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TANZANIA

TUESDAY 27 APRIL, 2021

National Pg 2 Minister calls for policy coordination









VP: Tanzanians now one people, with 57 years of union, harmony

■President Samia cancels ceremonies, redirects funds to development projects

By Guardian Reporter, Dodoma

VICE President Dr Philip Mpango yesterday urged Tanzanians to cherish and harness achievements recorded in the 57 years of the union between Tanganyika and Zanzibar, as the union is crucial to maintain the country's peace and harmony.

Officiating at a symposium to mark the 57th anniversary of the union here yesterday, the VP affirmed that the country

has made a lot of development strides during the period, enhancing security, proper use of resources and entrenching ties between peoples of the two sides.

"We have become one people and we all have chances to access the country's resources from both sides of the union," he said, underlining the need for Tanzanians to constantly cherish and value the union.

He said the two governments will continue

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Vice President Dr Philip Mpango opens symposium on the occasion of the 57th anniversary (April 26) of the Union between Tanganyika and Zanzibar held in Dodoma city yesterday. Photo: VPO

DEFORESTATION

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VILLAGERS

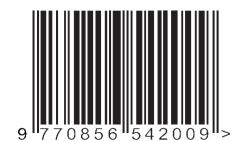
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COUNCILS

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TANESCO tender board

By Guardian Correspondent, Dodoma

ENERGY minister Dr Medard Kalemani has directed the Tanzania Electric Supply Co. Ltd (TANESCO) to dissolve the state-run utility firm's tender board following fraud allegations and bureaucracy in procurement procedures.

Dr Kalemani issued this instruction when addressing TANESCO regional and district managers in a consultative meeting on Saturday, saying the tender board was enmeshed in controversy over bureaucracy when it comes

to procurement, fomenting the tendency to violate set regulations.

"The tender board must be dissolved immediately and the management appoint new tender board members. They deliberately opting for bidders offering high prices while leaving those with relatively low prices," he stated.

He also ordered the management to conduct investigations on other suspected individuals said to be involved in violating procurement

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Minister's axe falls upon | Govt sets 14 days for port project accounts

By Guardian Correspondent, Tanga

THE Deputy Minister for Works and Transport, MwitaWaitara has given 14 days to the Tanzania Ports Authority (TPA) to furnish him with a comprehensive report on disbursements of funds for the Tanga Port expansion project that has so far used up 172bn/-.

The deputy minister expressed dissatisfaction with progress in the project whose total costs are projected at over 500bn/-, setting out this ultimatum to obtain clarification on how the 172bn/- was

used in deepening port berth facilities2.

The report has notably got to explain the process to get the contractor, who authorized expenditure of the funds, who supervised expenditures and who conducted the feasibility study, he said, noting that this will enable the government to take appropriate measures.

The government wants to see Tanga Port operate well and contributes to the country's economy, but some people were obstructing this goal, he stated, directing the new TPA Director General to

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NMB Bank to broaden motorcycle riders loans

By Guardian Reporter

THE government has lauded NMB Bank Plc for coming up with a tailor-made loan initiative for motorcycle taxi riders which helps to address the unemployment crisis in the country.

Jenista Mhagama, the Minister of State in the Prime Minister's Office (Policy, Parliamentary Affairs, Labour, Employment, Youth and the Disabled) praised the bank over the weekend in Dar es Salaam at the launch of the initiative dubbed 'NMB Mastaboda Loan'.

In this initiative the bank has set aside 5bn/- for lending to motorcycle taxi riders to help more youth to engage in the business and thus contribute to the country's economic development.

She commended NMB Bank for recognising that this group of operators



Jenista Mhagama (2nd-R), Minister of State in the Prime Minister's Office (Policy, Parliamentary Affairs, Labour, Employment, Youth and People with Disabilities), pictured in Dar es Salaam at the weekend launching NMB Bank Plc's 'Mastaboda' campaign. The drive will see lucky bodaboda taxi operators win NMB loans with which to buy motorcycles and tricycles. Looking on are the bank's CEO, Ruth Zaipuna (C); NMB's chief of retail banking, Filbert Mponzi (2nd-L); and the chairman of bodaboda operators in Dar es Salaam, Michael Massawe (L). Photo: Guardian Correspondent

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Guardian NATIONAL.NEWS

NMB Bank to broaden motorcycle riders loans

Minister's axe falls upon

TANESCO tender board

plays an important role in enabling convenient transport for members of the public at any moment...

"I congratulate you for the tireless efforts in finding ways of lending and empowering young Tanzanians who are sidelined by other commercial lenders," she said.

The loan initiative complements government efforts to empower the youth and take an active part in building the country's economy, the minister underlined, noting further that many such youths have the potential of growing from owning a motorbike to possessing motor vehicles to generate more income.

She urged beneficiaries to observe financial discipline and stick to hard work as key levers in taking their business to the next level.

The government believes that when financial services become more inclusive, more people will be able to access loans which are crucial for engaging in various businesses, he said, elaborating that the government will continue to collaborate with stakeholders to address problems that motorbike riders face to enable their businesses to grow.

"I urge motorbike riders in various regions to make effective use of NMB financial discipline training in order to benefit from the large amount of money

regulations in collaboration with the tender

Still, TANESCO managers across the

country were told to speed up power

connection in rural areas as the government

plans to ensure all remaining villages are

connected to the national grid by the end

"We only have 18 months to the deadline.

You must work to ensure every village has

electricity services by end of next year," he

emphasised, cautioning the managers from

cutting off power services without prior

Managers who will fail to connect electricity

to customers who have already paid for the

"We do not want to see power outages."

notification to the public.

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of next year.

board.

set side for lending them," the minister intoned, urging the bank to apply that initiative to other regions to reach more

Statistics shows that Tanzania has more than a million passenger motorcycle riders but most of them remain unbanked, thus through the 'NMB Mastaboda Loan' initiative their business will be formalized, bank officials said.

For motorbike riders to qualify for the loan they must hold the National Identification Number (NIN), bank with NMB for three consecutive months and take up membership of a bodaboda riders'

Earlier, NMB Managing Director, Ruth Zaipuna said the launch of this initiative is the bank's response to minister Mhagama's request made in 2019 when officiating at an event to launch 'Mastaboda QR.

She said the bank may increase the 5bn/set aside for lending motorcycle taxi riders in the first year if the demand needs it.

The loan initiative will be applied to other regions for most such riders to take advantage of the 5bn/- set aside for lending, the director specified.

Filbert Mponzi, NMB Chief of Retail Banking said the bank has so far trained over 5,000 motorbike riders. The target is to reach more than 75,000 motorcycle taxi riders countrywide in one year, he added.

service will be held to account accordingly,"

Dr Kalemani instructed further that

efforts are enhanced in revenue collections,

noting that despite increases in current

revenue collections compared to the past,

more efforts are needed to optimise levels

Revenue collection in past years stood at

9bn/- per week; while last year it was 36bn/-

per week, and now it is about 46bn/- per

week. You have to increase efforts to ensure

we surpass our set targets," the minister

Advera Mwijage of the Rural Energy

Agency (REA) said the REA management

was bent on implementing all directives

issued by the minister to ensure the people

of company revenues.

enjoy power services.

underlined..



Zanzibar Works, Communications and Transport minister Rahma Kassim Ali (R) has a word with political veteran Getruda Mongella during a panel discussion at the symposium on the 57th anniversary of the Union between Tanganyika and Zanzibar held in Dodoma city yesterday. Photo: VPO

VP: Tanzanians now one people, with 57 years of union, harmony

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strengthening the union, noting that protecting the union is worked upon jointly.

Dr Mpango observed that he would not take kindly to anyone tampering with the union, so long as he occupies that office, highlighting that over the years, 15 out of 25 matters that were billed as contentious have been addressed, and the remaining are being worked upon accordingly.

The VP told the audience that President Samia Suluhu Hassan had directed that funds earmarked for ceremonies to mark Union Day be shared out to both parts of the union to speed up implementation of development projects.

Speakers at the symposium included

the Minister for Constitutional and Legal can invest in the Mainland without Affairs, Prof Palamagamba Kabudi who attributed the longevity of the union to the spirit of compromise uniting the two founders, Mwalimu Nyerere and Sheikh Abeid Karume.

Ambassador Hija Mohammed, a participant, attested to solidity of fusion of the people of the two sides as there are areas in Zanzibar where the population of Zanzibaris and Mainlanders is mixed, and they live peacefully. "This is a clear indication that we are one family and not just politically united as it is perceived,' he declared,

A lecturer from the Tanzania Centre for Foreign Relations, Abbas Mwalimu said the union is important economically because it provides business and investment opportunities for people of both sides. Zanzibaris problems, he stated.

The symposium brought together various dignitaries from various ministries, the legislature and leaders of religious denominations, with the theme "Our union is a foundation to economic revolution; let us strengthen peace."

At the same time, the East African Community (EAC) Secretary General, Dr. Peter Mathuki yesterday congratulated President Samia Suluhu Hassan, the government and the Tanzanian people on Union Day.

He said in his message that the commemoration was a "critical step in the coming together of the peoples and nations of our region to form the East African Community, a bloc that we East Africans and the rest of Africa have always looked up to with pride."



Rama Jumanne Muna (L) pictured airing his views at a meeting held at Zanzibar's Stone Town called to identify and enrol needy households to receive assistance from the Tanzania Social Action Fund (Tasaf). Right is Salma Abdalla Haji, a coordinator with the Fund. Photo: Correspondent Martin Kabemba

Govt sets 14 days for port project accounts

mobilise a team as early as possible to take up Phase VI of the port development project.

He also called on ministerial department officials and autonomous institutions under the ministry to study the 2020 - 2025 National Development Pan to understand what was required of them during the period.

"Work professionally, desist from pomposity, serve the people," he

For his part the TPA Director Erick Khamis affirmed that the sought for that the ongoing Tanga port project would be completed within three years to enable the port handle two million tonnes of cargo per year from 700,000 tonnes capacity at present.

"We shall make sure there is reliable road and sea transport in Tanga Region to connect it with the northern regions and the central regions, so that the port operates effectively," he said.

Elsewhere, the deputy minister inspected ongoing construction of the 50km Tanga - Pangani road at tarmac level, urging the contractors, China Henan International, to complete the tour visit of infrastructure projects.

reports will be provided in time and project as per the agreed schedule, as the government will not entertain excuses for delays.

> TanRoads regional manager Alfred Ndumbaro said the government has disbursed around 4bn/- to compensate those being removed to facilitate construction of the road, and that the payment exercise is billed to start next Wednesday, May 3.

The regional office will fully supervise the contractor to ensure the road is built to the required standards and completed in time, he told the deputy minister, who is in the region on a four-day inspection

inister calls on business community to coordinate its functions with TNBC

By Guardian Reporter

THE business community needs economic policy coordination with various ministries and institutions such as the Tanzania National Business Council (TNBC) to simplify monitoring of the recommendations issues.

Geoffrey Mwambe, Minister of State, Prime Minister's Office (Investment), made the observation over the weekend when officiating the Confederation of Tanzania Industries (CTI) conference which was meant to discuss various challenges facing the industrial sector, Mwambe underscored the need for the business community to speak one language when presenting their challenges to the government.

According to him, the move will further facilitate more improvement of business conditions in the country. "It is better that all your meetings engage TNBC so as to ensure that all the recommendations are responded by responsible ministries or departments on time," he said.

He also assured investors, traders and business community that the government will continue putting a favourable environment to support their operations for the country's industrial growth.

"We are well prepared to conduct a comprehensive review and amendment of several laws and policies so as to attract investments and spur economic development in the country, so very soon we will table in the Parliament bill drafts of the laws," Mwambe said.

"The government intends to review the investment law and policy to keep pace with the current environment which will add to the business and investment by looking at areas that have been a major challenge in the country," said Minister Mwambe.

He however urged traders to be honest and pay taxes to enable the government to continue with the construction of infrastructure including health centers, railways, roads, airports as well as the construction of Julius Nyerere Hydro Power Project (JNHPP).

TNBC Executive Secretary, Dr Godwill Wanga said the new structure of the Council is aimed at holding meetings from the district and regional levels to find solutions to the challenges of business and investment.

"These structural changes to the council are aimed at creating a conducive environment for business and investment, especially considering Tanzania has benefited from adequate resources, peace, and political stability," Dr Wanga said, assuring CTI that the council would continue to negotiate with the private sector as it's a special link between the government and the private sector.

"The council has been an important link between government and the private sector in addressing the challenges of trade and investment, so we will continue to engage with private sector stakeholders to remove barriers that have been holding back trade and investment growth," he said.

CTI Chairman, Paul Makanza said there has been a positive trend towards addressing the challenges of industrialists but there is a need to add more effective strategies to develop and complete the manufacturing sector in line with the government's vision.

"Industry, like other sectors, has had many challenges and there are those that have been answered after several discussion sessions. Our current proposal is to see more and participatory strategies put in place to increase the sector's contribution to GDP growth and youth employment, "

"It is better that all your meetings engage TNBC so as to ensure that all the recommendations are responded by responsible ministries or departments on time"

Guardian



Works and Transport deputy minister Mwita Waitara (gesturing) stresses a point to Tanzania Ports Authority officials in Tanga city at the weekend on how to supervise expenditure of funds. He was on an inspection tour of expansion work at the facility. Photo: Guardia

By Guardian Reporter, Morogoro

THE office of the Solicitor General has saved 11.4trn/through various charges and compensations in local and international courts.

Solicitor General Gabriel Malata made the remarks when opening a four-day training for state attorneys which is being held in Morogoro municipality.

The training which is being attended by retired judges was aimed at equipping attorneys on how to arbitrate various tribunals opened by the government both locally and abroad.

He said during 2019/20 there were cases that involved economic matters which the government was supposed to pay as compensation but the office of

Solicitor General saves 11.4trn/through charges, compensation

the solicitor general won them.

The state attorney said the government opened up to 3715 locally and 451 were heard whereby his office won about 95per cent of all the cases.

He said out of the cases which they won were worth 700bn/while those which they did not were worth 20bn/- and they have appealed.

Speaking on the new case which has been opened recently in the United States which requires a \$55 million (100bn/-) compensation, the solicitor general said his office has won.

He said Tanzania emerged victorious in a payment case of 55,099,171.66 US dollars to the family of a prominent businessman, Devram Valambhia, now deceased, over a contract involving the supply of military equipment.

This followed the decision of the United States Supreme Court to reject a petition for clarification of exception to the Foreign Sovereign Immunities Act after the family of Valambhia unsuccessfully sought to pursue the payments in the question of about 130bn/-.

In the application, Valambhia's

family had sought to attach assets of the government to recover over 50 million US dollars issued by the High Court of Tanzania in 1991 in favor of a message to Tanzanians.

The deputy solicitor general Dr Boniface Luhende said the training is aimed at building capacity for the lawyers to enable them better handle both local and international cases.

The director for civil case George Mandepo said the main issue which they have is to handle cases adding that the training will give them the capacity to save government properties.

Minister calls for finance institutions' team spirit to boost micro enterprises

Correspondent,

Dodoma

MINERALS Minister Doto Biteko has urged local banks to join forces for team spirit in order to support small and big companies in the mining sector with adequate loans and capital.

Biteko made the call this week here when he met with the NMB management to among others to discuss areas of cooperation so as to support and speed up economic growth in the country.

During the meeting, the two sides discussed how they are going to work together in a better way to support various investors in the mining sector.

"My call here is not only for one bank, but for all financial institutions in the country, this is the time to work together so as to provide required financial support to small, middle and big companies that are investing in the mining sector," he said.

According to him, the minister has been receiving a number of investors who sometimes have capital challenges.

"We have been advising them to seek loans in local banks but unfortunately many of them come back empty handed saying that the banks have no enough money to lend them," he said.

The minister made it clear that the mineral extraction business requires three major things which are intensive capital, sufficient time to see outcomes as well as the availability of sufficient human resources...

He commenced the NMB bank for recognizing the challenge and being able to provide enough support to improve the mining

Biteko highlighted key areas which have good business

indicators in the mining sector as mineral processing, value addition as well as mineral trading.

Prof Simon Msanjila, the Ministry's Permanent Secretary wanted the bank to share its loans' chart which describes the low and higher amount of loans which they can issue so as to enable investors to be able to choose which loan is good for them.

He also urged NMB to also invest in the insurance sector as it was one of the areas which still needed more investment.

In her remarks, NMB Bank Chief Executive Officer Ruth Zaipuna acknowledged that the mining sector has remained strong and great savoir even during the challenging period of Covid-19 pandemic where several sectors have been affected.

"Previously, the bank was somehow reluctant to put its hand in the mining sector but due to several strides and improvements done by the government in which the entire mining value chain, the bank has decided to chip in and start providing loans to enable traders and miners conduct the business successfully," she said.

According to her, so far, the bank has already dished out loans amounting to 10bn/- to smallscale miners.

In addition, the bank in collaboration with a bank from South Africa have provided training to miners while also NMB providing a US\$22 million loan to Geita Gold Mining (GGM).

Zaipuna noted that currently their bank has a capital reaching 1.1trillion/- and it was expanding its services to reach more people including major mining projects.

"So, the bank can issue a loan amounting to 240bn/- without any problem, investors are welcomed," she added.



THE UNITED REPUBLIC OF TANZANIA MINISTRY OF INDUSTRY AND TRADE **BUSINESS REGISTRATIONS AND** LICENSING AGENCY



PRESS RELEASE

EXTENSION OF PERIOD FOR SUBMISSION OF INFORMATION ON BENEFICIAL OWNERSHIP

Dar es Salaam, April 2021

The Business Registrations and Licensing Agency (BRELA) cordially informs Company owners and the general Public that, the Minister for Industry and Trade through Government Notice No. 189 of 12th February, 2021 extended the time for submission of information on Beneficial Owners for a period of twelve months from 1st January, 2021 to the Companies registered before 1st July, 2020.

The requirement to submit beneficial ownership information arises from the amendments of the Companies Act, Cap. 212 which were done through the Finance Act, 2020.

This extension of time has been granted in accordance with section 459A of the Companies Act, Cap 212 which empowers the Minister to extend the time for submission of Beneficial Ownership information.

BRELA in collaboration with the Ministry of Industry and Trade is in the last stages of completing The Companies (Beneficial Ownership) Regulations that will specify the modality of submission and keeping of beneficial ownership information. Once the Regulations are published, BRELA shall start receiving the said information.

For more details, kindly contact us through email address usajili@brela.go.tz, phone number +255 (0) 22 221 2800 or visit our office located at The Tanzania Federation of Co-operatives Building, 6th floor, Lumumba Street, Dar es Salaam.

> Issued by; The Information and Communication Unit BRELA

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SHIRIKA LA VIWANGO TANZANIA (TBS)



TAARIFA KWA WAAGIZAJI MAGARI KUTOKA NJE KUHUSU UWEPO WA MATAPELI

Dar es Salaam, 25 Aprili, 2021

Shirika la Viwango Tanzania (TBS) lina utaarifu umma kuwa limepokea malalamiko ya uwepo wa baadhi ya mawakala wasio waaminifu wanao wadanganya wateja wenye magari yaliyowasili bandarini kulipa gharama za ziada ili kuweza kutoa magari hayo.

Hivyo basi, TBS inapenda kuwataarifu na kuwatahadharisha waagizaji na wanaotoa magari bandarini kuwa;

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- 2. Malipo yote ya ukaguzi ni lazima yalipwe kupitia mfumo wa kielektroniki (control number) na risiti lazima itolewe.

Kwa maelezo zaidi tafadhali piga namba ya bure: 0800110827.



MKUU WA KITENGO CHA UHUSIANO NA MASOKO

NATIONAL.NEWS

Guardian

Women Coalition hails Samia's maiden speech

By Correspondent Daniel Semberya

A coalition of women, election, constitution and leadership has hailed President Samia Suluhu Hassan for becoming the first female President in the country.

Speaking over the weekend in Dar es Salaam on behalf of the Coalition, TGNP's executive director Lilian Liundi said: "We congratulate President Samia for accepting to lead the country at a very hard time after the death of the fifth phase President Dr John Pombe Magufuli, we have a very huge faith in her."

Liundi said that Suluhu's speech has identified priorities that have touched different development areas such as improving democracy, equality, access to justice and people's livelihoods.

"We, as a coalition defending and promoting a leadership that is built on principles of

have keenly followed her speech when addressing Members of Parliament and the entire nation for the first time since she was sworn in to office on March, 19, this year," she said.

She noted: "Particularly, we have been impressed by President Suluhu for clearly showing how she will protect and promote justice, democracy and equality."

Liundi added: "We hope that when these valuable gifts are perpetuated, protected and defended will show a green light in leading the implementation of the sixth phase government's priorities that include economic growth, and poverty alleviation."

The coalition also hailed President Suluhu's other priorities including fighting corruption, embezzlement of public funds and other government resources

justice and gender equality, as well as promoting voluntary payment of taxes, boost productivity in agriculture and fisheries sectors

> Coalition The commended President Suluhu for her promise to increase employment and incomes by boosting and protecting the mining, tourism and industries sectors.

> Liundi said the coalition further applauds the President for promising to continue developing the various infrastructures under construction, to improve and bring technological revolution, ICT and communications.

> "We are sure that all the identified priorities by Suluhu's government, if properly implemented will produce a number of opportunities and spur development benefiting women, girls and other vulnerable groups in the country," she added



Livestock and Fisheries minister Mashimba Ndaki addresses a meeting at Mpeta village in Kigoma Region at the weekend as he sought to resolve a land-related dispute. He directed the National Ranching Company to set aside 14,000 hectares for use by local residents, including those at Mwandulubhantu and Kazaroho.

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

Patrick Mashalla

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

(Amounts in million shillings)	Current Quarter 31-Mar-2021	Previous Quarte 31-Dec-2020
A. ASSETS:		
1. Cash	786	616
2. Balances with Bank of Tanzania	2 926	4 727
3. Investments in government securities	-	-
Balances with other banks and financial institutions	39	90
5. Cheques and Items for clearing	181	-
6. Inter branch float items	202	
7. Bills negotiated	-	
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	5 000	8 300
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	28 163	19 097
12. Other assets	5 143	5 015
13. Equity investments	0 140	
14. Underwriting accounts	-	
15. Property, plant and equipment (net)	846	918
16. TOTAL ASSETS	43 286	38 763
		30 703
B. LIABILITIES:	-	
17. Deposits from other banks and financial institutions	04.000	10.505
18. Customer deposits	24 036	18 525
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	819	941
24. Acceptances outstanding	-	
25. Interbranch float items	145	
	341	
27. Other liabilities	341 1 488	1 892
27. Other liabilities 28. Borrowings	1 488	
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES		-
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES	1 488	21 358
26. Unearned income and other deferred charges 27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS:	1 488 - 26 829	-
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS:	1 488 - 26 829	21 358 17 405
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27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457	21 358 17 405 30 912
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457	21 358 17 405 30 912 - (14 445 (4 062 5 000 - 17 405
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457	21 358 17 405 30 912 - (14 445 (4 062 5 000 - 17 405
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457	21 358 17 405 30 912 - (14 445 (4 062 5 000 - 17 405
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457 273 (330)	21 358 17 405 30 912 (14 445 (4 062 5 000 17 405
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS - Shareholders' Funds to Total Assets	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457 273 (330) -	21 358 17 405 30 912 (14 445 (4 062 5 000 17 405 389 (330
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS - Shareholders' Funds to Total Assets - Non Performing Loans to Total Gross Loans	1 488 - 26 829 16 457 30 912 - (18 507) (948) 5 000 - 16 457 273 (330) - 38% 1.0%	30 912
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS Shareholders' Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits	1 488 - 26 829 16 457 - 30 912 - (18 507) (948) 5 000 - 16 457 - 273 (330) - 38% 1.0%	21 358 17 405 30 912 - (14 445 (4 062 5 000 - 17 405 389 (330 - 45% 1.7%
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS - Shareholders' Funds to Total Assets - Non Performing Loans to Total Gross Loans - Gross Loans and Advances to Total Deposits - Loans and Advances to Total Assets	1 488 - 26 829 16 457 - 30 912 - (18 507) (948) 5 000 - 16 457 - 273 (330) 38% 1.0% 64%	21 358 17 405 30 912 (14 445 (4 062 5 000 - 17 405 389 (330 - 45% 1.79 1039 50%
27. Other liabilities 28. Borrowings 29. TOTAL LIABILITIES 30. NET ASSETS/(LIABILITIES) (16 minus 29) C. SHAREHOLDERS' FUNDS: 31. Paid up share capital 32. Capital reserves 33. Retained Earnings 34. Profit (Loss) account 35. Others capital accounts (Advance towards share capital) 36. Minority interest 37. TOTAL SHAREHOLDERS' FUNDS 38. CONTINGENT LIABILITIES 39. Non performing loans & advances 40. Allowances for probable losses 41. Other non performing assets D. SELECTED FINANCIAL CONDITION INDICATORS Shareholders' Funds to Total Assets Non Performing Loans to Total Gross Loans Gross Loans and Advances to Total Deposits	1 488 - 26 829 16 457 - 30 912 - (18 507) (948) 5 000 - 16 457 - 273 (330) - 38% 1.0%	21 358 17 405 30 912 (14 445 (4 062 5 000 - 17 405 389 (330 - 45% 1.7%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2021 (Amounts in million shillings)	Current Quarter 31-Mar-2021	Comparative Quarter 31-Mar-2020	Current Year Cumulative 31-Mar-2021	Comparative Year Cumulative 31-Mar-2020
1. Interest income	1 012	673	1 012	673
2. Interest expense	343	123	343	123
3. Net interest income (1 minus 2)	669	550	669	550
Bad debts written-off		-	-	-
5. Impairment losses on loans and advances		(1)	-	(1)
6. Non- interest income:	91	60	92	60
6.1 Foreign currency dealings and translation gains/(loss)	-	3	0	3
6.2 Fees and commissions	91	55	91	55
6.3 Dividend income			-	
6.4 Other operating income		2	-	2
7. Non interest expenses	1 708	1 563	1 709	1 563
7.1 Salaries and benefits	732	662	732	662
7.2 Fees and commission		-	-	
7.3 Other operating expenses	976	901	976	901
8. Operating income/(loss)	(948)	(952)	(948)	(952)
9. Income tax provision		-		-
10. Net income/(loss) after income tax	(948)	(952)	(948)	(952)
11. Other Comprehensive Income				
12. Total comprehensive Income/(loss) for the year	(948)	(952)	(948)	(952)
13. Number of employees	54	60	54	60
14. Basic Earnings Per Share	-15	-15	-15	-15
15. Number of branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-2%	-3%	-2%	-3%
(ii) Return on Average Shareholders' Funds	-6%	-6%	-6%	-6%
(iii) Non Interest Expense to Gross Income	225%	256%	225%	256%
(iv) Net Interest Income to Average Earning Assets	2%	3%	2%	3%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2021 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulatory Reserve	Advance towards share capital	Total
Current Year					
Balance as at the beginning of the year	30 912	(18 507)	-		12 405
Profit for the year		(948)			(948)
Advance towards share capital	-	-		5 000	5 000
Transactions with owners	-	-			
Dividends Paid	-	-			
Others	-	-	•	•	
Balance as at the end of the current period	30 912	(19 455)		5 000	16 457
Previous Year					
Balance as at the beginning of the year	30 912	(14 445)	-		16 467
Profit for the year	-	(4 062)	-		(4 062)
Advance towards share capital	-	-	-	5 000	5 000
Transactions with owners	-	-	-	-	
Dividends Paid	-	-	-	-	
Others	-			•	-

MARCH 2021 (Amounts in million shillings)	31-Mar-2021	Quarter 31-Dec-2020	Cumulative 31-Mar-2021	Cumulative 31-Mar-2020
I. Cash flow from operating activities:				
Net (loss)profit before tax	(948)	(969)	(948)	(952
Adjustment for:			-	,
- Impairement/amortisation/depreciation	346	385	346	295
- Net change in loans and advances	(5 766)	(7 720)	(5 766)	388
- Net change in deposits	5 511	2 850	5 511	(547
- Net change in short term negotiable securities	-	-	-	
- Net change in other liabilities	(242)	160	(242)	310
- Net change in other assets	(802)	(717)	(802)	519
- Tax paid	-	-	-	
- Others	-	(281)	-	
Net cash provided (used) by operating activities	(1 902)	(6 292)	(1 902)	1
II. Cash flow from investing activities:			-	
- Dividend received	-	-	-	
- Purchase of fixed assets	-	(40)	-	(1:
- Proceeds from sale of fixed assets	-	-	-	
- Purchase of non-dealing securities	-	-	-	
- Proceeds from sale of non-dealing securities	-	-	-	
- Others	-	-		
Net cash provided (used) by investing activities	-	(40)	-	(1
II. Cash from financing activities:			-	
- Repayment of long term debt	-	-	-	
- Proceeds from issuance of long term debt	-	-	-	
- Proceeds from issuance of share capital	-	-	-	
- Payment of cash dividends	-	-	-	
- Net change in other borrowings	-	-	-	
- Others (Advance towards share capital)	-	5 410	-	
Net cash provided (used) by financing activities		5 410	-	
V. Cash and cash equivalents:				
 Net increase/(decrease) in cash and cash equivalents 	(1 902)	(922)	(1 902)	
 Cash and cash equivalents at the beginning of the quarter/year 	4 859	5 781	4 485	1 55
 Cash and cash equivalents at the end of the quarter/year 	2 958	4 859	2 583	1 56

FOR THE QUARTER ENDED 31 MARCH 2021 In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements 22 April 202 Richard L. Makungwa (Chief Executive Officer) (signed) 22 April 202 Selemani Kijori (Head of Finance) (signed)

We, the undersigned directors, attest to the faithful representation of the above we, the undersigned directors, attest to the fatthful 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.

	<u></u>	Olympia Control	
1/	Francis Ramadhani	 (signed)	22 April 2021
2/	Celestin Muganga	(signed)	22 April 2021

I ITEM/TRANSACTION	CHARGE/FEE	Deno	sit Rates			
Current Accounts (a) Required minimum opening billance	TZS 50 000					
(b) Monthly service fee (breakdown per oustomer	TZS 7 500		Fixed Deposit - TZS	3 Months	6 Months	12 Months
(c) Cheque withdrawal over the counter	TZS 2,500 for amounts less than 5MI otherwise 0,1% max TZS 100,000		1 - 2 Min	1.5%	2.0%	2.5%
(d) Fees per ATM withdrawal	TZS 1 300					
(e) ATM mini statement	TZS 300		2 - 10Mn	2.0%	2,5%	3.0%
(f) Interim statement per page	TZS 1 500		10 - 50 Min	2.5%	3.0%	3.5%
(g) Periodic scheduled statement. (h) Cheque book	TZS 500 per leaf		50 - 100 Min	3.0%	3.5%	4.0%
(i) Dishonoured cheque	TZS 100 000					
(j) Special dearance	728 6 000		100 - 300 Min	3.5%	4.0%	4.5%
(k) Counter cheque (l) Stop payment	TZS 40 000		300 - 500 Min	4.0%	4.5%	5.0%
(m) Standing order (Same bank)	Free					
(n) Balance enquiry	TZS 900		500m - 1Blh	4.5%	5.0%	5.5%
(o) New ATM card issuance (p) ATM card renewal or replacement (indicate costs for different card	TZS 10 000 TZS 10 000		Above 1 Bh	Contact T	reasurv	
types)			Savings Account - TZS	Accrue on Daily Cleared	halanca naid M	lanthly
(q) Overdrawn account interest charge (r) Unarranged overdraft	20%			,,		ionary
(r) Unarranged overdraft (s) Interbank transfer	7ZS 10 000		0-50k	0.5	%	
(t) Bill payments through ATM	n/a		50k - 1mln	1.0	x.	
(u) Deposit fee	0 000					
(v) Other (please specify) Savings Accounts (Disclose for product specific types)	n/ii		1 - 10mln	1.5	%	
(a) Required minimum opening balance	TZS 5 000		10 - 100min	2.0	ν.	
(b) Monthly service fee	TZS 1 400					
(c) Interim statement (d) Account desure	TZS 1 500 TZS 20 000		Over 1min	2,5	%	
Electronic Banking	123 20 000	Base	Lending Rates			
(a) Internet banking monthly fee	n/a		Lean Time	Base rate		
(b) Internet transfers (c) SMS banking	n/a TZS 1700		Loan Type			
(d) Other	n/a	1	Short term (up to 1 year)	19,5%		+/-4.5%
4 Foreign Exchange Transaction		2	Medium term (2-4 years)	21,5%		+/-1,5%
(a) Purchase/sale of TCs transactions over the (b) Purchase of foreign cheque	n/a n/a		Term loans (over 5 years)	19,0%	_	+64.0%
(c) Sale/ourchase of cash passoort	n/a	4	rerm loans (over 5 years)	19,0%		+h=4,U76
(d) Telegraphic transfer	n/a					
(e) Telex/SWIFT (f) Tranfer from foreign currency denominated	m/a 0	100.00	Lancard Control of Control	mined the above information and hereby declare that the		
account to local current account (within bank and to other bank)	, , , , , , , , , , , , , , , , , , ,				iniomanonii	is true and correct to the bes
5 Personal Loans		l on k	nowledge and information.			
(a) Processing/Arrangement/Appraisal fee (ii) Personal frams	1,77% p.n 16%		Name	Designation	Signature	Date
(ii) Overdrafts	20%		1.000.00		Organite	
(iii) Mortgage finance	n/a	1	Richard L. Makungwa	Chief Executive Officer		22 April 2021
(iv) Asset finance	n/a	2	Leticia Ndonoole	An Head of Business Development & Marketing		22 April 2021
(b) Unpoid loss instalment (d) Valuation loss	20%				-	
(e) Other	n'a	3	Selemani Kijori	Head of Finance	1 1	22 April 2021



22 April 2021

Natural forest conservators worried over deforestation

By Correspondent Gerald Kitabu, Dodoma

NATURAL forest conservators in the country are worried over current swift rate of deforestation which stands at 469,000 hectares annually, saying if this trend goes on unabated; the natural forest on the village land will disappear within 50 years or less.

The natural forests conservators from Tanzania Forest Conservation Group (TFCG), Mpingo Conservation Development Initiative (MCDI), and Tanzanian Community Forest Conservation Network (MJUMITA) said the current swift annual deforestation rate for the forest on the village land has left only five million hectares which are under community-based forest management (CBFM) but the rest 17 million hectares of forests on the village land are not under any kind of CBFM

Speaking at a preparatory meeting that aimed at meeting Members of Parliament to raise awareness, TFCG executive director Charles Meshack said so that policy, decision-makers, and other stakeholders should understand that there is a huge problem in the near future, so it is important to discuss, reach consensus and come up with a common understanding and strategy. He said that one of the main challenges facing natural forests is the conversion of forests into other land use, a situation that has accelerated rapid deforestation.

He said Tanzania basically has 48.1million hectares of forests of which about 45 percent is on the village land that is about 22 million hectares. "Out of these 22 million hectares, it is only five million hectares that are under community-based forest management (CBFM), the rest which is 17 million is not under any kind of CBFM," he said. "With the increasing population, these forests are likely to disappear within 50 years to come or less, he said.

He said there are several challenges that have caused rapid deforestation, citing competing land use which is very necessary for development.

"When you increase production of crops, it is at the expense of clearing the forests. The other challenge is not recognizing the value of the natural forests. In most cases the law under the land Act does not give value to the natural forests, normally the compensation is zero percent, however, the general perception is on land. So, this discourages communities to conserve these natural forests. So, the law has to look at natural forests as part of development, he said.

Another challenge is the competing interests between sectors and this is related to the law, citing GN 417 of 2019, he said this acts as a stumbling block as it does not create incentives for the communities already have CBFM. So, one of the solutions that we have seen is to build capacity for the communities so that they can implement CBFM which means they can set aside some of these forests, become the owner, and harvest them sustainably.

Executive director of MJUMITA, Rahima Njaidi said the new policies and laws like the GN 417 which takes away the powers of the community in terms of the whole harvesting issue, takes away the powers of the communities to decide who the buyers, who are the harvesters are.

"We know that policies and laws are there but in any given community, to engage the communities in forest management are very important. So, the issue is how we enforce these laws to make sure that communities are really participating and benefiting from these forest resources?" she said. She said it is important to give the local communities their rights to participate and benefit from the forest for sustainable management of the forests.

O WAY THROUGH:



Mechanics move to pull to safety a fuel tanker just about to plunge into Kitonga valley at the weekend after skidding off a 'tricky' Iringa Region section of the highway from Morogoro Region, bringing traffic to a halt. Photo:

Electric power poles never sold to customers, minister Kalemani says

By Guardian Correspondent, Manyara

THE Minerals Minister Dr Medard Kalemani has warned TANESCO workers who sell power poles to customers needing to be connected to power to stop doing so forthwith.

The minister issued the caution when addressing the power utility workers at headquarters, Manyara Regional Officials and Members of being required to pay for the poles Public Accounts Parliamentary Committee (PAC).

"Power poles are never sold, how many times have I said that a customer is never required to pay for the power poles, the government subsides the poles 100 per cent," Dr Kalemani said.

He also called upon legislators

to immediately report TANESCO workers who want to sell the poles for stern action to be taken against them.

He said already, the government announced the indicative price for power connection as 27,000/-

He further said in the period whose constituents complain of of six months, Manyara Region

anticipated to connect power to 400 customers from the directives of late President john Magufuli, but they have connected to 800 customers.

Earlier, the PAC Chairman Naghenjwa Kaboyoka, thanked the minister for the report and promised his panel to be the 'eye' of the Parliament so that taxpayers' money was well spent.

Ndaki directs NARCO to set aside 15,000 acres for Mpeta, Chakulu villagers

By Guardian Correspondent, Kigoma

LIVESTOCK and Fisheries Minister Mashimba Ndaki has directed the National Ranching Company (NARCO) to set aside 15,000 acres of the ranch area to be allocated to people of two villages - Mpeta and Chakulu in Uvinza District, Kigoma Region in order to resolve a long time land conflict pitting the ranch and villagers.

Ndaki issued the directives on Sunday during his visit in Uvinza District aimed to resolve the land conflict following unlawful invasion of the ranch area by the residents of the two villages.

Speaking, at different times to the residents of the two villages, Ndaki said the government has decided to reach the decision to enable the villagers concentrate themselves on development activities and put behind them the land conflict.

He added: "After the land reallocation exercise is complete, the Uvinza District Commissioner and his team will go to the areas for evaluation for the purpose of formalisation of the allocated land

He stressed that even though the villagers had contravened the laws, the government has looked into wide interests of the villagers, hence it decided to set aside part of the ranch area to enable them live in peace and engage themselves in economic activities for their wellbeing.

"This ranch is for livestock keeping and is not for human settlements, whoever will try to invade it for the purpose of dwelling or cultivation will be committing a crime and will be prosecuted, and if anyone want to graze his livestock, come to us, we shall rent him an area for the purpose," said the minister.

After thanking the minister for the decision, Uvinza District Commissioner Mwamanvua Mrindoko stressed to the villagers to avoid conflicts that were not beneficial to them.

For his part, the Chakulu Village Chairman, Mohamed Baswage thanked the government for giving areas of land to the villagers, saying the decision will assist them to pursue economic activities for their own wellbeing.



This ranch is for livestock keeping and is not for human settlements, whoever will try to invade it for the purpose of dwelling or cultivation will be committing a crime and will be prosecuted, and if anyone want to graze his livestock, come to us, we shall rent him an area for the purpose

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 2021

	Current Quarter	Previous Quarte
	31st Mar. 2021	31st Dec. 2020
A. ASSETS		
1. Cash	92	
2. Balances with Bank of Tanzania	-	
3. Investments in Government Securities	3,657,426	2,542,14
4. Balances with Other Banks and Financial institutions	6,386,865	8,921,40
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)	7,961,296	6,254,13
12. Other Assets	549,167	585,85
13. Equity Investments	1,622,000	1,622,00
14. Underwriting Accounts	-	
15. Property, Plant and Equipment	587,637	247,02
16. TOTAL ASSETS	20,764,484	20,172,57
B: LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	418,073	413,087
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	801,510	665,547
24. Acceptances Outstanding		,
25. Inter-branch Float Items	-	
26. Unearned Income, Other Deferred Charges & Taxes	121,749	87,558
27. Other Liabilities	417,580	11,712
28. Borrowings	1,010,274	1,010,479
29.TOTAL LIABILITIES	2,769,186	2,188,38
30.NET ASSETS/(LIABILITIES) (16 minus 29)	17,995,297	17,984,19
Soliter Addets, (Exposesses) (20 miles 25)	27,533,237	17,504,15
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Share premium	21,000,000	21,000,000
33. Capital Reserve	-	-
34. Retained Earnings	(3,911,640)	(3,424,069
		(487,57
35. Profit /(Loss) Account 36. Fair Value Reserve	11,106	
	95,831	95,831
37. Minority Interest	47.005.207	47.004.40
38. TOTAL SHAREHOLDERS' FUNDS	17,995,297	17,984,19
39. Contingent Liabilities	-	,
40. Non-Performing Loans & Advances	133,564	137,13
41. Allowance for Expected Losses	19,465	38,60
42. Other Non-Performing Assets	-	
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	86.66%	88.789
(ii). Non-Performing Loans to Total Gross Loans	1.68%	2.189
(iii). Gross Loans & Advances to Total Deposits	1957.04%	1550.44
(iv). Loans & Advances to Total Assets	38.34%	31.18
(v). Earning Assets to Total Assets	90.35%	80.99
vi), Deposits Growth	1.21%	0.00

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2021

(Amounts in Thousand shillings)

	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Mar, 2021	31st Mar, 2020	31st Mar, 2021	31st Mar, 2020
Interest Income	521,782	361,596	521,782	361,596
Interest Expense	(28,556)	(7,625)	(28,556)	(7,625)
3, Net Interest Income	493,227	353,971	493,227	353,971
Bad Debts Written-Off	-			
5. Impairment Reversal / (Losses)	9,571	(258)	9,571	(258)
6. Non Interest Income :	36,227	1,370	36,227	1,370
6.1 Foreign Currency Dealings and Translation Gains/ (Loss)	26	(1,080)	26	(1,080)
6.2 Fees and Commissions	36,198	2,450	36,198	2,450
6.3 Dividend Income	-	-	-	
6.4 Other Operating Income	2	-	2	-
7. Non Interest Expenses :	(525,128)	(527,837)	(525,128)	(527,837)
7.1 Salaries and Benefit	(233,488)	(237,165)	(233,488)	(237,165)
7.2 Fees and Commissions	-	•		
7.3 Other Operating Expenses	(291,640)	(290,671)	(291,640)	(290,671)
8. Operating Income/ (Loss)	13,896	(172,754)	13,896	(172,754)
Income Tax Provision	(2,790)	-	(2,790)	-
10. Net Income/ (Loss) after Income Tax	11,106	(172,754)	11,106	(172,754)
11, Other Comprehensive Income				
12, Total Comprehensive Income/ (Loss)	11,106	(172,754)	11,106	(172,754)
13. Number of Employees	18	10	18	10
14. Basic Earnings Per Share	0.05	(0.79)	0.05	(0.79)
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.05%	-0,88%	0.05%	-0.88%
(ii), Return on Average Shareholder's Fund	0.06%	-0.94%	0.06%	-0.94%
(iii), Non Interest Expense to Gross Income	99.18%	148.54%	99.18%	148.54%
(iv). Net Interest Income to Average Earning Assets	2,73%	2,05%	2,73%	2.05%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st MARCH 2021

	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (31,03,2021)							
Balance as at the beginning of the quarter (01.01.2021)	21,800,000		(3,911,640)			95,831	17,984,191
Profit (Loss) for the quarter	-	-	11,106	-	-	-	11,106
Transactions with owners	-	-	-	-	-	-	
Dividends Paid	-	-	-	-	-	-	
Regulatory Reserve	-	-	-	-	-	-	-
General Provision	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
Balance as at the end of the current quarter (31.03.2021)	21,800,000		(3,900,534)			95,831	17,995,297
Previous Quarter (31.12. 2020)							
Balance as at the beginning of the quarter (01.10.2020)	21,800,000	-	(3,826,875)	-		95,831	18,068,956
Profit (Loss) for the quarter	-	-	(84,765)	-	-	-	(84,765)
Transactions with owners	-	-	-	-	-	-	
Dividends Paid	-	-	-	-	-	-	
Regulatory Reserve	-	-	-	-	-	-	
General Provision	-	-	-		-	-	
Others	-	-	-	-	-	-	
Balance as at the end of the quarter (31,12,2020)	21,800,000	-	(3,911,640)	-	-	95,831	17,984,191

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 guarter, the changes be explained as per IAS 34 & IAS 8).

Name and Title :	Signature	Date
Sasa M. Chonza (Chief Executive Officer)	(Signed)	 25.04.2021
Amulike Kamwela (Head of Finance)	(Signed)	 25,04,2021
Derrick Rushekya (Ag. Internal Audit Manager)	(Signed)	 25.04.2021

FOR THE QUARTER ENDED 31ST MARCH 2021

(Amounts in Thousand shillings) **Current Quarter** (172,7 Net Cash (Used)/ Provided by Operating Activities (2,085,89 (2,085,89 (1,085,29 - Purchase of TMRC Securities Net Cash (Used) by Investing Activities (418,001) (418,001 (1,600 III. Cash Flow from Financing Activitie - Proceeds from Issuance of Share Capital Net Change in Other Borrowings . Cash and Cash Equivalents (2,553,5 (1,162,15 (2,553,59

MINIMUM DISCLOSURES OF CHARGES AND FEES					
S/No	ITEMS	CHARGES/FEES			
1	Prime Lending Rate (PLR)	16% 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/-			

6,386,95

6,386,957

13,731,898

Cash and Cash Equivalents at the End of the per

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)	25.04.2021
Charles Itembe (Director)	(Signed)	25.04.2021

Guardian

NATIONAL.NEWS

'Zanzibar attains 90 pct in vaccinations among its children'

By Guardian Reporter, Zanzibar

ZANZIBAR has managed, by over 90 per cent to vaccinate eligible children even though there are still children who have not received the vaccination.

To mark the African Vaccination Week (AVW) that kicked off yesterday, the Zanzibar Minister for Health, Community Development, Gender, elders and children Nassor Ahmed Mazrui called upon parents and guardians to grab the opportunity provided by the Vaccination Week to send their children to vaccination centres for vaccination.

Addressing reporters in his office, Mazrui said the aim of the campaign is to stress on the need to vaccinate all children to protect them against various diseases that are preventable through vaccination.

He mentioned the children eligible for vaccination in the African Vaccination Week as including those who have attained two years but less than five years, and for 14-year-old girls.

Mazrui said vaccination is the right strategy to reduce various preventable diseases and reduce children's deaths.

He mentioned Zanzibar urban districts including Micheweni, Urban West 'A' and 'B' as among districts that did not attain the government set target for vaccination of children in 2020.

He called upon government officials and leaders to make more efforts in supervising the campaign because disease prevention removes burden from both the government and families of unnecessary costs.

For his part vaccination official from UNICEF Emmanuel Tessua said the National Vaccination Plan begun in 1985 in regard to five

vaccinations against five diseases and by last year there were nine vaccinations able to prevent 13 diseases.

He mentioned some of the diseases as including polio, measles, Rubella, tetanus, TB, pneumonia and flu.

The African Vaccination Week (AVW) is celebrated during the last week of April in synchronization with the other World Health Organisation (WHO) regions and the World Immunization Week (WIW). The day is led and coordinated by WHO Regional Office for Africa and implemented by countries.

AVW's goal is to strengthen immunisation programmes in the African Region by increasing awareness of the importance of every person's (particularly every child and woman) need and right to be protected from vaccinepreventable diseases.

It also aims at keeping immunisation high on the national and regional agendas through advocacy and partnerships. It also promotes delivery of other high impact lifesaving interventions.

> He mentioned some of the diseases as including polio, measles, Rubella, tetanus, TB, pneumonia and flu



Tanzania Local Government Workers Union (Talgwu) members follow a speech by Trade Union Congress of Tanzania president Tumaini Nyamhokya at a meeting held in Singida municipality yesterday. Photo: Correspondent Jumbe Ismailly

Councillors urged to bring up reservations over allowances at ALAT regional sittings

By Guardian Correspondent, Kibaha

Secretary of the Association of Local Government Authorities of Tanzania (ALAT) Elirehema Kaaya has called upon councillors to bring up the issue of allowances at ALAT sittings in the Coast Region for it to be dealt with speedily.

Kaaya gave the remarks here yesterday at Chalinze in Bagamovo District during his oneday inspection visit of the ongoing strategic development projects.

He said during his visit to local councils the allowances agenda the issue that needs to be worked upon for improvement.

He said:"If at ALAT Regional meetings the agenda is accorded priority and reaches me, I will take it for onward transmission the minister responsible who will submit it to the president for

"I have received complaints from Council Chairmen in areas I visited on the issue of allowances, I have advised them to route their complaints to their ALAT leaders in order to be dealt with, the issue has been received and the

has been aired by councillors, government will act on the issue." He praised the existing

cooperation between the council director Ramadhani Possi and the councillors, the cooperation that has seen tangible development in the new Chalinze District Council.

He said he was impressed by the projects he visited including the modern market, a bus station and Msoga District Hospital.

At Msoga District Hospital he advised the construction of infrastructures for the harvesting of rain water to supplement water supply at the hospital.

Chalinze Member of Parliament

Ridhiwani Kikwete called on the ALAT Secretary to effect amendments to the revenue collection so that the internal collection is to remain at the council and be directed to development projects.

Chalinze District Council Chairman Geoffrey Kamugisha praised the Council Director for the implementation of Councillors' recommendations that have resulted in the implementation of big development projects in the district. He said their target in five years is to collect 20m/- from own



The Tanzania National Roads Agency (Tanroads) has begun scooping sand from clogged sections of Dar es Salaam's flood-prone Msimbazi and Jangwani valleys, with a view to easing the flow of water and effluent. Correspondent Miraji Msala captured the scene yesterday.

Iran eyes stronger ties with Tanzania

By Guardian Reporter and Agencies

IRAN'S President Hassan Rouhani yesterday expressed hope for the expansion of relations with Tanzania in all

In his message to his Tanzanian counterpart President Samia Suluhu Hassan, Rouhani congratulated Tanzania on its Union Day.

Hailing the age-old relations between Tehran and Dodoma that are based upon mutual respect, the Iranian president hoped that cooperation between the two countries would grow in all fields to serve the interests of the two nations.

He also wished the Tanzanian president and people health and prosperity.

The 57th anniversary of the creation of the United Republic of Tanzania is celebrated on every April 26, known as the Union Day.

It marks the unification of Tanganyika and the People's Republic of Zanzibar in 1964.



He also wished the Tanzanian president and people health and prosperit

National Service 'saves' at least 8bn/- through the implementation of irrigation scheme in Morogoro Region

By Correspondent Valentine Oforo,

Morogoro

THE National Service (JKT) has saved at least 8bn/- in the implementation of a robust project to construct a biggest irrigation Scheme at Chita village in Mlimba District, Morogoro Region.

According to the acting commandant of the camp, Major Evergreen Bartazal, if the project, which its current budget stands at 4bn was carried out through contractors, it would have chopped from the State coffers about 12bn/-.

He said among others, the irrigation scheme will include other activities, including fishing, deals with rice farming of about 2,500 hectares.

Major Bartazal added that upon its completion, the project will be able to feed the army countrywide with an excess being reserved in the National Food Reserve Agency to feed the community.

"The schemes, apart from feeding the army camps in the country, will equally feed the community surrounding the area and its environs," he unveiled.

He added: "Through using experts within the army and youth at the Chita camp, upon completion, the robust project will cost about 4bn/-,"

The Irrigation project is part of a robust project dubbed Strategic Agriculture, Pastoralism and Fishing, initiated by the Chief of the National Service (CNS), Major

General Charles Mbuge. Maj Gen Mbuge formed a special committee after a directive from the executive that instead of depending on funds from the treasury to feed the army, it was high time for JKT to initiate projects that would see the army feeding itself for 100 percent as well as feeding the country in excess of the produced food.

The committee, under the chairmanship of Colonel Hassan Mabena, who doubles as JKT head of administration, started with emergency agriculture in 2019 but now, it is eyeing to have 28,000 hectares by 2024/2025.

In ensuring the initiative met the set targets, JKT signed a Memorandum of Understanding (MoU), with the ministry of Agriculture on February 26,2020 which will see the country having enough raw material to fulfill the ambitious plan for the industrial economy by 2025.

In expanding the rice farm at Chita camp, Major Bartazal said there were about 150 acres of rice seedlings that were researched by Tanzania Agriculture Research Institute (TARI) which would be planted in different JKT farms as well as distributed to farms owned by Tanzanian communities.

Acting commander operation for Irrigation Infrastructures, Major Mbaraka Magogo, said the ongoing project at Chita camp was equally being implemented in collaboration with the Tanzania Irrigation Commission.

According to him, the scheme was progressing well and that the army was well prepared to ensure that all the infrastructure was completed on the scheduled time to have the targets met.



PUBLICATION OF FINANCIAL STATEMENTS

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



AKIBA COMMERCIAL BANK PLC	١,	AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021		CONDENSED STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME
(Amounts in millions of shillings)		FOR THE PERIOD ENDED 31 MARCH 2021 (Amounts in millions of shillings)

		Current Quarter	Previous Quarter
A ASSI	ETS	31-Mar-21	31-Dec-20
1	Cash	9,949	11,959
2	Balances with Bank of Tanzania	29,636	13,900
3	Investment in Government securities	25,850	22,770
4	Balances with other banks & Financial Institutions	84	17,178
5	Cheque and items for clearing	46	40
6	Interbranch float items	17	26
7	Bills negotiated	0	0
8	Customers' liabilities for acceptances	0	0
9	Interbank Loans receivables	0	0
10	Investment in other securities	0	0
11	Loans, advances and overdrafts (net of allowance for	0	0
	probable losses)	73,572	77,703
12	Other Assets	11,844	11,310
13	Equity investments	39	39
14	Underwritting accounts	0	0
15	Property, Plant and Equipment	18,766	14,813
16	TOTAL ASSETS	169,803	169,739
	TOTAL ROOL TO	100,000	100,700
В	LIABILITIES		
17	Deposit from other banks and financial institutions	909	1,511
18	Customer deposits	118,324	118,304
19	Cash letters of credit	0	0
20	Special deposits	0	0
21	Payment orders /transfers payable	0	0
22	Bankers cheques and drafts issued	1	1
23	Accrued taxes and expenses payable	3,047	3,075
23	Acceptances outstanding	3,047	3,075
25	Interbranch float items	0	0
26		8,220	8,192
	Unearned income and other deferred charges	-,	-,
27	Other liabilities	12,748	9,478
28 29	Borrowings TOTAL LIABILITIES	679 143.928	713 141.274
30	NET ASSETS/(LIABILITIES)	25,875	28,465
	The Property of the Property o	20,010	20,700
С	SHAREHOLDERS' FUNDS		
31	Paid up Share capital	22,543	10,984
32	Capital reserves	0	0
33	Retained earnings	(5,634)	(5,627)
34	Profit (Loss) account	(2,604)	0
35	Other capital accounts	11,571	23,108
36	Minority interest	0	0
37	TOTAL SHAREHOLDERS' FUNDS	25,875	28,465
38	Contingent liabilities	83	102
39	Non perfoming loans and advances	15,488	11,924
40	Allowance for probable losses	8,352	6,927
41	Other non perfoming assets	73	73
D	PERFOMANCE INDICATORS		
(i)	Shareholders funds to total assets	15.2%	16.8%
(ii)	Non performing loans to total gross loans	18.6%	15.5%
(iii)	Gross loans and advances to total deposits	68.5%	69.4%
	Loans and Advances to total assets	49.1%	45.9%
(iv)			
(v)	Earning assets to Total assets	58.6%	59.2%
(vi)	Deposit growth	-0.5%	8.5%
(vii)	Asset growth	0.0%	0.2%

		Current	Comparative	Current Year	Comparative Year
		Quarter	Quarter	Cumulative	Cumulative
		31-Mar-21	31-Mar-20	31-Mar-21	31-Mar-20
1	Interest Income	6,019	6,551	6,019	6,551
2	Interest Expense	(2,172)	(1,683)	(2,172)	(1,683)
3	Net Interest Income	3,847	4,868	3,847	4,868
4	Bad debts written - off	0	0	0	0
5	Imparement losses on Loans and Advances	(1,438)	(123)	(1,438)	(123)
6	Non Interest Income:	1,152	1,317	1,152	1,317
	6.1 Foreign exchange income	63	73	63	73
	6.2 Fees and Commission	768	998	768	998
	6.3 Dividend income	0	0	0	0
	6.4 Other operating income	320	246	320	246
7	Non Interest Expense:	(6,166)	(6,439)	(6,166)	(6,439)
	7.1 Salaries and benefits	(3,103)	(3,315)	(3,103)	(3,315)
	7.2 Fees and commission	0	0	0	0
	7.3 Other operating expenses	(3,063)	(3,124)	(3,063)	(3,124)
8	Operating Income/ (Loss)	(2,604)	(378)	(2,604)	(378)
9	Income Tax provision	0	0	0	0
10	Net Income / (Loss) after Income Tax	(2,604)	(378)	(2,604)	(378)
11	Other Comprehensive Income	0	0	0	0
12	Total Comprehensive Income/(Loss) For the Year	(2,604)	(378)	(2,604)	(378)
13	Number of employees	413	425	413	425
14	Basic Earnings per share	(116)	(34)	(116)	(34)
15	Number of branches	18	18	18	18
PERF	OMANCE INDICATORS				
	i) Return on Average Total Assets	-6.1%	-0.9%	-6.1%	-0.9%
	ii) Return on Average Shareholders' funds	-38.3%	-7.2%	-38.3%	-7.2%
	iii) Non Interest Expense to Gross Income	123.3%	104.1%	123.3%	104.1%
	iv) Net Interest Income to Average Earning Assets	14.2%	17.8%	14.2%	17.8%

OTHER

CONDENSED STA	TEMENT (NGES II	N EQUIT	Y AS AT	31 MAR	CH 2021
	Share Capital	unts in T	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Tot
Current Year			-				
Balance as at 01 January 2021	10,984,416	2,431,917	1-11	3,683,694	0	16,992,072	28,465,
Profit for the year	0	0	(2,604,317)	0	0	0	(2,604,
Other Comprehensive Income	0	0	0	0	0	0	
Transactions with owners Dividends Paid	11,558,454	5,448,237	0	0	0	(16,992,072)	14
	0	0	/7.4E0V	7,158	0	0	
Regulatory Reserve General Provision Reserve	0	0	(7,158)	7,158	0	0	
Others	0	١ ،	0	0	0		
Ollidis	22,542,870	7,880,154	(8,238,464)	3,690,852	0	(0)	25.875
Balance as at the end of 31 March 2021	22,342,010	1,000,104	(0,230,404)	3,000,002	· ·	(0)	20,010
Previous Year							
Balance as at 01 January 2020	10,984,416	2,431,917	4,687,639	3,286,944	0	0	21,390
Profit for the year	0	0	(377,607)	0	0	0	(377
Other Comprehensive Income	0	0	0	0	0	0	
Transactions with owners	0	0	0	0	0	0	
Dividends Paid	0	0	0	0	0	0	
Regulatory Reserve	0	0	(1,897,906)	1,636,901	0	0	(261
General Provision Reserve	0	0	0	0	0	0	
Others	0	0	0	0	0	0	
Balance as at the end of 31 March 2020	10,984,416	2,431,917	2,412,126	4,923,845	0	0	20,752

AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2021 (Amounts in million shillings)

	Current quarter 31-Mar-21	Previous quarter	Current Year Cumulative 31-Mar-21	Comparative Year Cumulative 31-Mar-20
		0.0000	0.1	0.1.11.20
I. Cash flow from operating activities:				
Net income/ (loss)	(2,604)	(8,301)	(2,604)	(378)
Adjustment for :				
-Impairement /amortization	630	7,630	630	764
-Net change in loans and advances	4,132	2,086	4,132	3,178
-Gain/(loss) on sale of assets	0	0	0	0
-Net change in deposits	(581)	9,874	(581)	1,355
- Net change in short term negotiable securities	(3,080)	2,680	(3,080)	1,500
- Net change in other liabilities	(960)	351	(960)	(6,990)
- Net change in other assets	(535)	(10,855)	(535)	(351)
- Tax paid	0	(1,877)	0	(416)
- Others (SMR)	(127)	1,704	(127)	(196)
Net cash provided/ (used) by operating activities	(3,125)	3,292	(3,125)	(1,532)
II, Cash flow from investing activities:				
Dividends received	0	0	0	0
Purchase of fixed assets	(76)	(133)	(76)	(46)
Proceeds from sale of fixed assets	0	(19)	0	(0)
Purchase of non-dealing securities	0	0	0	0
Proceeds from sale of non-dealing securities	0	0	0	0
Others	0	0	0	0
Net cash provided/ (used) by investing activities	(76)	(152)	(76)	(46)
IIL 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	0	16,992	0	0
Payment of cash dividends	0	0	0	(0)
Net change in other borrowings	0	0	0	0
Others	(390)	(2,497)	(390)	(695)
Net cash provided (used) by financing activities	(390)	14,495	(390)	(695)
IV. Cash and Cash Equivalents:	0	0	0	0
Net increase /(decrease) in cash & cash equivalents	(3,591)	17,635	(3,591)	(2,273)
Cash and cash equivalents at the beginning of the quarter	36,259	18,624	36,259	18,624
Cash and cash equivalents at the end of the quarter	32,668	36,259	32,668	16,351

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2021

FOR THE QUARTER ENDED 31 MARCH 2021

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

Signature

Name and Title Juliana Swai (Ag. Managing Director)

Bertha Simon (General Manager Finance)

Chemo Mutani (Chief Internal Auditor)

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

1. Ernest Massawe
2. Dr. Josephat Daniel Lotto

Sasa unaweza kulipia malipo yote ya Serikali (GePG) na Kodi za TRA kupitia Akiba Mobile na Matawi yetu yote ambayo hayana foleni."

AKIBA COMMERCIAL BANK PLC MINIMUM DISCLOSURES OF CHARGES AND FEES

NUMBER 1	ITEM/TRANSACTION	CHARGE/FEE
	Current Accounts (TZS)	
	(a) Required minimum opening balance	100,000.00
	(b) Required minimum operating balance	100,000.00
	(c) Ledger fee	Min Tzs 14300 for 20 transactions, excess TZS 715 per transaction
	(d) Statement	1280 per page min Tzs 13200
	(e) Cheque book	TZS 396 per leaf (100 stamp duty and 296
		cheque book commision)
	(f) Cheque unpaid by us	33,000.00
	(g) ATM card (Optional for Individual account)	9,000.00
	(h) Stop payment (i) Standing order	TZS 33,000/USD 33.00 per leaf 7,260.00
	(i) Standing order (j) Overdrawn account interest charge	25% of overdrawn amount
	(k) Interbank transfer	Within TZ ,TZS 13200 and USD 13.20. Out of
	(I) Letter of recommendation and certificate of balance & statement	27,500.00
	(m) Search for Older voucher	55,000.00
	(n) Salary processing fees (o) Account closure	2,904.00
	(o) Account closure (p) Dormancy fee	28,160.00 14,300.00
	(b) Domainey (ce	1-1,500.00
	Current Accounts (USD)	
	(a) Minimum opening balance	200.00
	(b) Minimum operating balance	200.00
	(c) Monthly fees	0.726 per transaction, Minimum USD 7.26
	(d) Commission in lieu of exchange	0.77% Minimum USD 7.70
2	Biashara Accounts (Personal)	
-	(a) Minimum opening balance	20,000.00
	(b) Minimum operating balance	20,000.00
	(c) Monthly fees	2,904.00
	(d) Balance Inquiry over the counter	550.00
	(e) Withdraw fee	2,750.00
	(f) Account Closure (g) Dormancy fee	22,000.00 3,894.00
	(g) somitating rec	5,694.00
	Biashara Account (Company)	
	(a) Minimum opening balance	50,000.00
	(b) Minimum operating balance	50,000.00
	(c) Monthly fees	2,904.00
	(d) Balance Inquiry over the counter (e) Withdraw fee	550.00 2,750.00
	(f) Account Closure	22,000.00
	(g) Dormancy fee	3,894.00
3	Savings Accounts	
	Savings Bomba (TZS)	20,000.00
	(a) Minimum opening balance (b) Minimum operating balance	10,000.00
	(c) Minimum amount receiving interest	50,000.00
	(d) Monthly fees	1,650.00
	(e) Overdrawn amount	25% of overdrawn amount
	(f) Interest payable	3 % per annum
	(g) Fees per ATM withdrawal	TZS 1,300
	(h) ATM mini statement (i) New ATM card issuance	TZS 200 9,000
	(j) ATM card renewal or replacement	14,520.00
	(k) Pin mailer replacement	7,260.00
	(I) EFT processing	FREE
	(m) Bankers Cheque issue	TZS 29,040/USD 23.00
	(n) CCTV Photo Searching charges	49,500.00 1,980.00
	(o) Withdraw charge (over the counter) (p) Account closure	11,000.00
	(q) Incoming Tiss	Free
	(r) Balance enquiry over the counter	550.00
	Savings (USD)	
		1100 400 50
	(a) Minimum opening balance	USD 100.00
	(b) Minimum operating balance	USD 100.00
	(b) Minimum operating balance (c) Minimum amount to receive interest	
	(b) Minimum operating balance	USD 100.00 USD 1000.00
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 0.7% minimum USD 7.00
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (q) Commission in leu of exchange (h) Interest payable	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 USD 7.20 USD 7.20
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) herest payable (i) Dormancy fee	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 0.7% minimum USD 7.00
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (q) Commission in leu of exchange (h) Interest payable	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.2
	(c) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) hierest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS)	USD 100.00 USD 100.00 USD 1.452 USD 1.452 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.20 USD 2.2
	(c) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (l) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum opening balance	USD 100.00 USD 1000.00 USD 1.452 USD 1.452 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.2 0.28
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (l) Dormancy fee (g) Balance enquiry Zawad (TZS) (a) Minimum operating balance (b) Minimum operating balance	USD 100.00 USD 100.00 USD 1.452 USD 1.262 USD 7.26 USD 7.26 0.796 minimum USD 7.00 11% per annum USD 7.26 0.28
	(c) Minimum operating balance (c o Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (l) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount to receive Interest	USD 100.00 USD 100.00 USD 1.402 USD 1.452 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.20 0.28 5.000.00 2.000.00
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost	USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.2 0.28 5,000.00 20,000.00 50,000.00 7,260.00
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (l) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost	USD 100.00 USD 100.00 USD 1.402 USD 1.452 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.20 0.28 5.000.00 2.000.00
	(c) Minimum operating balance (c o Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in leu of exchange (h) Interest payable (l) Dormancy fee (g) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) D card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.2 0.28 5,000.00 20,000.00 5,000.00 7,260.00 25% of overdrawn amount 3.5% per annum
	(b) Minimum operating balance (c) Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost (e) Overdrawn amount interest charge (f) Interest payable (f) Interest payable	USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.20 0.28 5.000.00 2.000.00 7.260.00 2.5% of overdrawn amount 3.5% per annum
	(b) Minimum operating balance (c o Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure	USD 100.00 USD 1000.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.2 0.28 5,000.00 20,000.00 5,000.00 7,260.00 25% of overdrawn amount 3.5% per annum
	(c) Minimum operating balance (c) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) hiterest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure Zawadi (USD)	USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 7.00 20.000.00 20.000.00 20.000.00 7.260.00 25% of overdrawn amount 3.5% per annum FREE 11000
	(c) Minimum operating balance (c) Monthly fees (d) Monthly fees (e) Dic card cost (f) Closing charges (g) Commission in lieu of exchange (h) Interest payable (l) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) Dic card cost (e) Overarvam amount interest charge (f) Interest payable (g) Monthly fee (h) Account Cosure Zawadi (USD) (a) Minimum opening balance	USD 100.00 USD 100.00 USD 1.00.00 USD 1.452 USD 7.26 USD 7.26 0.796 minimum USD 7.00 196 per annum USD 2.28 5.000.00 20,000.00 20,000.00 7,260.00 25% of overdrawn amount REE 11000 USD 50.00
	(b) Minimum operating balance (c of Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commision in lieu of exchange (h) Interest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure Zawadi (USD) Zawadi (USD) (a) Minimum operating balance (b) Minimum operating balance	USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 7.00 20.000.00 20.000.00 20.000.00 7.260.00 25% of overdrawn amount 3.5% per annum FREE 11000
	(c) Minimum operating balance (c) Monthly fees (d) Monthly fees (e) Dic card cost (f) Closing charges (g) Commission in lieu of exchange (h) Interest payable (l) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum opening balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) Dic card cost (e) Overarvam amount interest charge (f) Interest payable (g) Monthly fee (h) Account Cosure Zawadi (USD) (a) Minimum opening balance	USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.796 minimum USD 7.00 1% per annum USD 2.2 0.28 5,000.00 20,000.00 5,000.00 7,260.00 2.5% of overdrawn amount 3.5% per annum FREE 11000 USD 50.00 USD 50.00
	(c) Minimum operating balance (c) Monthly fees (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commission in leu of exchange (h) Interest payable (h) Interest payable (l) Dormancy fee (g) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) Do card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure Zawadi (USD) (a) Minimum operating balance (b) Minimum amount received amount (d) Monthly fee (d) Monthly fee (d) Minimum operating balance (c) Minimum operating balance (c) Minimum operating balance (d) Minimum operating balance (e) Minimum amount received amount (d) ID card cost (e) Dormancy fee	USD 100.00 USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.20 0.28 5,000.00 20,000.00 7,260.00 25% of overdrawn amount 3.5% per annum FREE 11000 USD 50.00 USD 50.00 USD 1000.00 USD 7.26
	(b) Minimum operating balance (c o Minimum amount to receive interest (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commission in lieu of exchange (h) Interest payable (i) Dormancy fee (j) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) ID card cost (e) Overdrown amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure Zawadi (USD) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount receive Interest (d) ID card cost (e) Owerman amount reveive Interest (d) ID card cost (e) Owerman amount reveive Interest (d) ID card cost (e) Owerman amount reveived amount (d) ID card cost (e) Dormancy fee (f) Commission in lieu of exchange	USD 100.00 USD 100.00 USD 1.452 USD 1.262 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.000.00 2.000.00 2.0,000.00 2.0,000.00 2.0,000.00 2.0,000.00 2.0,000.00 2.0,000.00 USD 5.00 USD 7.26
	(c) Minimum operating balance (c) Monthly fees (d) Monthly fees (e) ID card cost (f) Closing charges (g) Commission in leu of exchange (h) Interest payable (h) Interest payable (l) Dormancy fee (g) Balance enquiry Zawadi (TZS) (a) Minimum operating balance (b) Minimum operating balance (c) Minimum amount to receive Interest (d) Do card cost (e) Overdrawn amount interest charge (f) Interest payable (g) Monthly fee (h) Account closure Zawadi (USD) (a) Minimum operating balance (b) Minimum amount received amount (d) Monthly fee (d) Monthly fee (d) Minimum operating balance (c) Minimum operating balance (c) Minimum operating balance (d) Minimum operating balance (e) Minimum amount received amount (d) ID card cost (e) Dormancy fee	USD 100.00 USD 100.00 USD 100.00 USD 1.452 USD 7.26 USD 7.26 USD 7.26 0.7% minimum USD 7.00 1% per annum USD 2.20 0.28 5,000.00 20,000.00 7,260.00 25% of overdrawn amount 3.5% per annum FREE 11000 USD 50.00 USD 50.00 USD 1000.00 USD 7.26

Elimu account	
(a) Minimum opening balance	2,000.00
(b) Minimum operating balance	10,000.00
(c) Minimum amount received interest	50,000.00
(d) Overdrawn amount	25% of overdrawn amount
(e) Interest payable	3.5% per annum
(f) Monthly fees	500.00
(g) ATM Card Charges	9,000.00
(h) Withdraw fee	TZS 1,980 over the counter and TZS 1,300 in the ATM
(j) Balance enquiry over the counter	500.00
Acb Golden account	
(a) Minimum opening balance	50,000.00
(b) Minimum operating balance	50,000.00
(c) Minimum amount received interest	50,000.00
(d) Bank ID card	7,260.00
(e) Withdraw over the counter	2,904.00
2.7	
(f) Overdrawn amount	25% of overdrawn amount
(g) Interest payable (h) Monthly fees	Base rate 3% per annum & bonus rate 4% per annum NIL
(i) Account closure	11000
(j) Dormancy fees	3894
Akiha Easta	
Akiba Fasta	F 000 00
(a) Minimum opening balance	5,000.00
(b) Minimum operating balance	10,000.00
(c) Minimum amount received interest	50,000.00
(d) Withdraw over the counter	1,980.00
(e) Interest payable	3.50%
(f) Monthly fees	1,650.00
(g) Account closure	11,000.00
(h) Balance enquiry over the counter	550.00
Mobile Banking Charges	TZS
(a) Balance enquiry	200
(b) Mini statement	300
(c) Fund transfers	400
(d) Bank to Wallet	1,500
(e) Loan balance enquiry	200
(f) Loan mini statement	200
(g) Wallet to Bank	NIL
Loans	
Consumer Loans	
(a) Penalty interest for late payment	3% on top of interest rate, charged for the Arreas
(a) / Shally into sect of late payment	Amount
(b) Interest rate	18% (Flat) p.a
(c) Set Up commission	2.64%
(d) Insurance	1.32%
(e) Maximum period	24 Months
Overdraft	
(a) Penalty interest for late payment	3% on top of interest rate, charged for the Arreas
(b) Hefent fees (Deer -t -t't)	Amount
(b) Upfront fees (Repeat dient)	3.50%
(c) Upfront fees (new client)	4.00%
(d) Interest rate	24% on the overdawn balance
(d) Loan Guarantee Security	Insured Mortgage
(e) Minimum amount	10,000,000.00
(f) Maximum period	12 Months
Home Improvement	
(a) Minimum amount	1,000,000
(b) Maximum amount	50,000,000
	3.5%
(c) Upfront fees (Repeat client)	4.0%
I Prince	
(c) Upfront fees (Repeat client)	3% on top of interest rate, charged for the Arreas Amount
(c) Upfront fees (Repeat client) (d) Upfront fees (New client)	3% on top of interest rate, charged for the Arreas Amount A ll owed
(c) Upfront fees (Repeat client) (d) Upfront fees (New client) (e) Penalty interest for late payment	Amount Allowed Any Early liquidation should be charged 50% future
(c) Upfront fees (Repeat client) (d) Upfront fees (New client) (e) Penalty interest for late payment (f) Early liquidation allowed /permitted (g) Early liquidation will attract penalty fee	Amount Allowed Any Early liquidation should be charged 50% future interest for renewals and 100% for non renenwals
(c) Upfront fees (Repeat client) (d) Upfront fees (New client) (e) Penalty interest for late payment (f) Early liquidation allowed /permitted (g) Early liquidation will attract penalty fee (h) Interest rate	Amount Allowed Any Early liquidation should be charged 50% future interest for renewals and 100% for non renenwals 19.5% (Flat) p.a
(c) Upfront fees (Repeat client) (d) Upfront fees (New client) (e) Penalty interest for late payment (f) Early liquidation allowed /permitted (g) Early liquidation will attract penalty fee	Amount Allowed Any Early liquidation should be charged 50% future interest for renewals and 100% for non renenwals

(a) Minimum amount		TZS 5M-20M
(b) Interest rate		25% Flat
 (c) Loan application fee		13,000
(d) Upfront fee (Repeat client)		3,50%
(e) Upfront fee (New client)		4.00%
(f) Penalty interest for late payment		3% on top of interest rate, charged for the Arreas
(a) Factor and a law of factor that		Amount
(g) Early repayment allowed /permitted		Allowed
(i) Early liquidation will attract penalty fee		Any early liquidation should be charged 50% future interest for renewals and 100% for non renewals,
(h) Maximum period		24 Months
Small Loans		
(a) Minimum amount		TZS 20M-50M
(b) Interest rate		22.5% Flat
(c) Loan application fee		13,000
(d) Upfront fee (Repeat client)		3,50%
(e) Upfront fee (New client)		4,00%
(f) Penalty interest for late payment		3% on top of interest rate, charged for the Arreas
		Amount
(g) Early repayment allowed /permitted		Allowed
(i) Early liquidation will attract penalty fee		Any early liquidation should be charged 50% future
		interest for renewals and 100% for non renewals.
(h) Maximum period		24 Months
Small Loans		
(a) Maximum amount		TZS >50M-100M
(b) Penalty interest for late payment		
(b) Ferlany interest for late payment		3% on top of interest rate, charged for the Arreas Amount
(c) Early repayment allowed/permitted		Allowed
(d) Early liquidation will attract penalty fee		Any early liquidation should be charged 50% future
		interest for renewals and 100% for non renewals.
(e) Interest sate		19,5% (Flat) p,a
(e) Interest rate		1 71
(f) Maximum period		24 Months
(g) Upfront fee (Repeat client)		3.5%
(h) Upfront fee (New client)		4.0%
Medium Loans		
(a) Maximum amount		TZS >100M-300M
(b) Penalty interest for late payment		3% on top of interest rate, charged for the Arreas
(b) Penalty interest for late payment		Amount
(c) Early repayment allowed/permitted		Allowed
(d) Early liquidation will attract penalty fee		Any early liquidation should be charged 50% future
(a) Early inquidation min disease political roo		interest for renewals and 100% for non renewals.
(d) Interest rate		28,3% (Reducing) p.a
(e) Upfront fees (Repeat Client)		3,50%
(f) Upfront fees (New Client)		4.00%
(g)Maximum period		24 Months
(g)Maximum period		24 Months
Medium Loans		
(a) Maximum amount		TZS300M-500M
(b) Penalty interest for late payment		3% on top of interest rate, charged for the Arreas
		Amount
(c) Early repayment allowed/permitted		Allowed
(d) Early liquidation will attract penalty fee		Any early liquidation should be charged 50% future
		interest for renewals and 100% for non renewals.
(d) Interest rate		interest for renewals and 100% for non renewals. 25% (Reducing) p.a
(d) Interest rate (e) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50% 4.00%
(d) Interest rate (e) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50% 4.00%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50% 4.00%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period		interest for renewals and 100% for non renewals. 25% (Reducing) p.a 3.50% 4.00%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans		interest for renewals and 100% for non renewals. 25% (Reducing) p.a. 3.50% 4.00% 24 Months
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount		interest for renewals and 100% for non renewals. 25% (Reducing) p.a. 3.50% 4.00% 24 Months Above TZS 500.000,000
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.d. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing) p.d.
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 4.00%
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p. 25% 4.00% 4.00% 24 Months Above TZS 500,000,000 22% Reducing p. 3.50% 4.00% 35 on top of interest rate, charged for the Arrass
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client)		interest for renewals and 100% for non renewals. 25% (Reducing) p.a. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 4.00% 3% on top of interest rate, charged for the Arreas
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Farly liquidation will attract penalty fee		interest for renewals and 100% for non renewals. 25% (Reducing) p.a. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 4.00% 35% on top of interest rate, charged for the Arreas Amount interest for renewals and 100% for non renewals.
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Early liquidation will attract penalty fee (g) Loan guarantee security		interest for renewals and 100% for non renewals. 25% (Reducing) p. 3.50% 4.00% 4.00% Above TZS 500,000,000 22% Reducing 3.50% 4.00% 3% on top of interest rate, charged for the Arreas Arry early liquidation should be charged 50% future interest for renewals.
(d) Interest rate (d) Upfront fees (Repeat Client) (f) Upfront fees (Rev Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Early Ilquidation will attract penalty fee (g) Loan guarantee security (h) USD Corporate Loans interest rate		interest for renewals and 100% for non renewals. 25% (Reducing) a. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 3.50% Another transpection of the second of the sec
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Early liquidation will attract penalty fee (g) Loan guarantee security		interest for renewals and 100% for non renewals. 25% (Reducing) p. 3.50% 4.00% 4.00% Above TZS 500,000,000 22% Reducing 3.50% 4.00% 3% on top of interest rate, charged for the Arreas Arry early liquidation should be charged 50% future interest for renewals.
(d) Interest rate (d) Upfront fees (Repeat Client) (f) Upfront fees (Rev Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Early Ilquidation will attract penalty fee (g) Loan guarantee security (h) USD Corporate Loans interest rate		interest for renewals and 100% for non renewals. 25% (Reducing) a. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 3.50% Another transpection of the second of the sec
(d) Interest rate (e) Upfront fees (Repeat Client) (f) Upfront fees (New Client) (g)Maximum period Corporate Loans (a) Loan amount (b) Interest Rate (c) Upfront fees (Repeat Client) (d) Upfront fees (Repeat Client) (e) Penalty interest for late payment (f) Early liquidation will attract penalty fee (g) Loan guarantee security (h) USD Corporate Loans interest rate (g) Maximum period		interest for renewals and 100% for non renewals. 25% (Reducing) a. 3.50% 4.00% 24 Months Above TZS 500,000,000 22% Reducing 3.50% 3.50% Another transpection of the second of the sec
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Guardian

EDITORIALS.OPINION

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TUESDAY 27 APRIL 2021

Taking A New Look At The News **ESTABLISHED IN 1995**

New opportunities for integration being noticed in EAC Secretariat

is a new leadership line up at the Secretariat of the East African Community (EAC) in Arusha, with the erstwhile Kenyan CEO of the East African Business Council (EABC) and member of the East |Africal Legislative Assembly (EALA) Dr Peter Mathuki taking over as EAC Secretary General in the place of Ambassador Liberati Mfumukeko of Burundi. This change of office bearers from a career diplomat to a business executive and lately a regional legislator needs to be seen in tandem with the shift in Tanzania where pro-business policy orientation is now at the helm of leadership action. It means that the usually optimistic EABC entourage has greater room to put its ideas to action, in a changing EAC,

The incoming secretary general said that speeding up integration was his top priority, which connoisseurs will acknowledge he has taken up that mantra seeing that times are changing, as the office of the EAC Secretary General is somewhat comparable to a foreign minister. It is not from these quarters that change can be expected, but on the basis of the orientation hammered repeatedly by Tanzania's incoming Head of State, Samia Suluhu Hassan, such EAC dynamism could actually be placed on the table. There is the usual question of non-tariff barriers that was noticed in the maize blockade saga that is now

Dr Mathuki was lately addressing a business community evening reception organized by the private sector, where he said he will focus on achieving ease of doing business in line with the common market protocol. He acknowledged that the EAC is already a customs union and in principle geared to time.

establishing a common market, and has also explored ways of forming a monetary union. Not many among the region's younger generation would even be aware that there was an East African currency (the shilling) that died in 1966 paving the way for the creation of independent central banks in the region.

There was some progress during the fourth phase government in Tanzania about inching up to EAC protocols beyond the customs union format but did not go quite far. There was indeed a certain level of progress in linkages of monetary movement and levels of foreign exchange reserves as the region ostensibly geared to create an East African Monetary System (EAMS) by 2024, back in 2014. This matter was placed in the cooler during the fifth phase, and it might just be returned for discussion at present.

When it comes to the quest for an East African Federation that was mooted as the Charter of East African Cooperation in 1999, a first attempt to cultivate popular support for that objective fell flat in Tanzania in 2007, when President Jakaya Kikwete ran a sort of opinion survey on the matter. Activists especially at the University of Dar es Salaam, who now hold top government positions, led a universal rejection of that goal, and the matter ended there. What can be done is to strengthen avenues of cooperation within the common market framework, creating an easier environment for doing business, and ratifying more of the EALA pieces of legislation that often go unnoticed in the National Assembly. It would be a good start. In that sense the secretary general has reason to be optimistic, but must cross the river one step at a

Today's youth are generation that will end malaria scourge

■HROUGHOUT history, Malaria has affected every country in the world. However, the highest prevalence of the world's malaria cases and deaths are now occurring in sub-Saharan Africa.

As we commemorate this year's World Malaria Day, we're asking for collective effort around the world to #DrawTheLine Against Malaria and for this deadly disease to end within a generation. The Draw The Line Against Malaria campaign is a positive, bold, ground-breaking campaign featuring a coalition of African stars, artists and champions, designed to inspire and unite the African and global youth generation to push for intentional action to end malaria within their lifetime.

Malaria is the oldest and deadliest disease on the continent and this can no longer be ignored. Infact, the World Health Organisation (WHO) has warned that despite 90% of life-saving malaria prevention campaigns being rolled out as planned in 2020, disruption to malaria diagnosis and treatment could still pose a threat to thousands of lives across the African continent where 74% of the population is below the age of 35. Africa is indeed a young continent. Therefore, we need to bolster efforts to inspire and galvanise young people across Africa, and globally to fight against malaria.

World Malaria Day is an important initiative that requires us to reflect upon and recognise the global efforts that have saved more than 7 million lives since 2000 and supported in over 20 countries to end malaria for good. unfortunate disheartening that despite the progress made since 2000, malaria continues to claim lives and COVID-19 has exasperated this endemic disease. Therefore, it is our duty as citizens of this continent to come together to build formidable partnerships that will rival some of Africa's biggest issues.

As a leading entertainment powerhouse with powerful platforms that reach vast African and global audiences, ViacomCBS Networks Africa (VCNA) have partnered with the Zero Malaria Starts With Me (ZMSWM) movement to engage and mobilise young people in the fight against malaria. This generation has the power to end this preventable disease. Thus, we believe that using our platforms to shine a light on this disease will indeed make a difference.

Our commitment is enforced by the desire to drive purpose that leads to social changes in our society. It is simply not enough to talk about the scourge of malaria without empowering the next generation to hold leaders accountable to end a preventable and treatable disease that currently kills a child every two minutes.

Through network our championing and pioneering powerful and engaging edutainment content across channel platforms for children and youth from MTV, MTV Base and Nickelodeon, we have the power to reach thousands of youth across the continent.

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The case for a nationwide funeral feast

By Anna Trapido

excruciating experience of losing a loved one to COVID-19 has been made much worse by our inability to come together to prepare and share

Is there anything more awful than a Zoom funeral? Well, yes actually, dying from Covid-19 caught at an unauthorised, overcrowded gathering far worse. Which is why the aforementioned virtual sendoffs are an essential part of our current protection against pandemic.

Overthepastyear, South Africans have had to reconfigure and reduce the number of mourners physically present at our sacred and secular remembrance rituals. Understanding and accepting the need for video conference burial and memorial services doesn't diminish the desire to truly come together in grief. No matter how many crying emojis, #RIPS are sent, our support systems have been profoundly impaired by social distancing requirements. Try as we might, it is difficult to show up for someone emotionally

without being present in person. Most of all I miss funeral food. Not because I am greedy (although I am) but because cooking

and sharing food so clearly communicates communal caring and carrying on. Food is the fuel of life. On our darkest days, it can offer a defiant assertion of faith in the future. And without that we have nothing. South Africa has a wide variety

of traditional funeral foods. These have hitherto not only been our go-to expressions of love and support for the bereaved but also declarations of respect for the deceased. Without food and drink, funerals feel unfinished. Reduced attendance means little or no ritualised food preparation. In many southern African culinary cultures, slaughtering of cattle is key to communication with ancestral realms but what would one do with masses of meat in the absence of a crowd? Smaller animals such as goats get the job done but as a mark of major life stage transition, the moment is muted. Cape Malay Qur'anic recitals on the third, seventh, 40th and 100th night after the death are religiously valid but can

be achingly lonely affairs without of us agree that it must be so, the customary post reading voorkamer full of supportive friends and family sharing rose pink gedatmelk. Above and beyond the pain

of subdued spiritual practice many of us have also missed out on the small but healing secular culinary customs by which the living traditionally honour the dead. Burdens are best shared around three-legged pots of Tswana tšhotlho pulled beef and ting soured sorghum. Plates of wortel en ertjie kifyaat kos bring Cape Malay communities comfort in times of tragedy. Ndebele elders have lost endless opportunities to process pain as they reminisce on the morning after the funeral with amangqina trotters. Afrikaans aunties have been denied the reassuring rites ordinarily infused into turmeric, cinnamon, raisins, brown sugar and butter-laden begrafnis rys (funeral rice).

As we mark the pandemic's first anniversary, there are Xhosa widows beginning ukukhululwa kwezila (to take off black mourning clothes) without in-person community acknowledgement. While most

wounds that might otherwise be beginning to heal are left open and raw when societies do not come together to bear witness.

How can we ever repay the deep diphaphata flatbread and bjala marole beer (which literally translates as beer for cleaning the dust) debt owed to Pedi grave diggers who have excavated endlessly without their usual edible and quaffable compensation? Without food and drink rituals our collective dust is not cleared and we cannot move

If and, please God, when the pandemic is finally over, I propose that we should commemorate and venerate lives lost and rituals curtailed with a national funeral feast. We all need to feel the weight of bucket loads of dikuku Sekhukhuneland scones as we conduct condolence visits. We are all longing for the supportive glow at the back of the throat that comes with gemere ginger beer at Xhosa night vigils and the love layered into begrafnis reënboog toebroodjies on Afrikaner sout bordjies (funeral rainbow sandwiches on savoury platters).

Keys to African recovery: Vaccines, debt and commodities

By Rabah Arezki

S recovery from the economic fallout of the pandemic occurs, countries appear to be progressing faster than poorer ones--many of them in Africa, where 60 percent of the world's poor live.

Asia, notably China, is leading the global recovery, followed by the United States and other advanced economies. Behind the brighter outlook for these economies is disproportionate access to vaccines and the use of massive amounts of fiscal and monetary stimulus, totaling trillions of dollars. Concerns have even started to shift from recession to the risk of overheating and inflation in certain economies because of the oversized nature of the stimulus measures--especially the United States, which recently adopted a \$1.9 trillion package to fight the effects of COVID-19.

By contrast, most of the developing world, especially Africa, is consumed by uncertainty about the economic recovery. Because of its large population--1.2 billion people--developments in Africa will weigh heavily on the world. The recovery from COVID-19 in Africa will depend on three factors--vaccines, debt, and commodities.

Access to vaccines, both globally and in Africa will help determine

when the continent can truly reopen for business--including the important tourism sector, which has been devasted. Recovery from COVID-19 in the travel and tourism sector, especially in Africa, will be slow. There is also risk of a resurgence of the pandemic due to new variants, including one that has spread from South Africa to its neighbors.

The international community must act on several fronts. It should limit the hoarding of vaccines by richer countries and frontload distribution through the COVAX mechanism, the multinational effort to provide vaccine to poor and lowermiddle-income countries. At the current pace, Africa will not soon reach herd immunity--the point at which enough people are immune that the virus struggles to spread. That delay could allow new strains of the coronavirus to emerge, which might lead to an economic and humanitarian catastrophe. Advanced economies should stop opposing the temporary lifting of patents to allow for mass generic vaccine production. That would lower prices and increase vaccine supply, helping to ensure the pandemic will end and averting catastrophe.

African countries also must do their share to ensure maximum transparency and fairness in distribution of the vaccine-including enhancing logistics chains. Whether it is for vaccine distribution or other forms of relief, such as income transfers, COVID-19 has shown that ensuring government resources reach their intended targets through transparency and accountability of governments is a basic element required to build trust with citizens.

Debt distress is another hurdle developing countries, particularly in Africa, must clear to ensure recovery. Several African countries defaulted on sovereign obligations in 2020, including Zambia, and these defaults are likely to accelerate in 2021 because fiscal and monetary buffers are exhausted. Preventing unsustainable debt loads that preclude borrowing and ensuring orderly debt resolution are top priorities. T

he G20 Common Framework adopted in November 2020 provides hope for bilateral official debt relief, as well as private creditor relief on comparable terms for poorer countries. But coordination at the regional and global levels will be essential. Some rating agencies have warned countries approaching the G20 for help that they risk being downgraded. That is likely to reinforce the fear countries typically have of losing their access to capital markets by seeking debt relief. Historically, however, waiting too long to restructure debt has proven costly for the continent. Regional development banks can play an important role in coordinating and supporting individual countries trying to deal with debt burdens and reignite growth. But again, developing countries must do their share. Rebuilding strong governance systems, perhaps through fiscal rules and fiscal councils--at national and regional levels--to promote both discipline and solidarity will be crucial. Stronger governance would help reignite growth and align debtors' and creditors' incentives. Only economic growth can provide systematic and orderly resolution of debt.

Not everything is grim, however. Commodity prices are on the rise. A new commodity super cycle seems to be in the making--driven by a combination of factors, including a strong Asian recovery and a big US stimulus package on the demand side and pervasive shortages on the supply side due to the lack of investment since the 2014 collapse in oil prices. Such a super cycle might be the last one for oil, however, because major economies appear committed to replacing fossil fuels. An appropriate governance framework to manage proceeds from commodities in good and bad times is important to fostering the local private sector and creating much-needed jobs.



Addressing the impact of COVID-19 on infants and young children

DHAKA

ONVENTIONAL wisdom is that the health of young children is not at great risk from COV-ID-19, but, in the Global South, the space constraints imposed on young children by the pandemic pose a significant risk to the stimulation on which brain development thrives. Early childhood development is further jeopardized by the pandemic's impact on caregivers.

A new early childhood development infrastructure has been built in Bangladesh by BRAC, the largest international development organization in the world, providing weekly one-on-one phone calls by trained specialists to the caregivers of 40,000 infants and children under the age of six. It offers educational and psychosocial support - and a model that can benefit children worldwide.

A child's early years are crucial to brain development, and stimulation is especially important. With schools closed in Bangladesh beginning in March 2020 - and play groups thereby halted and young children largely at home - the challenge was to ensure stimulation within home environments.

The program that emerged combines playful learning for children and psychosocial support for caregivers through mobile phone communications and a multi-layered architecture of specialized training and outreach. While enhancing needed stimulation among children, this replicable program also engages and supports family members in children's learning and raises the prospect of continuing that engagement after the pandemic.

The program is part of a much wider drive for playbased learning by BRAC. A multi-year partnership between BRAC, the LEGO Foundation, and Porticus supports an extensive play-based learning initiative. Through this initiative, BRAC has created 110 community-based Play Labs in Bangladesh, Uganda, and Tanzania. Another 400 Play Labs have also been created within government primary schools in Bangladesh (with 300 of them supported by Porticus and 100 by the LEGO Foundation). BRAC has further trained 315 adolescent girls and young women to act as facilitators or Play Leaders in the community-based Play Labs. The Play Labs are safe spaces where children can engage in play, supported by a play-based curriculum that is culturally sensitive and designed to suit the local contexts, while also promoting children's cognitive, language, physical, and social-emotional development.

Both the play spaces and curriculum are designed by BRAC Institute of Educational Development, BRAC University (BRAC IED). Within a few months of the Rohingya influx in 2017, BRAC IED as part of BRAC started developing and implementing the Humanitarian Play Lab model within Child Friendly Spaces. The Humanitarian Play Lab is an adaptation of BRAC IED's award-winning Play Lab model, adapted to the humanitarian context of the Rohingya camps, where play is used as a tool for healing from trauma as well as for learning. Since December 2018, the model has continued to run for Rohingya infants and children under the age of six as part of the Play to Learn project, in partnership with Sesame Workshop, International Rescue Committee, and New York University, with funding from the LEGO Foundation.

For children in displaced communities, the COVID-19 pandemic is a crisis on top of a crisis. It is vital to provide these children - and their caregivers - with improved access to learning, psychosocial support, safe spaces, and playful early learning and stimulation opportunities to help address trauma, support healthy development, and provide a sense of routine and normalcy. Play helps children better manage trauma, especially when they have experienced crisis, violence, and poverty.

When schools closed due to the pandemic, children no longer had access to the safe spaces provided by the Play Labs and Humanitarian Play Labs. BRAC felt the need to stay connected to children and their families, so Play Leaders and other frontline staff started using mobile phones to maintain regular contact with program participants. That initial instinct led to the creation of the telecommunication model called Pashe Achhi (English translation: Beside You), a remote learning mechanism that not only provides learning opportunities for children and psychosocial support for caregivers but also serves as a new emergency infrastructure for early childhood development.

Experts at BRAC IED brought together psychologists and play-based curriculum developers to develop 20-minute tele-conversational scripts, with a component for psychosocial support and another component on play-based learning. BRAC trained 1,300 Play Leaders on the effective delivery of scripts. The Play Leaders now facilitate weekly 20-minute one-on-one calls with caregivers and children from both Play Lab and Humanitarian Play Lab families. An initial pilot of a five-to-sevenminute conversation proved to be inadequate, and the 20-minute design now in use allows for meaningful engagement with both caregiver and child. The call scripts emphasize active listening as well as practicing empathy to ensure that callers can listen and address parents' feelings and suggest play-based stimulation strategies to engage with the children within the home environ-

In calling the caregivers of infants and children under the age of two in the Rohingya camps, Play Leaders provide basic psychosocial support plus tips on how to take care of infants and stay safe from COVID-19. For children ages two to six in the Rohingya camps, Play Leaders speak with the children and mothers or caregivers. For children ages four to five across Bangladesh, Play Leaders engage remotely with children through activities such as reciting Bangla rhymes, while giving the adults basic psychosocial support, tips on engaging with the children, and health and hygiene messages



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Tanzania Health Promotion Supports (THPS) is an indigenous NGO established under non-governmental organization act No 24 of 2002 in 2011. THPS works in partnership with the Ministry of Health, Community Development, Gender, Elderly and Children (MOHCDGEC), Regional Administration and Local Government (PORALG), Ministry of Home Affairs (MoHA) and Ministry of Health (MoH) in Zanzibar with a goal of ensuring accessible high- quality health care services to Tanzanians; through strengthening of health and community systems for comprehensive quality health services including HIV/AIDS; Tuberculosis; prevention of GBV reproductive, maternal, neonatal, child, and adolescent health (RMNHCAH) services; laboratory systems and services and health management

Tanzania Health Promotion support (THPS) has been awarded by the U.S. Centers for Disease Control and Prevention (CDC)- under the Cooperative Agreement GH20-2062 to implement a project entitled "Health Information System Development, Project Management and Coordinated Deployment for National HIV and Health Sector Systems in the Republic of Tanzania under the President's Emergency Plan for AIDS Relief (PEPFAR). The goal of the project is to support the Government of Tanzania (GOT) in the management, coordination, scale-up, and continuous modernization of Tanzania's Health Information Systems (HIS). Specific areas that THPS will support include, but are not limited to: a) Technical planning and upgrading of HIS related to HIV/TB, particularly lab information systems; b) Strengthening data integration and linkages of diverse data sources and HIS; c) Improving data quality, data analyses, and utilization

THPS therefore is seeking competent, experienced, dynamic and qualified

1. HIS-MIFUMO Project Coordinator (HPC) Reporting to: Health Information System (HIS) Principal Investigator (PI) Location: Dar Es Salaam

Overall Job Function

HPC will be responsible to establish and deliver road maps in politically and technically complex environments, to ensure a smooth implementation of an integrated HIS in relevant domains. HPC will coordinate all program lead (eSRS, DHIS2, Afya Care and Health Facility Registry) in in order to realize project goal; work with other laboratory and HIS partners to design scoping and delivering interoperability solutions using commonly accepted standards and protocols. The HIS Project coordinator (HPC) will be a technocrat, negotiator and government i.e. MOHCDGEC and PORALG relations focal point. HPC must be detail oriented, highly skilled with both Heath Information and Laboratory information system The position involves at least 50% field travel

Principal duties and responsibilities:

· Providing technical leadership of strengthening the quality accessibility, and sustainability (SQAS) of the MIFUMO project.

Supervise and monitor the MIFUMO project technical staff in the implementation of approved work plans to strengthen Health Information systems and services of the laboratory network

Provide technical support and guidance to MIFUMO project officers responsible for each program areas, counterparts from the MoHCDGEC and its departments/units, PORALG as well as other Implementing Partners to ensure standardized project implementation and cross fertilization.

Oversee the implementation of the project technical activities to ensure that the work is technically and logistically sound, collaborative, timely, and is conducted in line with the donor-approved project work plan and

 Make recommendations to the PI on staffing and personnel employment. promotions, termination, layoffs, and other personnel activities in order to maintain an efficient and cost-effective program.

Keep track of the project work plans implementation, reporting timeliness and project indicators, and oversee quality of reporting including individual activity reports to strengthen the project and THPS institutional memory. Lead the project technical staff to develop develop and implement individual staff action plans that are in line with the donor-approved work plan and budget for the current year, and are clearly linked to the overall project performance monitoring plan.

Assist the PI to prepare and present quarterly project progress and technical reports to THPS Management, CDC/USG, MOH and other stakeholders as required.

Regularly prepare and report the technical progress of the project to the Project PI against benchmarks to ensure that project deliverables are met in a timely manner and assist the PI in preparation of project reports to the Funding agency, MOHCDGEC and Stakeholders.

Work with the Project PI to review the technical skill mix and statting structure and make recommendations for any changes required to ensure the project has adequate staff to meet the project requirements.

Demonstrates problem solving, leadership, conflict management, and team building skills in order to ensure a productive work environment and achievement of goals

Represent the project and THPS in HIS services Stakeholders' meetings

and forums as directed by the Pl.

Liaise with MoHCDGEC, PORALG and Implementing Partners

counterparts in ensuring smooth implementation of project goals · Perform other Project duties as needed.

Qualifications, experience & skills required

Master's degree in Medical laboratory sciences from a recognized University with specialization qualifications in any laboratory disciplines or

10 years' experience in a technical product manager with leadership/supervisory role

5 years' experience with Laboratory Information systems (LIS) and Health

Information systems in Tanzania (eSRS, TilleLab, EVLIMS, Labnet CTC2, CTC3, DHIS2)

Demonstrable expertise in report writing

 Excellent English communication (oral and writing) skills Remarkable negotiation and political navigation stills

Self-motivated, with acute attention to timely delivery of quality products · Experience in leading multi-laboratory stakeholders, credible team

building, and good interpersonal skills.

Registered with Medical Laboratory Practitioners Board

2. Position title: LIS Database Systems Developer Reporting to LIS Manager Dar Es Salaam

Overall Job Function

business needs.

He/She will coordinate data management and integration of laboratory information systems within the available Laboratory Systems to ensure smooth data transmission from different systems to Open LDR and other health systems such as TilleLab, EVILLIMS, DISALAB, Jeeva by working closely with LIS teams and program officers at the MoHCDGEC and other partners. He/She will ensure regular LIS data cleaning and validation in the LIS and ensure the LIS systems are online and working to assist the MoHCDGEC and ensure all data flows from spokes to Laboratory Information Systems LIS moves in smooth manner. Develop support implementation of Helpdesk for all LIS implemented in the laboratory network. The position requires 75% field travel.

Principal duties and responsibilities:

· Coordinate with MoHCDGEC and other partners on Laboratory Information Systems data exchange and integration with other

 Monitor LIS system and work with team to optimize workflows · Maintain current knowledge of LIS by attending training programs and

online user groups. · Coordinate digital data sharing between the lab systems so as to enhance the data flows from spokes to the national LIS

· Design and deploy data table structures, forms, reports, and queries

 Conduct research and make recommendations on database products services, protocols, and standards in support of procurement and development efforts. · Applying third party upgrades to existing databases

Coordinate and work with other technical staff to develop relational databases and secondary databases (i.e. Access).

 Identify inefficiencies in current databases and investigate solutions. Diagnose and resolve database access and performance issues.

Plan and coordinate data migrations between systems.

 Develop, implement, and maintain change control and testing processes for modifications to databases.

Development and maintenance of the database stored procedures, views

and functions for hosted web applications. Ensure all database systems meet business and performance requirements. Produce ad- hoc queries and develop reports to support

Creation and maintenance of technical documentation. Development and maintenance of Data Warehouse

Implementation of data dashboards to display data in differing formats.

Preform any other duties as assigned Qualifications, experience & skills required 3 years' experience working with IT Software/System Development, experience of Laboratory Information Systems - LIS will be of added

You are highly collaborative and you love participating in code reviews and discussions about architecture or design.

A degree in Computer Science or related field, such as programming, engineering or similar.

Familiar with new software technologies mobile software, web etc. and programming languages as Java, JavaScript, PHP, C#, VB, Python etc. and the software development ecosystem in general

You are an absolute team player with passion and commitment for the work he/she does

Knowledge in various statistical data packages such as Epi info. Stata.

Excellent written and oral communication in English and Kiswahili Ability to work under pressure and timely meet deadlines

Ability to plan, implement independently or in a team Analytical Skills and attention to details Must have clearly understand of system integration concept and how

Excellent analytical and problem-solving skills. Excellent organizational skills with acute attention to detail are necessary

Strong background in client support and demonstrated ability to work with

LIS Data Analyst Reporting to: LIS Manager 3. Position title:

Overall Job Function

Systems analyst will analyze, implement, maintain, and support IT and nformation systems to meet the business needs of LIS. He/She will oversee the coordination of data management and integration of laboratory information systems within the available Laboratory Systems to ensure smooth data transmission from different systems to Open LDR and other health systems such as TilleLab, EVILLIMS, DISALAB, Jeeva by working closely with LIS teams and program officers at the MoHCDGEC and other partners. Data Analyst must have Strong analytical skills, Attention to detail, Teamwork skills. Written and verbal communication skills. Interpersonal Flexibility, Adaptability, creative and Initiative. He/She will ensure regular LIS data cleaning and validation in the LIS and ensure the LIS systems are online and working to assist the MoHCDGEC and ensure all data flows from spokes to Laboratory Information Systems LIS moves in smooth manner. Develop support implementation of Helpdesk for all LIS implemented in the laboratory network. The position requires 75% field trave

Principal duties and responsibilities

· Oversee examining of current LIS, provide advisory information and specifications on how to improve the current LIS

liaising with other IT staff/programmers to produce new systems and improve existing LIS systems

Develop, analyze, prioritize, and organize requirement specifications, data mapping, diagrams, and flowcharts for developers and testers to follow on regard of LIS

Oversee Coordination with MoHCDGEC and other partners on Laboratory Information Systems data exchange and integration with other health systems

Monitor LIS system and work with team to optimize workflows Maintain current knowledge of LIS by attending training programs and

online user groups Coordinate digital data sharing between the lab systems so as to enhance the data flows from spokes to the national LIS

Analyze and oversee deployment of LIS table structures, forms, reports. and queries. Conduct research and make recommendations on database products. services, protocols, and standards in support of procurement and

development efforts Applying third party upgrades to existing databases. Coordinate and work with other technical staff to develop relational databases and secondary databases (i.e. Access).

Identify inefficiencies in current databases and investigate solutions Diagnose and resolve database access and performance issues.

Plan and coordinate data migrations between systems, training and feedback on LIS.

Oversee implementation, and maintenance of change control and testing processes for modifications to databases

Define and coordinate the execution of testing procedures, and develop

test cases to serve the overall quality assurance process Analyze and implement the development and maintenance of the

database-stored procedures, views and functions for hosted web applications.

Ensure all database systems meet business and performance requirements. Produce ad- hoc gueries and develop reports to support business needs.

Creation and maintenance of technical documentation. Development and maintenance of Data Warehouse.

Implementation of data dashboards to display data in differing formats. Provide documentation of all processes and training as needed

Develop and implement maintenance procedures, monitor systems health, gather system statistics, and troubleshoot reported errors and

Perform design, implementation, and upgrades of information systems to meet the business and user needs Implement best practices for scalability, supportability, ease of

maintenance, and system performance

Preform any other duties as assigned

Qualifications, experience & skills required

 4-6 years' experience working with information technologies and systems Software/System Development, experience of Laboratory Information

Systems - LIS will be of added advantage You are highly collaborative and you love participating in code reviews

and discussions about architecture or design A degree in Computer Science or related field, such as programming,

engineering or similar. Strong computer, hardware, software, and analytical skills

Proven ability to assess business needs and translate them into relevant Strong understanding and knowledge of the principles and practices

associated with database design, maintenance and administration

Experience installing, configuring, documenting, testing, training, and implementing new applications and systems

Working knowledge of a wide variety of programming languages Excellent analytical skills Familiar with new software technologies mobile software's, web etc. and

programming languages as Java, JavaScript, PHP, C#, VB, Python etc. and the software development ecosystem in general You are an absolute team player with passion and commitment for the

work he/she does. Knowledge in various Software Analytical and Designing Tools such as

Visio etc Excellent written and oral communication in English and Kiswahili

Excellent organizational skills with acute attention to detail are necessary. Must be self- motivated and comfortable working on several projects in concurrence.

Flexible working hours Prior experience in implementation of a Laboratory Information System is

Strong background in client support and demonstrated ability to work with clients who have a wide variance in IT and computing skills level.

4. Position Title: Project Accountant Reports to: Project Finance and Administration Manager Position Location: Dar es Salaam, Tanzania

Salaam and zonal field offices

Overall Job Function

Principal duties and responsibilities:

The Accountant is responsible provide financial maintenance for Dar es

Maintaining accurate bookkeeping records while ensuring filling is done timely and accurately Receiving, processing all invoices, issuing checks, entering cash

receipts and disbursements data into various forms. Process expense forms and requests for payments from staff accounting systems Validate invoices and ensure timely and accurate payment of those

Prepare and post transactions into paper-based and computerized

expenses

Maintain accounts payable modules Maintain control account for expenses with many transactions a month,

such as air tickets to avoid double payments Make arrangement for upcountry office payments, such as fund transfer to up country staff.

Prepare all travel advances and post into system Ensure adherence to THPS policies and procedures and donor financial management requirements.

Maintain a separate memorandum of payments made to ensure we have enough cash flow in both account every month. Undertake banking activities for all bank accounts; checking balance,

collecting bank statements, cashing checks Work as part of the team to achieve departmental objectives

Timely preparation of financial reports and meet reporting compliance Facilitate and support internal review and external Audits, comply with

Auditors requirements and liaise with their recommendations Perform other duties as assigned

Qualifications, experience & skills required

The candidate must hold Advanced Diploma in Accountancy, or Bachelor degree in Finance or Accounting, Business Administration, or Corporate Management with accounting professional qualifications CPA or ACCA. Minimum of three years working experience in finance or accounting

Knowledge of donor funded project preferably USG financial policies and

procedures. Knowledge of finance, accounting, budgeting and cost control. Skills in analyzing financial data and prepare financial reports.

Strong analytical skills in applying accounting principles and ensure that best practices are observed. Knowledge of automated financial and accounting reporting systems.

Position Title: Administration Officer Reports to: Senior

Overall Job Function The Administration Officer is responsible to organize and supervise ministrative activities that facilitate smooth running of the zonal team

rincipal duties and responsibilities:

Support the administrative office processes affecting Procurement

Internal transport services

Stock control & Inventory Management Reconciliation of vendor accounts

Coordinate meetings, agendas, materials, minutes, and follow-up activities with key Project partners

Organizing the coordination of events, site visits, workshops, and

Booking and arranging travel, transport and accommodation for the team Carry out administrative duties such as filing, typing, copying, binding,

liaising with staff, suppliers and clients Resolve administrative problems for the project

Handling office tasks, such as filing, generating reports and presentations, setting up for meetings, and reordering supplies. Screening phone calls and routing callers to the appropriate party.

Maintain front desk procedures including contact information, directions and frequently requested company information

In collaboration with Program Staffs compile list of participants, write invitation letters and ensure its receipts and confirmation of attendance Liaise with the Finance team to ensure that people in the trainings and

meeting are paid on time Preparing administration and program purchase requisitions,

necessary Advance requests, Petty cash etc Work hand in hand with the field team to ensure that their travel

authorization is done on time and they are paid on time

Contribute to team effort by accomplishing related results as needed

Any other Duties as assigned by supervisor Qualifications, experience & skills required

Bachelor Degree or equivalent in Public Administration, Business Administration, or related subjects from a recognized College/University. Minimum two years office administrative support experience is preferred

Experience working for an NGO will be an added advantage Good computer skills particularly use of power point and word processing.

· Excellent organizational skills including the ability to multitask, prioritize and work efficiently. Be of high integrity and able to maintain confidentiality

Proven record to work under minimum supervision and meet deadlines. Self -motivation and good office management attributes. Reading, written, and verbal fluency in English and Kiswahil

Ability to work under pressure and timely meet deadlines 6. Position title: ICT Officer Reporting to: IT Manager Location: Dar Es

Purpose and Scope of Job:

Principal duties and responsibilities:

To provide first line of support and maintain IT systems and equipment's at THPS central office and all regional offices

Respond in a timely manner to computer-related problems as necessary. Diagnose and troubleshoot problems related to hardware, software and the network on both user workstations and ICT equipment.

as needed Resolve issues for staff via phone, in person or electronically, Maintain procedures and reports that provide technical support to the

Perform hardware and software installations, configurations and updates

Prepare ICT educational materials that will help build capacity of other

entire organization. Analyze records and logs to spot underlying trends and potential issues.

Provide training and assistance in the use of computer applications and hardware at

THPS offices and supported sites Ensuring the safety, security and control of computer systems and data. Advice THPS supported sites on technical matters.

Carry out backups and make restoration when required Managing and updating THPS website Support the implementation of new solutions or applications

Execute other functions as required by the supervisor.

Advanced Diploma or Bachelor's degree in computer science, computer

engineering, Information Technology or a related field from a recognized Possession of IT related certification will be considered as added

At least 3 years hands-on experience on ICT systems management, domain management and server administration including Office 365.

Up-to-date knowledge of the latest IT trends and software Working knowledge and expertise with a variety of software, hardware, and applications.

Willingness to solve complicated problems and see projects through to Analytical skills to study problems and identify solutions

Team-oriented attitude to help other colleagues and departments with Strong interpersonal communication and relationship-building skills

· Ability to manage time and effectively prioritize numerous tasks at one Ability to plan, implement independently or in a team Excellent written and oral communication in English and Kiswahili

How to apply:

advantage

Interested applicants should send an email recruitment@thps.or.tz attaching their application cover letter one page maximum and CV four pages maximum by May 10th 2021 with a position title as a subject line, for example: "HIS-MIFUMO Project Coordinator (HPC)". Only short-listed applicants will be contacted. Please do not attach any certificates when

THPS is an equal opportunity employer; women, people living with HIV/AIDS and people living with disability are encouraged to apply

Studying marine life's brief break from human noise

NEW YORK,

RAVEL and economic slowdowns due to the COVID-19 pandemic have combined to brake shipping, seafloor exploration, and many other human activities in the ocean, creating a unique moment to begin a time-series study of the impacts of sound on marine life.

Our community of scientists has identified more than 200 non-military ocean hydrophones worldwide and hopes to make the most of the unprecedented opportunity to pool their recorded data into the 2020 quiet ocean assessment and to help monitor the ocean soundscape long into the future.

Our aim is a network of 500 hydrophones capturing the signals of whales and other marine life while assessing the racket levels of human activity. Combined with other sea life monitoring methods such as animal tagging, the work will help reveal the extent to which noise in "the Anthropocene seas" impacts ocean species, which depend on sound and natural sonar to mate, navigate and feed across the ocean.

Sound travels far in the ocean and a hydrophone can pick up low frequency signals from hundreds, even thousands of kilometres away.

Assessing the risks of underwater sound for marine life requires understanding what sound levels cause harmful effects and where in the ocean vulnerable animals may be exposed to sound exceeding these levels.

In 2011, experts began developing the International Quiet Ocean Experiment (IQOE), launched in 2015 with the International Quiet Ocean Experiment Science Plan. Among our goals: to create a time series of measurements of ambient sound in many ocean locations to reveal variability and changes in intensity and other properties of sound at a range of frequencies.

The plan also included designating 2022 "the Year of the Quiet Ocean." Due to COVID-19, however, the oceans are unlikely to be as quiet as they were in April, 2020 for many decades to come.

COVID-19 reduced sound levels more than we dreamed possible. IQOE, therefore, is focusing project resources to encourage study of changes in sound levels and effects on organisms that occurred in 2020, based on observations from hundreds of hydrophones worldwide in 2019-2021.

Of the 231 non-military hydrophones identified to February 2021, the highest concentrations are found along the North American coasts – Atlantic, Pacific and Arctic – Hawaii, Europe, and Antarctica, with some scattered through the Asia-Pacific region.

Several have agreed to their geographic coordinates and other metadata being shown on the IQOE website (https://www.iqoe.org/systems).

Sparse, sporadic deployment of hydrophones and obstacles to integrating measurements have narrowly limited what we confidently know.



We are therefore creating a global data repository with contributors using standardized methods, tools and depths to measure and document ocean soundscapes and effects on the distribution and behavior of vocalizing animals.

New software, MANTA (at https://bit.ly/3cVNUox), developed by researchers across the USA and led by the University of New Hampshire, will help standardize ocean sound recording data from collaborators, facilitating its comparability, pooling and visualization.

As well, an Open Portal to Underwater Sound (OPUS), is being tested at Alfred Wegener Institute in Bremerhaven, Germany to promote the use of acoustic data col-

lected worldwide, providing easy access to MANTA-processed data. The aggregated data will permit soundscape maps of entire oceans.

Meanwhile, scientists over the past decade have developed powerful methods to estimate the distribution and abundance of vocalizing animals using passive acoustic monitoring.

The fledgling hydrophone network contributes to the Global Ocean Observing System (GOOS), a network of observing assets monitoring currents, temperature, sea level, chemical pollution, litter, and other concerns worldwide. Seldom has there been such a chance to collect quiet ocean data in the Anthropocene Seas. COVID-19 drastically decreased shipping, tourism and recreation, fishing and aquaculture, naval and coast guard exercises, offshore construction, port and channel dredging, and energy exploration and extraction. The concurrent price war that caused oil prices to dive to zero further quieted maritime energy activities.

The last comparable opportunity followed the terrorist attacks on the United States in September 2001, which disrupted not just air travel; they also led to a shipping slowdown and ocean noise reduction, prompting biologists to study stress hormone levels in endangered North Atlantic right whales in the Bay of Fundy.

With their 2001 data, research revealed higher September stress hormone levels over the next four years as the whales prepared to migrate to warmer southern waters where they calve, suggesting that the industrialized ocean causes chronic stress of animals

We are on the way to timely, reliable, easily understood maps of ocean soundscapes, including the exceptional period of April 2020 when the COVID virus gave marine animals a brief break from human clatter.

Let's learn from the COVID pause to help achieve safer operations for shipping industries, offshore energy operators, navies, and other users of the ocean.

This Earth Day, people's perspective is what is most needed

NEW YORK

HE United Nations- which is desperately seeking funds to help developing nations battling a staggering array of socio-economic problems, including extreme poverty, hunger, economic inequalities and environmental hazards- has continued to be one of the strongest advocates of disarmament.

The world body has relentlessly campaigned for reduced military spending in an attempt to help divert some of these resources into sustainable development and humanitarian assistance.

Today marks Earth Day and all around the globe, advocates and activists, concerned citizens and the like will gather to raise awareness about the climate crisis.

World leaders will be among them, notably U.S. President Joe Biden speaking as his administration kicks off its Leaders Summit on Climate, while a growing number of migrants and asylum-seekers at the U.S. southern border, a vast majority from Central America fleeing compounding crises, continue to have their rights and protection needs unmet

Today, my organization Climate Refugees will also gather in an Earth Day event, Frontlines: Climate Risks & Migration with US Congressman Joaquin Castro of Texas, and longstanding activists and advocates in immigrant and migrant rights, climate policy, and environmental justice working with frontline communities.

We will look for a reflective conversation on Central American migration to discuss solutions, and what can be done by the Biden administration and the international community to protect the world's most vulnerable, ahead of climate negotiations at COP26 in Glasgow.

For most of the world, climate change is by no means only an environmental concern. For communities dependent on the land and natural resources for livelihood, even survival, climate change is a socio-economic and political concern as well.

As we shared in a recent report, in response to President Biden's executive order to better understand the impacts of climate change on migration, a deeper review of Central American migration will reflect the interconnections between climate change impacts, the killing of environmental leaders, historic oppression of Indigenous Peoples, the ways in which people are losing access and being moved off their lands, specific industries, and direct or indirect drivers of conflict and violence by

gangs.
Climate change effects in Central America's Dry Corridor are contributing to pre-existing poverty, underdevelopment, marginalization and historic oppression of populations living in the region's agricultural backbone.

This is no different to the all-too familiar situations observed in traditional refugee contexts where conflict generally exacerbates underlying poverty, exclusion and marginalization of certain populations that force individuals to flee

The Dry Corridor covers nearly 30 percent of the entirety of Central America, home also to the greatest population density where a number of Indigenous groups reside, and where rural poverty rates are higher than the national averages, and food insecurity has soared.

This region is home to another type of convergence as well: extreme climatic events like the recent hurricanes Eta and Iota, tropical storms and drought, which render social, economic, environmental and political vulnerability on the region, its people, and ultimately, its national economies.

The expansion of mega development projects, extractive industries on mostly Indigenous lands and small-holder farmers' land rights, hand-in-hand with gang violence, can't be overlooked as contributory forces driving



displacement either.

Several migrants we've spoken to have included sustained climate changes amongst the reasons for their displacement, and the resulting challenges when crop failures equal sustained losses and adaptation is hindered by ever smaller plots of land.

As much as we know about 'climate migration', we still know very little. What we know is that every situation will look different, largely because there is no single driver for movement that can be singularly attributed to 'climate change.' Instead, climate change is exacerbating underlying tensions and contributing to social disruptions.

Even in situations of disasters, we can move people out of harm's way in order to save lives, but it's their protection needs to the increased frequencies of disasters, as well as before, during and after a disaster that requires cohesive global action.

The Biden administration must realize these changed dynamics in policies both at home and abroad. To do so is to understand that many migrants fleeing Central America's Dry Corridor are likely both asylum-seekers as defined by international refugee law, as well as individuals displaced by climate change, a category not protected in that area of law.

Central America's poorest, marginalized and Indigenous are emblematic of a global phenomenon that climate change presents: the intersection of climate change and race.

The climate crisis disproportionately impacts marginalized populations, many of whom may be displaced or forced to migrate because of years of unequal access to

opportunities and gaps in human rights, a topic my organization delved into with human rights and environmental justice experts in this event.

Philip Alston, the UN Special Rapporteur on Extreme Poverty and Human Rights' report on Climate Change and Poverty, revealed developing countries will bear 75 to 80 percent of the financial costs and losses associated with the climate crisis, despite contributing only 10 percent of carbon dioxide emissions, creating a situation in which those in extreme poverty now also live in extreme weather.

He warned of increasing divisions as well, the risk of a 'climate apartheid', where the wealthy escape the negative impacts of climate change, leaving impacts to be borne by disproportionate groups ostracized by divisions, including race.

In the U.S., people of color are far more likely to live near pollutants, Black communities face higher risks from air pollution, and Black mothers are most affected by pregnancy risks associated with climate change, linking race, even more than poverty, to environmental pollutants, something long stated by environmental justice and Indigenous rights activists who articulated the systemic nature of environmental racism.

Those same activists were instrumental in bringing to light the interconnectedness of social, economic and environmental factors to the international stage at the 1992 Earth Summit in Rio de Janeiro, Brazil, which helped to form the United Nations Framework Convention on Climate Change (UNFCCC).

This November, as world leaders gather at yet another UNFCCC Conference of the Parties - COP 26 - in Glasgow,

Scotland, world leaders will likely gather to tell us "climate change affects us all", and risk forgetting, "but not equally."

They may speak of solutions that provide "dignity" for the world's impacted, as if dignity were something they never had. They might project images of war-ravaged refugees, as if this is an accurate depiction of the intersection of climate and displacement, failing completely to understand the impacts of climate on entire societies.

They may speak of climate risk populations as poor and destitute, when in fact poor is relative and those with options are exhausted, rapidly running out of fight and solutions.

The poor, the vulnerable, the marginalized are actually the one's systematically left behind, the oppressed and the disenfranchised.

As the emissions continue to go unchecked, the planet warms and impacts disproportionately punish these groups of people, they know and we know we can no longer be expected to wait for the world's leaders to get this right. **Agencies**

Reducing maternal, newborn deaths across rural Tanzania

By Guardian Correspondent

DESPITE advances in maternal and newborn health over the past two decades, nearly 300,000 women across the world die every year from pregnancy and childbirth complications.

Moreover, many children, like Helena's, are born premature, the leading cause of death of children under 5.

In Tanzania, almost 20 women die every day due to childbirth-related complications, leaving families devastated and many children motherless. For every woman who dies, 20 or 30 suffer injuries, infections or disabili-

The situation is worse in rural areas like Miswaki Village where competent health workers are either unavailable or ill-equipped and long-distances, impassable roads and poverty further limit access to quality care.

With support from the Canadian government, Jhpiego and its partners-Amref Health Africa, Tanzania Midwives Association and the Canadian Association of Midwives-joined with the Tanzanian government to carry out the More and Better Midwives for Rural Tanzania Project to improve the quality of care women and newborns receive.

The More and Better Midwives project supported 20 health training institutions, including the Kisare Nursing School where Midwife Rose studied, to update the schools' curriculum and faculty and prepare students to provide quality, respectful midwifery care when deployed. The project began in spring 2016 and ends this March.

"We teach our students to regard a pregnant woman or one who is in labor as if she was their mother or sister. 'Walk in the shoes of that mother. Assume you are in her situation. Do what you are going to do next as you would have liked that done unto you by giving her appropriate quality care you would have demanded from a health provider," said Elijah Ernest, a midwife and senior tutor at Kisare Nursing School. "Today it is this mother. Tomorrow it can be you."

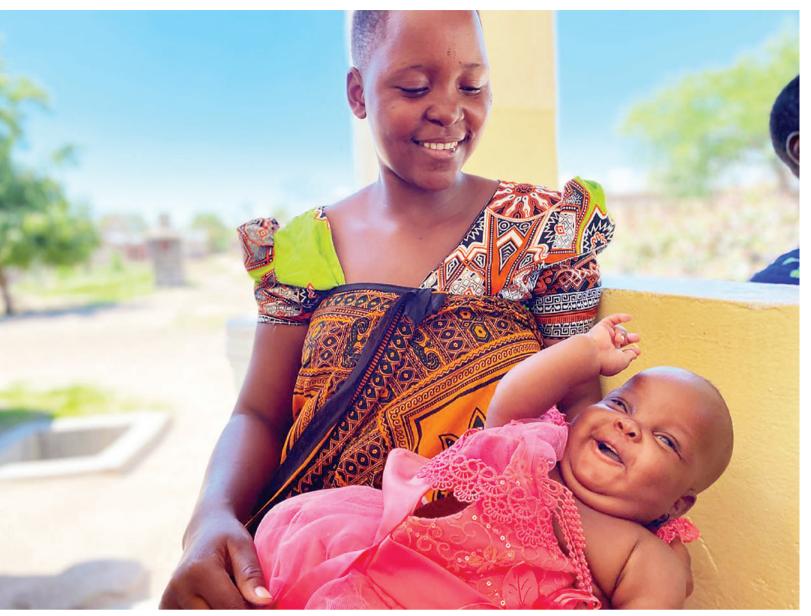
The project's focus is on competency-based, gender-sensitive learning where students participate in hands-on practice with life-size, anatomical models. It works to ensure equitable advancement and leadership opportunities for female and male midwives.

Another priority is developing empathy in health workers, a key factor in improving a client's experience of pregnancy and childbirth care. The More and Better Midwives project has graduated 2,036 new nurse-midwives, equipping them with the clinical skills and confidence to assess, prevent and manage complications at birth in rural areas.

These are the same skills Midwife Rose recently exhibited at the Miswaki Dispensary. It was midday and the crush of clients had eased. Birds were blood pressure, a condition that had resulted chirping and a choir could be heard rehearsing at a nearby church when Rose's mobile phone rang, its chirp signaling an urgent call.

"I am in pain. I cannot move. I cannot walk," said the alarmed voice on the other end.

Rose immediately recognized the caller as TatuShabani, whom Rose had away, to be certain of appropriate and timely



Helena Paschal brought her baby girl, Neema John Lameck, to Miswaki Dispensary in Tabora, for routine care. Born premature, Neema, is now nearly four months old and is healthy and strong. Photo: Guardian Correspondent

attended at the Miswaki antenatal clinic about a week before. Tatu, a 28-year-old mother of a 7-year-old girl, had a history of persistent high in the loss of her second pregnancy. Rose had advised Tatu and her husband JumanneRamadhani to plan for Tatu to deliver at Ndala Hospital, an advanced health facility some 90 kilometers

care. But Tatu's onset of pain overtook the couple. Rose dispatched the local ambulance to retrieve her client.

"When she arrived . . . the blood pressure was dangerously high. We had to think fast and make a decision," said Rose.

With Tatu's cervix fully dilated, an indication that the baby was imminent, traveling to a faraway hospital was not possible.

Rose and her colleagues initiated the preeclampsia management protocol she learned through the More and Better Midwives project. They rushed Tatu to the one-bed labor room and followed the steps to successfully manage Tatu's severe pre-eclampsia, a result of high blood pressure. The young midwife's decision in this remote village saved Tatu and her new baby girl, who she named Pili.

Generation Africa is back with third annual US\$100,000

By Special Correspondent

RETURNING for its third year, the ground-breaking US\$100,000 GoGettaz Agripreneur Prize Competition continues to inspire agrifood entrepreneurs from Cape Town to Cairo to use their energy, courage and creativity to solve the biggest problems facing Africa's food systems.

This year's competition aims to expand the GoGettaz community of agripreneurs, providing them with access to education, mentorship and investment networks as they launch, grow, or scale their agrifood ventures.

The GoGettaz Agripreneur Prize Competition is open to African citizens between 18 and 35 years old who are founders or co-founders of social or commercial agrifood businesses headquartered in Africa. After a challenging selection process ending in a grand finale pitch competition in July 2021, two winners, one woman and one man, with scalable and impactful business or social ventures will each receive US\$50,000 for their businesses. The award ceremony will take place alongside the prestigious Africa Food Prize. Applications can be submitted

here: http://GoGettaz.africa. Head of Generation Africa Dickson Naftali says, "This is an incredibly important year for global food systems. COVID has exacerbated food insecurity, inequalities and poverty. The pandemic has challenged conventional logic around food production and food security as global supply lines came to a standstill. It is obvious that things must change. Generation Africa believes that food systems can change if we collaboratively support young African agrifood entrepreneurs, as well as small and medium agribusinesses across the

Through the GoGettaz Agripreneur Prize Competition, Generation Africa seeks to reward visionary young Africans who demonstrate an entrepreneurial mindset and innovative problem-solving in developing and growing their agrifood businesses. Beyond the two grand prizes, last vear's competition awarded four additional prizes of US\$2,500 to enterprises that played an inspiring role in their communities. These Impact Awards were created to celebrate businesses with tangible social impact. Generation Africa hopes to discover

more deserving recipients in the 2021 competition.

Cash prizes are not the only motivation for entering the competition. "Last year, a thousand members of the GoGettaz community received free access to the Entrepreneurship in Agribusiness courses organized by the Agripreneurship Alliance. And all who join the GoGettaz community get instant online access to high quality training material to help guide them through the business startup process," says Amanda Namayi, GoGettaz Lead.

The Generation Africa GoGettaz online platform is

initiative to give a voice to the young agripreneurs of Africa. Through research surveys, conversations and high-level meetings, Generation Africa works to ensure opportunities and challenges are understood and taken seriously in agenda-setting forums across the continent and globally.

Since its launch in 2019, Generation Africa has brought onboard USAID as a co-founding partner. Additionally, influential new collaborators, Nourishing Africa and One Young World have joined the exciting Generation Africa ecosystem development movement

also a community building to reach and inspire agrifood entrepreneurs on the African continent in innovative ways.

Speaking from the AGRA

head office, Amanda says, "Even with the COVID crisis, last year more than 3,000 applicants from 29 African countries, registered to compete. with 12 exceptional businesses making it through to the Top 12. It was an impressive turn-out. This year we look forward to thousands more entrepreneurs hearing our message, joining GoGettaz, and caring to compete for the grand prizes. GoGettaz is a movement for change, and these are the changemakers!"

Climate change has dented global agricultural productivity - study

By Special Correspondent

GLOBAL agricultural productivity has declined by about 21 per cent in the last 60 years as a result of climate change - the equivalent of seven years' lost production - a study has found.

The decrease was most pronounced in warm regions such as Africa (30 per cent) and Latin America and the Caribbean (26 per cent), according to research published in Nature Climate Change which looked at data from 1961 to 2020.

The study, by scientists from Cornell, Maryland, and Stanford universities, warns that global agriculture is now becoming even more vulnerable to climate change, despite advances in technology.

Ariel Ortiz-Bobea, professor of applied economics at Cornell University and lead author of the study, said: "These numbers don't mean that we are producing less than we did back in 1961 - we've actually produced more year after year. Instead, our study is saying is that global agricultural productivity is almost 21 per cent lower than it could

climate change."

Researchers analysed annual official records of agricultural productivity in 172 countries, along with data on climate parameters.

This showed them "how much agricultural productivity rose or fell in a given country, if a specific year was warmer, colder, wetter, or drier than normal," among other variables, Ortiz-Bobea said.

nce they found this statistical relationship - known as an econometric model - they put it to the test in both the real world, and a parallel world where anthropogenic (man-made) climate change does not exist.

To avoid bias, researchers kept the alternative world almost the same as the real one, considering the last six decades in both with the same type of economy, the same use of fossil fuels, and even the same greenhouse gas emissions.

"The only difference was that in the fictional world emissions didn't have the ability to alter the climate," said Ortiz-Bobea.

When comparing the two

have been in a world without worlds, scientists discovered that climate change caused the equivalent of seven years of stagnation in agricultural productivity. This means that the level reached in 2020 is equivalent to the productivity that could have been achieved since 2013 in a world without climate change, according to a press release from Cornell University.

The slowdown in productivity comes despite significant improvements in agriculture, indicating that scientific and technological developments in agricultural are not translating into greater resilience to climate change, scientists warn. This may be because investment has been lacking and failed to reach regions that need it most, such as Africa or Latin America, suggests Ortiz-Bobea.

However, Carolina Sanchez, from the Center of Atmospheric Sciences at the National Autonomous University of Mexico, who didn't participate in the study, says it may not give the whole

"This research doesn't consider small-scale agriculture which persists in different parts of the world, like Africa and Latin

America, probably because this type of production is usually not included in official records," the expert in climate change and

ers into account, as they are the guardians of a huge diversity of seeds, techniques and crops that could help us to deal with "So it's important that future climate crisis in a better way."

agrobiodiversity said.

research takes small-scale farm-Nevertheless, Ureta-Sanchez

acknowledges that the research "teaches us to address climate change by looking back at the past and that definitely helps us manage our future".

US-China Cold War could lead to more dangerous nuclear stand-off

NEW YORK,

ESPITE the negotiation of the Treaty on the Prohibition of Nuclear Weapons (TPNW), we are confronted by the increasing dangers of great power war, even nuclear war.

Instead of making necessary investments to ensure public health, reverse climate change and ensure the security of their peoples, trillions of dollars are being wasted to construct new nuclear weapons and their delivery systems, including new hypersonic delivery systems.

The U.S. and Russia are the lead drivers of this race to annihilation, with more than 90% of the world's nuclear weapons. The U.S. is in the process of upgrading all its nuclear weapons and deploying an entirely new and more deadly nuclear triad at an estimated cost of two trillion dollars.

Faced with U.S. conventional supremacy and the expansion of NATO to its borders, Russia has increased its reliance on nuclear weapons and is deploying new and more exotic nuclear weapons.

We face the existential danger that escalation of the conflict in Ukraine and accidents and miscalculations as the two powers confront one another in the Baltic and Black Seas, could escalate beyond control.

In each case, in addition to the drive for imperial power, military-industrial complexes contribute to the nuclear crisis. There also demands coming out of Ukraine to the effect that if it is not allowed to join NATO, it should construct its own nuclear arsenal.

Potentially more dangerous is the new U.S.-Chinese Cold War. Here the Thucydides Trap, the historic dynamic of inevitable conflict between rising and declining powers, is driving this dimension of the nuclear arms race. In its effort to retain its regional (and global) hegemony, the U.S. is moving to deploy standoff nuclear-armed cruise missiles targeted against China.

It is also pressing increased deployments of its "missile defenses" which can serve as shields for U.S. first-strike swords along China Asia-Pacific periphery. These, in turn, lead Chinese policy makers to serious consider increasing the size of their much smaller nuclear arsenal and the possibility of abandoning their no first use doctrine.

The explosion of spending for nuclear weapons and their delivery systems is not limited to the great powers. The Johnson government in Britain has just shocked the world with the announcement that it will increase the size of its nuclear arsenal by roughly 30%.

France is deploying new nuclear armed submarines designed to threaten nuclear war throughout the 21st century. Pakistan is in the process of trying to match India's nuclear triad. Israel is secretly expanding it Diamona nuclear weapons site.



And having been repeatedly threatened by U.S. conventional and nuclear attacks, North Korea has publicly announced it will continue manufacturing more nuclear weapons and diversifying their delivery systems which threaten South Korea, neighboring nations and even the United States.

This is suicidal madness.

Here in the United States, as Tax Day and Congressional debates over the national budget approach, popular movements and the Congressional Defense Spending Reduction Caucus are demanding significant reductions in military spending. Funding for the replacement of the nation's ground based and first strike ICBMs and

"more usable" low-yield battlefield weapons are thought to be most vulnerable to funding cuts.

he Russell-Einstein Manifesto warned the world at the height of the first Cold War in 1955, humanity faces the choice of life or death for our species. They appealed to the world to press for nuclear disarmament, to "remember your humanity and forget the rest."

Fifty years ago, the nuclear powers committed in Article VI of the Nuclear Nonproliferation Treaty to engage in good faith negotiations for the complete elimination of their nuclear arsenals.

The world's nuclear powers must be held to the NPT commitments. Governments won't deliver us the nuclear

free world humanity requires for survival. It can only be achieved by

popular pressure.

I encourage people around the world to join the International Peace Bureau initiated Global Days of Action on Military Spending, now under way and continuing to May 17 and to press on beyond to stanch the existential nuclear danger with nuclear disarmament actions and demands for Common Security di-

plomacy.

World military spending rises to a hefty \$2.0 trillion despite UN pleas for cutbacks

UNITED NATIONS,

HE United Nations- which is desperately seeking funds to help developing nations battling a staggering array of socio-economic problems, including extreme poverty, hunger, economic inequalities and environmental hazards- has continued to be one of the strongest advocates of disarmament.

The world body has relentlessly campaigned for reduced military spending in an attempt to help divert some of these resources into sustainable development and humanitarian assistance.

But according to a new report released April 26 by the Stockholm International Peace Research Institute (SI-PRI), world military expenditure rose to nearly \$2 trillion in 2020, an increase of 2.6 percent, in real terms, from 2019

The COVID-19 pandemic, which brought the world to a virtual standstill for the last 14 months, apparently has had no impact on military spending.

Ironically, four of the five biggest spenders were permanent members of the UN Security Council (UNSC), namely the US, China, Russia and UK. The fifth biggest spender was India, currently a non-permanent member

Military spending by China, which is currently in a new Cold War with the US, grew for the 26th consecutive year.

The latest figures of rising arms expenditures by some of the big powers makes a mockery of the UN's long-standing pleas for cutbacks and diversion of funds from the military into sustainable development.

William D. Hartung, Director, Arms and Security Program at the Washington-based Center for International Policy told IPS: "At a time when a global pandemic, climate change, and racial and economic injustice pose the greatest risks to human lives and livelihoods, the increase in global military expenditures in 2020 marks a dismal failure by policymakers across the world to address the most urgent challenges we face".

He argued that even a fraction of. the nearly \$2 trillion spent on the military last year could have gone a long way towards sustainable investments in public health, environmental protection, and combating inequality.

"World leaders can and must do better," said Hartung. The UN Office for Disarmament Affairs (UNODA) points out that over the past century, governments have sought ways to reach a global agreement on reductions in military expenditures. Various proposals were discussed in the League of Nations, and later in the UN. Early proposals in the UN focused on reducing the expenditures of

development aid.

"But proposals for cutting military spending did not materialize," says UNODA. However, they led to the development of the UN Standardized Instrument for Reporting Military Expenditures in 1981–later renamed United Nations Report on Military Expenditures (MilEx)—under which countries are encouraged to report on their mili-

States with large militaries, and on freeing up funds for

tary expenditures.

Dr. Natalie J. Goldring, a Senior Fellow and Adjunct Full Professor with the Security Studies Program in the Edmund A. Walsh School of Foreign Service at Georgetown University, told IPS "the latest military spending data from SIPRI are difficult to reconcile with the reality of the world we live in today".

In a year in which the global community was dealing with the horrors of the Covid-19 pandemic, SIPRI's data show that military spending continued unabated. Military spending increased in nine of the 10 countries with the highest military expenditures, she pointed out.

Even though the global economy as measured by global gross domestic product (GDP) decreased by 4.4



percent, she said, global military spending increased 2.6 percent over the year. Global military spending is going in exactly the wrong direction.

"Unfortunately, the United States continues to lead the world in military spending, accounting for 39 percent of the global total," said Dr Goldring, who is Visiting Professor of the Practice in Duke University's Washington DC program and also represents the Acronym Institute at the United Nations on conventional weapons and arms trade issues.

According to SIPRI's data, that's more than the rest of the top 10 military spenders combined. And It's more than twice the total of the countries which are most commonly perceived by US policymakers as its main military competitors, Russia and China, she added.

Dr. Alon Ben-Meir, professor of international relations at the Center for Global Affairs at New York University, told IPS it is indeed ironic that four of the five permanent members of the UNSC are the largest military spenders.

"The more ironic problem is the fact that all of these countries spend a small fraction of these amounts on social programs, which explains to a great extent the growing poverty in all of these countries".

Needless to say, he noted, the key to reducing military budgets is directly connected to the level of tension between the various countries.

"I do not expect any serious discussion about world disarmament unless many of the consuming conflicts are resolved, and in particular the growing, rather than diminishing, tension between the United States, Russia, and China," Dr Ben-Meir declared.

'The recent increases in US military spending can be primarily attributed to heavy investment in research and

development, and several long-term projects such as modernizing the US nuclear arsenal and large-scale arms procurement,' said Alexandra Marksteiner, a researcher

with SIPRI's Arms and Military Expenditure Programme. Meanwhile, China's military expenditure, the second highest in the world, is estimated to have totalled \$252 billion in 2020. This represents an increase of 1.9 per cent over 2019 and 76 per cent over the decade 2011-20. China's spending has risen for 26 consecutive years, the longest series of uninterrupted increases by any country in the SIPRI Military Expenditure Database.

In an open letter to Secretary-General Antonio Guterres last September, the Berlin-based International Peace Bureau called for world disarmament and the reduction of global military spending.

"We write to you on behalf of the International Peace Bureau and more than 11.000 signatories to express our support for your call for a global ceasefire. We would also like to emphasize the need for (nuclear) disarmament and the reallocation of money from the military to healthcare, social, and environmental needs - to the fulfilment of the Social Development Goals."

This pandemic has also made clear that states need to re-prioritize their spending. While many of the problems raised by the pandemic could have been at least partially solved, it was the lack of funding which hindered it, the letter declared.

Last month, the United Nations was hoping to raise soma \$3.85bn from more than 100 governments and donors at a virtual pledging conference. The funds were meant to avert widespread famine in the world's worst humanitarian crisis in Yemen,

But the total pledges amounted to only \$1.7bn - less

than half - in what the UN secretary general described as a "disappointing outcome". "Millions of Yemeni children, women and men desperately need aid to live. Cutting aid is a death sentence," António Guterres said in a statement.

In its latest study, SIPRI said even though military spending rose globally, some countries explicitly reallocated part of their planned military spending to pandemic response, such as Chile and South Korea. Several others, including Brazil and Russia, spent considerably less than their initial military budgets for 2020.

'We can say with some certainty that the pandemic did not have a significant impact on global military spending in 2020,' said Dr Diego Lopes da Silva, Researcher with the SIPRI Arms and Military Expenditure Programme. 'It remains to be seen whether countries will maintain this level of military spending through a second year of the pandemic.'

Dr Goldring pointed out that in 2020, approximately 1.8 million people around the world died of covid. SIPRI's military spending figures suggest that the countries with the highest military expenditures decided that business as usual was the correct direction to follow, despite the covid pandemic.

"This is a time for reevaluating priorities. Countries should be giving priority to the health and welfare of their people, rather than continuing to fund the military-industrial complex. Cutting military spending would free funds for human needs and sustainable development."

"The UN has suggested diverting funds from military expenditures to fund sustainable development. But in reality, this isn't a question of diverting funds - it's devoting them to what they should have been allocated to in the first place."

"In the early days of his Administration, President Biden has not shown an inclination to reverse the United States' excessive military spending patterns. He is proceeding with expensive new nuclear weapons and continuing to propose bloated military budgets.

There's still time to reevaluate this approach, restructure US military spending, and focus on human needs. Cutting the military budget would also free US financial resources to help deal with the urgent global problems of the covid pandemic and the climate crisis."

"More than a decade ago, then UN Secretary-General Ban Ki-moon said, "The world is over armed, and peace is underfunded." Unfortunately, this statement continues to be true."

SIVART MONEY

Tuesday 27 April 2021

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Bolt closing gender income disparities as women drivers line up

By Smart Money Reporter

OMEN drivers are enrolling on Bolt's platform in large numbers to earn more cash hence closing the gender income inequality especially in urban areas.

Speaking in Dar es Salaam last week, the women drivers said the Bolt Application is helping to close the gender gap because its enabling them to boost their incomes which gives them financial independence from depending on

"Working as a driver on the Bolt platform has given me added financial freedom. It has transformed my car into a valuable asset that enables me to earn more money," said Esther Chali of Dar es Salaam.

Chali who is also a shop owner said when business slows down, she makes money by picking up and dropping off passengers hence complementing her shop income. The self-employed single lady who also runs a fruit and juice shop, has since employed two assistants, thanks to her appreciating income from the ride hailing platform.

"I have been driving for a year and a half now and as my own boss, I choose when, where and how long work. My income is guaranteed as I keep up to 85 percent of all the fares paid by passengers," she added.

Chali explained that she also earn more commission by recruiting more drivers to join the Bolt platform. "It is a great way to earn income without having to worry about hidden fees and taxes," she noted.

Chali's peer, Jamila Lada seconded her by saying that the



ride hailing platform has also boosted her income. "Although I used to be a fish trader, I was always interested in becoming a driver. I always felt there was big potential in the transport business, but wasn't sure where to start from," said Lada who is a mother of three.

Her dream was realised fully because of entry into the market of ride-hailing platforms including Bolt. "I was a regular user of Bolt and by chance, one day when I ordered for a driver who came to pick me and was a woman. I asked

her a lot of questions concerning her job and later she assisted me to join the platform," Lada said adding that the woman connected her to someone who was looking for a driver.

She pointed out that although she is employed, she is more independent and her payment is helping supplement her family's income."This job is much easier than selling fish which used to take up most of my time and energy. I have even decided to close my fish business and I'm driving on full time basis now," she noted.

Lada has an ambitious dream in the future and thus, "One day I hope to buy my own car or Bajaj so I can be self employed for good," she pointed out saying that initially her husband and some members of her extended family were concerned about her safety, especially when working at night.

However these concerns were put to rest because Bolt gives both drivers and passengers instant access to emergency services and response, should they find themselves in a potentially dangerous situation.

Bolt also continually works with security agencies and the government to ensure their driver's safety. "I drive with confidence because through Bolt's technology, my movement is always tracked down. It has greatly increased not only my own sense of security, but that of

women passengers as well. Our families also feel more confident," Lada added.

Commenting on the role that women drivers are playing, Bolt Country Manager, Remmy Eseka said as the world drives towards gender parity, the ride-hailing technology and sharing business models are overcoming barriers to women's access to opportunities.

"Ride hailing has created jobs and entrepreneurship opportunities for women who are now driving towards financial freedom," Eseka said adding that hundreds of women have enrolled on the platform.

"Any driver with the right qualifications, regardless of their gender, can download the Bolt App and register to offer services and earn income. Right now, we have over 1,000 women drivers in markets across Africa," he noted.

Cover to cushion Kenyans seeking Middle East jobs

NAIROBI

THOUSANDS of workers seeking employment overseas in regions such as the Middle East and Asia will soon enjoy insurance cover in the government's bid to improve their

Insurance Regulatory Authority (IRA) chief executive Godfrey Kiptum said last week the country wants to replicate models in countries such as Ethiopia where the cover was rolled out. Mr Kiptum says the cover will be part of efforts to expand coverage of insurance to the vulnerable Kenyans, many who opt for overseas domestic jobs amid rising cases of human rights violation.

"This is something we are working on in cooperation with other government bodies," he said without

grant workers in the informal sector ing for employment in the Middle miss out on social protection programs such as public health cover, making them vulnerable.

Speaking in Nairobi during the fourth UNEP-PSI (Principles of Sustainable Insurance) forum, Mr Kiptum said the cover is part of the efforts to deepen insurance penetration by roping in vulnerable people.

UNEP-PSI was convened to discuss what insurers can do to ensure they adopt practices that can embed their business models to Sustainable Development Goals. It was not immediately clear if the State is targeting to pump in money to ensure the targeted people pay highly discounted premiums.

ZEP Re chief executive Hope Murera said a similar cover has been successful in Ethiopia where the regiving details of the cover. Many mi- insurer covers domestic workers go-

East. "In Zambia, we are partnering with the government over the same. Insurance is the missing link in the financial inclusion agenda," said Ms

The planned cover comes on the backdrop of an increasing number of Kenyans migrating to other countries in search of employment. Between March 2019 and January 2020, some 29,448 Kenyan migrant workers were cleared to work in Saudi Arabia as homecare manag-

Many Kenyans are rushing overseas on the promise of well-paid work and the desire to escape joblessness at home. Kenyans are present in most regions of the world, including Asia, the Middle East, Latin America, the Caribbean and



Insurance Regulatory Authority CEO Godfrey Kiptum

Corporates join forces with US, UK, Norway to save tropical rainforests

WASHINGTON

COMPANIES such as Salesforce, Airbnb, Unilever and Amazon have teamed up with the governments of the US, the UK and Norway to raise \$1 billion to protect the world's trop-

The public-private alliance, called Leaf Coalition, will benefit billions of people around the world who depend on the rainforests. Other companies in the group include Bayer, Boston Consulting Group, McKinsey, GlaxoSmithKline, and Nestle.

"Climate change is the greatest threat to our planet, and the Leaf Coalition offers us an opportunity to bring together governments and companies to fight it," Jeff Bezos, Amazon founder and chief executive, said.

"In uniting behind a common cause, the countries and companies of the coalition have a chance to end deforestation by 2030. We are excited to support this important initiative and encourage others to do the same," he added.

In October 2019, Amazon cofounded The Climate Pledge initiative to encourage organisations to achieve net-zero annual carbon emissions by 2040, a decade ahead of the Paris Agreement's 2050 goals. In June last year, it also rolled out a Climate Pledge Fund, with an initial funding of \$2bn to invest in sustainable technologies and services.

The Leaf, formally the lowering emissions by accelerating forest finance, aims to include additional countries and companies in the coming months. It is designed to accelerate climate action by providing results-based finance to countries committed to protecting their tropical rainforests.

The funds will be mobilised to finance various climate activities globally and this coalition is expected to become one of the largest ever public-private efforts to protect tropical forests and support sustain-

able development, Amazon said. "The Leaf Coalition is a ground-



The Leaf Coalition aims to provide results-based finance to countries committed to protecting their tropical rainforests.

breaking example of the scale and type of collaboration that is needed to fight the climate crisis and achieve net-zero emissions globally by 2050," John Kerry, US President Joe Biden's special presidential envoy for climate, said in a state-

"Bringing together government and private-sector resources is a necessary step in supporting the large-scale efforts that must be mobilised to halt deforestation and begin to restore tropical and sub-tropical forests," added Mr Kerry.

The current participants of Leaf will

pay for high-quality emissions reductions from tropical and sub-tropical forest countries, supporting efforts to reduce and end deforestation. Emergent, a US non-profit company, will help facilitate transactions and serve as the administrative coordinator.

SMART MONEY

Guardian

Deputy ICT minister touts digitisation as telco opens shop in Dodoma city



Deputy Minister of information and communication technology, Andrea Kundo (L, in specs) listens to a Vodacom Tanzania shop attendant (R) after opening it at the weekend. Photo courtesy of Vodacom.

By Smart Money Reporter

ELECOMMUNICATIONS companies have been commended for playing a major role in the country digitization process which fits well into the global market economy.

Deputy Minister for Information Communication Technology, Engineer Andrea Kundo said in the capital this week that telcos like Vodacom Tanzania Limited are doing a good job to invest in digital platforms in the market

"The world is now on economic digitization and Tanzania is also catching up on the same. It is our responsibility to use the available communication resources to adapt to economic digitization and hence continue growing our country's economy," Eng Kundo said while opening a new Vodacom shop in Dodoma city.

He said that communication is a key sector in the country's economy hence reliable communication services to customers will boost growth. "The communication sector plays a key role in economic development. I take this opportunity to commend Vodacom Tanzania for their decision to launch this

shop closer to their customers in the capital," he added.

Eng Kundo further noted that Vodacom's new service of Tech Zone has come at the right time and called on Dodoma residents to utilise it in boosting their economic activities. "Services like these are not available in the whole country thus Dodoma residents have an opportunity as Vodacom has brought it closer to you," the Deputy ICT Minister added.

Briefing the Deputy Minister on the new shop, Vodacom's Corporate Affairs Director, Rosalynn Mworia said that the new facility is one of a few shops which will be receiving cheque from post-paid customers. "We know that Dodoma is the capital city, hence we decided to direct this shop to receive cheques as we know that the government mainly pays in cheques," Mworia said.

Seconding Mworia's observation, Vodacom's Director of Business Unit, Linda Riwa said that the company understands the importance of investing in digital infrastructure to contribute towards economic growth.

"Our mission is to make sure that customers get our services easily and this new modern shop is one among more than 100 other country wide which offers customers all services at one stop centre," Riwa said.

She revealed that apart from the shops, Vodacom has over 250 service desks attending customers and that the company is willing to expand its network to ensure that the whole country has modern state of the art communication facilities.

In a vote of thanks, Vodacom Tanzania's Central Zone Head, Grace Chambua said that the telco understands the importance of communication hence the company has upgraded all of its communication towers to 3G and 4G.

"As we all know that the government has shifted to Dodoma, Vodacom Tanzania has invested in over 350 new communication towers and connected over one million new customers," Chambua said adding that the new modern shop is part of such a massive investment.



Jeanne d'Arc Mujawamariya, Rwanda's Minister of Environment.

Rwanda's green fund restores 30,000 hectares of watersheds

KIGAL

RWANDA Green Fund (FONERWA) has protected and rehabilitated 30,000 hectares of watersheds and water bodies as a way to build climate change adaptation and resilience, Jeanne d'Arc Mujawamariya, the Minister of Environment said.

She was speaking in a virtual session during Leaders' Summit on Climate, adaptation and resilience held on Earth Day. The summit was convened by US Special Envoy John Kerry where Mujawamariya shared Rwanda's efforts in climate change adaptation and resilience. "On Christmas day in 2019, Rwanda experienced a terrible rainstorm. The heavy rain flooded roads, destroyed bridges and demolished houses and crops. Tragically, 12 people lost their lives.

Just two weeks earlier, the government had relocated people living in wetlands especially in the City Kigali. This could have been much worse without the government's decisive action," Mujawamariya told the meeting. She said that the challenge that is being faced is building resilient livelihoods for citizens while also rehabilitating ecosystems.

"That is why we created Rwanda Green Fund—a financing vehicle and catalyst for green investments that responds to the country's needs.

The fund has mobilized approximately \$200 million, created over 140,000 green jobs and protected and rehabilitated 30,000 hectares of watersheds and water bodies," she

said. She added that the fund's investments have inspired more than 40 green villages country-wide, the introduction of electric motorbikes, new ecotourism sites among others. "Upscaling such initiatives and diversifying sources of finance, including carbon trading and private financial instruments is critical to implement our ambitious climate action plan," she said. Statistics show that the secured 21,798 hectares against erosion, scaled up forest and forest and agro-forestry on 42,344 hectares and connected 71,546 families to off-grid clean energy.

Green Bank

The green fund is also seeking to capitalize Green Investment facility with \$60 million, Teddy Mugabo Mpinganzima, the CEO of Rwanda Green Fund (FONERWA) recently told The New Times The Green Investment facility is being designed using the "green bank" model to address local market gaps in private finance using financial tools, she said adding it also aims to strengthen Rwanda's ownership of climate finance by empowering the country to better access international finance (nongrant) resources. Rwanda seeks a \$11 billion (Rwf10.2 trillion) plan to combat climate change and build adaptation to its effects in the next 10 years.

Of the needed funding, around \$5.7 billion will be spent on climate mitigation measures while over \$5.3 billion will be invested in climate adaptation priorities. The 10-year climate plan could reduce greenhouse gas emission by 38 per cent equivalent to 4.6 million tonnes of carbon dioxide by 2030 in Rwanda.

Kenyan startup Tanda set for E. Africa regional expansion after funding boost

NAIROBI

KENYAN agency banking startup Tanda is expanding its operations regionally after securing funding from early-stage African tech investor Havaic, Zedcrest Capital, DFS Lab, Victor Asemota and three other investors.

Tanda has also secured key strategic partnerships with Mastercard and Interswitch which will further accelerate its growth. The company's expansion comes on the back of successfully pioneering and proving the viability of the interoperable agent and merchant model in Kenya, a model that has only been validated in West Africa prior to Tanda.

Founded in 2018, Tanda enables shops in Kenya to be access points for financial services including banking, insurance, and utility payments. Tanda has enabled banks, telcos and a variety of digital service providers to serve their customers through a nationwide network of commission-based agents, with distribution costs that are a fraction of traditional channels. The independent agent network operator says it aims to make informal banking an accessible and lucrative growth channel for its agents and service providers.

Expansion to Uganda, Tanzania and Rwanda

Today, Tanda's platform and network supports 58 banks and saccos, four telecoms, 18 billers, 12,000 merchants and agents and has served over 300,000 unique customers, all of which have processed millions of transactions to date. Tanda has

now set its sights on growing its Kenyan footprint to 100,000 agents and merchants and an expansion to Uganda, Tanzania and Rwanda within the next 24 months.

Geoffrey Mulei, CEO of Tanda, says, "Our team will continue to run aggressive agent and customer acquisition drives across the region, while securing more strategic partnerships in these new markets to further support Tanda's growth and strategy as we pursue our goal of digitising payments across Africa. Tanda is excited to be at the forefront of the rapid shift towards innovative digital-first solutions, especially in markets that are ripe for disruption."

Commenting on Havaic's decision to invest in Tanda, Rob Heath, partner at Havaic says, "Tanda is solving one part of the very deep and complex problem of financial inclusion that is not only Kenyan, but a problem across all emerging and undeveloped markets. Havaic believes that the wider Tanda team has the right mix of skills, technical expertise, geographic market knowledge and real-world experience to understand the challenges facing those left behind in the financial ecosystem."

Heath adds that Tanda's founding team have a successful history of building agency networks from the ground up and a background in managing family micro-retail operations. "This knowledge was shown not in flashy presentations and buzz words, but with real growth on the ground and solid corporate partnerships where other early-stage businesses would normally struggle to get a meeting."



Geoffrey Mulei, CEO of Tanda.

Total declares force majeure on Mozambique LNG project

MAPUTO

FRENCH energy group Total on Monday declared force majeure on its \$20 billion Liquefied Natural Gas (LNG) project in Mozambique and withdrew all personnel from the site after Islamic State-linked insurgent attacks last month.

Dozens of civilians were killed in March in the coastal Mozambique town of Palma, near gas projects worth \$60 billion that are aimed to transform Mozambique's economy. The attacks have dealt a blow to plans by Total and rival Exxon Mobil, which also has an LNG project in Mozambique, to turn the African nation into a major LNG producer to Australia, Qatar, Russia and the United States.

It also comes as major energy firms reassess their approach to LNG, once seen as a fuel of the future because it has lower emissions than coal or oil but now subject to re-evaluation in the drive to cut carbon emissions even more deeply.

"Considering the evolution of the security situation ... Total confirms the withdrawal of all Mozambique LNG project personnel from the Afungi site. This situation leads Total, as operator of Mozambique LNG project, to declare force majeure," the company said.

Total, which aimed to produce its first cargo from the project in 2024, suspended work on March 27 after the militant attack. Declaring force majeure implies a weightier suspension and allows Total to cancel contractors. Force majeure was "the only way to best protect the project interest until work can resume," a Total spokeswoman added.

Mozambique President Filipe Nyusi this month said the government would work to restore peace in the country after last month's militant attack near the multibillion-dollar gas projects backed by global oil companies. The Mozambique government is due to hold a news conference on the situation on Monday morning.

The LNG project includes development of the Golfinho and Atum natural gas fields in the Offshore Area 1 concession and the construction of a two-train liquefaction plant with capacity of 13.12 million tonnes per annum (mtpa). Total is operator of the Mozambique LNG project and obtained a \$14.9 billion debt financing package in July to fund its rollout.

Addressing gender barriers in acquisition of national identity cards across the country

By Anna Mushi

IN almost all financial transactions an identity card is needed. To open an account, pay a utility bill, start a business or even access a phone, one needs to have a valid ID issued by the government. Yet, access to identification still remains a challenge for many, especially in rural areas. Take the case of Zainab.

Zainab is a young lady with a grade four education. She is a breadwinner for her family, and her main economic activity is buying and selling second hand clothes. She buys clothes on credit from a wholesaler once a week and pays back once she has sold the batch. Since she doesn't hold an ID, the wholesaler had to visit her place of domicile in order to get a letter from local authorities, who guaranteed her true identification.

Zainab also has to use a SIM card that was registered for her by a friend, as she had no ID to register under her own name. This can pose potential risks for both Zainab and her friend in the future; especially if Zainab was to access and default on a mobile loan. Such cases are a reality for many women living in the rural

According to the 2012 Population and Housing Census, women account for 51 percent of the Tanzanian population. FinScope Tanzania 2017, indicated that women lag behind men in their abilities to read and write in Kiswahili (67 vs 78 percent) and English (22 vs 31 percent), their numeracy skills were significantly below national average (37 percent for division skills against the average of 46 percent).

Seventy percent of women are active in the economy, with 36 percent in farming (which is the main income-generating activity for women), closely followed by 16 percent in casual labour, 14 percent in trading, four percent in formal employment and about 2% are surviving from support such as social safety nets.

Yet, 28 percent of women remain mainly dependent. The median monthly income for women who are involved in revenue generating activities stands at 36,667/-; half that of men. Only 28 percent claim to personally own land, seven percent have some form of proof of ownership, while only 2.3 percent have an actual Certificate of Occupancy (CRO). In 2017, the main form of identification for many women was the voters ID.

However, recent measures by National Identification Authority (NIDA)andTanzaniaCommunications Regulatory Authority (TCRA) to ensure that every SIM card holder has registered their SIM card(s) with the national ID might have significantly increased the number of women holding a national ID. Looking at the above data, despite the opportunities it presents, it clearly indicates that women face considerable challenges in accessing services related to ID acquisition.

These barriers include: low literacy



levels; lack of decision making in the household-leading to income women to make savings, and lack of freedom as they are even restricted from travelling absorb shocks through products such far away from their homes, which can be detrimental if as health insurance. ID also increases ID registration offices are far from their localities; lack of financial resources to pay for transport and other ID their financial history, which acquisition costs; time constraints, as women spend a unearths future possibilities of using significant chunk of their time doing unpaid work; and lack of information and awareness on the importance of IDs and how to acquire one.

Furthermore, due to a number of prevailing gender inequalities many women are unlikely to have birth in transforming lives and boosting certificates and sufficient background information about the origin of their families, which is in the registration process. On the other hand, global evidence has proved ID to be a key enabler to women's economic empowerment and improved

IDs provide women with the opportunity to access, control and own resources such as land and inheritance rights; access to the justice system, government services and benefits such as social security protection, education, and health care. In other words, legal identity emancipates a woman, improves her legal status, increases her movement and autonomy, and is a steppingstone towards empowerment, freedom, and

Looking at it from an inclusive finance perspective, ID serves as a key driver to bridging the existing gender gap in financial inclusion and promoting women's access and usage of formal financial services. Globally, no significant distance and permission to travel have improvement has been recorded since 2011- the gap is still at been noted among barriers; women seven percent and in developing countries it stands at nine responsive awareness and capacity percent (WB 2017).

In Tanzania, progress has been made towards financial inclusion of the overall population, with 65% inclusion in influential leaders; female driven use 2017 compared to 44 percent in 2009 (FinScope Tanzania 2017), which was largely achieved by mobile money usage.

Nevertheless, the gender gap persists. We still have an 11 percent gender gap in mobile money usage and nine percent gap in bank account ownership. Many women are concentrating in informal financial intermediations, borrowing money from friends, families and community saving groups.

When ID is linked with the financial ecosystem, it provides an opportunity to transform the lives of women, especially the low-income women. ID serves as a commanding Know Your Customer (KYC) tool to help financial service providers updating information is critical to design and roll out financial solutions and products for help introduce tiered-KYC for bank women that are served with dignity, which in turn will accounts and mobile wallets. increase women financial freedom and privacy of their

With digital footprints, ID provides an opportunity to of Gender at Financial Sector design digital wallets with use cases that promote low- **Deepening Trust.**

women's visibility and establishes the information as an alternative collateral, since many women do not have assets.

Considering the potential ID has economic growth for women, the Tanzania National Identification Authority (NIDA) needs to ensure that a gender intentional ID acquisition process is put in place. Deeper understanding and consideration of the realities women are facing is of paramount importance in informing a gender responsive approach.

Characterization of these women will lead to the design of a less cumbersome registration processes, which includes: simple registration forms and support to fill when necessary; bringing the registration services closer to women, since building campaigns using relevant channels such as women leaders and cases that will promote more uptake of ID; and implementation of a strategic male engagement approach to support their partners to obtain the legal identity.

Lastly, working with other stakeholders in the ecosystem, such as banks and mobile network operators to develop an easy ID registration and acquisition process is key. For ID to serve as a powerful KYC tool for women and girls, constantly

Anna Mushi (pictured) is Head

Bitcoin bounces strongly after hitting lowest since early March

THE largest cryptocurrency is on track for its biggest gain since Feb. 8 after dropping as low as \$47 079 in early Asia trading before rebounding. It rose as much as 9.6% to \$52,747 and was trading around \$52 500 as of 12 p.m. in Hong Kong.

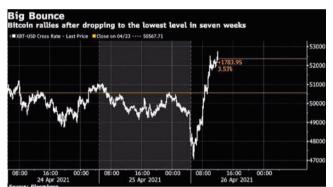
"The world is moving from centralised to decentralised; if you believe in that theme, it means the drop is a great buying opportunity," said Michael Sikorsky, chief executive officer and founder of Copia Wealth Studios, in a note Friday. "Volatility has always created opportunity, and people keep being surprised by the new highs month over month and year over year."

The digital asset stumbled after reaching a record \$64,870 on April 14, buoyed by enthusiasm from the Coinbase Global listing. It fell below the 100-day moving average late last week for the first time since early October after JPMorgan Chase & Co. cautioned that its upward momentum could be at risk. The collapse of two crypto exchanges in Turkey at the end of last week also may have depressed sentiment amid debate about whether cryptocurrencies could be in a bubble.

"Bitcoin created a large gap down last week that could stick around far longer than bulls would want to see," said Rick Bensignor, president of Bensignor Investment Strategies, in a note Monday. Billionaire Elon Musk, who is the past has affected crypto prices with comments on Twitter, posted another potential reference to cryptocurrencies on Saturday. "What does the future hodl?" He asked, using a term often seen as meaning "hold on for dear life" that crypto supporters use to refer to buying and holding their digital assets.

Bitcoin futures weren't pricing much more in the way of further gains Monday. April contracts rose to \$52,345, while those for May through September were in the \$52 000s, according to data compiled by Bloomberg. Aggregate CME futures open interest had moved higher last week after falling on April 20 to the lowest level since March 11. Some cryptocurrency-linked stocks rose along with Bitcoin. Monex Group Inc. gained 5.9%, while Remixpoint increased 8.8% and Ceres added 5.7%.

Bitcoin has done well over the medium term, retaining a gain of about 80% year-to-date as big-name investors endorse it and institutions from Goldman Sachs Group Inc. to Bank of New York Mellon advance their offerings around cryptocurrencies. JPMorgan's John Normand reiterated in a note Friday that Bitcoin's ascent has been steeper than any other financial innovation or bubble of the past 50 years.



Bitcoin graph.

Nigerians shun Naira for foreign currencies

LAGOS

Nigerians have been accumulating foreign currencies to protect their wealth from naira volatility and surging inflation. according to a research paper in a journal published by the Central Bank of Nigeria.

"Higher real-exchange rate volatility is associated with an increased level of currency substitution," central bank economists including Isaiah Ajibola, Sylvanus Udoette, Rabia Muhammad and John Anigwe said in the paper available on the central bank's website. There is a need to contain "exchange-rate volatility and inflation as a way of curbing the spate of currency substitution in the country," they said.

One measure of currency substitution, the ratio of foreign cash deposits to naira deposits on demand in the banks exceeded the International Monetary Fund's 30% threshold from 2009 following the global financial crisis, the researchers said. It hit a peak of 98.2% in 2014 before declining to 83% in 2018. A broader measure of foreign currency in banks to naira savings, demand and term deposits, stayed largely within the IMF limit over the study period from 1995 to 2018.

Africa's largest economy devalued the local unit twice last year after a crash in the oil price triggered by the coronavirus pandemic hampered revenues.

L'Oréal Paris to cut 50pc of carbon footprint by 2030

PARIS

BEAUTY brand L'Oréal Paris has committed to reducing its carbon footprint by 50% per finished product, and will contribute €10m to environmental projects whose beneficiaries are communities of women around the world.

These announcements form part of the brand's 'L'Oréal For the Future, Because our Planet is Worth it' sustainability programme revealed on Thursday, which lays out a new set of ambitions for 2030. These ambitions build upon its sustainability achievements to date and are aligned with the goals of the larger L'Oréal Group.

"Now is the time to reconcile innovation, sustainability and progress, to make the shift to a circular economy and to reduce the impact of our products," said Delphine Viguier-Hovasse, global brand president, L'Oréal Paris.

"We are not starting from scratch. Between 2005 and 2020, our factories and distribution centres have already reduced CO2 emissions by 82%, water consumption by 44%, and waste generation by 35%. There is still much work to be done but we will remain strong in our resolve to make a difference and play our part in this race against climate change."

Optimising packaging

Reducing the weight of products: To help conserve natural resources and reduce the carbon footprint of products, the brand is working to reduce the weight of packaging. For example, it lowered the weight of the aluminium used in the L'Oréal Paris Men Expert Carbon Protect Aerosol by -5.1 grams per bottle, representing 135 tonnes of aluminium saved annually.

Also, by reducing the weight of the Revitalift jar, L'Oréal Paris reduced the use of glass for this product by 11 grams per jar, saving 434 tonnes of glass annually. Furthermore, the weight of boxes and instructions for hair colour ranges have been reduced, representing an important saving of paper every year.

By 2030, the brand will reduce by 20% in intensity the quantity of packaging. This economy of materials represents a significant optimisation of weight and space in transport, contributing to reduce carbon emissions due to transportation.

Using 100% recycled plastic: L'Oréal Paris



Delphine Viguier-Hovasse, global brand president, L'Oréal Paris.

is working on accelerating the shift to a circular economy, where materials are kept in use for as long as possible, by optimising packaging recyclability, striving to conserve resources and prevent plastic pollution. This includes using more recycled content in packaging, with the objective of reaching 100% recycled or biobased plastic by 2030

(or 0 virgin plastic).

Embodying change: Since 2020, the L'Oréal Paris haircare range, Elvive, has undertaken a major transformation by targeting 100% recycled PET (polyethylene terephthalate) for shampoo and conditioner bottles in Europe.

Engaging consumers: To seek alternatives to single-use packaging and propose refill or reuse systems while engaging consumers, L'Oréal Paris will join Loop initiative and take part in a project to trial new types of durable packaging. The new shampoo and conditioner packaging will be made of aluminum, and sold with a deposit, on the retailer's website. After using the products, consumers will be able to return the packaging to the retailer that will collect and return the packaging to L'Oréal Paris for cleaning and refining.

Improving formulas

To reduce its environmental impact, the brand is improving the biodegradability of its formulas and reducing its water footprint. Among the products launched in 2019, Elvive Full Resist Power Mask and Men Expert Shaving Barber Club Crème

de Rasage have levels of biodegradability exceeding 94% (97% and 94% respectively).

Furthermore, to address a more conscious use of water during use phase (which represents 50% of the CO2 footprint of the brand, linked with heating the water for rinsing products) and help reduce the time needed in the shower, the brand also develops formulas that need less water to be rinsed (e.g. More than Shampoo), as well as new beauty routines that require fewer rinsing steps (two-in-one products or nonrinse haircare treatments such as Dream Lengths Management).

Producing sustainably

L'Oréal Paris factories continue their ongoing efforts to reduce carbon emissions, water consumption and waste generation. Between 2005 and 2020, L'Oréal Paris factories and distribution centres have reduced CO2 emissions by 82%, water consumption by 44%, and waste generation

Today, L'Oréal Paris products are made in 26 factories around the world. Eleven of them are already carbon neutral (using 100% renewable energy, without offsetting) and the rest will reach this goal in 2025.

Guardian

WORLD

Politics clouds US climate pledge

WASHINGTON

A PLEDGE by the United States to cut its carbon dioxide output by up to 52 percent from 2005 levels by 2030 is an ambitious commitment, but the country's strong swings in climate policy leave a question market over the target, researchers said.

The goal, unveiled at the start of a two-day virtual climate summit last week, is ambitious as it exceeds the average annual rate needed to reach net-zero emissions economywide by 2050, Dan Lashof, director of the World Resources Institute and his colleague Greg Carlock, wrote in a commentary on Fri-

The administration of former US president Donald Trump spent four years weakening important climate and pollution regulations installed in the previous administration, and some of the most damaging floods, hurricanes, droughts and wildfires in US history have taken place in the past five years, they said.

While US President Joe Biden vowed that "the commitments we've made must become real", referring to reduction promises made by the US and other countries at the summit, experts following the event said his administration may face a steep road ahead in attaining the climate goal given concerns about policy stability and

Oliver Geden, a senior fellow at the German Institute for International and Security Affairs, voiced caution.

It's not only about well-meaning intentions of current governments, but also about expectations regarding policy stability, he said. "That's where US and EU differ a lot on#climate," he said in a tweet.

Geden was probably referring to the fact that unlike the pledges from the European Union, the US administration's 2030 climate target is



President Joe Biden speaks to the virtual Leaders Summit on Climate, from the East Room of the White House, April 23, 2021, in Washington. (AP)

not enshrined in law.

Sanjay Patnaik, director of the Center on Regulation and Markets at the Brookings Institution, said that while the summit is a signal that the US is back at the negotiating table on the international climate front, many questions remain on how the US gets to the goal "credibly".

"Because for the last 20 years, we have seen really strong swings in US climate policy, oscillating between taking substantial policy measures on climate, and doing little to address climate change."

Flurry of executive orders Within the first 100 days of his

taking office, Biden has issued a flurry of executive orders on climate, including one for the US to rejoin the 2015 Paris Agreement that Trump rejected as a plot to hobble the US economy, and taken a "whole-of-government" approach to address climate issues.

"The problem with executive orders is that they can be reversed very easily by someone who comes in next," Patnaik said.

The New York Times said that a big infrastructure overhaul proposed by Biden, estimated to cost up to US\$4 trillion, includes tax incentives for clean energy and electric vehicles.

CPC's hard-earned governance has a solid foundation

BEIJING

LOOKING back on the past 100 years, the cause of the Communist Party of China (CPC) has always been advanced through overcoming various challenges.

Xi Jinping, general secretary of the CPC Central Committee, Sunday visited a memorial park dedicated to the Battle of the Xiangjiang River during the Long March in the 1930s, where he paid homage to Red Army soldiers who died in the battle.

From October 1934 to October 1936, the Red Army, which was the forerunner of the People's Liberation Army, carried out the legendary maneuver that laid the foundation for the eventual victory of the CPC.

In the winter of 1934, hard-fought Battle of the Xiangjiang River, successfully crossed the river and broke

through the Kuomintang troops' blockade, but tens of thousands of them sacrificed their lives.

Battles such as this have tested the will, courage, and strength of the CPC and highlighted the CPC's resilience in overcoming major chal-

The revolutionary martyrs did not sacrifice in vain. Since the founding of the People's Republic of China in 1949, the CPC has led the Chinese people to create economic miracles and long-term social stability.

The spirit of dedication carried over in the age of peace. Over the past eight years, the final 98.99 million impoverunder the current poverty line have all been lifted out of poverty, ensuring that absolute poverty no longer exists the Red Army, through the in the world's most populous country.

Numerous examples like



Chinese President Xi Jinping, also general secretary of the Communist Party of China Central Committee and chairman of the Central Military Commission, visits a memorial hall in a memorial park dedicated to the Battle of the Xiangjiang River during the Long March in the 1930s, in Caiwan, a town in Quanzhou County in the city of Guilin, south China's **Guangxi Zhuang Autonomous Region, April 25, 2021. (Xinhua)**

them.

dedication. These sacrifices will never be forgotten by the Party, the people, or the republic.

With firm belief and conthese have demonstrated that people at the very center, the ment has been above 90 per-

the 100 years of the CPC not CPC remains committed to Long March, a daring military ished rural residents living only depict extraordinary serving the people and relysuccess but also a history of ing on them in all endeavors, and it engages in a tireless effort to make life better for

> That explains why the Chinese people's support rate sistent actions of putting the for the CPC and the govern-

cent for years. The CPC as China's governing party is a choice of history.

Public support is the key to the CPC's strength and confidence in long-term governance. It is important to draw lessons from history and be clear-headed and determined to prepare for future tests in delivering performances that can withstand the test of time in the new era.

To fully build a modern socialist country by the midcentury would be no walk in the park. It will take more than drum beating and gong clanging to get there, with the whole Party working

even harder toward this goal. Reviewing the history, the spirit of tenacity and perseverance in overcoming challenges will be a valuable source of strength, empowering the Party to lead the Chinese people to make new remarkable achievements.

The military chief said that

based on this authentic evidence, the KRI Nanggala-402

can be confirmed that it has

drowned and all of its crew

"With deep sadness as the

TNI Commander, I declare

that 53 personnel who were

on board the KRI Nangga-

la-402 have died," Tjahjanto

The German-made-subma-

rine lost contact after request-

ing diving permission to fire

the Surface and Underwater

Target (SUT) Torpedo at 3:00

a.m. local time on Wednesday.

have died.

said.

attack in Mogadishu amid tension MOGADISHU

Somali government says foiled militia

THE Somali government said it foiled attempts by an organized militia who entered the capital Mogadishu to cause panic and fear among the residents.

"The Ministry of Internal Security... warns against the politicization of our security agencies and negative portrayal of all the efforts of our brave forces, some of whom have sacrificed their lives, to protect our nation," it said in a statement issued on Sunday evening.

The statement came amid reports of fighting in Mogadishu on Sunday between rival security forces. Tension has been running high in Somalia after the lower house of parliament passed legislation on the extension of President Mohamed Farmajo's term by two years.

Farmajo, whose four-year mandate officially ended on Feb. 8, signed into law the parliamentary bill, which is opposed by the opposition, shortly after it was passed on

On Sunday, former president Hassan Sheikh Mohamud and Wadajir party leader Abdirahman Abdishakur accused Farmajo of deploying security forces to attack their respective residences, accusations denied by the government.

"It is very unfortunate that an army under the command of the former president (Farmajo) attacked my residence. I have already warned and reiterated the dangers of politicizing security," Mohamud said.

"Farmajo is responsible for the consequences." The Ministry of Internal Security, however, dismissed the accusations from Mohamud, saying he is heavily protected by the National Guard and as such, any threats to him and his family remain a matter of huge concern to the govern-

Amid reports of fighting in Mogadishu, many residents were seen fleeing the capital on Monday as military build-

Prime Minister Mohamed Roble, in a statement issued on Sunday evening, urged those involved in the violence to maintain peace and spare civilians.

"I am saddened by the recent attempts to undermine the peace and the security particularly during this holy month of Ramadan," he said. "I believe that dialogue is the best option for us, a process that I have started and hoping to succeed."

Roble said the government will intensify efforts to resume talks aimed at ending the current political stalemate and expressed optimism that all existing concerns will be addressed.

Meanwhile, the United Nations appealed for maximum restraint by all parties to the conflict and urged them to pursue dialogue to resolve the political stalemate which has delayed elections.

"The UN in Somalia is deeply concerned about clashes occurring in Mogadishu. We urge calm and maximum restraint by all parties. Violence is not the solution to the current political stalemate.

We urgently call on all parties to resume immediate dialogue," the UN said in a brief statement yesterday. The latest political crisis came on April 12 when the Somali lower house of parliament voted to extend the terms of the executive and the legislative arms of government, despite stiff opposition from the upper house leadership and opposition leaders.

Efforts to reach an agreement on how to carry out presidential and parliamentary elections, which was originally scheduled to take place in February, have been stalled for months, with the regional states of Puntland and Jubbaland objecting on some electoral issues.

The opposition has refused to recognize Farmajo as president since his four-year term expired on Feb. 8 without planned elections taking place. **Xinhua**

Malaria in Rwanda declines by 3m cases in three years

KIGALI

RWANDA has recorded a sharp decline in malaria infection cases in the last three years, the Rwanda Biomedical Center (RBC) said on Sunday one the occasion of World Malaria Day.

Malaria cases in Rwanda decreased from 4.8 million in 2017 to 1.8 million in 2020, and severe malaria infections dropped from 18,000 in 2016 to 3,000 in 2020, the RBC said in a statement. Malaria related deaths also fell from 700 in 2016 to 148 in 2020, due to the efforts made by the government of Rwanda, as well as the participation of the communities.

Destruction of mosquito breeding sites through larviciding by drones, early malaria diagnostic tests and treatment are effective in the fight against malaria in the country, the RBC's malaria division head Aimable Mbituyumuremyi told Xinhua in a telephone interview on Sunday.

"As we join the rest of the world to mark World Malaria Day, we are happy to see positive progress and great achievements in malaria eradication in our country," Mbituyumuremyi said.

Rescue ships find more authentic evidences of wreckage from Indonesia's missing submarine

JAKARTA

THE Indonesian Military (TNI) on Sunday afternoon said that rescue ships have found the location and more authentic evidence of wreckage of the missing submarine KRI Nanggala-402 in the ocean floor off Bali's northern coast.

At a televised joint press conference, TNI said that one of its military ship KRI Rigel last night performed a more accurate scan of the location using multibeam sonar and magnetometer and produced more detailed underwater imagery, while Singaporean ship MV Ship Rescue also lowered its remotely operated vehicle (ROV) to visually amplify



Nanggala-402 at Tanjung Wangi Port in Banyuwangi, East Java, Indonesia, on Sunday. (Xinhua)

underwater imagery using a

that have been confirmed as of the pressure hull, the em-

including the rear vertical "We have obtained images rudder, anchor, outside parts

part of the KRI Nanggala-402 bossed diving rudder, other parts of the ship including the crew's safety suit MK11," TNI Chief Hadi Tjahjanto said.

The ship has 53 people bers, one commander, and three arsenal personnel.

aboard, namely 49 crew mem-

Beijing approves pilot zone to explore further in autopilot technology

A demonstration zone for boosting the development of intelligent connected vehicles (ICVs) was recently approved in Beijing.

The demonstration zone covers an area of 225 square km in Yizhuang New Town, the Daxing International Airport area, and six highway sections in Yizhuang, Daxing District in southern Beijing.

In the demonstration zone, autopilot vehicles are allowed to be running on highways for testing, and unmanned delivery vehicles are also permitted to hit the road. The demonstration zone encourages charged commercial services offered by unmanned vehicles, and supports mutual recognition of ICV test results achieved in different parts of the country.

The demonstration zone was jointly planned by the Beijing Municipal Bureau of Economy and Information Technology (BMBEIT) and the Beijing Economic-Technological Development Area (BDA), and approved by municipal authorities on April 10, aiming to nurture a sound business environment for relevant enterprises in the Chinese capital.

The implementation plan specified 18 key tasks and measures in five major categories, said Kong Lei, deputy director of the management committee with the BDA.

According to him, when autopilot vehicles are proved to be safe and free from accidents throughout the tests, the safety supervisors, who are mostly on the driver's seats to take over the vehicle in case of emergencies, will be gradually sitting in the front passenger seats and then the backseats. Finally, the vehicles will be left fully unattended, he said.

So far, Beijing has opened up 200 roads, which extend a total of 699.58 kilometers, for autopilot tests. The safety test distance exceeded 2.68 million kilometers.

According to the implementation plan, Beijing will gradually open up six expressways and freeways with a total length of 143 kilometers in the city accordingly for large-scale testing of autopilot vehicles, so as to speed up the application of autopilot under different scenarios, including trunk highway logistics, Kong said.

Jiang Guangzhi, deputy director of the BMBEIT, pointed out that the pilot zone is the first one in China centering on the innovation of management policies. It has systematically established a policy mechanism for road testing, demonstration applications,

commercial operation services, and roadside infrastructure construction and operation of ICVs.

The implementation plan encourages ICVs, based on comprehensive tests, to carry out large-scale trial operation and commercial operation in the pilot zone of unmanned car-hailing services, intelligent networked buses, autopilot logistics vehicles, and autonomous valet parking. Enterprises may charge in these services, Jiang said.

The pilot zone will lay down application standards and management methods for unmanned delivery vehicles, research into traffic rules and traffic management modes suitable for these vehicles, and grant them corresponding rights of way, thus establishing an operation safety supervision system for unmanned delivery vehicles and tackling problems related to the rights of way and on-road management of autonomous delivery People's Daily vans.

82 killed in Baghdad COVID-19 hospital fire ones, with some jumping to safety. New UN envoy hopes for durable peace in

A FIRE caused by an oxygen tank explosion at a COVID-19 hospital in Baghdad took at least 82 lives and forced some people to leap through windows out of the burning building, witnesses and authorities said on

As rescuers combed the smokecharred building, Prime Minister Mustafa al-Kadhimi blamed negligence and suspended his Health Minister Hassan al-Tamimi pending an inquiry into Saturday's blaze at the Ibn Khatib hospital.

Some 110 people were also injured, Interior Ministry spokesman Khalid al-Muhanna said. Most of the dead and injured were patients.

Already decimated by war and sanctions, Iraq's healthcare system has struggled to cope with the coronavirus crisis, which has killed 15,257 people and infected more than 1 mil-

Security forces cordoned off the hospital, in the Diyala Bridge area of the Iraqi capital, where charred debris and shattered glass littered the ground outside.

As the flames spread on Saturday, relatives scrambled to save loved ones, with some jumping to safety.

"I carried my brother out to the street. Then I came (back) and went up to the last floor which wasn't burning. I found a girl suffocating, about 19 years old ... she was about to die," Ahmed Zaki told Reuters.

"I took her on my shoulders and I ran down ... Doctors jumped onto the cars. Everyone was jumping. And I kept going up from there, got people and came down again."

'Evidence of negligence'

While many surviving patients were moved to other hospitals, several families were still outside the Ibn Khatib hours after the blaze was extinguished, still looking for relatives.

An emergency cabinet meeting called by Kadhimi ordered an investigation with findings due in five days. The governor of Baghdad and another senior health ministry official were also suspended and referred to investiga-

"Such an incident is evidence of negligence and therefore I directed that an investigation be launched immediately," the prime minister said in a statement, adding that the hospital's manager and heads of security and maintenance had been detained.



Mourners pray near the coffins of coronavirus patients who were killed in a hospital fire, during their funeral at the Imam Ali shrine in Najaf, Iraq, on Sunday. (AP)

Iraqis also suffer frequent accidents due to underinvestment, corruption and wrecked infrastructure. Dur-

Weary of political violence, ing the coronavirus crisis, hospitals have been struggling from an influx of patients and short supplies.

"As soon as you arrived at the

was suffocating. No one could climb upstairs," said another witness, Mohammed Ali, 23, a student who lost his uncle. "The whole hospital was main entrance (of the hospital), it gutted, all burnt down." Agencies

South Sudan JUBA

NEWLY appointed United Nations (UN) top envoy for South Sudan on Sunday expressed strong hope for durable peace in the

Nicholas Haysom, Special Representative of the Secretary-General, said the UN is strongly committed to working with South Sudanese to secure stability and eventual prosperity for the country.

"As partners in that process, the UN will continue to work with South Sudanese as well as regional and international partners to provide stability and, ultimately, secure prosperity for all citizens," Haysom said in a statement after arriving in Juba.

He arrived in Juba on Sunday to take up his role as the Special Representative of the Secretary-General and Head of the United Nations Mission in South Sudan (UNMISS). Haysom said South Sudan is entering a new phase and people's expectations are high, noting that there is real hope for progress in the implementation of the peace agreement and, ultimately, achieving a more durable peace.

The UN official said after completing mandatory quarantine in compliance with local COVID-19 protocols, he will begin a busy schedule of meetings with South Sudan's leaders, the diplomatic community, and other key stakeholders in the peace process.

"It is a privilege to continue my relationship with South Sudan by serving in this new role, leading UNMISS in its peacekeeping and peacebuilding work," said Hay-

Top US general says steps to end Afghan mission launched

THE commander of foreign forces in Afghanistan, US Army General Scott Miller, on Sunday said an orderly withdrawal of foreign forces and the handing over of military bases and equipment to the Afghan forces had begun.

Miller said he was acting on orders based on US President Joe Biden's decision to end America's longest war, deeming the prolonged and intractable battle in Afghanistan no longer aligned with American priorities.

Earlier this month Biden said he would withdraw troops from Afghanistan before Sept 11, the 20th anniversary of the militant attacks on the World Trade Centre and the Pentagon that launched the Afghan war.

Miller, who has been commanding the US forces and the NATO Resolute Support Mission in Afghanistan in their fight against the Taliban and other Islamist militant groups since 2018, said foreign forces will continue to have "the military means and capability to fully protect themselves during the ongoing retrograde and will support the Afghan security forces."

"I've had the opportunity to talk to Taliban members with the Taliban Political Commission, and I've told them a return to violence, an effort to force a military decision, would be a tragedy for Afghanistan and the Afghan people," Miller told reporters in the capital Kabul.

The Taliban ruled Afghanistan from 1996 to 2001, when they were ousted by US-led forces. Since then they have waged a longrunning insurgency and now control wide swathes of territory.

Security experts in recent weeks said they doubt if the Taliban will allow US forces, whom they call invaders, to peacefully exit the country at a time when clashes between the Afghan forces and the Taliban have not ebbed.

Foreign force withdrawal is slated to begin on May 1, in line with an agreement with the Taliban in 2020.

"As we retrograde to zero US forces, we will turn over the (military) bases primarily to the (Afghan) Ministry of Defense and other Afghan forces," Miller said adding that the Taliban have committed to break their relationship with al Qaeda, the Islamist

The Taliban government's sheltering of Al-Qaeda was the key reason for the US invasion of Afghanistan after the September 2001 attacks.

A United Nations report in January said there were as many as 500 al Qaeda fighters in Afghanistan and that the Taliban maintained a close relationship with them. The Taliban denies al Qaeda presence in Afghanistan.

Agencies

Community-based elderly care offers new choices for Chinese seniors

"SUCH great elderly care services were never imaginable in the past," said Pan Jihong, 69, from Chaoyang District of Bei-

Pan's husband has mobility problems and needs long-term medication as a patient of multiple geriatric diseases. "Every month I'd take him to three different hospitals to fetch four kinds of medicines," Pan said, adding that the scheduling was really annoying.

According to her, every time she and her husband went to a hospital, they had to spend a whole day there waiting in lines for registration, diagnosis, and payment, which was exhausting for both of them.

Thanks to a communitybased elderly care program jointly launched in February by the community where Pan lives and the Hogo Living Technology Group, a tech service firm in Beijing, Pan's troubles were eliminated.

Under the program, the property management department of the community matched Pan's husband to an online hospital that offer online prescription extension and drug delivery services. Part of the expense is covered by the medical insurance.

According to an employee of the Hogo Living Technology



Volenteers offer free haircut services for senior citizens at a community-based nursing home in Feixi County, east China's Anhui Province, March 25, 2021. (File Photo)

Group, community-based elderly care offers daycare, nursing, housekeeping and consolation services, relying on the community organization and professional nursing compa-

It provides stay-at-home senior citizens, who were cared by their families, with more quality services, and compared with nursing homes, community-based elderly care is more convenient as the seniors can enjoy services at home.

Today, young couples are always facing difficulties when supporting their parents, as they shoulder pressure from both work and life. Nursing homes to some extent alleviate the situation, but they are not able to satisfy diverse and individualized demands. Under such background, communitybased elderly care marks another active exploration into senior care issues.

The aspiration of the seniors for high-quality life never fades as they age. Therefore, community-based elderly care must ensure the life quality of senior citizens, both on material level and cultural and ethical level.

"What helped me the most is the training course on the howtos of smart phones. The teachers were patient and taught us how to operate smart phones. I really admired those who could pay can call taxis with their phones, and now I can also do those things with just a phone," said Hu Wenping, who lives in Huangying Kangqiao Huaju community, Rencheng District, Jining of east China's Shandong Province.

According to him, every week the community held activities to serve senior citizens, for instance smart phone training courses, handicraft workshops, and health lectures. He said he was also satisfied with the elderly-oriented renovation in the community.

People's Daily

Russia ready to take new anti-US measures if escalation continues - Lavrov

MOSCOW

Russia is prepared to take new retaliatory measures against the US if Washington keeps the escalation path, Russian Foreign Minister Sergey Lavrov said on the Rossiya-1 TV channel.

"Everything was said in our response to the latest unfriendly US steps. We announced all measures, which have been taken and are ready to take more if this escalation continues," Lavrov said.

Russian-US significantly soured after Biden's notorious ABC News interview when he said that Moscow would have to "pay a price" for allegedly interfering in US elections and went on to uphold a disparaging remark about Presi-

dent Vladimir Putin. Russia's envoy to the US Anatoly Antonov was then pulled, returning to Moscow for consultations. That said, he has been in the Russian capital since March 21.

On April 15, the White House announced more sanctions against Russia. Moscow retaliated with titfor-tat moves on April 16.



Moscow is upbeat about Washington's proposal on holding the meeting between the Russian and US presidents, Vladimir Putin and Joe Biden, and is now considering this possibility, Lavrov told.

"At the same time, upon the instruction of Russian President Vladimir Putin, I mentioned what concerns the proposal of US President Ioe Biden on holding the summit. It was positively perceived and is being considered now," Lavrov said.

On April 15, Biden announced that during his phone conversation with Putin he suggested holding a summit in Europe this sum-

According to him, the sides were discussing this

Australia's practices to reverse wheels of history will never be supported

AUSTRALIA'S federal government recently ripped up Victoria State's Belt and Road Initiative (BRI) agreements with China. Such unreasonable political manipulation has undermined normal exchange and cooperation between the two countries and seriously damaged their mutual trust. It goes against the fundamental interests of the two countries and their people.

China has already lodged solemn representation with the Australian side and said it reserves the right to make further reactions over this matter. The Australian side must pay for its arbitrary decision.

Australia's decision exposed typical speculative mindset and marked a bad example in international relations.

Australian Prime Minister Scott Morrison said in June 2019 that Australia has always, and will continue to, welcome China's economic growth. It also welcomes the contribution that the BRI can make to regional infrastructure investment and to regional development, he added.

However, the Australian side blatantly vetoed the agreements for win-win cooperation, saying they were inconsistent with Australia's foreign policy and the canceling was not targeting any specific country.

The fact is that Australia reviewed over 1,000 agreements and decided to cancel four, among which two agreements are signed with China. The claim that this decision is not aimed at any country does not hold wa-

Some Australian politicians, sticking to the Cold War mentality and ideological prejudices, have actively responding to certain major countries' efforts to form exclusive cliques in recent years. Every once in a while, they would try to undermine normal China-Australia exchange and coopera-

tion and poison mutual trust between the two countries. Their repeated self-contradictory rhetoric was hilarious. On one hand, they hope to destroy the bilateral relationship with China. On the other hand, they are dreaming of making a fortune by riding on China's train of fast development. Does this really make sense?

It must be pointed out that the unreasonable practices of these Australian politicians totally go against the China-Australia comprehensive strategic partnership. What they are doing is reversing the wheels of history, which not only gives a blow to the confidence in cooperation of the two sides, including local governments and enterprises, but also seriously damages the image and reputation of Australia.

The BRI establishes a wide platform of global cooperation, and is a concrete step to build a community with a shared future for mankind. Following the principle of wide consultation, joint contribution and shared benefits, the BRI has blazed a trail of common development and is welcomed by the in-

ternational community. The decision of the Victo-

ria State to cooperate with China under the BRI framework could have improved the wellbeing of the people from both sides and delivered win-win results. The governor of the state said the cooperation aimed to raise employment.

Many people in the Australian business world criticized the federal government's canceling of the cooperation agreements and expressed their concerns. David Olsson, National President of the Australia China Business Council said compared with politics and strategies, China attaches more importance to the business opportunities brought by regional infrastructure investment. Similarly, the Australian business world also hopes to go beyond politics and grasp such genuine business opportunities, he added.

In the era of economic globalization, openness and inclusiveness are an irreversible trend. Building up walls to hinder economic laws and market rules will only hurt others without necessarily benefiting one-

The Australian side must abandon its Cold War mentality and ideological prejudices, view its cooperation with China objectively, and make choices that are really inconsistent with its interests.

People's Daily

SPORT



Simba Queens striker, Opa Clement (R), receives match ball from an official as the attacker netted a hat-trick for her club in a past Mainland Women Premier League clash at Bunju in Dar es Salaam.

Women Premier League golden boot race still challenging, says Opa

By Correspondent Ismail Tano

THIS season's Women Premier League (WPL)'s leading goal scorer, Opa Clement of Simba Queens, has said that despite leading the list, she still believes the battle for the honour is tough.

Opa, who is also senior national women team's attacker, was adamant she is nevertheless ready for the race.

The striker showcased good showing and helped Simba Queens cruise to 5-0 demolition of Mwanza's Alliance Girls in a recent fixture.

Opa netted two goals, which have seen her register 25 goals and cling to the top spot in the showdown's goal scorers' list.

In the top flight's past few seasons, JKT Queens' attacker Fatuma Mustapha had been the all-time leading scorer.

Fatuma has now been doing her best to outmanoeuvre Opa, in this case, anything could happen in the coming fixtures.

Speaking in Dar es Salaam, Opa said there is still work to be done as many teams are conceding a few goals.

She noted she has this season planned to lift the women top flight's goal getter's prize, as well as seeing to it Simba Queens win the top honour. She said seeing to it she nets a goal in every

match is her strategy, insisting she wants to net at least two goals in each of the fixtures. The exploits, she disclosed, will see to it she

keeps on creating a sizeable gap between her and her closest challengers.

A good oordination in Simba Queens, she noted, turns out to be a boost to their quest for an impressive spell this season.

Patrick Matasi ready to play for Simba SC

By Correspondent Nassir Nchimbi

KENYAN keeper, Patrick Matasi, has stated he will not hesitate to sign for Mainland Premier League's defending champions, Simba SC, if they come in for his services.

The former Posta Rangers' goalkeeper is being linked with a transfer to the Msimbazi Street giants for the past three weeks after reports emerged that the team's number one keeper Aishi Manula has attracted interest from top African clubs, which include Mamelodi Sundowns of South Africa and Al Merreikh of Sudan.

Matasi, who currently features for Ethiopian giants St. George SC, has open up that he will not think twice if Simba made an offer for his

He insisted Simba are currently the best team in Africa and every player would want to be part of their squad.

"I have been reading on social media Simba are interested in my services but to be honest they have not contacted me or my agent, but I am waiting to hear from them but if they indeed want to sign me, I am ready to make the move," Matasi said from his base in Ethiopia on Monday.

"To be honest, Simba are currently among the best teams in Africa, they are very well managed professionally and the best team in the East

African region, and every player wants to be part of their squad, so I am no exception."

Asked whether it will be a big challenge for him to make the transfer, Matasi explained: "No, it is not a big challenge for me, I have been in this industry for so many years and I understand what Simba fans want, and what the team wants to achieve."

"And also, it will depend on how fast I will settle in the team if they sign me, but what I can say, I will not hesitate to sign for them, I am ready and have been waiting to receive their offer."

The 33-year-old is one of the most established Kenyan goalkeepers having played in the Kenyan Premier League and for the senior national team Harambee Stars.

He also played for AFC Leopards, Posta Rangers, and Tusker in the top flight before he was signed by the Ethiopian side in 2018.

He was the number one goalkeeper when Kenya fought for a 2019 Africa Cup of Nations slot and he was used prominently during the finals in

Matasi made his debut for the national team in 2017 and has so far featured in 27 games for the Harambee Stars, including the CECAFA finals when Kenya lifted the trophy under head coach

SPORTS

Manager dismisses rumours linking Simba SC defender with move to Yanga

By Correspondent Nassir Nchimbi

HERRY Chibakasa, Simba SC defender Hussein Mohamed's manager, has dismissed reports that rivals Yanga recently put in a transfer request to sign the player.

Since last week, rumours have been rife on social media that Hussein, who is running down his contract with the Msimbazi Street giants, was a target for the Jangwani Street giants and was only waiting to complete his contract before moving to Yanga.

However, Chibakasa has now confirmed that indeed the left fullback has only two months left on his contract but no team from Tanzania, including Yanga, have shown interest to sign him.

He disclosed: "In regards to Yanga reports that they want to sign Hussein, I am only seeing them on social

He added: "I am only hearing people discussing the issue, in fact Ynaga are making the noise, but no one has approached either me or the player for his services."

He stated: "But if Yanga are interested, it is not a crime, they have a right to sign the player, but I now want to make the work easier for them, the sign-on fee for the player is 100m/for one year of service, and his salary is 10m/- per month, and if it comes down, then we can take 8m/-." Chibakasa further stated he is

not sure if Simba are interested in extending the players' stay with them because they have not opened talks over a possible extension despite only two months remaining on his

"His contract will now end in two months' time and we are waiting for it to end then we see what is next, and also make our decision," Chibakasa

He disclosed: "I am not sure if Simba are interested in keeping him because every player they have extended his contract, they always do it six months before it expires, as for Hussein, they have not done that and it is now two



Herry Chibakasa

months, so we are not sure if they are really interested to have the player beyond his contract."

He stated: "We never agreed on anything with the person Simba sent during that period and he left and never came back, we are left with two months to end the contract and they have not returned, we will wait and see but we as well have one offer from a big team in South Africa, but I cannot issue further details.'

On Sunday, Simba SC information officer Haji Manara stated they will do all they can to keep the player, who is also the assistant captain of the team.

Through his Instagram page, Manara wrote: "You are the most sung by Bongo artistes for their love for you. You are our captain, who is loved by everyone in Simba."

He noted: "This is the team of your life and this is where you grew up and got your name. You and I joined the club together in the 2014 season and you are my best mate. We have come a long way and we know a lot about the good, bad things, and challenges of this club."

He said: "There is no value for money that will make you leave Simba to go to another club in Tanzania."

Hussein has enjoyed a good run of form with Simba and his latest exploits saw him score the only goal as Simba beat Gwambina FC 1-0 to move top of the Vodacom Premier League table with 58 points from 24 matches while Yanga are second with 57 points from 26 outings.

VPL now touted as well organized soccer tourney



Dodoma Jiji FC players jubilate when they won a past Vodacom Premier League's tie, which took place in Dodoma. PHOTO: COURTESY OF DODOMAJIJI FC

By Correspondent Nassir Nchimbi

RETIRED Kenyan striker, Ronald Okoth, has explained why he thinks the Mainland Tanzania Premier League is currently one of the best football competitions in Africa.

Okoth has cited financial benefits that players enjoy in Tanzania as one of the reasons he feels the East African league has made tremendous steps on matters of development.

"Notable clubs in Tanzania pay sign-on fees in excess of \$40,000 and salaries ranging up to \$4000 plus a fully furnished apartment," Okoth tweeted.

He pointed out: "Having been invited for a try-out with one of the clubs in Dar es Salaam sometime back, I must admit it's one of the most attractive and lucrative leagues in Africa.'

He stated: "There is an additional bonus of Ksh 1000 (21,432.53/-) and Ksh2000 (42,849.22/-) paid to a player for scoring a goal in either the first or last five minutes of either half, Ksh6000 (128,535.80/-) for a man of from our salaries.'

He said: "And it would be paid on time because we had a solid sponsorship with Britam. Games were a must-win."

The Tanzanian competition has attracted prominent regional talents in the recent past.

Brazil's Gerson Fraga, recently offloaded by Simba, Clatous Chama and Larry Bwalya of Zambia, Meddie Kagere of Rwanda, Joash Onyango and Francis Kahata of Kenya, Chris Mugalu of DR Congo and Uganda's Taddeo Lwanga, all at Simba SC, are some of the prominent footballer plying their trade in the top

At Yanga, Mukoko Tonombe and Tuisila Kisinda of DR Congo, as well as Kenya's goalkeeper Farouk Shikhalo are prominent foreign footballers.

At Azam FC, Never Tigere, Bruce Kangwa and Prince Dube of Zimbabwe and Uganda's Nicholas Wadada and Mathias Kigonya are the talents sourced from the regional market.

Okoth, former Kenya's Sofapaka and KCB striker, also stated he is hopeful that the Football Kenya Federation

the match among other packages aside Premier League will follow the Mainland Premier League to achieve success.

"Despite the challenges, our local league is slowly growing," he added.

"Hopefully one day we can make it as lucrative as other elites and pay all our players and managers at the top level decently in order for them to be able to make smart and comfortable future investments.'

Although he revealed a love for South Africa's Premier Soccer League, Okoth wondered why the success of the competition cannot be transmitted to the national sides.

"I love South African club football, it is my first-choice foreign league that I enjoy watching. The league is endowed with beautiful football, professional clubs and players," he concluded.

He pointed out: "I still don't comprehend how they just can't replicate the same at the international level with all their organizational factors in place."

Currently, leagues in Tanzania and Uganda are still taking place while in Kenya it remains suspended due to the rising cases of coronavirus infections.

Hazard's woes leave Real Madrid nostalgic for age of Galacticos

MADRID

"I'LL try," said Eden Hazard when asked in his first press conference at Real Madrid if he could now become the best player in the world.

Cristiano Ronaldo and Lionel Messi were the immovable duo but still, the suggestion was not that Hazard settle for third, a position he had already come to hover around following seven brilliant years for Chelsea.

Hazard had been the Premier League's oustanding attacking talent and at Real Madrid, where the demands would be higher and the supporting cast more prestigious, it was not out of the question there could be more to come.

He could replace Ronaldo, fill Madrid's creativity gap, launch a new era and perhaps even win the Ballon d'Or. "If everything goes well, why not?" said Hazard. "It's in my head but I'm not thinking of it every day."

Almost two years later, Hazard counts it as a blessing to make it through a single match without another muscle creaking let alone an entire season worthy of international acclaim.

Real Madrid face Chelsea in the first leg of the Champions League semi-finals on Tuesday and it would be a huge surprise if he were to start against his former

Hazard came off the bench against Real Betis on Saturday to play his first 15 minutes in almost three months.

"He played with spark, with energy," said Zidane. "We're going to need him."

When asked about the merits of Real Madrid's 'Galactico' signings such as Hazard, the club's president Florentino Perez said they are as much a projection of power as a way of bringing in a better striker or right-back.

"It creates a very special type of glamour," said Perez. "It lets the whole world know you have a world-class player in every position."

- Changed emphasis -

But the time when Real Madrid could afford to poach the word's best players every summer are now long gone, the spate of super- to count the cost of a transfer he star signings in the first decade of must hope one day comes good. the century dwindling to just two or three in the second.

Gareth Bale came in 2013 and

a year later James Rodriguez, the break-out player of the 2014 World Cup, followed.

And then the emphasis shifted, a change in approach directing Madrid's attention to younger talents, not always cheap to buy, but always with potential and the possibility of sell-on value.

The 2018-19 season was a miserable one for Real Madrid, poor results sharpening the sense of loss from Ronaldo's departure and a growing urge for the club to replace him with a superstar who could handle the responsibility.

Hazard seemed the perfect fit and even though, at 28, Madrid were signing him a couple of years later, they were confident he would deliver.

That he is still to do so is not only a great shame for him and La Liga but also for fans all over the world, who have been denied seeing one of the most enchanting footballers of his generation shine for the world's most successful club.

It has been restrictive too for Real Madrid, whose own insecurities were laid bare last week as the club tried to force through the European Super League.

Perez's obsession with the proiect is driven by a desire to keep up with the likes of Manchester City and Paris Saint-Germain who are backed by the UAE and Qatar respectively.

In the two years before Hazard moved to Madrid, PSG signed Neymar and Kylian Mbappe. Barcelona bought Philippe Coutinho and Ousmane Dembele, while Atletico Madrid acquired Joao Felix. Liverpol bought Virgil van Dijk. To hesitate was to risk being left behind.

Real Madrid would love to be able to claw back some of the 100 million euros they spent on Hazard to help with a fresh assault for Mbappe's signature this summer, but who would make an offer for

the Belgian now? And how much? For a while Zinedine Zidane planned around Hazard, tweaking the team to suit him when he

But Hazard has become an irrelevance in recent months, as Zidane's side try to move on without him while Perez continues Chelsea would be a great place to

Ceferin: Super League 12 'will be punished'

UEFA president Aleksander Ceferin has said all 12 teams will face consequences for initially joining the European Super League but that some teams will face lesser ones for quickly opting out.

The 12 sides -- six from England and three from both Spain and Italy -- announced on April 18 that they would be breaking away to form their own Super League, in a move that immediately attracted the ire of fans.

Following fan protests, all six English teams announced within 24 hours that they had revoked their decision to join the league and they were followed by Atletico Madrid and Inter Milan on April 20.

As things stand, Real Madrid, Barcelona, Juventus and AC Milan have not formally withdrawn from the competition.

"Everyone has to take consequences for what they did and we cannot pretend nothing happened. You cannot do something like that and just say: 'I've been punished because everybody hates me.' They don't have problems because of anyone else but themselves. It's not OK what they did and we will see in next few days what we have to do," Ceferin told the Daily

"But for me it's a clear difference between the English clubs and the other six. They pulled out first, they admitted they made a mistake. You have to have some greatness to say: 'I was wrong.' For me there are three groups of this 12 -- the English Six, who went out first, then the other three [Atletico Madrid, AC Milan, Inter] after them and then the ones who feel that Earth is flat and they think the Super League still exists [Barcelona,

Real Madrid and Juventus]. And there is a big difference between those. But everyone will be held responsible. In what way, we will see.

"I don't want to say disciplinary process but it has to be clear that evervone has to be held responsible in a different way. Is it disciplinary? Is it the decision of the executive committee? We will see. It's too early to say."

Ceferin praised the fans who were instrumental in getting their clubs to pull out of the league. Hundreds of Chelsea fans gathered outside Stamford Bridge before their game against Brighton on Monday while similar protests against club owners have been seen at Anfield, Old Trafford and the Emirates this week.

"Look, honestly speaking I was completely impressed by the reaction of the fans, the whole football community and not just the football community but I would say society. I never seen this," he added.

"UEFA did its part, the clubs that stood with us did their part. And of course the U.K. government out of all did the big part. But by far the biggest part was done by fans.

He also said that he was keen to meet with fans who had lobbied for teams to stay in the Champions League and not take part in the new Super League.

"I already spoke with my colleagues in UEFA to connect with those fan groups now and start discussing with them. The problem with fans being formally included in UEFA is that there are so many different groups. You have a group of Real Madrid who supported us and groups who supported the Super League. So, you have so many that we have to cooperate with some association which is again a problem," he said.

Gulf derby: prestige, pride riding on PSG v Man City clash

THE Champions League semifinal between Paris Saint-Germain and Manchester City on Wednesday is as much a clash of footballing titans as a proxy battle between competing Gulf nations and visions for European football's future.

SPORTS

It is the first encounter between Qatar-owned PSG and Emirati-backed Man City since the United Arab Emirates and a coalition of Saudi-led countries lifted their boycott of Doha, in place for three years.

The UAE along with Saudi, Egypt and Bahrain broke off ties with Qatar in June 2017 over claims it was too close to Iran and backed radical Islamist groups, which Qatar has always denied.

Families were divided, students expelled, businesses broken and religious pilgrimages denied when the spat erupted.

"Whilst the tie's geopolitical temperature is less than it would have been if the boycott was still ongoing, there's still a lot at stake," said Simon Chadwick, professor of Eurasian Sport at EM Lyon University.

Under Gulf ownership the two teams have been propelled into Europe's elite, uncharted territory for both sides, with both nations accused by critics of seeking to "sport wash" their human rights records and attain respectability.

- 'Gulf bragging rights' -

"Financially, both countries have invested a huge amount of money into their clubs hence reaching the Champions League final will be seen as an important return on investment," Chadwick added.

"At the same time, there are considerable reputational and image benefits that will be associated with winning. And of course, Gulf bragging rights are at stake.

"The animosities may have somewhat dissipated, the battle to be the Gulf's leading football



PSG's Kylian Mbappe celebrates after scoring his side's second goal against Barcelona. (Agencies)

While the visible effects of the boycott that included airspace and border closures and Qatari citizens unable to travel to rival nations have eased, ties remain chilly between Doha and Abu

A source briefed on the reconciliation process between Oatar and its erstwhile rivals told AFP that progress was being made in healing ties between Doha on one side and Saudi and Egypt on the other.

However little progress had been made in talks between Qatar and the UAE since the end of open hostilities, the source said.

The UAE and Qatar are still rivals on a spectrum of issues including Libyan politics, relations with Israel and approaches to the Muslim Brotherhood.

Regional expert Mustafa Qadri said that if Qatar and the UAE "can't go to war, they can at least engage in some hefty rhetoric and sabre rattling via the football

- 'Failed Super League' -

The fixture will also serve as a proxy tussle between the clubs that backed a breakaway European Super League (ESL), including Manchester City, and those that didn't, namely PSG.

PSG's president Nasser al-Khelaifi was quickly rewarded for keeping France's highest profile club out of the rebel league.

He was last week appointed the new head of the European Club Association (ECA) replacing Andrea Agnelli, one of the key figures in the doomed Super League project.

Khelaifi, who also heads up sports broadcaster beIN, has made no secret of his desire for PSG to win the Champions League, having been pipped by Bayern Munich last year.

Khelaifi said he wanted "to reinforce (the) ECA in its role as the legitimate and singular voice of Europe's clubs".

Qadri said the row over the doomed rebel league could now spill into players' public appearances around Wednesday's clash, dubbed "El Cashico", the "Oil and Gasico" and even the "Abu Derby' by social media wags.

"Don't be surprised if one or two footballers from either side comes out with a below the belt sledge in the press conferences,

particularly after the game," he said.

Tuesday 27 April 2021

Gulf sport researcher Raphael Le Magoariec said the Super League fiasco "shows the difference in the way Doha and Abu Dhabi think about the world sports scene".

"Abu Dhabi does not seek to seduce the players of world sport as Doha does, which explains why Abu Dhabi did not hesitate to break with the established order of European football. For Doha to break with the established order was to risk erasing years of seduction," he said.

Chadwick added that Qatar had always "chosen a more consensual approach (to UEFA) whereas Abu Dhabi's relationship with the governing body has been more confrontational".

"In theory, UEFA shouldn't necessarily be favouring one nation or one club ahead of another," he

"However, one does get the sense that the ascent of Qatar's influence inside UEFA has been given impetus by the failed Super League proposal."

Winning Carabao Cup takes Man City one step closer to Treble Foden. Working off the ball has never Aurier, De Bruyne swung over a cross mund's Erling Haaland for a reason.

LONDON

PEP Guardiola's reimagining of Manchester City has delivered its first trophy and the manner of victory over Tottenham Hotspur will only cement this approach for the bigger challenges

Both teams played with a center-forward in name only at Wembley. After a week of speculation over the extent of his ankle injury, Harry Kane declared himself fit to start but based on the 90 minutes that followed, there surely wouldn't be many at Spurs who would agree with his assessment. Tottenham interim boss Ryan Mason, who has a close, personal relationship with Kane, took the understandable view that the England captain had to play if they were to have any chance of matching City's firepower.

By contrast, Guardiola has long since detached himself from the idea that a conventional No. 9 is required to land the top prizes. Having regularly deployed one false nine or even two in a 4-4-2 shape with two midfielders occupying the most advanced positions, he went with the latter on Sunday as Kevin De Bruyne and Phil Foden started in what is always an interchangeable at-

The City boss has flirted with using a false nine previously, usually as a surprise tactic to unsettle opponents, but it has increasingly became his preferred approach: De Bruyne played as a false nine when City beat Chelsea 3-1 in January, Foden took the role in their 4-1 demolition of Liverpool, De Bruyne and Bernardo Silva were used at Arsenal, Riyad Mahrez in the semifinal of this competition against Manchester United. The shift explains a large part of their Premier League revival, standing now as they do on the brink of regaining the title, and City were utterly dominant from the outset at Wembley, too.

Mason tried to instil a greater ambition into Spurs than they had often shown under Jose Mourinho by playing out from the back, but a key advantage to Guardiola's approach is the ferocious press set by De Bruyne and

been the strength of Sergio Aguero or and Laporte nodded home. Gabriel Jesus but City's front four, when Mahrez and Raheem Sterling pushed on, rattled Spurs into the sort of individual mistakes they have, in truth, been guilty of making all season long. It was a regular frustration of Mourinho's, and Mason was never going to eradicate it in a week.

In fact, they defended admirably here. Eric Dier blocked an early effort from Sterling before Toby Alderweireld produced a better one to deny Foden, deflecting his shot onto the post with Hugo Lloris beaten. Mahrez went close with a couple of curling efforts before Lloris saved expertly from Joao Cancelo on the stroke of half-time.

All Spurs could muster was one Alderweireld shot and the sporadic threat of a quick breakaway on the odd occasion they evaded City's press. Aymeric Laporte, Ruben Dias and later Fernandinho were all booked as City's tactical fouls were shared around. Tottenham fans argued Laporte should not have been on the pitch to head home the winner, having evaded punishment for a tackle before he was eventually booked, but he probably would not have made the second challenge had the first not gone unsanctioned.

The bigger frustration for Spurs should be that after defending stoically for so long, their resistance was eventually broken by a set piece. Sterling bought a cheap free kick from Serge

Spurs had just two shots all afternoon. Ultimately, Mason could not engender the greater attacking verve his appointment had suggested, and instead Kane stood in silence watching City celebrate another trophy snatched from under his nose. Speculation over his future will continue given the gulf between the two teams. Son Heung-Min was in tears at the final whistle while Dier stared forlornly at the end where Spurs conceded after conducting an emotional television interview.

"Pain." said Mason when asked what the emotions were in the dressing room. "It hurts. I've been sitting in there as a player. I've played for this club and lost a cup final. I know what it's like. I know that feeling. It is normal they are hurting because it shows they care. This group cares deeply about this football club. They gave absolutely everything, 100% commitment. We tried, it wasn't enough today and that's tough to take."

City's intensity had dropped a little by the time they scored, but Guardiola was still satisfied not to call on Aguero or Jesus even in pursuit of a goal. With Aguero due to depart at the end of the season, he appears set for a peripheral role to finish a glittering City career while doubts are continuing to grow over whether Jesus will ever be the center-forward Guardiola desires. After all, they are linked with expensive moves for Kane and Borussia DortWhat this summer brings remains

to be seen. Guardiola seems certain now to rely on operating without a recognised striker as he looks to deliver a Treble with Wednesday's Champions League semifinal first leg against Paris Saint-Germain to come and two wins required to regain the Premier League

"Arriving in the last stages this season, and in previous season as well, it is because every game we take seriously," said Guardiola. "If not, it is impossible to win four Carabao Cups in a row. Now it is just rest and prepare the semifinal against PSG, and then after we are two games away to try to win the most important title. It is the one I am proud the most when we are able to do it. We need two victories in this crazy schedule, in the two games against PSG; we will try to win the first one against Crystal Palace."

City's four League Cups in a row means they match Liverpool's record haul of eight. He will be judged on City's return in other competitions, but the sense of achievement here was heightened with 7,773 fans inside Wembley, around 2,000 of which were City fans collected in the corner of the stadium to the right of Guardiola's dugout.

It is also Guardiola's 30th trophy as a manager. It will not be the one he looks back on the most, but it undoubtedly offers fresh indications of a bright future ahead.





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SPORT

Gulf derby: prestige, pride riding on PSG v Man City clash

COMPREHENSIVE REPORT, PAGE 19

By Correspondent Michael Mwebe

day night.

striker and penalty taker.

make it a two-horse race for the golden boot.

John Bocco of Simba after he scored during the weekend.

ahead of Kagere in the golden boot challengers' list.

he remains Azam FC's most potent goal threat.

Ivorian striker Kipre Tchetche won it in 2012/13.

Dodoma Jiji FC today at Benjamin Mkapa Stadium.

missed a lot of games due to injury lay off.

Azam FC forward pulls clear

in VPL top scorer prize's race

THE title of Vodacom Premier League's leading marksman has

chopped and changed all season, but as the campaign approaches the

final furlong, Azam FC and Simba SC's most prolific strikers look set to

With just over six rounds of matches left to play, Azam FC forward

The Zimbabwean striker Dube scored the only goal to help Azam FC

He moved to 12 goals in the top flight for this season-putting him one

The former Highlanders' striker has had an injury-ravaged season but

He has been directly involved in 18 goals which shows his influence on

His tally of six assists so far is a testament to his all-round contribution.

Dube's chances will be boosted by the fact he is Azam FC's first choice

He is aiming to become the first Azam FC player to win the award since

Simba's captain Bocco is not far behind, the forward, who as well turns

It is all the more impressive when soccer fanatics consider that he has

On Saturday, Bocco and Kagere were restored to Simba's lineup against

While Bocco missed his chance to go level with the leading goal getters,

The two Simba strikers will have another opportunity to close up the

gap and pile the pressure on Dube and when their side plays host to

Kagere who played for 90 minutes also missed out on pulling clear.

out for Taifa Stars, has notched 10 goals and counting thus far.

beat Yanga 1-0 at the Benjamin Mkapa Stadium in Dar es Salaam on Sun-

Prince Dube now leads the way in the race for the Vodacom Premier League golden boot, overtaking his nearest rivals in Meddie Kagere and



Chilunda score in Morocco, Samatta unused substitute for Fenerbahce

Msuva,

By Correspondent Michael Mwebe

TANZANIA's soccer players, who ply their trade abroad, posted mixed results during the weekend in various leagues across the world.

In Morocco, forward Shaban Chilunda (22 years) played for 87 minutes and netted his first league goal for Moghreb de Tétouan (MAT) as they won 2-1 on the road to Mouloudia d'Ouida (MCO) in Moroccan top flight encounter.

Mohamed Kamal opened the scoring for MAT Tetouan in the dying minutes of the first period, before Chilunda doubled their lead 10 minutes after the restart.

The locals were quick to respond, closing the gap three minutes later, thanks to a goal from Aboubacar Camara.

Following this victory, MAT Tetouan was able to move away from the relegation zone and sit in 11th place after collecting 15 points from 13 matches.

Chilunda moved to MAT Tetouan from Tanzania's Azam FC at the start of this season.

He was ineligible to play for a long time due to the Morrocan club serving a transfer ban that ended late last year.

Simon Msuva (27 years) played 90 minutes and scored his sixth goal of the season as Wydad Casablanca lost 3-2 to Ittihad Tanger in Morocco's Botola Pro League match played on Sunday.

Despite the shocking loss Wydad remain top of the table, one point more than their age-old rivals, Raja Casablanca, who have played one more game in the ongoing Botola Pro League cam-

In South Africa, defensive midfielder Ally Msengi (19 years) entered in the 63rd minute for Stellenbosch as they settled for 1-1 draw against Bloemfontein Celtic in a Premier Soccer League match on Saturday.

The match, played at the Danie Craven Stadium in Cape Town, witnessed two goals scored in either halves to hand Msengi's club their fifth consecutive

Stellenbosch are seven points safe from relegation with five matches to the end of the campaign.

In Turkey, Taifa Stars' captain Mbwana Samatta was again an unused substitute as Fenerbahce edged out Kasimpasa 3-2 to close the gap at the top of the Turkish top flight league to three points with leaders Besiktas.

Samatta has been an unused substitute in the last three league matches.

He has five goals since he joined Fenerbahce from English Premier League side Aston Villa.

Simba SC seeks to move four points clear at 2020/21 Premier League top



Simba SC players participate in training in Dar es Salaam recently to shape up for the Vodacom Premier League and 2020/21 CAF Champions League's assignments. PHOTO: COURTESY OF SIMBA SC



12:00 MPYA 12:30 Msosi Kitaani (r)

13:00 Wanawake Live (r)

13:30 Kali Za Wana 14:00 DK 10 za Maangamizi

14:30 BBall Kings Highlights (r 15:00 Funguka

15:30 5SPORTS (r)

16:30 #HASHTAG

17:00 5SELEKT

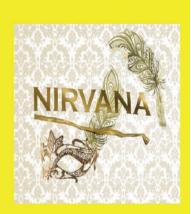
17:55 Kurasa

18:00 eNewz 18:30 Music/Soap

19:00 EATV SAA 1

19:45 MJADALA 20:00 DADAZ (r)

TONIGHT



Nirvana explores the hottest trends in fashion, beauty, art and lifestyle as well as interviews with notable people from the entertainment, art and fashion industries.

By Correspondent Michael Mwebe

AZAM FC ran out 1-0 winners away to Yanga in a Vodacom Premier League (VPL) clash which took place in Dar es Salaam on Sunday night, doing Simba SC a favour.

Simba SC claimed a hard fought 1-0 away to Gwambina FC in Mwanza on Saturday and climbed to the top of the table for the first time this season.

The top flight leaders will go four points clear of second-placed Yanga if the former take care of Dodoma Jiji FC, who visit Benjamin Mkapa Stadium in Dar es Salaam today in a league tie.

Simba SC, the VPL defending champions, will be confident going into the clash having gone unbeaten in their last 17 league games stretching back to October last year.

They last tasted defeat in October last year- a 1-0 loss to Ruvu Shooting at Uhuru Stadium.

Although the likes of John Bocco and Meddie Kagere led Simba's attacking line in the clash against

Gwambina FC, the only goal came from defender Mohamed Hussein. Simba will for that matter look to extend their goal scoring record to 18

Dodoma Jiji have gone two league matches without a win after they were held to 2-2 draw at home by Azam FC on Thursday. Seif Rashid Karihe and Anuar Jabir will be the key players for coach Mb-

wana Makata's side who are targeting a fifth away victory of the season. In head-to-head stats, Simba SC and Dodoma Jiji FC have met in just one

previous top flight league match. That encounter took place earlier this season, with the Msimbazi Street side claiming a 2-1 away win in Dodoma.

Elsewhere, the other league fixture on the day will see Gwambina FC host Mwadui FC in Misungwi. Gwambina FC will target a return to winning ways after three back-to-

back defeats to Simba SC, Yanga and Kinondoni Municipal Council FC. The hosts will have plenty of space to deliver past the visitors' defense that has allowed a half century of goals this season.

Mwadui have shipped nine goals in the last three games within the last eight days and they will go into this off the back of four consecutive league

Such a dreadful spell of form leaves Mwadui FC at the very bottom of the league standing.

They are 13 points shy of the safe zone but it is very hard to imagine them shifting their fortunes around in the remaining six rounds as there is just nothing to suggest such a scenario.

When the teams met earlier this season, Gwambina FC claimed a 4-3 away win at Mwadui FC's backyard.

Flexibles by David Chikoko



