swiss news wire AWP, adding the UBS case was not an isolated one.

Switzerland's largest bank responded to AWP that it was «working with diligence and dedication to comply with all requirements, in particular the sanctions, and to manage their possible consequences.» the report said.

The Swiss Bankers Association has not issued any special recommendations to its members, as it did not see itself in a position to comment on the development of Swiss banks' business relations with Russian clients, the report said.

Postfinance told AWP that all relationships with customers living in Russia had been terminated but that Russian nationals residing in Switzerland could keep their accounts provided they are not subject to sanctions and were in possession of a valid residence permit.

Since Switzerland adopted European sanctions imposed on Russia in February, Swiss banks and financial institutions are prohibited from accepting new deposits exceeding 100,000 Swiss francs (\$105,800) from Russian citizens, natural persons resident in Russia, and companies or organizations established there. They have also frozen billions of francs worth of assets belonging to Russian sanctioned oligarchs.

BANKING&FINANCE

French banks face mounting challenges over election shock

PARIS

FRANCE'S largest lenders will turn their attention to tackling a deteriorating outlook for revenues and asset quality after the country re-elected Emmanuel Macron as president April 24.

Macron beat far-right candidate Marine Le Pen by a margin of 17 percentage points, avoiding a Le Pen victory that would have cast uncertainty over the future direction of the country.

Le Pen is a longstanding

euroskeptic, and it was feared that her election would see a loosening of political and economic ties between France and the European Union.

The share prices of France's three largest banks by total assets - BNP Paribas SA, Crédit Agricole SA and Société Générale SA - had already struggled in 2022 before rising concerns about a potential Le Pen presidency pushed them even lower in early April, before recovering in the lead-up to the final round vote.

Surging inflation and eco-

nomie upheavals following Russia's invasion of Ukraine have dashed hopes for a profit-boosting writeback of COVID-19 bad-loan provisions, while French banks are also particularly dependent on fixed-rate lending, denting the benefit of any euro-zone rate hike, and further suggesting a slowdown this year after a record-breaking 2021.

"French banks are not going to experience a continued strong growth in revenues," Arnaud Journois, vice president, financial institutions

at credit rating agency DBRS Morningstar, said in an interview. "The political environment in Europe and inflation are big challenges."

BNP, CreditAg and SocGen all posted record profits in 2021, according to S&P Global Market Intelligence data. Unlisted Groupe BPCE had its second-best year. All four banks also enjoyed record or near-record revenues aided by the global economic bounce-back that followed pandemic lockdowns.

The lenders' attempts to

maintain that momentum will be countered by eurozone inflation that surged to 7.5% in March from 5.9% in February. France's central bank estimated in March that French GDP growth would slow to 2.8% in 2022, from 7.0% in 2021, in an adverse scenario.

As well as depressing revenues for French banks, a slowdown in economic growth would threaten the ability of many borrowers to pay back loans, increasing the cost of losses on loans for lenders.

"A further material deterior-

ation in geopolitical issues in Europe with more ripple effects on the macroeconomic climate would mean that the cost of risk would materially increase," said Olivier Panis, senior vice president of the financial institutions group for France and Benelux at credit rating agency Moody's.

Lower cost of risk was one of the main drivers of French banks' profits in 2021 following the huge provisions for bad loans they made in 2020 in response to the COVID-19 pandemic.



French President Emmanuel Macron

WORLD

'Partygate' probe may give Johnson no choice but to go

LONDON

THE long-awaited independent report into lockdown regulation breaches at British Prime Minister Boris Johnson's Downing Street residence is so critical of his involvement in the so-called Partygate affair that senior government officials said he will have no choice but to step down as leader of the country when it comes out, reported The Times newspaper.

In December, the top civil servant Simon Case relinquished control of the inquiry into social gatherings after it emerged that one of the events had taken place in his own office.

The job was handed to another high-ranking official, Sue Gray, but her report's findings will

not be made public until a police inquiry into the same incidents is complete. Last week, a third inquiry, into whether Johnson misled Parliament over the rule-breaking, was announced.

Since Gray was tasked with the inquiry, Johnson's supporters have frequently defended him by saying that any judgment would be inappropriate until her report is published, and it is still not yet clear when that will be. But an unnamed official told The Times that its findings are "damning" for Johnson.

"Sue's report is excoriating. It will make things incredibly difficult for the prime minister," the official said. "There's an immense amount of pressure on her her report could be enough to end him. No official has ever been in a position like



Britain's Prime Minister Boris

this before."

Johnson is known to have attended at least six of 12 Downing Street gatherings being looked at by the Metropolitan Police, and has already been served with a fixed penalty notice over a get-together for his 56th birthday in June 2020, which happened at a time when people were unable to say goodbye to loved ones or attend funerals because of pandemic lockdown restrictions.

Opposition Labour Party leader Keir Starmer said his party could not just "pass over" the fact that Johnson, as well as Chancellor of the Exchequer Rishi Sunak, had been fined for breaking the law.

"They have been found to have broken the law, the criminal law at that,"

Starmer said. "No other prime minister in the history of our country has ever been found to have broken the law in office before."

Partygate dominated British politics toward the end of last year, with Johnson facing heavy criticism from within the Conservative Party, before the Russia-Ukraine conflict took priority.

But with local elections coming up, which will also serve as a measure of the government's popularity, a poor showing by the Conservatives could encourage many of Johnson's critics to rediscover their voices.

Conservative Party chairman Oliver Dowden, however, has rejected the suggestion that Johnson should go.

Agencies

Drought causes large-scale loss of life in Horn of Africa - UN

ADDIS ABABA

MORE funding is immediately required to curb a rising large-scale loss of life across the Horn of Africa as the region faces severe drought in its recent history, the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA) has warned.

"The threat of large-scale loss of life is rising each day and more funding is immediately required to enable humanitarian partners to respond at-scale to this once-in-a-generation crisis," the UNOCHA said in its latest situation update issued late Monday.

According to the UNOCHA, the Horn of Africa is experiencing one of its most severe droughts in recent history, with more than 15 million people acutely food insecure in Ethiopia, Kenya and Somalia.

"Families are taking desperate measures to survive, with thousands leaving their homes in search of food, water and pasture," it said.

The risks faced by women and girls, including gender-based violence and death during childbirth, have risen sharply since the

drought began.

The latest forecasts by the UNOCHA indicate that the March to May 2022 rainy season is likely to be average to below average. This comes after the October-December 2020, March-May 2021 and October-December 2021 seasons were all marred by below-average rainfall, leaving large swathes of Somalia, southern and south-eastern Ethiopia, and northern and eastern Kenya facing exceptional drought.

"If the March-May (2022) rains fail, this would be the first time in the last 40 years that the region has endured four consecutive below-normal seasons," the UNOCHA warned.

According to the UNOCHA, between 5.5 million and 6.5 million people in Ethiopia and some 3.5 million people in Kenya are severely food insecure due to the drought. Nearly 6 million people in Somalia are acutely food insecure, including 81,000 people in catastrophe, which is higher than during the 2011 famine and the 2016/2017 severe drought.

Millions of livestock, which pastoralist families rely upon for



The tents of people displaced by drought are seen at the Higo camp for the internally-displaced in the Shabelle Zone of the Somali region of Ethiopia on April 11, 2022. AP

sustenance and livelihoods, are emaciated or dead, including more than 1.5 million animals that have

died in Kenya, and over 1.5 million livestock that have died in Ethiopia's Somali, Oromia and Southern Nations, Nationalities and People (SNNP) regions, according to the UNOCHA.

Agencies

African campaigners call for moratorium on industrial livestock farming amid health risks

NAIROBI

SUB-SAHARAN African countries should come up with legislation that prohibits mechanized production of livestock products as threats to human and ecological health mount, campaigners said on Tuesday.

Tennyson Williams, the director for Africa at World Animal Protection, said that by placing a moratorium on industrial livestock farming, the continent would shield itself from the spread of pathogens, water contamination and habitats depletion.

"No new factory farms should emerge in the continent despite

our rising demand for meat due to urbanization," Williams remarked during the launch of World Animal Protection's report titled

"The Hidden Health Impacts of Industrial Livestock Systems" in Nairobi, the Kenyan capital. He stressed that shifting away from intensive livestock production systems to alternatives that are friendly to nature will boost the climate resilience of local communities besides shielding them from disease-causing pathogens.

The industrial livestock farming systems that are highly reliant on chemical use have gained traction in Africa, only to under-

mine the continent's biological diversity and food sovereignty, says the World Animal Protection report. It warns that overuse of animal feed and antibiotics to rear cattle, poultry, pigs, goats, sheep and fish has not only depleted planetary resources but also escalated pollution and the spread of superbugs.

The report says that Africa's ecological integrity and health of its population were in jeopardy amid factory farming of livestock that involves early weaning, use of antibiotics to hasten growth, routine mutilations and close confinement.

Williamson emphasized that by shifting to livestock produc-

tion systems that are more humane and ecologically sound, the continent stood a better chance of being food and nutrition secure, disease and pollution-free. Victor Yamo, the Farming Campaigns manager at World Animal Protection, said that other negative impacts of industrial livestock farming include compromised food safety, obesity and malnutrition.

According to Yamo, the consumption of meat in Africa, projected to grow by 30 percent will undermine the continent's quest for carbon neutrality through deforestation.

He called for a policy shift to ensure that ecologically friendly

livestock production systems are embedded in the continent's transition to a just, inclusive and green future.

In addition, Yamo said that speedy implementation of the Animal Welfare Strategy for Africa will ensure that health and environmental safeguards are adhered to during the production of meat, eggs and milk.

He called for an end to subsidies aimed at promoting mechanized livestock farming in the continent while urging governments to incentivize pastoralists and subsistence farmers who engaged in organic production of beef, milk and eggs.

Xinhua

World's top palm oil producer Indonesia suffers cooking oil shortage

JAKARTA

THE Indonesian government has recently announced that starting April 28, it will suspend exports of crude palm oil (CPO) and its derivatives to ensure domestic supplies.

President Joko Widodo argued during the announcement last Friday that the export ban was needed to "stabilize the oil prices at home," and promised to re-evaluate the policy "when the cooking oil had become affordable again."

"As the world's largest palm oil producing country, Indonesia has been suffering acute shortages and high prices of cooking oil, which derives mainly from palm oil, since the end of last year.

Local media reported that supplies might still be found in supermarkets but the prices had jumped beyond the usual retail prices, triggering nationwide protests.

The overall condition has raised questions over how Indonesia could experience cooking oil shortage at home as the country represents more than half of the world's CPO supplies with an export volume of about 28 million metric tons in 2021, according to the 2022 report by market data company Statista. Indonesian Trade Minister Muhammad Lutfi has said that one of the factors for the high prices is the conflict between Russia and Ukraine.

As Russia and Ukraine are key producers of sunflower oil, the conflict has disturbed the supply from the two nations, which then forces some of their buyers to switch to palm oil as an alternative because the two varieties share similar characteristics, according to Lutfi.

"This condition has led to increasing demands of CPO exports and the soaring global CPO prices and we did not predict this (the conflict) before," Lutfi said.

Before the announcement of the export ban, although the Indonesian government has been trying to subsidize varieties of cooking oil to make them more accessible for the poor, it turned out ineffective.

In January, the government introduced a retail price cap for cooking oil at 14,000 rupiahs (0.97 U.S. dollars) per liter, before which the prices could be 40 percent higher, but the cap was removed in March because it instead led to panic hoarding and worsening scarcity.

Earlier this month, as an attempt to stabilize the local market, the government launched the cooking oil subsidization in the form of a cash transfer scheme to 20.5 million low-income families and 2.5 million street vendors who sell fried foods, with each of them receiving 300,000 rupiahs (about 20.7 U.S. dollars).

Economic analyst Ronny Sasmita from think-tank Indonesia Strategic and Economic Action Institution said such a subsidy would unlikely be distributed properly to the beneficiaries.

The Indonesian Ombudsman, a state institution authorized to oversee the implementation of public services, released a 2020 report revealing that social aid distribution system in Indonesia is not yet transparent and accountable, with the weak supervision in the process, inconsistency in procedures and database of the beneficiaries.

Therefore, the total of 6.9 trillion rupiahs (about 477 million U.S. dollars) allocated from the 2022 state budget, which was aimed at helping the poor, would likely mainly go to the pockets of the cartels, Sasmita said.

Now the same doubt as to the policy effectiveness has also been raised over the decision to ban palm oil exports.

Economic expert and Director of Center of Economic and Law Studies (CELLOS), Bhima Yudhistira, said the export ban would not solve the problems with cooking oil in the country, and instead, the government would only repeat the same mistake when it imposed a coal export ban back in January.

The palm oil ban will make Indonesia lose foreign exchange from export up to 3 million dollars, or up to 12 percent from the country's total non-oil and non-gas exports," Yudhistira said, adding that the ban might also cause Indonesia to lose its export markets and pinch palm oil farmers.

Indonesia's largest palm oil buyers are India, Pakistan, the United States, Malaysia and Bangladesh. Other major buyers include China, Egypt, Russia and Spain, according to latest data from the Statistics Indonesia. "Banning export is not effective to stabilize domestic cooking oil prices, because the main problem here is in the uncontrolled producers and the unsound distribution system," Yudhistira said.



Workers load palm fruits into a truck at a plantation in Bogor, West Java, Indonesia, on Sunday. Xinhua

Traditional handicrafts give impetus to China's rural vitalisation

CHINA'S Ministry of Culture and Tourism and five other departments recently issued a guideline on promoting the development of cultural industries in a bid to advance rural vitalization, with traditional handicrafts listed as one of the seven key fields that can help boost rural vitalization.

Rural vitalization cannot be achieved without the formation and development of a new type of relations between urban and rural areas.

China's urbanization process, during which resources and population have crowded into megacities, has seen a break point of counter-urbanization on its journey toward a moderately prosperous society in all respects. A

development pattern featuring urban areas' dependence on and support for rural areas and urban-rural integration has been gradually formed.

The resurgence and revitalization of traditional handicraft in rural areas couldn't have been possible without such a macroscopic social development pattern.

Heqing county in southwest China's Yunnan province, and villages under its administration give a good example of the point.

The resurgence and revitalization of metal craft in Heqing has undergone four stages. The first stage came at the beginning of China's reform and opening-up, when a large batch of tinkers left

their hometown Heqing to work in big cities, and learned skills and accumulated capital. In the mid-to-late 1990s, they returned home to start their own businesses, and Xinhua village in the county gradually earned fame because of local silverware. After 2010, Heqing entered the third stage, when it started to exploit China's teaware market besides the artware market. Since 2019, the county has attracted and gathered a group of creative people and developed cultural tourism, which signifies the fourth stage.

It can be seen that during the first and second stages, Heqing was mainly developing manufacturing, a development model similar to that of rural

industry since the reform and opening-up, except that the former focused on traditional handicraft and the latter modern industry.

After entering the third and fourth stages, the county witnessed a shift of focus in development from rural handicraft industry to high value-added cultural tourism, with new business forms and features similar to those in Jingdezhen city, east China's Jiangxi province, Yixing city, east China's Jiangsu province, and Longquan city, east China's Zhejiang province, all frontrunners in integrating local culture and tourism.

Such a change is in accord with China's policy on intangible cultural

heritage protection and social development concepts, and was facilitated by Heqing's unique advantages in geographical and transportation conditions. The county, which is endowed with spectacular scenery, is situated along a popular tourist route between the Dali Old Town and the Old Town of Lijiang, two well-known tourist destinations in Yunnan, and is 20 minutes' drive away from Lijiang Sanyi International Airport.

Heqing is, therefore, not only able to communicate more easily with other regions on the production of silver and bronze ware, but enjoys favorable conditions in drawing creative talents, running homestay business and pro-

moting out all-for-one tourism.

The transformation and upgrading of rural handicraft industry has been guaranteed by the popularization of the ideas of intangible cultural heritage protection and "lucid waters and lush mountains are invaluable assets", as well as a series of related natural and cultural ecological protection policies.

China has established national ecological protection zones since 2007, and vigorously advanced the construction of cultural belts, national parks and national cultural parks in recent years, creating a good environment for the inheritance of intangible cultural heritage and preservation of traditional villages.

People's Daily

Horn of Africa's health inequities worsening amid conflict - campaigners

NAIROBI

CIVIL strife across the Horn of Africa region is undermining access to timely and quality healthcare services with women, children and adolescents bearing the brunt, global health advocates said on Tuesday.

The campaigners said in a statement issued in Nairobi, the Kenyan capital, that ramping up investments in maternal, infant and adolescent health in conflict-stricken Horn of Africa states was imperative to avert a full-blown humanitarian crisis.

Helen Clark, the chair of the Partnership for Maternal, Newborn and Child Health (PMNCH) board and the former New Zealand prime minister, said that governments and lenders had an obligation to ensure women, children and youth affected by armed conflicts in East and Horn of Africa had access to healthcare. According to Clark, sustaining provision of reproductive health services and routine immunization in humanitarian settings across the region called for targeted investments, advocacy and robust partnerships.

She stressed that health workers deserved enhanced protection to enable them to provide critical services like midwifery, childhood immunization and contraceptives in regional hotspots.

While noting that conflicts in South Sudan, Somalia, Ethiopia and the Demo-

cratic Republic of the Congo had taken a toll on the health of women, children and adolescents, Clark urged provision of social safety nets, clean water and nutritional supplements to prevent fatalities.

Kersti Kaljulaid, the UN secretary-general's global advocate for Every Woman Every Child and ex-president of Estonia, said that political goodwill coupled with innovative financing was key to sustaining healthcare services for women, children and adolescents affected by civil strife in the Horn of Africa region.

Kaljulaid added that seamless provision of childhood immunization, safe delivery and birth control services for women of childbearing age in the region required investments in modern logistics and training of manpower.

Marleen Temmerman, the director of the Center of Excellence in Women and Child Health at Nairobi-based Aga Khan University East Africa and PMNCH Board member, noted that civil strife, climatic stresses and the pandemic had disrupted provision of maternal and health services in the Horn of Africa region, calling for better coordination, accountability and adoption of indigenous conflict resolution measures to ensure that women, children and youth in the region were not denied basic healthcare services.

Xinhua

AU, partners commit to root out malnutrition

JOHANNESBURG

AFRICAN countries and their stakeholders have committed to collaborate and work together to tackle malnutrition in the continent, said the African Union Commission (AUC) on Tuesday.

The AUC, East, Central and Southern Africa Health Community (ECSA-HC), AUDA-NEPAD, Regional Economic Communities (RECs) and partners met in Johannesburg from Monday to Tuesday to discuss how to tackle malnutrition.

"We want our children to grow, go to school healthy, enter the job market and contribute to the gross domestic product of our countries. We agreed to have a focal person for early child development and have regional champions for the children," said Margaret Agama, Acting Director for the Health, Humanitarian Affairs, and Social Development Department in the AUC.

She said the Agenda 2063's goal one and three aim to have citizens of Africa to enjoy a quality life, well-nourished and have a life expectancy of 75 years.

Agama said they will be meeting with departments of social development, education, and health to discuss collaboration in combining addressing early childhood development and nutrition. She said if children do not get nutritious food, they won't perform well in school.

The African Union Development Agency-NEPAD (AUDA-NEPAD)'s senior advisor on Food and Nutrition Security Boitshepo Gijose said they resolved to launch the response to tackle malnutrition in all countries this year and give the country guidance on how to successfully tackle stunted growth. She said African countries have to "talk less and do more" in ensuring citizens of the continent are healthy as they are future leaders.

Rosemary Mwaisaka, Nutrition and Development Specialist at ECSA Health Community said during the meeting they scrutinized the strategies and policies from different regions to fill up the gaps and learn from best practices. "The meeting gave us a platform to advance and champion the agenda of the youth and children," she said. Xinhua

Study: Over half of Americans have had COVID-19 infections

WASHINGTON

FOLLOWING the record surge in COVID-19 cases during the Omicron-driven wave, some 58 percent of the US population overall and more than 75 percent of younger children have been infected with the coronavirus since the start of the pandemic, according to a US nationwide blood survey released on Tuesday.

The study issued by the US Centers for Disease Control and Prevention marks the first time in which more than half of the US population has been infected with the SARS-CoV-2 virus at least once, and offers a detailed view of the impact of the Omicron surge in the United States.

Before Omicron arrived in December of 2021, a third of the US population had evidence of a prior SARS-CoV-2 infection.

Omicron drove up infections in every age group, according to the new data, but children and adolescents, many of whom remain unvaccinated, had the highest rates of infection, while people 65 and older - a heavily vaccinated population - had the lowest.

During the December to February period - when Omicron cases were raging in the United States - 75.2 percent of children aged 11 and younger had infection-related antibodies in their blood, up from 44.2 percent in the prior three-month period. Among those 12-17, 74.2 percent carried antibodies, up from 45.6 per-

cent from September to December.

Scientists looked for specific antibodies produced in response to the SARS-CoV-2 virus that are only present after an infection and are not generated by COVID-19 vaccines. Trace amounts of these antibodies can remain in the blood for as long as two years.

US COVID-19 infections are on the upswing, CDC Director Dr. Rochelle Walensky told reporters during the briefing, rising 22.7 percent in the past week to 44,000 per day. Hospitalizations rose for the second week in a row, up 6.6 percent, largely driven by subvariants of Omicron.

While deaths fell 13.2 percent, week-over-week, the United States is fast approaching the grim milestone of 1 million total COVID-related deaths.

In certain counties with high COVID-19 community spread, the CDC now recommends people wear a mask in public indoor settings. It noted upstate New York and the Northeast region as areas where hospitalizations have been rising.

Walensky said the CDC continues to recommend masking in all indoor public transportation settings, and stressed that vaccination remains the safest strategy for preventing complications from COVID-19.

More than 66 percent of the US population is fully vaccinated against COVID-19, and nearly 46 percent of had a booster, according to federal data.

Ukraine crisis: Putin, UN chief discuss humanitarian corridors

MOSCOW / WASHINGTON / BERLIN

RUSSIAN President Vladimir Putin met with visiting United Nations (UN) Secretary-General Antonio Guterres in the Kremlin on Tuesday to discuss the situation in Ukraine.

Putin told Guterres that the Ukrainian issue arose after the 2014 "unconstitutional coup" in Kiev and people in Donbass remained under blockade and military pressure even after the Minsk agreements on a peaceful settlement were reached.

According to Putin, the Donbass "republics" have the right to declare their sovereignty and Russia has the right to recognize their independence and provide them with military assistance in full accordance with the UN Charter.

"Despite the ongoing military operation, we still hope that we will be able to reach agreements on the diplomatic track. We are negotiating and we do not refuse them," he said.

Guterres proposed creating a contact group where the UN, Russia and Ukraine can discuss the situation together so that the humanitarian corridors are truly effective.

He said that to resolve the situation in Ukraine's Mariupol, the UN is ready to fully mobilize its logistical capabilities and human resources, working together with the International Committee of the Red Cross (ICRC) as well as the Russian and Ukrainian armed forces.

Guterres also said that the UN is ready in two or three days, together with the ICRC, to assess the situation at the Azovstal plant in order to evacuate civilians from there.

In response, Putin denied reports that Russian humanitarian corridors are not working and stressed that 130,000 to 140,000 people have left Mariupol with the assistance of Russia and they are free to go anywhere.

Putin also offered an opportunity to UN and ICRC representatives to have a look at how Russia treats Ukrainian war prisoners.

Before his trip to Moscow, Guterres



Russian President Vladimir Putin, left, speaks to U.N. Secretary-General Antonio Guterres during their meeting in the Kremlin, in Moscow, Russia, on Tuesday. AP

met with Turkish President Recep Tayyip Erdogan on Monday in the capital Ankara. The UN chief will travel to Ukraine following talks with Putin.

Also on Tuesday, Russian Foreign Minister Sergei Lavrov and Guterres agreed on the need to continue the negotiation process and seek a diplomatic solution to the Ukrainian crisis.

"We stand in favor of a negotiated solution," Lavrov said during a joint press conference with Guterres after their talks in Moscow, noting that Russia agreed to begin negotiations in early March immediately after Ukrainian President Volodymyr Zelensky had proposed.

Lavrov expressed "disappointment" with the Ukrainian side's attitude towards the peace talks, saying that "apparently, they are not particularly interested in these negotiations."

He urged Kiev to quickly respond to Russia's proposals, and warned that the negotiations will yield no results if the West continues to provide weapons to Ukraine.

"I came to Moscow as a messenger of peace. My objective and my agenda are strictly linked to saving lives and reducing suffering," Guterres said, calling his discussions with Lavrov "very frank."

"It is my deep conviction that the

sooner we end this war the better for the people of Ukraine, for the people of Russia, and for those far beyond," he added.

US Ammunition

Meanwhile, the US Department of State said in a statement Tuesday that it has determined an "emergency" exists in Ukraine that becomes a "national security" concern of the United States, therefore the department bypassed Congress to approve the sale of ammunition to Kiev.

The decision to sell the approximately \$165 million worth of "non-standard" Soviet-era ammunition was made after Secretary of State Antony Blinken "has determined and provided detailed justification that an emergency exists that requires the immediate sale to Ukraine" of ammunition including grenade launchers, mortars and D-20 cannons, it said.

The sale, according to the statement, is "in the national security interests of the United States, thereby waiving the Congressional review requirements" under federal law.

"The proposed sale will improve Ukraine's capability to meet current and future threats by maintaining the operational readiness of its forces," the statement reads. "Ukraine already has these items, or variants thereof, in its inventory and will have no difficulty absorbing this equipment into its armed forces."

The announcement came just after Blinken and Secretary of Defense Lloyd Austin visited Kiev and held talks with Zelensky, whom Blinken notified of the arms sale.

German Tanks

Germany will also supply Gepard anti-aircraft tanks to Ukraine and provide training for the country's soldiers, Minister of Defense Christine Lambrecht said on Tuesday.

"If Ukraine urgently needs such air defense systems, then we are ready to support them," Lambrecht said at an international consultation meeting in the US Air Force base in Ramstein, Rhineland-Palatinate.

Representatives of around 40 countries, including Austin, met in Ramstein for discussion over the Russia-Ukraine conflict.

Addressing criticism that Germany would not provide enough weapons to Ukraine, Lambrecht said that the country had reached its limits. "For decades, Bundeswehr spending was cut." Now, Germany has changed its position on weapon deliveries to conflict areas.

Earlier this year, German Chancellor Olaf Scholz announced a special defense fund of 100 billion euros (\$106 billion) and an increase in annual defense budgets to more than 2 percent of the country's gross domestic product.



The decision to sell the approximately \$165 million worth of "non-standard" Soviet-era ammunition

AI facilitates implementation of dynamic zero-COVID policy in Shenzhen



People take part in a citywide nucleic acid testing in Haibin community, Futian subdistrict, Futian district, Shenzhen city, south China's Guangdong province, June 8, 2021. File photo

SINCE the outbreak of the COVID-19 pandemic, cloud computing, big data, artificial intelligence (AI) and other technologies have been widely applied in Shenzhen, south China's Guangdong province, helping improve the efficiency of Shenzhen's response to public health emergencies and inter-department collaboration capabilities of the city during its implementation of the dynamic zero-COVID policy.

To ensure efficient epidemiological investigation, contact tracing, and prompt action for the virus prevention and control, Shenzhen Center for Disease Control and Prevention (Shenzhen CDC), together with China's tech giant Tencent, developed and implemented a digital system for epidemiological investigation.

Information collection in epidemiological investigation is considered the most time-consuming and arduous task in the containment of the spread of the pandemic.

During the process, epidemiological investigators often need to hold a phone in one hand to ask individuals who are at risk of infection and close contacts of COVID patients about their information, and write down the information with a pen in the other hand. Each investigator is responsible for entering a vast volume of handwritten data into electronic documents on a daily basis.

It happens a lot when the objects of epidemiological investigation hang up the phone or simply don't answer phone calls from an unknown number; more of-

ten than not, investigators need to call the same person over and over again.

The digital system, which integrates AI technologies including Voice over Internet Protocol (VoIP), speech recognition and natural language processing (NLP), enables epidemiological investigators to speak with the callees via computer and headset. This eliminates the need for them to hold the phone throughout the discussion and allows for easier recording of the information, ensuring an efficient flow of information and aiding in the city's epidemic response.

To assure citizens of the credibility of the calls for epidemiological investigation, the system has labeled their caller ID as Shenzhen CDC and sends a message to

citizens to encourage them to answer the phone for epidemiological investigation.

Besides, the system can automatically process the information collected during the epidemiological investigation, saving investigators a huge amount of time they would have spent on reorganizing the handwritten information.

With the adoption of AI technologies, the system can automatically generate text based on the telephone conversations, and intelligently identify and extract core information and automatically fill it in the investigation form.

For example, if the person under epidemiological investigation says that he/she has taken Shenzhen Metro Line 5, the system will automatically display all the sta-

tions along the metro line. All the investigator needs to do is to check the boxes of relevant stations the person mentioned, and the information will be automatically filled in the investigation form.

After the conversation is over, the system will, based on a standard template, automatically export a table about the investigated person's core information, a list of the key places he/she has been to, his/her close and indirect contacts and a preliminary epidemiological investigation report, buying more time for the follow-up management of key places and groups of people involved.

The digitalized information collection process has greatly improved the efficiency of epidemiological

investigation.

The digital system includes a webwork platform on the PC terminal and a mobile app. After epidemiological investigators identify the places and people that have been exposed to infection through phone calls, on-site responses will immediately be set in motion.

On-site epidemiological investigators, who can track their tasks in real-time via the mobile app of the digital system, arrive at relevant places immediately for confirmation of the places' risks, hygiene and people investigation, close contact screening, etc.

At the same time, the sampling team comes to collect samples at these places to see whether the virus exists on human bodies, objects, and the environment after receiving their assignments at the mobile app, while the terminal disinfection team completes its disinfection tasks in every relevant link in a timely manner according to the location and time designated by the system.

Through multi-party collaboration on-site and real-time cooperation between investigators working on the PC and mobile terminals, the system guarantees a prompt response to the epidemic.

All of the information collected on-site is uploaded and reported via the mobile app, making it instantly available to epidemiological investigators working on the PC terminal, who can quickly make a judgment about the situation, provide guidance and add new information.

People's Daily



Kiyovu FC midfielder, Abeid Bigirimana.

Yanga asked to pay hefty cash for Burundian midfielder

By Correspondent Ismail Tano

TANZANIA'S Yanga has been asked to set aside \$200,000 if the club needs Burundian midfielder Abeid Bigirimana, who turns out for Rwanda's Kiyovu FC, for the 2022/23 season.

Yanga is said to be interested in the midfielder, with the outfit's Registration Committee member Hersi Said reportedly making a trip to Kigali alongside the outfit's assistant coach Cedrick Kaze to track down Bigirimana.

Kiyovu FC secretary-general Omar Gisesera pointed out Bigirimana's current value is more than \$200,000, and if Yanga is ready then it should be aware that the player's registration talks will start there and continue.

Gisesera said the player has been linked with several African clubs as well as clubs from the Arab region, but Kiyovu FC management has stated it will not sell him for less than \$200,000.

The official pointed out: "If Yanga is ready to hand over an amount of cash starting from \$200,000, we are ready to negotiate and then approve the Bigirimana sale deal because many clubs have brought offers to the table but they did not get where we needed it."

"There is one club from the Arab League that has come up with an offer that is close to that but Kiyovu FC management has maintained its position of making sure it sells Bigirimana for \$200,000," Gisesera added.

Yanga has embarked on a plan to improve its squad for the upcoming Premier League season as well as the CAF Champions League, a showdown the

club will grace if it lifts the NBC Premier League top honour.

Kiyovu FC management had previously denied reports of the outfit's talks with Tanzanian side Young Africans SC, alias 'Yanga', who are set to sign the former's midfielder Abeid Bigirimana for the 2022/23 season.

Yanga was last week mentioned in talks with the Rwandan Premier League club, in which Yanga's Registration Committee member Said and the outfit's assistant coach Kaze were seen watching Bigirimana in one of the Rwandan Premier League games.

Kiyovu FC secretary general Omar Gisesera pointed out the reports are not true and they currently have no plans to start talks with any club, given the huge role of their participation in the Rwandan Premier League.

He said reports of Yanga being linked to a bid to sign Bigirimana in parallel with talking to Kiyovu FC management have been seen circulate on social media but the reality is that nothing has happened between the two sides.

Gisesera stated: "The issue of us having a good player and being associated with another big club like the one in Tanzania is a good thing, but at the moment we have no plans to either talk to another club or sell the player."

The official pointed out: "Right now we are concentrating on Premier League games here in Rwanda because we have our goals for this season, so it is too early to enter into negotiations to sell the player who is needed for support at this club."

Heat hold off Hawks 97-94, reach Eastern semifinals

MIAMI

IF one play could tell the story of a five-game series, consider this one: Trae Young's final shot from the field was a corner 3-point try that he rushed because he knew a defender was coming his way.

The shot bounced off the side of the backboard.

Take a bow, Miami. Even without Kyle Lowry and Jimmy Butler, defense carried the day – and carried the Heat into the Eastern Conference semifinals.

Victor Oladipo scored 23 points, Bam Adebayo added 20 points and 11 rebounds, and the Heat moved into Round 2 of the playoffs by eliminating Young and the Atlanta Hawks 97-94 on Tuesday night.

"The biggest thing about this game

was our defense," Adebayo said.

That was, and is, Miami's plan. The Heat swarmed Young from the start of Game 1 to the end of Game 5, holding Atlanta's high-octane scorer to a 15.4-point average in the series on 32% shooting. Young had as many assists as he had turnovers – 30 of each.

"They're a good defensive team," Young said. "Their team is more of a system than who they have on their team. No matter who they have out there, they can play. ... And when they've got a guy that they're targeting and trying to take away, they do a really good job of doing that."

Tyler Herro scored 16, Max Strus scored 15 and Caleb Martin added 10 for the top-seeded Heat, who got the clincher with Butler and Lowry sitting out with injuries. AP

Foreign outfits are ignorant of Simba SC's potential at home

By Correspondent Nassir Nchimbi

IT still hear the noises of people in the streets after Tanzania's Simba SC return leg match against South Africa's Orlando Pirates in this season's CAF Confederation Cup quarterfinals last week.

There are noises about the improper treatment the Tanzanian squad received in South Africa.

The noises were issued after Simba was eliminated by Pirates on a 4-3 penalty shoot-out after the knockout duels had culminated in an aggregate draw.

This is the second year in a row that the Msimbazi Street side is drawn against a South African team after it faced Kaizer Chiefs in the last season's Champions League quarterfinals. Simba lost to Kaizer Chiefs by 4-3 aggregate.

After the last week's clash, there was a lot of noise after Orlando Pirates' coach complained that they were not treated fairly when they came to confront Simba.

It is really funny. In my experience in African football, there is no place as friendly as Tanzania.

The country's people are endowed with extraordinary generosity.

The generosity that foreign teams receive in Tanzania cannot be found anywhere in Africa.

Tanzanians are endowed with that life. The people love visitors as much as they love each other.

The team that comes to confront Simba here in Tanzania can get a good reception from Yanga's followers.

It can be shown a good hotel and how to overcome Simba. That is Tanzanian football. Apart from that, Simba can also receive opponents well



Tanzania's Simba SC players (L-R) Mohamed Hussein, Shomari Kapombe, Pape Ousmane Sakho, and Taddeo Lwanga, celebrate after Kapombe had scored against South Africa's Orlando Pirates when the clubs met in this season's CAF Confederation Cup last eight's first leg clash which took place in Dar es Salaam recently. PHOTO: COURTESY OF SIMBA SC

and be hospitable until the day of the match. But later the visitors complain.

The biggest problem in African football is teams are keen on garnering good results without having what it takes to perform well.

An example is that a team is not capable of confronting Simba and getting good results but it pushes itself as the outfit seeks to emerge victorious.

There is a team from Nigeria, Plateau FC, which was eliminated by Simba in the premier continental tournament last year.

The Nigerian outfit put a spirited performance in the rematch but the club still lost on aggregate.

Before the match, Simba was given a big chance but

Plateau believed to get a chance to eliminate a team like Simba, make a fuss. What ignorance.

Last year Simba was accused of issuing wrong COVID-19 results to visiting teams. Some teams claimed that their results were changed by Simba. It is funny and a fuss of a daylight slander.

Such prominent squads like Al Ahly, Kaizer Chiefs, and others nevertheless did not challenge COVID-19 results.

But despite that, they all lost their matches against Simba at Benjamin Mkapa Stadium.

How can you sit back and say Simba was making COVID-19 figures? That is, should Simba have those figures and then do it for

only a modest team?

I think Simba would do more in those big matches not just in the less prominent matches.

So why should Simba beat Al Ahly at Benjamin Mkapa Stadium without a doubt and then bother to attack Orlando Pirates? It is amazing.

Before soccer supporters blame the foreign outfits for making a fuss, they should first acknowledge and respect Simba's potential. Only then will the football lovers understand the size of Simba.

Morocco's Raja Casablanca complained that the squad was being bullied in Cairo by Al Ahly when the former confronted the Egyptians in this season's CAF Champions League

quarterfinal tie.

The Moroccans vowed to take revenge in a rematch in Morocco but what happened?

Ahly was indeed awarded a wrong penalty in Cairo. It is true that the referee of the first match failed to match the duel's pressure and speed and made a lot of mistakes.

Although the offense was the referee's fault, Raja blamed Al Ahly for the scandal. It is really funny.

What happened next? Just as they were awarded a penalty in Cairo, so Al Ahly was awarded a spot-kick in Casablanca.

The only difference is that Al Ahly missed the shot. At the end of the match, the visitors got a 1-1 draw away.

The Egyptian soccer powerhouse consequently made it to the semi-finals. The problem is that Raja complained a lot about the sabotage and failed to tell the truth about Ahly's competence.

That is African football. People do not want to tell the truth about competence, they cry on fuss.

Even if the Orlando players play 10 clashes against Simba at Benjamin Mkapa Stadium, the South African squad will not be able to win a single one.

Simba has made Benjamin Mkapa Stadium its fortress and stronghold. The club has put a lot of effort into achieving it.

It did not just happen by accident. There is a lot of respect soccer fans have to give Simba for being able to make good use of the home venue.

Every foreign team coming to Tanzania gets scared of the stadium atmosphere.

Judo players hold sway in 2022 Africa Zone Five Championships

By Correspondent Joseph Mchekadona

TANZANIA'S judo players who competed at the just-ended Africa Zone Five Championships which took place in Kampala, Uganda have performed well in the showdown. The team returned home on Tuesday night.

Judo Association of Tanzania (JATA) Secretary-General, Innocent Mallya, said the country won two gold medals, two silver, and one bronze.

The Africa Zone Five Championships were used as trials for judo players who will represent the country at the coming Commonwealth Games slated to take place in Birmingham, England.

Mallya pointed out that judo players Thomas Mwenda and Raphael Daud will represent the country at the 2022 Commonwealth Games.

At the Uganda event which was held from April 21-25, Tanzania was represented by 11 judo players.

The performers are Vicent Joseph, Thomas Mwenda, Philemon Kaberege, Raphael Daud, Bakari Ngapa, Nyasha Emmanuel, Hagai Mwandambo, Gervas Chilipweli, Adam Mwakisoma, Andrew Mlungu, and Jeremia Makeme.

Zaidi Hamisi and Omar Mgowo are the national judo team coaches.

Mallya stated: "The country's judo players, who went to Uganda for Africa Zone Five Championships, performed well, they managed to win two gold medals, two silver, and bronze, the team returned to the country last night."

"We have given them two days



Winners of a past Grand Slam Judo Championship are presented with medals once the showdown came to an end in Dar es Salaam. PHOTO: COURTESY OF JUDO ASSOCIATION OF TANZANIA

of rest, then they will enter the camp to start preparations for Commonwealth Games," he said.

The 2022 Commonwealth Games, officially known as the XXII Commonwealth Games and commonly known as Birmingham 2022 Games, will see 5 054 athletes from 72 Commonwealth nations participate in 283 events from 20 sports disciplines under the theme Games for All in Birmingham.

Judo techniques are divided into three major categories, nage waza (throwing techniques), katame

waza (grappling techniques, and atemi waza (vital-point striking techniques).

Nage waza techniques are many and varied, their purpose being to unbalance an opponent's posture and throw the opponent to the floor.

Nage waza can be divided into two main types, tachi waza (standing techniques) and sutemi waza (sacrifice techniques).

The tachi waza are further divided into the 'te waza' (hand techniques), 'koshi waza' (hip

techniques), and 'ashi waza' (Foot/leg techniques) groups.

Sutemi waza are further divided into the 'ma sutemi waza' (front sacrifices) and the 'yoko sutemi waza' (side sacrifices) groups.

Although the hands, hips, and feet are used in all these techniques, the technique names are taken from the body part or action which is central to the motion.

In the explanations, the person applying a technique is identified as 'tori', and the person receiving the technique is identified as 'uke'

Three things we learned from Man City v Madrid

MANCHESTER, England

MANCHESTER City beat Real Madrid 4-3 in an incredible Champions League semi-final first leg on Tuesday. AFP Sport looks at three things we learned from a thrilling clash at the Etihad Stadium:

"Guardiola's emotional rollercoaster
Punching the air both in ecstasy and agony at various times during an astonishing contest, Manchester City manager Pep Guardiola rode an emotional rollercoaster on the touchline.

For such an accomplished manager, Guardiola has endured a frustrating time in the Champions League over the last decade.

The Spaniard hasn't won the competition since 2011, when Barcelona lifted the trophy for the second time in his reign.

His record is littered with painful and unexpected defeats during his City and Bayern Munich reigns.

Guardiola did lead City to their first Champions League final last season, but even then his side appeared unsettled by his curious team selection in a limp 1-0 defeat against Chelsea.

However much he protests, Guardiola would dearly love to silence the critics who remind him of his European failures and that ambition was laid bare in his frenzied reactions to the twists and turns against Real.

Guardiola clenched his fists and wore a wide smile after Kevin De Bruyne and Gabriel Jesus put City two up by the 11th minute.

But Guardiola saw the worst as well as the best of his scintillating team, with a host of missed chances and some slipshod defending allowing Real back into a tie in which they should have been dead and buried.

When Riyad Mahrez fired into the side-netting instead of passing to the unmarked Phil Foden who would have had a tap-in for 3-0, Guardiola was incandescent with rage, leaping off the bench as he ranted and raved while flailing his arms in frustration.

City's profligacy continued in the second half, with Mahrez and Foden guilty of misses that left Guardiola holding his head in disbelief.

With a second leg still to come on May 4, Guardiola will be back on the rollercoaster at the Bernabeu.

Rocked by City's blistering start, Real yet again defied expectations with a stirring fightback.

Real had already staged memorable escape acts in the last 16 against Paris Saint Germain and the quarter-finals against Chelsea when they appeared to be heading towards elimination.

With the 13-time Champions League winners on the ropes once more, Karim Benzema's predatory instincts gave them a lifeline with a deft finish in the 33rd minute. **AFP**

We'll 'do something magical' in Madrid - Karim Benzema

MANCHESTER, England

KARIM Benzema said Real Madrid "will do something magical" to reach the Champions League final after scoring twice in a thrilling 4-3 defeat to Manchester City in Tuesday's semifinal first leg.

A breathless start at the Etihad stadium saw Kevin De Bruyne and Gabriel Jesus put a dominant City 2-0 up inside 11 minutes, before Benzema gave Madrid hope with a goal before halftime.

Phil Foden restored City's two-goal lead, Vinicius Junior scored two minutes later, and Bernardo Silva made it 4-2 before Benzema dispatched an 82nd minute 'Panenka' penalty to keep the tie alive ahead of the second leg at the Santiago Bernabeu on May 4.

"A defeat is never good," Benzema told Movistar. "The most important thing is we never gave up until the end... Now we have to go to the Bernabeu. We'll need the fans like never before. We'll do something magical, which is to win."

Madrid's Bernabeu stadium has already hosted two dramatic games in these Champions League knockout stages. They overturned a 1-0 first leg loss at Paris Saint-Germain in the round-of-16, Benzema scoring a hat trick in a 3-1 home win.

An extra-time winner from Benzema was required to eliminate Chelsea 5-4 on aggregate in their quarterfinal second leg.

Tuesday's brace means the France forward has now scored 14 Champions League goals this season.

"What can you say about Karim Benzema?" teammate Vinicius Junior said. "He's a great player, he's my brother... Let's hope he can end the season winning LaLiga, winning the Champions League and finish up with the Ballon d'Or."

Benzema scored his penalty against City after seeing two spot kicks saved in his previous game, a 3-1 LaLiga win at Osasuna on April 20.

"If you never take a penalty, you'll never miss a penalty," Benzema said. "I have a lot of self-confidence."

"We never thought about changing who'd take the penalties," coach Carlo Ancelotti added.

"We have full confidence [in him]. They were expecting him to put it to the right and he put it down the middle. We have a lot of confidence and hope [for the second leg], with the magic of the Bernabeu."

Meanwhile, Pep Guardiola admits Manchester City will have to "raise their level" to reach a second successive Champions League final but refused to criticise his players after they missed a series of chances during the 4-3 win over Real Madrid.

City will take an advantage to the Bernabeu next week, but it could have been more comfortable had the home side been clinical in front of goal.

Guardiola says his team will head to Spain trying to win the second leg and set up a final in Paris against either Liverpool or Villarreal but insists it will be a tough task. **(Agencies)**

Benzema keeps Madrid alive in CL despite 4-3 loss to City

MANCHESTER, England

IT was the coolest of penalties at the end of one of the wildest matches in Champions League history.

With his cheekily dispatched "Panenka," Karim Benzema might just have kept Real Madrid's chances alive against Manchester City in the semifinals.

City won a breathless first-leg match 4-3 at Etihad Stadium on Tuesday but squandered so many chances in an end-to-end, basketball-style epic that it hardly felt like a victory for the English club.

"We could have killed them off," said Phil Foden, one of City's four scorers in a game that had pretty much everything.

City built a two-goal lead three times but just couldn't shake off Madrid, the kings of the competition – as City manager Pep Guardiola calls them.

So it felt inevitable that when Aymeric Laporte gave away a penalty with 10 minutes remaining, Madrid wouldn't waste the opportunity to return to Santiago Bernabeu for next week's second leg with, somehow, only a one-goal deficit.

Just when many inside the stadium were losing their heads, Benzema kept his, chipping the ball high and straight down the middle before wheeling away in front of Madrid's jubilant fans with his arms outstretched.

"The most important thing is we never lay down



Real Madrid's Karim Benzema, right, scores his side's third goal during the Champions League semi final, first leg soccer match between Manchester City and Real Madrid at the Etihad stadium in Manchester, England, Tuesday, April 26, 2022. (AP Photo)

our arms," Benzema said. "We are all in this until the end."

With the France striker in its team, Madrid will never lose hope.

His double here – after back-to-back hat tricks earlier in the knockout stage – took his total in the Champions League this season to a competition-high 14 goals. Benzema now has 41 goals in all competitions in the most prolific season of his career.

Without him, Madrid probably would not be still in with a chance of a record-extending 14th Eu-

ropean Cup title.

"Madrid is just Madrid," Guardiola said. "It doesn't matter if you are one goal, two goals or three goals ahead."

Guardiola didn't have a bad word to say about his team, though. "Exceptional" was his verdict.

But he surely knows City should be out of sight and already preparing for a second straight appearance in the final and the chance to avenge last year's loss to Chelsea.

The English champions led 2-0 after 11 minutes, with Kevin De Bruyne

making a late run into the box to head home Riyad Mahrez's cross and Gabriel Jesus – retained in the team after scoring four goals against Watford in the Premier League on Saturday – producing a coolly taken finish after spinning David Alaba following De Bruyne's cross.

Madrid coach Carlo Ancelotti lost 5-0 on his previous visit to the Etihad – with Everton on the final day of last season's Premier League – and City looked like scoring just as many, if not more.

With Madrid fielding a

ball-playing midfield – of Luka Modric, Toni Kroos and Federico Valverde – that lacked the bite of injured Casemiro, City cut through the visitors at will and should have been further clear before Benzema steered a volley in off the post from Ferland Mendy's cross in the 33rd.

Riyad Mahrez wasted gilt-edged chances either side of Benzema's goal to leave Guardiola enraged on the sideline, the first in the 26th when he swung wildly when one-on-one with goalkeeper Thibaut Courtois and hit the siden-

etting, and then just after the restart when he raced through again and curled against the post.

It would have come as a relief to Mahrez that Foden restored City's two-goal lead in the 53rd, heading home a cross from the overlapping Fernandinho – the 36-year-old club captain who went on at right back for the injured John Stones near the end of the first half.

Back came Madrid two minutes later, with Vinicius Junior turning Fernandinho – showing his fallibility in an unfamiliar position – near the halfway line and sprinting down the left before cutting in and placing a shot beyond Ederson. Laporte chose not to close down Vinicius, instead covering the potential cross into a middle, though that wouldn't be his biggest mistake of the night.

The chances kept coming, mostly for City, before Bernardo Silva curled a rising shot inside the near post after quick-witted referee Istvan Kovacs decided to play the advantage following a foul on Aleksandr Zinchenko outside the area.

Benzema had the final say, however, like he has so many times in this season's competition, and Madrid has renewed belief of reaching a first final since 2018.

"It is a defeat," Ancelotti said, "that leaves us alive in the second leg."

Man City's lapses against Real Madrid could lead to more Champions League disappointment

MANCHESTER, England

MANCHESTER City had their Champions League semifinal against Real Madrid signed and sealed three times, but still ended up with their prospects of a place in next month's final in the balance. Pep Guardiola's team have become football's most exciting team, but their sense of adventure could cost them the prize they cherish above all others after ending up with a 4-3 first-leg win in a classic encounter which felt more like a missed opportunity.

City will face Real in the Santiago Bernabeu in the second leg next Wednesday as favourites to progress to the final on May 28 in Paris, yet the trip to the Spanish capital should have been nothing more than a stress-free excursion after opening up a two-goal lead against Carlo Ancelotti's team on three separate occasions at the Etihad.

Unfortunately for the Premier League leaders, their inability to defend as well as they attack allowed Real to score and claim a lifeline each time City moved two goals clear, so next week's encounter in the Bernabeu threatens to be an ordeal that could end with another Champions League dream turning into a nightmare for Guardiola and his players.

"City have an advantage," Ancelotti said. "But it's not a big advantage and hopefully our supporters can help us on to achieve another final."

Yes, City treated us all to an incredible spectacle of attacking football, with Real torn apart at times by

the home team's pace and movement up-front. But City's Champions League downfall, in virtually every season since Guardiola signed and sealed three times, has been their habit of conceding too often against top-quality opponents. City can blow any team away, but the difference between the Premier League and Champions League is that, in the elite competition, the opposition is capable of biting back and biting hard.

In 2016-17, City went out after conceding six goals in two games against AS Monaco in the quarterfinals. A year later, a 5-1 aggregate defeat against Liverpool ended their hopes at the same stage. The following year, it was an exit on away goals against Tottenham Hotspur after a 4-4 aggregate draw in the last eight, with Lyon winning 3-1 in the COVID-19 impacted one-legged quarterfinal in 2020.

Only last season, when City beat Paris Saint-Germain 4-1 on aggregate in the semifinals, have they bucked the trend, but 12 months on, it's a case of 'here we go again' and they have ensured that a second-leg which should have been a non-event is now another must-see occasion which could end up with either team progressing to the final.

In mitigation, City were without their first-choice full-backs Kyle Walker and Joao Cancelo due to injury and suspension respectively, forcing Guardiola to deploy centre-back John Stones at right-back. When Stones was injured in the first-half, he was replaced

by midfielder Fernandinho, who was given a torrid time by Vinicius Junior. But left-back Aleksandr Zinchenko has been a reliable performer under Guardiola, so City were hardly playing unproven youngsters at the back.

Their failure to seal a more comprehensive victory was down to the failings of the team overall, its absent midfield, and Guardiola's reluctance to shut the game down. City just kept chasing another goal and another goal, but you cannot be so adventurous and reckless against a team of Real's calibre and forwards as ruthless as Karim Benzema.

"The result is what it was," a frustrated Guardiola said after the game. "We won, we rest and play Leeds United on Saturday and then travel to Spain. We missed chances, but we created, so we were there all the time. We did everything to win."

"To win this competition, from my small experience,

you have to overcome situations that come up and you have to perform really well in two games. It's a good test for us -- we have to show our personality in the game next week and we will play to win."

City were 2-0 ahead after 11 minutes following goals from Kevin De Bruyne and Gabriel Jesus and at that stage, Real's heaviest-ever European defeat -- 5-0 losses against AC Milan and Kaiserslautern -- looked likely to be erased from the record books.

Real looked an ageing team without the legs or movement to keep pace with City's blurring attacks, but they have depths of experience and they rode the storm and stayed in the game long enough for Benzema to pull one back with a volley from Ferland Mendy's cross for his 40th goal of an incredible season.

City poured forward again. Riyad Mahrez hit the post and Phil Foden saw

his follow-up shot cleared off the line by Dani Carvajal, but City's third goal came on 53 minutes when the unmarked Foden was allowed to head Fernandinho's cross past Thibaut Courtois from six yards. It was a key moment and City should have used their heads and slowed the game down, but within two minutes, they allowed Real to score again, with Vinicius beating Fernandinho on the halfway line before racing into the penalty area and scoring from close range.

Real should have been out of it, having conceded so many chances (which City spurned), but City's naive approach, while exciting, continued to give Real hope. So even when Bernardo Silva made it 4-2 on 74 minutes, after referee Istvan Kovacs allowed play to continue following a Toni Kroos foul on Zinchenko, the game

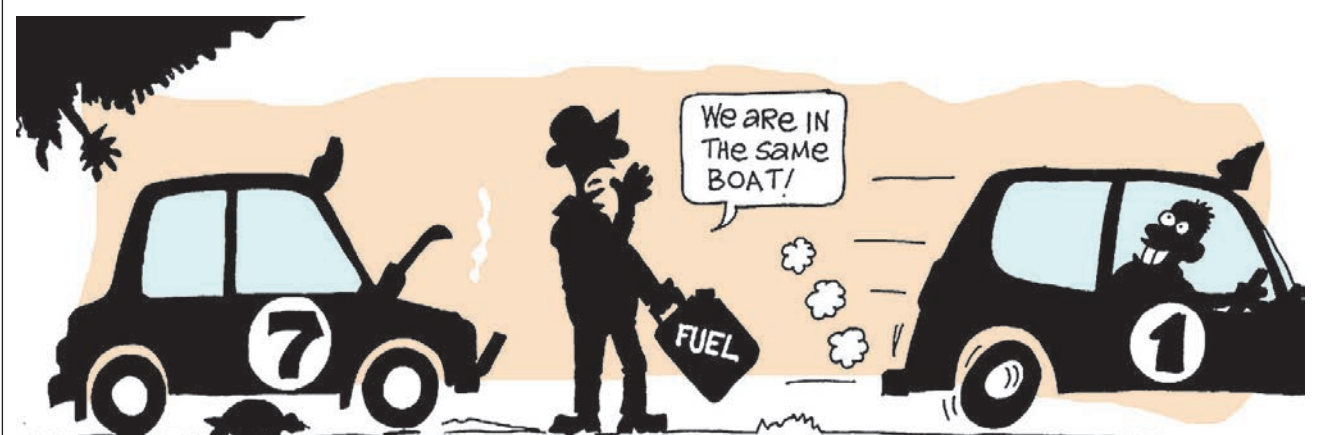
still felt as though it had another goal in it and it came on 82 minutes when Benzema converted his penalty -- a cool Panenka chip -- after a handball by Aymeric Laporte.

City had been so dominant that they really shouldn't have been trying to hold on for a 4-3 win in the final minutes, but they have now conceded 8 goals in three games against Liverpool (twice) and Real in recent weeks, so their frailties against the top sides will be a concern ahead of the second leg.

Real have shown real spirit and determination at the Bernabeu in the knock-out stages, fighting back from losing positions to eliminate both PSG and Chelsea in previous rounds, so City will be entering the Lion's Den. But their most dangerous opponent will be themselves if they fail to defend properly.

ESPN

Gwiji by David Chikoko



SPORT

Standout Gabriel Jesus performance sends Pep a message vs. Watford

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Festival of African Culture to promote women's beach soccer

By Correspondent Mary Kadoke

THIS year's Festival of African Culture (FESTAC) plans to endorse women's beach soccer as among the motives to propagate black Africans culture, values and civilization.

The festival is expected to take place at Stone Town in Zanzibar next month, purposely to commemorate the African month starting from May 23-29.

Hassan Mzee, Zanzibar Association of Tour Operators CEO, disclosed yesterday in Dar es Salaam as he briefed the press the overall festival's plans.

Mzee disclosed retired President Jakaya Kikwete is set to grace the festival.

"We all know beach soccer started in Zanzibar. This time around we'll have women's beach soccer in which we believe will portray women's culture on the aspect of sports," he said.

Mzee who is also the chairman of the festival said the festival will also engage in other sports such as golf that will be held on May 25 at the Isles Sea Cliff golf course aiming to raise funds for a new school building investment.

Yinke Abioye, the FESTAC Africa Chairman, stressed that the festival will not only portray women in sports but also network different nationalities in a global perspective.

Abioye pointed out: "I'm quite sure with the soccer and golf Mainland Tanzania and Isles' arts and culture will be portrayed at large."

"The festival is also an opportunity for networking, collaboration and drawing a multi generational global community to Zanzibar's Stone Town to experience an electric Pan African line up of cultures," he said.

He also added that the festival will showcase the fabric and townscape virtually intact and buildings that will reflect its particular culture which has brought together homogenized elements of African culture.

Mbeya City FC vows to end losing run in 2021/22 NBC Premier League



Mbeya City FC goal-getter Juma Luzio (4th L) attempts to beat Mbeya Kwanza FC goalie when the outfits faced off in 2021/22 NBC Premier League clash that was played in Mbeya recently.

By Correspondent Nassir Nchimbi

MBEYA City FC has vowed to end its eight-match winless streak when the side comes up against Biashara United in NBC Premier League match at the Sokoine Stadium in Mbeya today.

Unsatisfactory results in the last eight matches seem to have hurt Mbeya City FC, as they vow to turn around their fortunes when they face Biashara United.

Mbeya City FC got off to a good start in the Premier League, but so far they have been on the brink of relegation following their losing run in the league which has had the squad dropping to sixth place having post-

ed 25 points.

Why Mbeya City FC is in a brink of relegation even when the club is sitting in sixth place in the league log?

Mbeya Kwanza FC which is at the basement of the league log has 18 points while Tanzania

Prisons have 19 points.

The remaining sides from an outfit placed seventh to 14th are on 24 points, 23 points, and 21 points which still do not provide safety to any of the outfits.

The last time Mbeya City FC, tasted three points was on Jan-

uary 20 when they beat Ruwu Shooting 1-0, since then it has been losses and draws.

Towards the match, Mbeya City FC's head coach, Ugandan Mathias Lule, said regarding the game and the opponents it is a must win game for them

explaining that the previous match against Dodoma Jiji FC was not their luck.

"We are ready for the fight, I believe on Thursday (Today) Biashara United must give us three points, we lost the previous matches and now we are going to make it real, the fans should come in large numbers," Lule disclosed.

Mbeya City FC's captain, Mpoki Mwakinyuke, said the hunger and morale of the players is very high.

The defender revealed their coach instructed them to make sure they come out victorious against Biashara.

"It is true that we have lost a lot of matches but with the preparations we have made and the improvements we have made we believe the victory must be well obtained," Mwakinyuke disclosed.

The team's goalkeeper Deogratias Munishi 'Dida' said playing with high spirit at home is one of the reasons they could win, noting that the matches they lost are enough.

"We know the match will be tough but very important for us, we are at home so we must make good use of this opportunity to remain victorious," Munishi pointed out.

Government mourns legendary athletics coach Ron Davis

By Correspondent Joseph Mchekadonga

TANZANIA's government has said the passing of veteran American athletics coach Ron Davis is a big blow to the development of the sport in the country.

National Sports Council (NSC) Secretary-General Neema Msitha said on Tuesday at Coast Region's Filbert Bayi Schools' premises where the burial of Ron Davis took place. He died last Friday.

She said Davis was an undisputed athletic legendary coach.

"We are shocked beyond description, Ron Davis loved Tanzania, no wonder he did a lot to the country's athletics and he is buried here in our

country, Tanzania will remember him for his contributions to athletics development," she said.

She said it was more painful that Davis has died when the country is developing athletics and other sports activities.

She said Davis had, apart from coaching, been securing scholarships for promising young athletes in the country to study in the USA.

Davis was the one who coached Tanzania's athletics legend Filbert Bayi in the early 1980s and the latter won gold medals.

Filbert Bayi was world record holder under the coach's tutelage, and in the recent years Davis was the head coach of Filbert Bayi Schools' athletics team.

Bayi emotionally described the death as a big blow to athletics development in the country and to him personally.

"I will greatly miss him, I'm very saddened, he was my mentor, brother and friend, I'm very saddened," he stated.

"We had a big project we were to carry out together, recently he asked me what legacy am I going leave to Tanzanians and the world, he introduced to me an idea of writing a book, and we did it."

"It is titled Catch Me if You Can, the plan was to launch the book at the coming Commonwealth Games in the UK but Davis has gone, the good thing is that five days before his passing, he read one page," he said.

Tributes from across the world, both from politicians, athletes, and clerics were read at the burial.

It was said that Davis' connection with Africa began during the height of the Cold War between the US and the Soviet Union.

Davis embarked on a goodwill tour around Africa as part of the US team. He would later go on to coach in countries including Nigeria, Mauritius, Tanzania, Sudan, Somalia, Djibouti, Mozambique and DR Congo.

The burial was attended by many people who included the clergies, political leaders, former and current athletes, family friends and some of his children who travelled from the USA.

Meanwhile, the World Athletics said it is deeply saddened to hear that renowned coach and sports developer, Ron Davis, who guided athletes including the Olympic medalist and world record-breaker Filbert Bayi during the latter's highly accomplished career, has died at the age of 81.

World Athletics said Davis dedicated much of his life to promoting athletics in several countries, particularly in Africa, Tanzania was one of them.

The US athlete-turned-coach was born in 1941 in New York City and began his own sporting career as a basketball and baseball player.

With the training field for the high school baseball team too far away for him to attend daily practice, he turned to athletics and soon found his talent for running.

Davis received dozens of university scholarship offers and joined San Jose State University in California where he became an All-American.

The athlete formed a key part of the history-making 1962 NCAA Cross-Country Championships team—the first racially integrated team to win the division one (then called the university division) title.

A steeplechase specialist, Davis went on to qualify for the US Olympic trials in 1964 before starting his career as a coach.

He became the national athletics coach for Tanzania in 1979, with Bayi turning into the nation's star athlete.

The following year Davis guided Bayi to Olympics 3000m steeplechase silver medal at the Moscow Olympic Games - Tanzania's first ever Olympic medal.



Ron Davis

Flexibles by David Chikoko

