



National Pg 2
Preparations ahead of EAC roundtable



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Multi-stakeholders CSOs Week



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TCRA challenges secondary school leavers



SMART MONEY

Dar Bank pledges to continue investing in education sector



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Frame industrial agenda on cultural priorities - minister

By Aisia Rweyamamu

AFRICAN countries must frame the industrialization agenda to be based on cultural priorities, experiences and beliefs, Trade and Industry Minister Innocent Bashungwa said yesterday.

He said Africans can successfully establish a workable and sustainable industrial economy if countries value their African philosophy.

The minister made the remarks in Dar es Salaam yesterday when opening the Third Biennial African Philosophy Global Conference themed 'Building Africa's Future on African Philosophy,' held at the University of Dar es Salaam.

In his speech read by Deputy Minister Stella Manyanya, the minister said establishing a basic industrial foundation for economic growth is a process and a product not just of scientific thinking and productivity, but also of ethics in action.

The minister noted that the underlying theme of the conference is that the future of Africa's wellbeing will be premised on African points of view, shared assumptions and priorities, common values and cultural understandings.



Head of the Department of Philosophy and Religious Studies at the university, Dr Nandera Mhando said in today's globalized world, African philosophy is mostly needed to make people get back to their origins

More specifically, the conference theme suggests that Africa's development programs are to be workable and sustainable if based on African assumptions about reality, priorities, norms and shared understandings of what is important, what is acceptable and what is wrong.

In Tanzania the creation of industries should be based on indigenous knowledge and ethics, he stated, elaborating that the creation of industries must consider local resources and expertise.

Representing UDSM Vice Chancellor, Prof Bernadeta Killian said the African Philosophy conference is a unique gathering of African intellectuals. The university is fortunate to be hosts to the meeting of great leaders who speak the truth in honor and in memory of those who provided the precedents of fearlessness when telling the truth, she stated.

The head of the Department of Philosophy and Religious Studies at the university, Dr Nandera Mhando said in today's globalized world, African philosophy is mostly needed to make people get back to their origins.

TIC expects new 'doing business' measures soon



President John Magufuli receives credentials from the newly arrived Ambassador of the European Union to Tanzania, Manfredo Fanti, at State House in Dar es Salaam yesterday. Story on Page 3. Photo: State House

TIC has this year registered 227 investment projects of which 128 stem from the manufacturing sector, transportation having 29 projects and the service industry lining up 18 projects

By Henry Mwangonde

THE government is in the final stages of launching a new approach for the implementation of the blueprint for regulatory reforms to improve the business environment to mend Tanzania's low performance in the World Bank's Doing Business surveys.

Speaking at a press conference yesterday, the Tanzania Investment Center (TIC) Executive Director Geoffrey Mwambe told journalists that the new approach will be introduced anytime soon.

The envisaged approach will be in line with Tanzania's efforts to market itself as an investment hub where bureaucracy and high costs of doing business will be a thing of the past.

"The government decided to come up with the new approach after evaluating the current approach which we saw has some shortfalls. We believe that upon completion, the implementation of the blueprint will make the country move further in the global business

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Transport along the Dar-Arusha highway resumes

By Guardian Correspondent, Muheza

TRANSPORT services along the Dar es Salaam - Arusha highway have resumed after it was closed on Saturday following floods from heavy rains in Tanga Region which also swept away the Mandera Bridge in Korogwe District.

The water overflowed the bridge at Mandera and as a result scores of vehicles including trucks and passenger buses failed to continue with their journeys.

The vehicles started crossing the area yesterday morning after Tanroads filled the flooded road at Mandera Bridge with ballast.

Tanga Regional Police Commander Edward

Bukombe earlier said heavy rains had swept away the bridge at Sindeni in Handeni District, cutting communication along Korogwe-Handeni Mkata and Kilindi highway.

The RPC said ten people who were travelling from Korogwe to Handeni died after the Noah vehicle they were travelling in plunged into River Sindeni that was flooded. The names of the deceased were not immediately available.

He warned drivers to travel at slow cautious speeds during this rainy period in Tanga Region as there was too much flooding along the roads.

More than 2,000 bus passengers and motorists from various regions were stranded at Mandera in

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Magili: A machine fabricator who abandoned school at 13

By Felister Peter, recently in Shinyanga

BORN in 1974 in Kishapu district, Shinyanga region, Daudi Magili dropped out of school when in Standard Three to engage in machine fabrication, an occupation he has pursued since he was below ten years of age.

The local technician from Igaga 'A' village in the district is now famous for fabricating agricultural machines that are used for value addition in the sisal value chain and other agri-products.

"I dropped out of school in 1989 when I was 13 and started making an engine which took me more than five years to complete. The engine was first switched on in 1994 after I got a 1m/- loan from Oxfam Tanzania to purchase some of the equipment required to complete my invention," said Magili, affirming that he had inherited his mechanical skills from his grandfathers who were also blacksmiths.

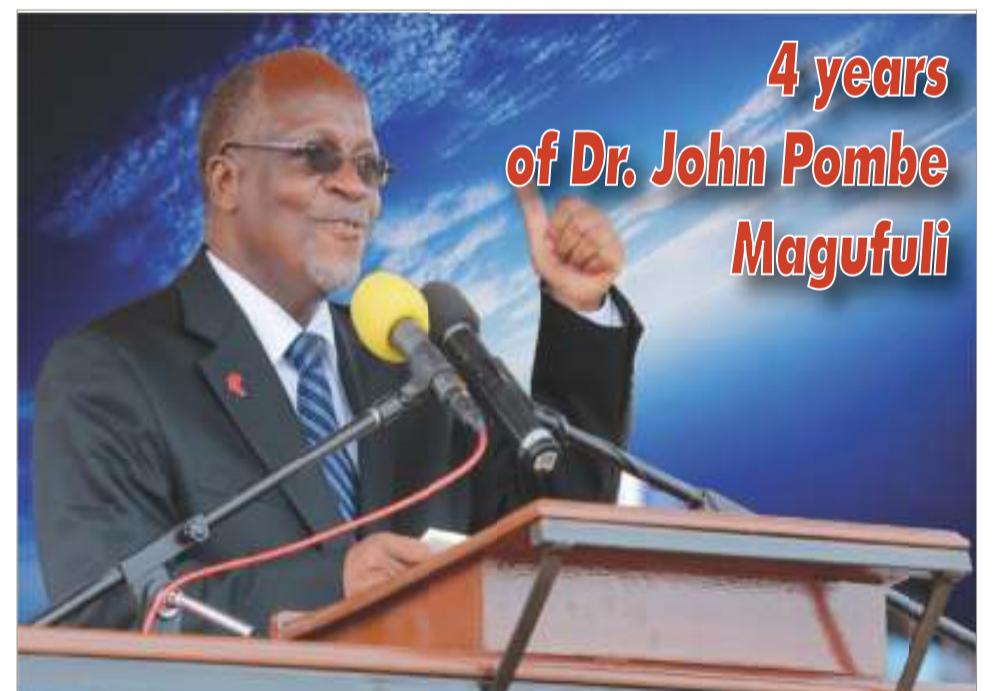
Magili said he once went for a short course at a vocational training school in Mwadui in 1995.



Daudi Magili showcases one of the hand-made animal feed machines which he invented recently. Photo: Guardian Correspondent

He mentioned the various agricultural machines he has so far invented as the sisal processing machine, seed planter, plough and recently a cattle feed pellet machine which can process one sack

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4 years of Dr. John Pombe Magufuli

SPECIAL SUPPLEMENT

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Transport along the Dar-Arusha highway resumes

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Korogwe District following the collapse of the bridge.

Many families in Tanga regions have lost their homes due to the heavy rains and flooding.

In another development, Handeni Town Council chairman Twaha Mgaya yesterday said that the Tanzania People's Defence Forces (TPDF) will soon start revamping bridges that were damaged and washed away by floods following heavy rains in the district last week.

He said that the government has reached the decision after inspecting the massive destruction of key infrastructures in the region.

The heavy rain that pounded various parts of region brought economic activities to a standstill like transport, communication and power services.

He named bridges washed away by floods as Nderema connecting Handeni and Kilindi districts, the Tanga-Segera section at the Hale bridge, Sindeni and Komsala bridge connecting Handeni and Korogwe districts and the Magamba and Kidereko bridges connecting Handeni with neighboring Morogoro and Coast regions.

On his part, Handeni District

Council chairman Mustafa Beleko said residents in Kwamatuku, Kwamkono, Sindeni and Misima had to travel more miles to another road for bus services, which cost them a lot.

Businesses and other income generating activities were all brought to a standstill, impacting mostly small scale traders.

Tanga Region Commissioner Martin Shigela said that the revamping of bridges will take one week.

"We have all witnessed how bad the situation is. Let me assure the residents and all road users that the exercise to revamp the damaged infrastructures will not take a long time," he said.

Some residents in Nkale and Kwamatuku villages appealed to the government to speed up the rebuilding of damaged infrastructures so as to restore economic activities in the areas.

"For two weeks now, we don't have access to health and education services. We are unable to travel to search for food as most roads are impassable so the situation is critical and we calling for the government to find immediate solutions," said Ally Sawuyo from Nkale village.

Last week, rains killed 18 people in the region including six children.



UWC International Board chair Jens Waltermann (L), presents the Founders Plate to UWC East Africa Director and Moshi International School shareholders at the weekend in celebrating the school's 50th anniversary and half a century since the establishment of UWC East Africa. The UWC (United World Colleges) movement seeks to make education a force to unite people, nations and cultures. Its role includes approving new UWC schools, colleges, national committees and educational programmes. Photo: Correspondent James Lanka

Media Council of Tanzania holds arbitration sessions in Dar today

By Guardian Correspondent

THE Ethics Committee of the Media Council of Tanzania (MCT) is today expected to hear complaints filed by the leadership of St Michael's Catholic Parish at Kawe in Dar es Salaam against Tanzania Daima newspaper and Magomeni Kagera resident Maria Agostino Eliasi against Mtanzania newspaper.

The parish alleges that Tanzania Daima published an article in its October 7, 2019 issue which defamed its priest, who is now asking the committee to direct the paper to retract the allegedly defamatory contents and apologise to him.

The complaint is centred on an article suggesting that the laity blocked the priest from accessing church services and so he could celebrate the holy mass owing to, among other things, allegations of mismanagement of funds.

Maria Agostino Eliasi, meanwhile, alleges that Mtanzania newspaper published a photograph in its August 28, 2019 issue which has allegedly brought her much suffering and demeaned her.

She is asking the committee to direct the paper to write an apology and compensate her for the costs she has incurred while following up the matter with the council.

MCT executive secretary Kajubi Mukajanga said in a press release yesterday that the arbitration sessions will be held at the council's offices at Mwenge in Dar es Salaam and will be presided over by the committee's chairman, its chairperson, Judge (rtd) Juxon Mlay.

MCT is a non-statutory self regulatory body meant to promote professional and ethical conduct in the media.

Mediation and arbitration constitute one of the council's core activities and, through its Ethics Committee, it hears complaints brought by aggrieved members of the public against the media and vice versa.

Magili: A machine fabricator who abandoned school at 13

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animal feed in a five minutes. "I was eager to develop my career since it would have taken me a number of years to complete primary education. I joined my father at his workshop where I started learning practically," he narrated.

Apart from agricultural value addition tools, the local artisan has successfully made roofing tiles from sisal fibre mixed with cement and sand. He said the tiles were tested and approved by the Vocational Education and Training Authority (VETA).

Magili noted that unlike at the beginning when he could sell one or two machines per year, he is currently getting more orders for sisal processing machines.

He said he sold 14 sisal processing machines from January to October, each of them at 3m/-. Most of the machines were sold in Manyara and Shinyanga regions following an increased number of sisal growers, he said.

He links the situation with increased farmers' awareness on the need to use modern agricultural tools for value addition as well as efforts by Oxfam Tanzania and Relief to Development Society (REDES) to encourage villagers to plant sisal.

It takes up to four days to make a sisal processing machine, he said.

Commenting on the government's industrialization drive, he said it will take years for the government to achieve the target as the country's education system is more theoretical. He

underscored the need for more practical learning sessions especially for college and university students to enhance their understanding and skills.

He said the Vocational Education and Training Authority (VETA) in Shinyanga region has regularly visited him, promising to bring students at his home-based workshop for practical learning.

Charles Bida (65), a sisal farmer from Unyanyembe village in Uchunga ward, Kishapu district said that most of the farmers are using the locally made machines to process sisal before it is taken for pressing in Tanga region.

Yusuf Mboje, secretary general of the Federation of Farmers and Sisal Processors in Kishapu district, said an average of 43 tonnes of sisal is harvested every month, generating around 100m/- for the farmers.

A kilogramme of sisal currently fetches between 2,200/- and 2,500/-.

Tanzania Sisal Board (TSB) Market Development Officer, David Maghali linked the increase in the number of sisal farmers in Lake Zone regions with sensitization campaigns conducted by the board in collaboration with REDES and Oxfam Tanzania.

Tanzania is one of the major exporters of quality sisal fibre in East Africa with its products sold in a variety of markets, including Saudi Arabia, Nigeria, Egypt, India, China, Morocco, Libya, German Spain, Kenya and Japan.

TIC expects new 'doing business' measures soon

FROM PAGE 1

report," he said.

TIC has this year registered 227 investment projects of which 128 stem from the manufacturing sector, transportation having 29 projects and the service industry lining up 18 projects.

In the latest World Bank Doing Business report Tanzania made an improvement, shifting from 144 out of 190 to 141 and fourth in the East African region after Rwanda, Kenya and Uganda. Rwanda is ranked 29 among 190 economies included in the report, an improvement from 41st position in the previous report. Kenya improved significantly to 61 in 2018 from 80 in 2017.

Uganda however slipped to 127 in the 2018 survey from 122 in 2017 rankings, while Burundi declined to 168 in 2018 rankings from 164 in 2017.

After the release of last year's report, the government implemented a number of reforms aimed at improving ease of doing business in the country including addressing bureaucracy,

changes in various laws to remove multiple regulation, eliminating nuisance taxes and fighting corruption.

Among reform measures taken was the role merger of the Tanzania Bureau of Standards (TBS) and the then Tanzania Food and Drugs Authority (TFDA) whose food regulation role has been transferred to TBS, while its medical drugs oversight function was reconstituted under the Tanzania Medicines and Medical Devices Authority (TMMA).

The government has also introduced a blueprint for a conducive business environment by carrying out holistic regulatory reforms. The blueprint seeks to put in place a framework for addressing regulatory hurdles and create a smart, functional and fair business regulatory regime.

A statement released by World Bank headquarters in Washington last week said economies in Sub-Saharan Africa continued to improve their business climates, with the region's largest economy, Nigeria, earning a place among the year's top global improvers, alongside Togo.



Nyerere Hydropower Project supervisor Stephen Manda pictured at a briefing in Rufiji District, Coast Region, at the weekend for Dar es Salaam Water and Sanitation Authority (Dawasa) board members who were on a familiarisation tour. Photo: Guardian Correspondent

Police in Kilimanjaro start registration of owners and 'operators' of boda-boda

By Guardian Correspondent, Moshi

THE Police in Kilimanjaro region have embarked on an exercise to register owners and drivers of motorcycles (popularly known as bodaboda) from all their parking areas in order to fight the rising incidences of crimes that are alleged to be committed by some unknown youths.

The ongoing exercise at all street corners was confirmed yesterday in the Moshi Municipality by Sub

Inspector of Police Hamad Hoza when handing light reflectors to the boda boda drivers.

The handing over ceremony was conducted here following the donation from East West Seed Company to the Police force.

He said the registration of the boda bodas will reduce the confusion during accidents and will identify the owners thereof quickly.

Hoza said: "We have introduced the procedure to reduce incidences of

crimes especially during the night, but also I plead with boda boda drivers and their owners to ensure they have meaningful work contracts between them."

The managing director of East West Seed Co., Coen Everts said they have decided to give the youths the reflectors to reduce accidents particularly at night.

He said researches have shown that many boda boda drivers work in difficult environments especially

at night because many of them lack reflectors hence they are easily knocked by other vehicles.

He also supports the decision by the police to register boda boda drivers so as to reduce periodic disputes among themselves that sometimes lead to commission of crimes.

On his part, a boda boda driver said the moves will bring benefits to them including the trust from financial institutions when they need to access loans.

Preparations in high gear ahead of EAC platform in Nairobi, this week

By Guardian Reporter

PREPARATIONS are in high gear for the 2nd East African Community (EAC) health sector ministerial, development partners' and investors' roundtable scheduled to take place from October 31 to November 1, this year in Kenya's capital, Nairobi.

The two-day roundtable event themed: 'Enhancing health sector investments, wellbeing and wealth creation in the East African Community' is expected to, among other things, provide an opportunity to consolidate efforts and resources of partner states, development partners and investors towards elaborately defined priorities and investment cases; share experiences, management challenges and visions of future financing trends and issues in order to instruct, improve, enlighten and secure sustainable resources for health and HIV in the EAC region, and; marshal financial and technical resources for implementation of the nine EAC regional health sector investment priorities.

Speaking ahead of the roundtable, the EAC Deputy Secretary General in charge of productive and social sector, Christophe Bazivamo said among participants at the meeting would be key representation from governments, development partners, CSOs, the private sector, investors, philanthropists in the region with the aim of forging collaborative efforts and delving into the experiences of the different players in fundraising and effective domestic resource mobilisation mechanisms for health

and HIV.

Bazivamo highlighted the four thematic areas that will be discussed during roundtable meeting as human resources for health, financing, infrastructure, and measurement; Essential primary and specialized health services; regulation of medicines and other health technologies, and health research and development.

The second ministerial, development partners and investors' roundtable discussions will come up with a Roadmap on the Implementation arrangements of the nine health sector investment priorities and resource mobilization for the same.

The 2nd roundtable event will bring together EAC ministers of health, ministers responsible for EAC affairs, permanent/principal/under secretaries, heads of the HIV commissions/councils and other senior officials from relevant ministries including finance, education, science and technology; bilateral and multilateral development partners including banks (KfW, African Development Bank and World Bank), diplomatic missions, private business and innovators, UN agencies, civil society organizations, and faith based organizations, cultural institutions, research and academic institutions.

The 1st EAC ministerial, development partners and investors roundtable, which was held in February 2018, directed the council of ministers to mobilize resources to support implementation of the health sector investment priority projects.



National Assembly Speaker Job Ndugai (R-standing) addresses East African Legislative Assembly members in Arusha yesterday. Beside him is EALA Speaker Martin Ngoga. Photo courtesy of National Assembly

EA Community secretariat set to host global manufacturing and industrialisation summit

By Guardian Reporter

THE East African Community Secretariat is set to host the Global Manufacturing and Industrialisation Summit (GMIS) connect roadshow from 14th-15th November, this year in Arusha.

The objective of the GMIS is to explore in detail the implications of the fourth industrial revolution (4IR) on the region's manufacturing, industrialisation and investment prospects.

The two-day roadshow will focus on showcasing the importance of the 4IR for industry development in Eastern Africa and provide examples on how its adoption can be further accelerated. The roadshow will also identify opportunities to promote investments into the 4IR and craft policies to foster its absorption as well as explore opportunities for the development of, and linking to, national and regional projects that could foster industrial transformation.

The roadshow will introduce policy-makers and private sector representatives to an analysis, based on statistical indicators, on progress that countries and sectors have made in the adoption of advanced technologies and use the information for evidence-based policy-making.

Further, the roadshow will promote GMIS 2020 Hannover among important stakeholders in industrial development in East Africa, showcasing the types of partnerships

and linkages to key players in the industry.

The GMIS roadshow, organised in partnership with the United Nations Industrial Development Organization (UNIDO), brings together representatives of East African industrial and manufacturing companies including SMEs and start-ups; business associations; representatives of African Governments (industry and related); academia; think tanks; training and education institutions; UN organisations and civil society organisations, including representatives of youth and women.

The GMIS roadshow is expected to create a greater awareness about the opportunities and challenges arising from the fourth industrial revolution for the regional industrial sector and the associated decision makers as well as other stakeholders.

A joint initiative by the United Nations Industrial Development Organization (UNIDO) and the government of the United Arab Emirates, the Global Manufacturing and Industrialisation Summit (GMIS) is a multi-stakeholder platform that brings together partners in advanced manufacturing to harness the Fourth Industrial Revolution (4IR) for inclusive and sustainable industrial development.

The GMIS connect roadshow in Arusha is part of GMIS Connect programme that prepares for the large GMIS 2020 conference to be held Hannover, Messe in Germany.

By Guardian Reporter

Magufuli receives letters of credence from EU representative, ambassadors

PRESIDENT John Magufuli yesterday received letters of credence from European Union (EU) representative, Manfred Fanti, Finland's and Rwanda's ambassadors to Tanzania, Riitta Swan and Maj General Charles Karamba respectively.

During the event which was held at State House in dar es Salaam, EU representative, Manfred Fanti thanked President Magufuli for accepting him to represent the EU in Tanzania, promising to continue strengthening existing relations.

He pledged to support various development endeavours implemented by the government as it heads towards an industrialised middle-income nation.

Ambassador Fanti assured the President of continued talks on a number of issues insisting to mostly push for energy projects

through the state-owned Tanzania Electric Supply Company Limited (TANESCO) and other projects signed in the 11th Tanzania -EU development agreement with the total budget of 1.583trn/-.

President Magufuli commended the EU ambassador's stand to continue cementing existing relations between

EU and Tanzania. He assured him of full support in implementation of various projects for the benefit of both sides.

Finland ambassador to Tanzania, Riitta Swan applauded President for successful fight against corruption. She said Finland will continue supporting the areas of cooperation which

includes environment conservation and improvement of tax collection systems through the Tanzania Revenue Authority (TRA).

Rwanda ambassador to Tanzania, Maj General Charles Karamba said he will make sure the wishes by Rwandan President Paul Kagame of ensuring enhanced cooperation with Tanzania

is attained.

President Magufuli thanked the ambassadors for their efforts to strengthen existing relations calling upon Rwandan ambassador to enhance businesses between Tanzania and Rwanda as per President Kagame's wish to make sure Rwandan cargo pass through Tanga and Dar es Salaam ports.

"Tanzania and Rwanda are all members of the East African Community (EAC) hence the need to support each other in businesses for mutual benefits", President Magufuli asserted.

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London	844	3,318	6,077
Shanghai	901	4,197	6,456
Washington, DC	1,110	3,968	6,708

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Govt urges pastoralists to reduce size of herds

By Guardian Reporter, Moshi

THE Government in Kilimanjaro Region has called on pastoralists to start reducing the sizes of their herds by selling part of the cattle in order to overcome challenges of grazing areas with farmers.

Speaking to this paper the Kilimanjaro regional Commissioner Dr Anna Mghwira said currently farming and grazing are undergoing huge technological transformation hence the should not be left behind to continue grazing in old traditional ways.

Dr Mghwira said: "We expect the modern pastoralist will devise many means to live better a life through his animals' products especially from

dairy products. Milk is food bua also is a product for generating income and if our pastoralists adhere to advice from our experts they can gain a lot through sale of milk and cattle. I know we are not yet late."

Apart from her satisfaction from the development in the dairy sector, the RC said there is the need for the pastoralist community to opt for modern livestock keeping and reduce the sizes of the herd which have been causing destruction farms and spur land disputes with farmers.

Stressing that need Mghwira called on village government leaders to chart out strategic plans to assist the pastoralist community to find alternate means for income generation.

The RC advice prompted this paper to speak to the Chairman of Mwika Development Trust Fund (MWIDEFU) Freckson Mlay who said the huge grazing cost and low income returns for some of grazers is the reason for their dismal monetary benefits, especially to keepers of dairy cattle.

He said: "Small milk yields for keepers at household level is caused by high costs for fodder and little know-how on sustainable development of dairy cattle keeping. And that is another reason for their failing to drink 200 litres of milk per person per year."

Mlay said on average there are cows in the country that produce 5 litres of milk per day, as compared 30 litres in other countries.



Tanzania Cooperative Development Commission board chairman Dr Titus Kamani addresses an annual general meeting of the Tanesco Savings and Credit Cooperative Society in Dar es Salaam at the weekend. Photo: Correspondent Jummane

Multi-stakeholders CSOs Week engagement conference set to take place in Dodoma city

By Guardian Reporter

THIS year's Civil Society Organisations-CSOs Week is yet again set to be conducted in the country's capital city (Dodoma) from November 4 to 8, with the major aim of building strong collaborations and partnerships between the private sector, government and communities for the country's development.

Themed, "Progress through Partnerships: Collaborations as a Driver for Development", the weeklong event is organised by the Foundation for Civil Society (FCS) together with other 15 CSOs.

According to the FCS executive director Francis Kiwanga, the event aims at bringing together key Civil Society members and their respective organisations to effectively engage in in-depth discussions on their work, share experiences, and see how CSOs can strategically collaborate within the sector and with citizens, the government, donors, and the private sector.

In a broader perspective, the CSOs Week seeks to create and deepen a

sustainable model for growth fuelled by civil society's effective engagement in efforts to achieve Tanzania's development vision through collaborations that can enable CSOs effectively serve excluded, marginalised and vulnerable populations in the interest of development in Tanzania," he said.

He highlighted that for Tanzania to achieve its development vision and attain a level of growth envisioned in the sustainable development goals, multi-stakeholder collaboration holds the key.

Kiwanga added that: "In ensuring that we build the CSOs sector in the country, during the special week, FCS will issue "The CSO Excellence Awards" in order to celebrate, recognise and honour achievements and contributions made by various institutions or individuals that have influenced development policy and practice in Tanzania."

Justice Rutenge, FCS monitoring, evaluation, research and learning (MERL) advisor said: "During the CSOs week a variety of activities will take place to amplify voices and

facilitate the identification of areas of collaboration and linkages with state and non-state actors. Such activities include opening and closing sessions, CSO exhibitions designed to allow greater access to the public, plenary and breakout workshops for special interest topics, award ceremony, dinner gala and various networking events."

He noted that the fifth-phase government's emphasis on industrialisation is viewed as an important area where CSOs can position themselves as a strategic partner in efforts to realize the country's development vision.

Last year the week-long event also took place in Dodoma, and was themed: "Industrialisation Drive in Tanzania, People, Policy and Practice". It brought together over 600 participants representing about 400 CSOs operating in the country.

Since then, there has been increasing appreciation among all stakeholders of the importance of CSOs Week as a platform for comprehensive engagement between and among stakeholders.

Japanese ambassador leads embassy staff on TBL tour

By Guardian Reporter

JAPANESE Ambassador to Tanzania, Shinichi Goto, accompanied by a delegation of senior officers from the embassy has visited the Tanzania Breweries Limited (TBL) Ilala Plant in Dar es Salaam, a subsidiary of the world's brewing giant AB InBev, and was briefed on overview of TBL Group's operations in Tanzania.

They were taken through the company's way of business together with her key contribution towards Tanzania's economic vitality and an active partner in ensuring that the country achieved the 17 global Sustainable Development Goals. (SDGs)

TBL Group Business Development Director Bruno Zambrano said, the company continues to support the government's plans on creating an industrialized Tanzania. "We have proven year after year that world class manufacturing processes are possible in Tanzania. Our Dar es

Salaam, Mwanza and Mbeya breweries are ranked top five among the best in Africa," said Bruno Zambrano.

Ambassador Goto, commended TBL Group on its efforts in supporting in ensuring the country meets the World's Sustainable Development Goals.

The Group highlighted its commitment to making a positive difference by engaging the community through various sustainable initiatives, these include; improving water access, proper water usage, environmental

conservation, supporting the whole women agenda, education on entrepreneurship and responsible drinking, support farmers to make a meaningful living out of agriculture, providing direct and indirect employment opportunities to Tanzanians.

TBL Group Technical Director, Jemedari Waziri, commented "TBL is delighted to host your delegation and showcase our best practices in the industry, including our world class manufacturing processes and sustainability initiatives. Given its large and diverse consumer base, Tanzania has been a great success story for us as we aim to continue to offer great tasting and high-quality products to our consumers and invest more in Tanzania."

The Group's is a partner in the development of Tanzania through the collection and payment of taxes, community-based initiatives and continues to be recognized by various stakeholders in the country through the various accolades accorded to the company.



JOB OPPORTUNITIES

SOS Children's Villages Zanzibar is Local Non- Government Organization (NGO) affiliated to SOS Children's Villages International, a worldwide child care organization that work to protect and care for children who have lost parental care, or who stand at risk of losing it. Established 64 years ago, SOS Children's Villages International currently has Children's Villages and other projects in 135 countries around the world. Globally, it runs two major programmes i.e. Family Based Care based at SOS Children's Villages and Family Strengthening Programmes supporting families in local communities. SOS has been working in the United Republic of Tanzania since 1991, and runs Children's Villages and other projects in Tanzania, the organisation runs four Children's Villages in Arusha, Dar es Salaam, Mwanza and Zanzibar and other programmes in Pemba, Iringa and Mufindi.

Job title: Human Resource Cum Administrative Officer (Re-advertise)
Job Reference Number: 16/19
Duty station: SOS Children's Village Zanzibar
Reporting to: Program Director - Zanzibar

POSITION SUMMARY

Your main task is to provide support in human resources recruitment, placement, transfer, promotion, performance appraisal, disciplinary measures, leave and other HR functions. The position holder shall motivate staff to perform effectively, build trust, facilitates the capacity building and development of employees and ensures that the organization policies, procedure and systems are effectively implemented in the program location. The role also administers and provides support to general services such as transport, maintenance of property, procurement of materials and services and managing security services.

Principal Responsibilities

1. HR Planning and Policies Implementation

- Leads preparation and development of program location yearly HR plan and oversees its implementation.
- Participates in the budgeting process, monitors performance by coordinating with Program Director, Senior Accountant and Program Coordinators.
- Provides support for project team in preparing project budget related to HR.

2. Staffing, Recruitment & Selection

- Prepares and circulates vacancy announcements, assist in designating assessment tools, evaluates applications, arranges and participates in interviews and makes recommendations; prepares job offers and related documents for successful candidates.
- Facilitate and implement decisions of promotion, transfer, termination and other staff decisions as per the policies and procedures thereon.
- Collects references, conduct reference checks and notifies candidates about the results of the selection process.
- Conduct exit interviews for exiting co-workers and maintain copies in the personnel file
- Ensure that exit procedures are properly followed during co-workers' resignation and makes sure that the organization is free from any contingent liabilities.
- Regularly updates staff personnel files at the SOS Children's Village Zanzibar, ensuring that all required documentation is in place and monitoring documentation of personnel files in all Program of Zanzibar and Pemba.
- Assists in preparation of presentations for the Human Resource department e.g. during annual planning sessions, orientations and any other fora that may arise.
- Arranges for printing of new staff identity cards and for existing staff as occasionally required.
- Participates in special projects as required e.g. policy developments and feedback requirements.

3. Lead staff performance management

Promote staff performance and productivity across the location and address poor Performance.

- Follow up on staff performance evaluations and ensure appraisals are carried out in a timely and effective manner. Works with program coordinators on the needs for action reflected in reports on staff performance and supports to address cases of poor performance in collaboration with the Program Director and National Human Resource Coordinator.
- Assist the National Human Resource Coordinator on review and improvement of performance management and appraisal tools.

4. Administration and Logistics

- Ensures that license and other required government formalities are fulfilled on time
- Coordinates board meetings, maintains confidential files and contact information, conferences and committees to support the National Director's agenda at the location.
- Work closely with the National Director and SOS Tanzania Board through regular correspondence and prepare briefing materials for the National Director.
- Coordinates and ensures proper recording, use and timely maintenance of the facilities, building and equipment as per the policies and procedures thereon.
- Organizes and coordinates the efficient provision of office services, transport, maintenance and other general services to program units and staff.
- Plans and prepares budgetary requirements of equipment, materials, maintenance of property and general service.
- Ensure utility services are there as appropriate and also ensures that monthly payments are done on time.
- Controls vehicles management such as log sheet, fuel usage, insurance, pertinent reports and related tasks
- Makes sure that vehicles and other movables maintained as necessary and annual inspections are done on time

REQUIRED QUALIFICATIONS AND COMPETENCIES

Minimum Education

- Degree in Public Administration, Social Sciences (psychology, counselling) or Human Resources Management and its equivalent.

Experience

- At least three (3) years of relevant professional experience, demonstrated by solid competencies in the field of office administration, secretarial and HRM in NGO setting

Competencies

- Ability to work independently, self-organize, use initiative, keeps commitments and meets deadlines.
- Passion of working with children and youth
- Self-motivated, innovative with new ideas and a team player
- Good written and verbal communication skills both in English and Swahili, ability to communicate at multiple levels in the organization.
- Computer literacy and good presentation skills

How to apply

If you are interested to be part of this dynamic team and become a change agent then send your CV and letter of motivation to recruit.sostanzania@sos-tanzania.org addressing

The Human Resources Department
SOS Children's Villages Tanzania
Dar es Salaam, Tanzania

Closing date is one week after the first Advert.



JOB OPPORTUNITIES

SOS Children's Villages Tanzania is a local non-government organization affiliated to SOS Children's Villages International, a worldwide childcare organization that provides orphaned and destitute children with a permanent home and educational opportunities. Established 60 years ago, SOS Children's Villages International the umbrella organization, currently has Children's Villages and other projects in 135 countries around the world. Globally, it runs the SOS Children's Village Programme which has two main arms, i.e. Family Based Care based at SOS Children's Villages and Family Strengthening Programmes supporting families in local communities. SOS has been working in the United Republic of Tanzania since 1991, and implements its programs in the following locations Zanzibar, Arusha, Dar es Salaam, Mwanza and Iringa. SOS Children's Villages Tanzania seeks to recruit suitably qualified candidates to fill the following vacant position.

Job title: Program Officer (1 post)
Duty station: Arusha
Reporting to: Program Coordinator

Roles & Responsibilities

- Lead the implementation of the project as per annual plan
- Facilitate the identification of the beneficiaries of the program
- Support communities in the assessment of root causes leading to child abandonment at family and community levels
- Conduct the capacity building to the beneficiaries of the program
- Facilitate families' access to essential services required to fulfill their children's developmental needs and rights.
- Facilitate Capacity building of families as well as the community.
- Keep up-to-date information regarding beneficiaries and services provided
- Conduct regular field visit to the area of the program intervention
- Prepare reports to be shared to different levels within and outside the organization

Knowledge, Skills and abilities

- Bachelor degree in Social Work, Sociology; from recognized institutions.
- At least two years working experience preferably with NGO/ INGO in this field.
- Basic facilitation skills.
- Basic Knowledge of Gender, Child rights and Advocacy.
- Ability to work with minimum supervision.
- Computer skills especially Microsoft word, Excel & the Internet.
- A good command of both oral & written English
- Must have a valid driving license

Kazi: Mama Msaidizi wa SOS (1)
Kituo cha Kazi: SOS Children's Village Arusha
Anaripoti: Mratibu wa Malezi Mbadala

Majukumu ya kazi ya Mama Msaidizi.

- Kuhakikisha ustawi wa mtoto kupitia malezi
- Usimamizi stadi wa nyumba yake na shughuli muhimu ndani ya nyumba
- Kuwajengea fursa watoto kuwa huru zaidi na kuwajibika.
- Kuwalinda watoto dhidi ya unyanyasaji wa aina yoyote
- Kuendeleza familia kwa upendo, ulinzi, uaminifu na usalama kwa watoto atakaokabidhiwa kwa muda wote.
- Kumjenga mtoto katika familia na kumsaidia kiafya, kimwili, kiakili, kijamii kiutamaduni na ustawi wa kiroho wa kila mtoto.
- Kuwajengea uwezo wa kujitegemea na watoto wanaowajibika kwa jamii husika

Sifa za Muombaji

- Awe na umri kati ya miaka 33 na 40.
- Awe na elimu si chini ya Sekondari
- Asiwe na majukumu makubwa ya kifamilia na asiwe na watoto wenye umri chini ya miaka 12
- Awe yuko tayari kuishi katika Kijiji cha SOS kama mama wa watoto wanaohitaji malezi.
- Uwezo wa kuongea kwa lugha ya Kiingereza ni sifa ya ziada.
- Kama hana cheti cha sekondari awe na cheti chochote cha malezi ya watoto au barua yoyote ambayo inamhibitisha kuwa amekuwa akijihusisha na malezi ya watoto wanaofanana na hawa.
- Mama aliyemaliza kidato cha nne atapatwika kipaumbele.

How to apply

If you are interested to be part of this dynamic team and become a change agent then send your CV and letter of motivation to recruit.sostanzania@sos-tanzania.org addressing

The National Director
SOS Children's Villages Tanzania
P. O. Box 80462
Dar es Salaam, Tanzania

Closing date is One week after the first Advert. Please Note: SOS Children's Villages Tanzania is an equal opportunity employer and committed to keeping children safe from abuse and harm, therefore candidates applying for this post will be subject to child safeguarding recruitment procedures and checks.

•Only short listed candidates will be contacted



A trader sorts beans for sale at Dar es Salaam's Tandale foodstuff and general supplies market at the weekend. Photo: John Badi

Be good ambassadors, official tells secondary school leavers

By Guardian Correspondent, Mbeya

TANZANIA Communications Regulatory Authority (TCRA) Eng Charles Thomas has challenged secondary school leavers to be good ambassadors and avoid circulating videos and pictures that violates country laws.

Eng Thomas was speaking at the 26th Form Four graduation ceremony at Ivumwe secondary school in Mbeya. The school is owned by CCM's parents' wing.

He urged them to avoid misuse of social networks and make sure they

share pictures and videos that useful to the community.

He added: "When you go back home please educate your fellow youth on proper use of mobile phones. Your mobile phones should be used for sharing learning materials and other useful information".

The TCRA boss warned the young people to be cautious when using the internet as they might be convicted for cybercrimes as per Cybercrimes Act 2015.

The school headmaster, Emerry Muhondwa said the school faces a number of challenges including

delayed school fees payments by some parents. He said when students are sent back home over school fees, it affects their academic performance.

"When at home, students miss some important learning sessions thus failing to excel in their examinations", said the headmaster calling for parents to pay school fees on time.

In their speech which was read by Janeth Haule, one of the Form Four leavers said that almost of 30 students dropped out of school due to various reasons. She said when starting Form One in 2016 they were 168 in total, but only 138 had made it to the end.

KILOMBERO SUGAR COMPANY
AN ILOVO SUGAR AFRICA COMPANY

EXCITING EMPLOYMENT OPPORTUNITIES

Background

Our client, Kilombero Sugar Company Limited (KSCL), an Illovo Sugar Africa Company, is the largest sugar producer in Tanzania. Illovo is strategically positioning its operations to respond to Africa's increasing sugar consumption growth, forecast to grow by six million tons by 2020. The company has 830 permanent employees and 2,418 seasonal agricultural workers at peak periods.

In line with this strategy, KSCL is looking to recruit dynamic and competent Tanzanians with outstanding integrity and good record of enforcing accountability, to work with the company's finance business unit to drive, grow and ensure sustainability. KSCL is inviting interested and qualified individuals to apply for the position of Finance Manager Operations and Finance Business Partner, both based in Kilombero Sugar Estate

1. Finance Manager Operations (Ref No. KSCL/FMO/10-19)

Job Purpose:

The key objective of the Finance Manager Operations is to provide a high quality, efficient and optimal function for the processing of transactional activities within the finance function, have a deep understanding of transactional processes, strong customer services approach and application of good governance and identify and execute of efficient initiatives across key processes, activities, tools and capabilities.

Key Duties and Responsibilities:

- Compliance with IFRS at all times;
- Managing, planning, directing and co-ordinating the country's core finance function. This includes managing of centralised finance resources, transaction volumes; as well as any transactional finance activities;
- Leading full credit and accounts receivable function for sugar, ENA and sundry debtors;
- Accountable for internal controls governance;
- Accountable for internal and external audit process management;
- Accountable for preparation of annual financial statements for both KSC and IDTL;
- Effectively implementing Kilombero finance management policies, processes and procedures in the country relating to order to cash; procure to pay; record to report; and hire to retire (payroll);
- Reviewing monthly reports in order to provide analysis of monthly results;
- Ensuring a consistent financial risk management approach across all finance functions by performing regular financial risk reviews;
- Working with relevant Business Process Owners to identify opportunities for new services and capabilities that can be delivered by the Operations Centre;
- Clearly defining and measuring/tracking KPI's and driving strong performance by working closely with the heads of each of the Operations transaction teams and centralised Process Owners;
- Verifying & authorising EFTS payments and invoicing according to the delegation of authority
- Supporting and guiding team members in complying with Group processes, policies and procedures and with continuing professional education/ keeping abreast of latest technical accounting and reporting requirements
- Responsible for Stock Management reporting, reporting to stakeholders and resolving queries;
- Responsible for anti-bribery and corruption reporting.

Key Qualifications and Experience:

- Bachelor's degree in Accountancy or Business Administration or equivalent;
- Certified CIMA or member of the Association of Chartered Certified Accountants (ACCA) or Certified Public Accountant or equivalent;
- Master's Degree in business administration in finance, economics and or any other equivalent qualification from a recognized university is an added advantage;
- Not less than 5 years relevant working experience.

Key competencies and skills for this position

- Demonstrated track record of effective performance management and developing staff;
- Effective at driving change and driving teams to achieve results across regions and functions;
- Goal-orientated and committed to delivering quality outputs;
- Detailed process and analytical ability;
- Excellent leadership and management skills;
- Ability to prioritise, manage complexity and deal with multiple stakeholders.

2. Finance Business Partner (3 Positions) (Ref No. KSCL/BPAF/10-19)

Job Purpose:

The Business Partner for Agriculture, Factory and Commercial will be responsible for partnering with the relevant function to understand, interpret and translate the function's strategies in terms of financial cost drivers and value opportunities. The role is also accountable for producing accurate, relevant and timeous management reporting (at function level).

Key Duties and Responsibilities:

- Bringing financial understanding to a business decision by ensuring alternatives are thoroughly evaluated and the optimum decision taken; using appropriate business tools to support decision-making;
- Developing a good understanding of the cost drivers and identifying opportunities for optimising profitability and managing costs down;
- Focusing on streamlining processes and evolving reporting to suit the specific requirements of the business over time;
- Responsible for managing all accounting control keys within their functions, including detecting and correcting posting errors
- Accountable for timely and accurate P&L forecasting and budgeting including causals and analysis for the function;
- Accountable for accurate, timely and insightful management reporting in a standardised format; done quarterly for estimates; and annually for budget;
- Working closely with the Financial Analyst to give insightful input and commentary on the income statement on monthly basis;
- Undertaking appropriate benchmarking and market analysis;
- Performing capital project valuations (IRRs) and posting investment analysis on key capital projects;
- Reviewing and improving score cards and related processes
- Formulating and managing Service Level Agreements with required stakeholders
- Updating goals, regularly tracking performance against these and have frequent discussions (one-on-ones) with direct reports;
- Supporting and guiding team members in complying with Group processes; policies and procedures and with continuing professional education/ keeping abreast of latest technical skills;
- Reviewing phasing of all budgets versus actual expenditure and assisting budget holders with queries.

Key Qualifications and Experience:

- Bachelor's degree in Accountancy or Business Administration or equivalent;
- Member of the Association of Chartered Certified Accountants (ACCA) or Certified Public Accountant or equivalent;
- Not less than 3 years relevant working experience.

Key competencies and skills for this position

- Strong leadership and management skills;
- Strong business analysis skills to generate insight, add measurable value;
- Goal-orientated and committed to delivering quality outputs;
- Strong bias toward customer service excellence;
- Resilient, ability to cope and thrive under pressure.

If you believe you are the right candidate for this position, kindly submit your application with a detailed CV, photocopies of academic certificate, and names of three referees with their contacts, quoting reference number on both the application letter and envelope. For electronic applications, please quote the job reference number on the subject of your email. Applications should be submitted to the address below not later than **04th November 2019**.

The Director

Executive Selection Division
Deloitte Consulting Limited
3rd Floor, Aris House
Haile Selassie Road
P.O. Box 1559
Dar es Salaam, Tanzania.
E-mail: esd@deloitte.co.tz

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Deloitte.



PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT,
MTWARA REGION

MTWARA INVESTMENT FORUM & EXPO 2019



GUEST OF HONOUR: THE PRIME MINISTER OF THE UNITED REPUBLIC OF TANZANIA
DATE: 31 OCTOBER – 3 NOVEMBER 2019 | VENUE: MTWARATEACHERS COLLEGE GROUNDS

Mtwara Investment Forum & Expo 2019 will witness the inauguration of Mtwara Investment Guide (MIG) and provide a platform that unveils unexplored and untapped investment opportunities to both national and international prospective investors ranging but not limited to individuals, corporates, companies and institutions under the theme:

"Invest in Mtwara for a Maximum Return: The Giant of Gas and Cashew Economy in Tanzania"

The Forum will provide participants, among others, opportunities for:

Come one, come all to participate and access grand investment opportunities in the Region of Gas and Cashews in Tanzania.

Reserve Your Seat Today



Email: info@mtwarainvestmentforum.or.tz
investmentforum@mtwara.go.tz
Web: www.mtwarainvestmentforum.or.tz
@mtwarainvestors @mtwarainvestors
HOTLINE: 0677 300 500 / 0754 088 461 / 0783 955 555



THE UNITED REPUBLIC OF TANZANIA
TANZANIA COMMUNICATIONS REGULATORY AUTHORITY
 ISO 9001:2015 CERTIFIED



VACANCY ANNOUNCEMENT

The Tanzania Communications Regulatory Authority (TCRA) is a quasi-independent Government body responsible for regulating the Communications in Tanzania. It was established under the Tanzania Communications Regulatory Act No.12 of 2003 to regulate the electronic communications, Postal services and Broadcasting (for Mainland Tanzania only) in the United Republic of Tanzania. The Authority became operational on 1st November 2003 and effectively took over the functions of the now defunct Tanzania Communications Commission (TCC) and Tanzania Broadcasting Commission (TBC) respectively.

For effective implementation of its duties and responsibilities, TCRA hereby invites applications from suitably qualified Tanzanians to fill the following vacancies in its establishment.

1.0 Job Position: SENIOR ICT OFFICER II (Data Scientist/Engineer)- Two Positions

(a) Job Purpose

Designing, building, testing, integrating, managing, and optimizing data from a variety of sources. Overseeing data infrastructure and architecture that enable data generation. Create and integrate APIs, building and maintaining free-flowing data pipelines by combining a variety of big data technologies that enable real-time analytics; prepare readiness of data, such as formats, resilience, scaling, and security. Oversee the activities of the data science teams and provides advanced expertise on statistical and mathematical concepts for broader analysis of data and synthesizing and leveraging the dataset and data to enhance informed decision making.

(b) Duties and Responsibilities

- (i) Build and maintain data infrastructure and architecture that enable data generation;
- (ii) Provides technical assistance in the identification, evaluation and development of data warehousing systems and procedures;
- (iii) Design and support table schemas and database for new and existing data sources for the business's data warehouse;
- (iv) Develop and manage distributed systems for the analysis of large volumes of data;
- (v) Create and support the ETL to facilitate the on-boarding of data into the data warehouse through the use of SSIS and other technologies;
- (vi) Provides input to physical database development and data modeling standards and constantly reviews the database structures;
- (vii) Determine business metadata definitions for all data services supported in the databases;
- (viii) Conduct review sessions and ensures that all solutions are pre-defined and aligned to architectural specifications.;
- (ix) Create and update technical documentation for all ETL and data warehouse flows and processes;
- (x) Works with data analytic teams in the creation and maintenance of specific sets of applications, business intelligence databases, and spanning data warehouse;
- (xi) Carry out daily, weekly and monthly data analysis as generated through TTMS database and provide informed business related outputs;
- (xii) Discover insights and identify opportunities through the use of statistical, algorithmic, mining and visualization techniques;
- (xiii) Perform data translations and produce useful actable reports;
- (xiv) Assess the effectiveness and accuracy of new data sources and data gathering techniques;
- (xv) Develop processes and tools to monitor and analyze system performance and data accuracy;
- (xvi) Conduct research and promote new techniques and data warehousing solutions that shape the future of the data warehousing;
- (xvii) Performs other duties related to the above as may be assigned by the Supervisor

(c) Qualifications and Experience

Holder of at least a Master Degree in Computer Science, Computer Engineering, Telecommunications Engineering, Data Science or equivalent qualifications from recognized institution with working experience of at least seven (7) years in related field.

(d) Person Specifications

A: Essential Skills/Abilities

- i. Demonstrate knowledge of database concepts of data mapping and modelling inclusive of normalization, referential integrity, dimensionality, keys, indexes, metadata and master data.
- ii. Have a proven experience working with ETL concepts of data integration, consolidation, enrichment and aggregation.
- iii. Have experience in working with SQL server database administration, integration services, analysis services and query language.
- iv. Demonstrate understanding of dimensional modelling; data warehousing techniques; and experience on relational or multi-dimensional databases and business intelligence architectures.
- v. Excellent analytical skills;
- vi. Excellent command of English and Kiswahili languages;
- vii. Demonstrated ability to work both independently and collaboratively as a team player with good interpersonal skills;
- viii. Ability to plan, organize, prioritize and manage complex and delicate tasks;
- ix. Results and Performance-Driven with commitment to realization of the Authority's Strategic objectives.

B: Desirable:

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser, good listener and critical thinker;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity and pays attention to details;
- (iv) Proficiency in programming languages like Java, Python, Scala, C, or equivalent.
- (v) Passion and skills in research and analytics as well as a passion for data management tools and technologies. Possess extensive knowledge of SQL, a deep understanding of database full life-cycle designing, and application development.
- (vi) High-level development skills in SQL and PowerShell scripting as well as SQL Server Clustering, Reporting services and Replication.

2.0 Job Position: ICT OFFICER I (Data Scientist/Engineer)- Six Positions

(a) Job purpose

Designing, developing and maintaining regulatory tools that extract and process data, crafting and executing queries upon request for data and Presenting information through reports and visualization. Analysing large amounts of raw information to find patterns that will help improve the Authority's decisions as well as build data products, extract valuable business insight so as to create and manage analytics solutions that turn data into knowledge.

(b) Duties and Responsibilities

- (i) Identify valuable data sources and automate collection processes
- (ii) Undertake preprocessing of structured, semi-structured and unstructured data
- (iii) Analyze large amounts of information to discover trends and patterns
- (iv) Build predictive models and machine-learning algorithms
- (v) Present information using data visualization techniques
- (vi) Initiate solutions and strategies to business challenges
- (vii) Collaborate with engineering and product development teams to translate business needs to technical specifications
- (viii) Perform data translations and produce useful reports;
- (ix) Assist to assess the effectiveness and accuracy of new data sources and data gathering techniques;
- (x) Assist to develop tools to monitor and analyse system performance and data accuracy.
- (xi) Monitor authenticity and quality of data traffic as received from various operator platforms
- (xii) Design, build and deploy business intelligence (BI) solutions (e.g. reporting tools) and tools to store data (e.g. OLAP cubes)
- (xiii) Collaborate with development teams to integrate systems
- (xiv) Conduct unit testing and troubleshooting
- (xv) Evaluate and improve existing BI systems
- (xvi) Develop and update technical documentations
- (xvii) Performs other duties related to the above as may be assigned by the Supervisor

(c) Qualifications and Experience

Holder of Bachelor Degree in Computer Science, Computer Engineering, Telecommunications Engineering, Information Systems, Data Science or equivalent qualifications from recognized institution with working experience of at least four (4) years in related field.

(d) Person Specifications

A: Essential Skills/Abilities

- (i) Experience in data mining
- (ii) Understanding of machine-learning and operations research
- (iii) Knowledge of SQL, R, Perl and Python; SQL Server Reporting Services (SSRS) and SQL Server Integration Services (SSIS); familiarity with Scala, Java or C/C++ or equivalent.
- (iv) Experience using business intelligence tools (e.g. Tableau) and big data frameworks
- (v) Background in data warehouse design (e.g. dimensional modeling) and data mining
- (vi) In-depth understanding of database management systems, online analytical processing (OLAP), ETL (Extract, transform, load) frameworks;
- (vii) Strong math skills (e.g. statistics, algebra)
- (viii) Excellent command of English and Kiswahili languages;
- (ix) Proven abilities to take initiative and be innovative
- (x) Demonstrated ability to work both independently and collaboratively as a team player with good interpersonal skills;
- (xi) BSc/BA in Computer Science, Computer Engineering, Data Science or relevant field;
- (xii) Performs other duties related to the above as may be assigned by the Supervisor

B: Desirable:

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser, good listener and critical thinker;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity and pays attention to details
- (iv) Ability to work with SQL, R, Perl and Python. Have knowledge of SQL Server Reporting Services (SSRS) and SQL Server Integration Services (SSIS); familiarity with Scala, Java or C/C++ or equivalent.

3.0 Job Position: ICT OFFICER I (Database Administrators)- Two Positions

(a) Job Purpose

Keeping the database up and running smoothly 24/7 in order to provide a seamless flow of information throughout the Authority, considering both backend data structure and frontend accessibility for end-users.

(b) Duties and Responsibilities

- i. Build database systems of high availability and quality depending on each end user's specialized role
- ii. Define users and enable data distribution to the right user, in appropriate format and in a timely manner
- iii. Implement high-speed transaction recovery techniques and backup solutions
- iv. Minimize database downtime and manage parameters to provide fast query responses
- v. Provide proactive and reactive data management support and training to users
- vi. Determine, enforce and document database policies, procedures and standards
- vii. Perform tests and evaluations regularly to ensure data security, privacy and integrity
- viii. Monitor database performance, implement changes and apply new patches and versions when required
- ix. Assists to determines optimal database design including all relevant factors such as memory, disk space allocation, program performance, Extract, Transform and Load (ETL) services, and growth trends;
- x. Assists to develop backup, replications and recovery solutions along with periodic testing; and
- xi. Identify and implement proactive monitoring solutions to allow for early problem detection and prevent issues from influencing performance or availability.

(c) Qualifications and Experience

Holder of Bachelor Degree in Computer Science, Computer Engineering, Information Technology, Information Systems, Data Science or equivalent qualifications from recognized institution with working experience of at least four (4) years in related field.

(d) Person Specifications**A: Essential Skills/Abilities**

- (i) Proven working experience as a Database administrator,
- (ii) Hands-on experience with database standards and end user applications
- (iii) Excellent knowledge of data backup, recovery, security, integrity and SQL
- (iv) Proven experience in documentation and coding
- (v) Previous experience with DBA case tools (frontend/backend) and third party tools
- (vi) Familiarity with programming languages API
- (vii) Excellent analytical skills;
- (viii) Excellent command of English and Kiswahili languages;
- (ix) Demonstrated ability to work both independently and collaboratively as a team player with good interpersonal skills;

B: Desirable:

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser, good listener and critical thinker;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity and pays attention to details;

4.0 Job Position: SENIOR TELECOMMUNICATION ENGINEER II- One Position**(a) Job purpose**

Carrying out installations, monitoring, repairing and maintaining communications equipment and systems.

(b) Duties and Responsibilities

- i. Design and deploy functional networks (LAN, WLAN, WAN)
- ii. carry out new installations, fault restorations and upgrades to enable efficient operations of the TTMS
- iii. Carry out configurations and installation of software, servers, routers and other network devices
- iv. Manage TTMS data flows and ensure data accuracy and integrity
- v. Attend all issues related to support as escalated by NOC team by troubleshooting the TTMS network and data sources in operator platforms
- vi. Manage the health status of the TTMS infrastructure including initiations/formulation of new applications to achieve the same.
- vii. Create, oversee and test security measures (e.g. access authentication)
- viii. Maintain a complete TTMS Infrastructure technical documentation
- ix. Maintain configurations of all equipment in the TTMS network
- x. Carry out drills for the disaster recovery preparedness.
- xi. Performs other duties assigned by the supervisor.

(c) Qualifications and Experience

Holder of at least Master Degree in Telecommunications, Electronics, Electrical Engineering or equivalent qualifications from recognised institutions with working experience of at least seven (7) years in related field. Must be registered by the Engineers Registration Board as Professional Engineer.

(d) Person Specifications**A: Essential Skills/Abilities**

- (i) Familiarity with MS Office, Excel, Outlook and databases
- (ii) Familiar with mobile telecommunication networks including 2G, 3G and 4G networks as well as computer networking and all related systems and devices.
- (iii) In-depth understanding of communication protocols e.g. SS7, SIGTRAN, SIP, BICC and routing protocols (e.g. BGP, OSPF etc)
- (iv) Ability to work with network diagnostic, monitoring and analysis tools (e.g. Wireshark)
- (v) Professional certification (e.g. CCNA, CCNP)
- (vi) Knowledge of coding languages for scripting (e.g. shell scripting, Python, Perl, R)
- (vii) Sharp troubleshooting skills,
- (viii) Ability to work independently
- (ix) Hands on experience with all telecommunications systems including core network, access networks and Operation and Maintenance Systems
- (x) Excellent analytical skills;
- (xi) Excellent command of English and Kiswahili languages;
- (xii) Demonstrated ability to work both independently and collaboratively as a team player with good interpersonal skills;
- (xiii) Ability to plan, organize, prioritize and manage complex and delicate tasks;
- (xiv) Results and Performance-Driven with commitment to realization of the Authority's Strategic objectives.

B: Desirable:

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser, good listener and critical thinker;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity and pays attention to details;

5.0 Job Position: TELECOMMUNICATION ENGINEERS I- Two Positions**(a) Job Purpose**

Carry out installations, monitoring, repairing and maintaining communications equipment and systems.

(b) Duties and Responsibilities

- (i) Perform daily monitoring of the tele-traffic monitoring system.
- (ii) Manage all transmission links that are connected to the service providers.
- (iii) Carry out preventive maintenance and upgrades needed for the Telecommunications Traffic Monitoring System infrastructures.
- (iv) Carry out field works for anti-fraud and CEIR Operations.
- (v) Prepare technical performance reports of the TTMS.
- (vi) Collaborate with mobile network providers to ensure TTMS data flows are accurate.
- (vii) Prepare and update TTMS equipment inventory.
- (viii) Assist to develop tools for monitoring and analysis of system performance and data accuracy.
- (ix) Assist to determine optimal database design including all relevant factors such as memory, disk space allocation, program performance, Extract, Transform and Load (ETL) services, and growth trends;
- (x) Identify and implement proactive monitoring solutions to allow for early problem detection and prevent issues from influencing performance or availability; and
- (xi) Performs other related duties as may be assigned by the supervisor.

(c) Qualifications and Experience

Holder of Bachelor Degree in Telecommunications Engineering, Computer Engineering or equivalent qualifications from recognized institution with working experience of at least four (4) years in related field. The individuals shall be registered as Graduate Engineer by the Engineers Registration Board.

(d) Person Specifications**A: Essential Skills/Abilities**

- i. Familiarity with MS Office, Excel, Outlook and databases
- ii. Understanding of 2G, 3G and 4G networks (including the core network, access networks and Operation and Maintenance Systems)
- iii. In-depth understanding of communication protocols e.g. SS7, SIGTRAN, SIP, BICC and routing

protocols (e.g. BGP, OSPF etc)

- iv. Ability to work with network diagnostic, monitoring and analysis tools (e.g. Wireshark)
- v. Adequate interpersonal and organizational skills
- vi. Team player with customer service orientation
- vii. Excellent analytical skills;
- viii. Excellent command of English and Kiswahili languages;
- ix. Demonstrated ability to work both independently and collaboratively as a team player with good interpersonal skills;
- x. Ability to plan, organize, prioritize and manage complex and delicate tasks;

B: Desirable:

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser, good listener and critical thinker;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity and pays attention to details;

6.0 Job Position: SENIOR ICT OFFICER II (Software Developer/Engineer)- THREE Positions**(a) Job Purpose**

Designing and developing software applications based on technical solutions. The primary objective is to help TCRA be more efficient by developing technology based solutions in a cost-effective way.

(b) Duties and Responsibilities

- (i) Evaluate and identify technologies appropriate for TCRA's operations;
- (ii) Designing, coding and debugging software applications in various software languages (Java, C/C++, .NET, PHP);
- (iii) Carry out Software testing, quality assurance and maintenance of standards compliance;
- (iv) Support & maintain TCRA systems and document software functionalities;
- (v) Integrate TCRA Application Software Systems;
- (vi) Execute other assignments as may be assigned from time to time by superiors

(c) Qualifications and Experience

Holder of at least Master Degree in Computer Science, Computer Engineering, Information Technology, Information Systems, Data Science or equivalent qualifications from recognized institution with working experience of at least seven (7) years in related field. Relevant recognized ICT professional certifications such as C, C++, Python and Ruby Python Certifications and/or Java Certified Programmers and/or Microsoft Certified Solutions Developer and/or Certified Secure Software Life cycle Professional and Strong knowledge and experience with relational database systems (preferably MS SQL Server) and SQL will be an added advantage.

(d) Person Specifications**A: Essential Skills/Abilities**

- (i) Good knowledge of UML and ASP.NET, plus ADO.Net and MS Windows SDK/APIs;
- (ii) Good knowledge on Web Services, XML technologies and strong troubleshooting, debugging and analysis skills;
- (iii) Advanced knowledge of mobile application such as iOS and Android Platform, SMS Gateway, SMPP, Database Optimization;
- (iv) Practical knowledge and skills relevant to the job position.
- (v) Excellent analytical skills;
- (vi) Demonstrate ability to work collaboratively as a team player especially with system analysts and designers;
- (vii) Ability to plan, organize, prioritize and manage complex and delicate tasks;
- (viii) Results and performance-driven with commitment to realization of the Authority's strategic objectives;
- (ix) Able to work independently and manages expected deliverables;
- (x) Flexible, proactive, attention to detail, ability to work under pressure;
- (xi) Self confidence in work planning and decision making;
- (xii) A good feeling for confidentiality and working in a procedural matter.

B: Desirable

- (i) A person with good communication skills, orally articulate, good written communication skills, good writer, good analyser and good listener;
- (ii) Ability to draw reasonable, logical conclusions or assumptions from limited information;
- (iii) Display a great deal of creativity in problem solving and who pays attention to details.
- (iv) Visionary person who can create code and libraries that are open to refactoring and easy to use in all code languages and who is able to see that the impact of present-day decisions is paramount to building

7.0 GENERAL CONDITIONS

- (i) All applicants must be Citizens of Tanzania of not more than 45 years of age;
- (ii) Applicants must attach an up-to-date Curriculum Vitae (CV) having reliable contacts; postal address/post code, e-mail and telephone numbers;
- (iii) Applicants should apply on the strength of the information given in this advertisement;
- (iv) Applicants must attach their certified copies of the following certificates;
 - a. Postgraduate/Degree/Advanced Diploma/Diploma/Certificates;
 - b. Postgraduate/Degree/Advanced Diploma/Diploma transcripts;
 - c. Form IV and Form VI National Examination Certificates;
 - d. Birth certificate
- (v) Applicants who will attach copies of the following certificates will not be considered;
 - a. Form IV and form VI results slips
 - b. Testimonials and all Partial transcripts
- (vi) Applicant who have retired from the Public Service for whatever reason should not apply;
- (vii) Applicants should indicate three reputable referees with their reliable contacts;
- (viii) Certificates from foreign examination bodies for Ordinary or Advanced level education should be certified by The National Examination Council of Tanzania (NECTA) and National Council for Technical Education (NACTE);
- (ix) Certificates from foreign Universities should be verified by The Tanzania Commission for Universities (TCU);
- (x) Applicants with special needs/case (disability) are supposed/advised to indicate;
- (xi) The post applied for; should be clearly marked on top of the envelope and addressed to:

**Director General,
Tanzania Communications Regulatory Authority,
Mawasiliano Towers,
20 Sam Nujoma Road,
P.O. Box 474,
14414 DAR ES SALAAM
TANZANIA.**

- (xii) Deadline for application is Monday 4th November 2019;
- (xiii) Only short listed candidates will be informed on a date for interview.
- (xiv) treated as criminal offence and legal action shall be taken.

The Guardian

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TUESDAY 29 OCTOBER 2019

Taking A New Look
At The News
ESTABLISHED IN 1995

Addressing challenges of urbanisation in cities

THE United Nations General Assembly has designated the 31st of October as World Cities Day. The Day is expected to greatly promote the international community's interest in global urbanisation, push forward cooperation among countries in meeting opportunities and addressing challenges of urbanisation, and contributing to sustainable urban development around the world.

2019 Theme: Changing the world: innovations and better life for future generations

The general theme of World Cities Day is Better City, Better Life, while each year a different sub-theme is selected, to either promote successes of urbanisation, or address specific challenges resulting from urbanisation.

This year, the United Nations has selected the theme "Changing the world: innovations and better life for future generations" to discuss how urbanisation can be used to achieve sustainable development. It aims to promote the international community's interest in implementing the New Urban Agenda globally and in enhancing cooperation among countries in meeting opportunities and addressing challenges of urbanisation in cities.

Over half the world's population now live in cities. With the number expected to double by 2050, urbanisation is one of the world's most transformative trends. Urbanisation poses several sustainability challenges related to housing, environment, climate change, infrastructure, basic services, food security, health, education, decent jobs, safety, and natural resources. Urbanisation can also present great opportunities and is a critical tool for sustainable development if it is done right.

It is possible to use urbanisation to achieve sustainable development by tailoring the way cities are planned, designed, financed, developed, governed and managed. Cities have

always been drivers and incubators of innovation, industry, technology, entrepreneurship, and creativity; creating prosperity, enhancing social development and providing employment.

It is often said that the battle for achieving the Sustainable Development Goals will be won or lost in cities. For this to happen, cities will have to continue to drive innovation in ground-breaking ways to achieve a lasting impact in communities and to ensure that "no one and no place" is left behind. At the same time, innovation can contribute to inequality and needs to be accompanied by appropriate economic and social regulatory policies. Youth and women need the opportunity to participate and contribute more fully to innovation in cities.

The new digital economy, sometimes called 'the fourth industrial revolution' is built on data, reduced transaction costs and sharing platforms and already has a profound effect in many cities. Innovations in mobility, including autonomous transport, electric vehicles and drones will require fundamentally different approaches to urban planning. Technologies such as artificial intelligence, virtual, augmented and mixed reality and the internet of things present efficiency and communications opportunities requiring new governance frameworks. This rapid rate of innovation also puts pressure on urban policymakers and managers to strengthen their capacity when it comes to understanding, procuring and regulating new technologies.

The main goals of World Cities Day 2019 are to: increase awareness of how digital innovations can be used for urban service delivery to enhance the quality of life and improve the urban environment; show new frontier technologies that can create more inclusive cities; present opportunities for renewable energy generation in cities and explore how frontier technologies can promote social inclusion in cities.

Africa should aim at stopping loss and degradation of forests

DEFORESTATION, clearance, clear cutting or clearing is the removal of a forest or stand of trees from land which is then converted to a non-forest use. Deforestation can involve conversion of forest land to farms, ranches, or urban use. The most concentrated deforestation occurs in tropical rainforests. About 31 per cent of Earth's land surface is covered by forests.

Deforestation can occur for several reasons: trees can be cut down to be used for building or sold as fuel (sometimes in the form of charcoal or timber), while cleared land can be used as pasture for livestock and plantation. The removal of trees without sufficient reforestation has resulted in habitat damage, biodiversity loss, and aridity. Deforestation has also been used in war to deprive the enemy of vital resources and cover for its forces. Modern examples of this were the use of Agent Orange by the British military in Malaya during the Malayan Emergency and by the United States military in Vietnam during the Vietnam War.

A landmark pledge known as the New York Declaration on Forests aimed at stopping the loss and degradation of forests is falling short of its goals, according to a new report released recently.

Since the declaration was launched five years ago, deforestation has not only continued – it has actually accelerated," Charlotte Streck, the director and a co-founder of the think tank Climate Focus, said in a statement.

"We must redouble efforts to stop forest loss, especially in primary tropical forests, and restore as many forests as possible before the irreversible impacts of losing trees further threatens our climate and food security."

But the report on the progress toward those goals, employing analyses of science, policy and trends over the past five years by Climate Focus and 24 other organizations, reveals that overall the signatories aren't likely to meet the first set of commitments in 2020. Progress toward the broader goals of the declaration also appear to be off track, with potentially disastrous repercussions for biodiversity, climate change mitigation and the millions of people around the world who depend on forests for their livelihoods, the authors say.

Worldwide deforestation, primarily for large-scale agriculture and timber, is up by 40 percent compared to what it was in 2014 when the signatories inked the declaration. The research shows that the world lost an average of more than 260,000 square kilometers (100,000 square miles) per year between 2014 and 2018. That's an area larger than either the United Kingdom or the U.S. state of Oregon.

In the past five years, South American countries lost the greatest total area of forests, especially the Amazon countries of Peru, Colombia, Bolivia and Brazil. The fastest pace of deforestation over the same period was in West and Central Africa, rising by 146 percent since 2014.

The assessment also shows that the companies that signed the NYDF aren't making headway toward their goals of ending deforestation in the production of the goods they sell.

With the right policies, countries too can slash their deforestation rates, the authors say. Indonesia, with the world's third-largest bank of tropical forest, has cut forest loss by around 30 percent since 2014. The authors of the assessment credit those gains to strong government action and banning development on peatlands.

The Guardian Limited Key Contacts

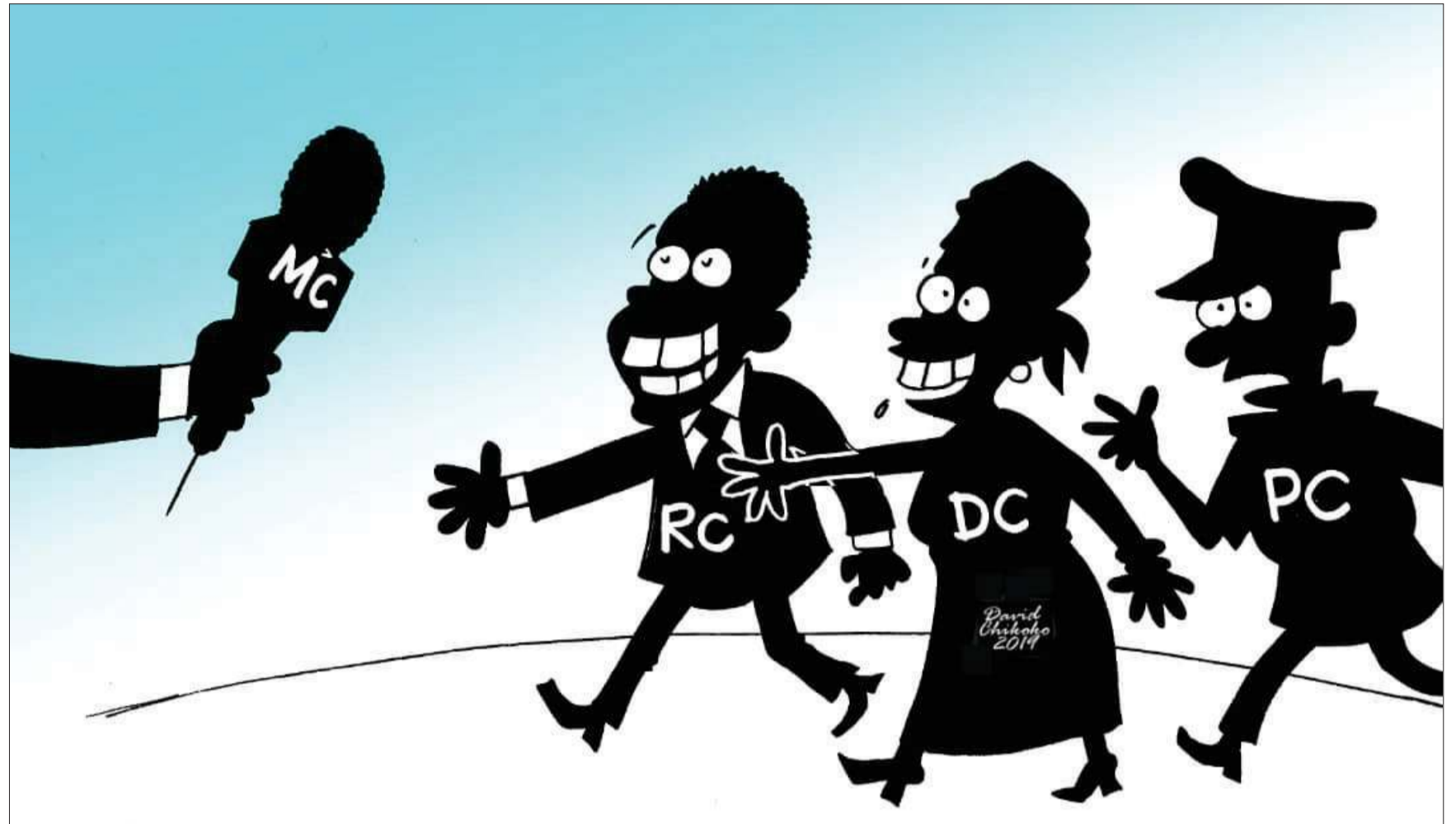
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Toughen the law: One drink is too many if you're driving

By Charles Parry

REDUCING the blood alcohol limit to zero while driving will take the guesswork out of having to calculate if we are over or under the legal limit, say the writers.

Not permitting any drinking and driving is a logical step to take the guesswork out of having to calculate if we are over or under the legal limit. Yes, it would cramp our drinking lifestyles a little, but so it should.

President Cyril Ramaphosa recently indicated that the legal limit for alcohol in the blood of drivers will be lowered from the current blood alcohol concentration (BAC) level of 0.05g of pure alcohol per 100ml of blood. This was stated in the context of addressing the current crisis SA faces where approximately 14,000 persons are killed on our roads annually. This costs us R140-billion each year, roughly R2,500 for every man, woman and child in South Africa.

This reflects a positive move to enact one of several pieces of alcohol

control legislation currently stalled in South Africa. Such legislation includes the Control of Marketing of Alcoholic Beverages Bill of 2013, the Liquor Amendment Bill of 2017, the National Road Traffic Amendment Bill of 2015 and the Western Cape Alcohol Harms Reduction White Paper of 2017. In most cases the legislation has, for various reasons, not been presented to the legislature for discussion or a vote even though it has been approved by Cabinet.

Why do we need to reduce the drinking limit of drivers? Research reported by the UK National Institute for Health Care and Effectiveness (2010) has shown that alcohol affects drivers' vision, balance and reaction time. Drivers with a BAC of 0.02-0.05 have a more than three times greater risk of dying in a vehicle crash than drivers with alcohol levels below that. The risk increases more than six times with a BAC 0.05-0.08, and 11 times for a BAC 0.08-0.10. Younger drivers are particularly at risk of crashing whatever their BAC level because they are less experienced and have a lower

tolerance to alcohol. According to the Department of Transport, one in five drivers on SA roads at night is over the 0.05 BAC limit, and this is worse in the early hours of the morning.

Serious consideration should be given to enacting the 2015 legislation reducing permissible BAC levels to zero. Possibly sanctions should only be incurred for drivers testing over 0.02 to allow persons to test positive for the alcohol in some medications. These should possibly be administrative fines for levels of BAC 0.02-0.05 and criminal sanctions for levels over 0.05g/100ml.

This will help to separate out two events: drinking and driving. This move is supported by the Automobile Association. According to the World Health Organization (2018) 15 countries have zero as the maximum permissible level for drivers at the national level. In Brazil, a change in traffic legislation in 2008, which reduced allowable BACs in drivers to 0.02, led to a reduction in traffic injury and fatalities in the state and capital of Sao Paulo by 7% and 16% respectively. The difference was largely

due to enforcement. Implementation of a 0.02 BAC law in Sweden in 1990 reduced fatal crashes by 6%.

However, our recent umbrella review of systematic reviews of alcohol control interventions (Parry & Siegfried, 2019), suggests that reducing BAC limits alone is unlikely to be successful if not combined with other interventions such as increasing police patrols and mandating ignition locks be installed in the vehicles of persons convicted of alcohol-impaired driving, requiring them to blow into a device which checks the driver's alcohol level before the vehicle will start.

Not permitting any drinking and driving is a logical step to take the guesswork out of having to calculate if we are over or under the legal limit. Yes, it would cramp our drinking lifestyles a little, but so it should. We would experience fewer fatalities on our roads, lower insurance premiums, and a reduced drain on the fiscus. Drivers need to be aware of and understand the law. They also need to believe that they are likely to be detected and punished for breaking the law.

By Nathaniel Daygbor And Jonathan Browne

RULING Coalition for Democratic Change (CDC) executive and chairman emeritus of the governing National Patriotic Party, Chief Cyril Allen brands members of the Liberian Legislature as a group of 'useless' people, who are unpatriotic and non-nationalistic.

Speaking in Monrovia, he noted that lawmakers do not have love for the people they represent, wondering how could 105 persons allot US\$135 million of the national budget to themselves in a country that faces serious economic constraints and still want the people to believe they love Liberia.

Chief Allen laments the current earnings of legislators clearly indicate wickedness of self-seeking individuals, which is driving many Liberians now to only seek employment at the Liberian Legislature to amass wealth.

He says constituency or annual break that lawmakers enjoy every year, many of them do not go home to their people discuss bills they passed; instead, they run to foreign lands for vacation.

According to him, recent cuts in lawmakers' salaries and benefits came about because of shame, as their salaries and benefits shouldn't reach such skyrocketing level in the first.

He notes that wickedness being applied to Liberians by lawmakers is something that started decades ago, but Liberians are not doing anything about it.

Chief Allen, currently chairman

Legislators are a group of 'useless': Unpatriotic and non-nationalistic



of the governing council of the CDC, argues that while the 1986 Constitution of Liberia gives legislators statutory powers to decide salaries and benefits for themselves, it does not in any way suggest they should abuse such statute by persistent salary increment.

"I'm tired talking about these people because they're just useless people, who don't care about the people. Anyway, some of them used rice and cash to be where they are. Why will 205 elected Liberians get about US\$135 million in this kind tight economy? That's wickedness and lack of love for the country they are leading," he further laments.

Allen, who chairs the board of the

National Social Security and Welfare Corporation, accuses the National Elections Commission of sometimes bending the law to fit legislative aspirants, asking why would a sitting lawmaker for an electoral district contest for another district in another county when the Constitution talks about being a domicile of that district or county before contesting? He says it is only in Liberia these political variables are playing in the political field in the presence of the NEC that should regulate the process.

Commenting on series of protests being faced by the Weah administration, he says it is worrisome and troubling for Liberians to always take the streets

as a means to stating their grievances and something should be done to stop such practice. But the very Constitution he talks about provides such right to the people whenever their peace and happiness is threatened. Allen argues that there are some people who could be over zealous in these demonstrations, which could lead to something else that Liberians would not want to see.

He cautions the CDC-led government to engage citizens thru round table discussions to reduce prevailing street protests here. The government is beset by growing dissent and protests over salary delays and other social and economic pressures.



REQUEST FOR EXPRESSION OF INTEREST (EOI) FOR SOFTWARE DEVELOPMENT PARTNERS

- CRDB Bank Plc aims to achieve rapid innovation and transformation with the right technology consultant and development partner for software development services to cope up with the rapidly changing market trends.
- The bank now invites Expression of Interest (EOI) from companies and service providers of software and product development services with the intent of establishing a multi-year contract with qualified vendors eligible for involvement in full or partial onsite/off-site software development lifecycle under agreed terms as needs arise.
- The partners should be able to provide services in Tanzania or as may be required globally.
- The Expression of Interest shall contain information on the following:
 - Extensive experience in providing at least two of the following digital transformation solutions for finance and banks: Lending, Payments, Onboarding, OMNI-Channel, Trade finance, AI-Based solution (Chatbots, Scoring Engine, Predictive Models, Fraud) etc.
 - High tech-expertise employed in creating products that bring along revolutionary user experiences in banking and finance: Internet of Things (IoT), Block Chain, AI, Predictive Analytics etc.
 - Recently innovative solution for banks and financial service providers
 - Methodology of working embracing agility and design thinking
 - Any other relevant information
- A shortlist of firms will be developed on the basis of the Expression of interest (EOI) submitted to CRDB Bank Plc. The selection will be conducted through a two-staged "Quality Based" process. Initial short listing shall be conducted based on Technical and Functional Capabilities, Experience and skills whereas the second short listing shall be done based on a presentation covering previous similar assignments, experience and capabilities in conjunction with due diligence of reference sites and Head Offices of the participating firms.
- Interested eligible firms may obtain further information from the office of the CRDB Bank Tender Committee Secretary, CRDB Head Office along Azikiwe Street, 1st Floor, Office of Accommodation Scheme Building, from 8:00AM to 5:00PM Local Time on Monday to Friday excluding public holidays.
- All Tenders in one original, duly filled in, and enclosed in plain envelopes must be delivered to the Tender Box on the 1st Floor, CRDB Head Office, along Azikiwe Street, Office Accommodation Scheme Building, Opposite New Post Office, P.O. Box 268, Dar es Salaam before 1100hours local time on 19th November, 2019. All T tender clearly marked, should be addressed to the Secretary Management Tender Committee CRDB Bank Plc P.O.BOX 268, Dar es Salaam.
- All Expressions of interest will be opened in public and in the presence of Bidder's representatives who will choose to attend the opening ceremony at CRDB Head Office Meeting Room situated on the 1st Floor on 19th November, 2019 at 1100 hours' local time.
- Late Tenders, a portion of Tenders, Electronic Tenders, Tenders not received, and not opened and not read out in public at the Tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

**The Managing Director
CRDB Bank Plc
P.O.BOX 268
Dar es Salaam, Tanzania**

215465201



REQUEST FOR EXPRESSION OF INTEREST (EOI) FOR IMPLEMENTATION OF AN ENTERPRISE SERVICE BUS SOLUTION WITH API MANAGER AND OMNI-CHANNEL INTEGRATOR BASED ON SERVICE ORIENTED ARCHITECTURE (SOA) INTEGRATION MODEL AND PRINCIPLES

- CRDB Bank Plc is seeking for Expression of Interest (EOI) from a qualified solution provider to supply, implement, migrate and support new Enterprise Service Bus solution with API manager, Omni-channel integrator, Citizen integrator, and biller integrator based on Service Oriented Architecture (SOA) integration model and principles
- The bank now invites eligible vendor to indicate their interest in supply, implementation, migration and support.
- Interested Firms must provide information indicating that they are qualified and experienced to supply, Implement, Migrate and Support Enterprise Service Bus (ESB) by submitting the following information; company profile, description of similar assignments, overall experience in providing similar solutions and services, resources and availability of appropriate skills among staff and business partners that will be engaged in the project.
- A shortlist of firms will be developed on the basis of the Expression of interest (EOI) submitted to CRDB Bank Plc. The selection will be conducted through a two-staged "Quality Based" process. Initial short listing shall be conducted based on Technical and Functional Capabilities, Experience and skills whereas the second short listing shall be done based on a presentation covering previous similar assignments, experience and capabilities in conjunction with due diligence of reference sites and Head Offices of the participating firms.
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**The Managing Director
CRDB Bank Plc
P.O.BOX 268
Dar es Salaam, Tanzania**

215465201

Six months after Cyclone Kenneth, recovery continues in Mozambique

Maputo

CYCLONE Kenneth made landfall in northern Mozambique on April 25 with winds of over 200km per hour, causing extensive damage to homes, infrastructure and agricultural land in Cabo Delgado and Nampula provinces.

The cyclone struck just six weeks after Cyclone Idai had made landfall in central Mozambique in March, with the government's Disaster Management Institute (INGC) saying over 280,000 people were affected.

Since the landfall due to Cyclone Kenneth, the International Organisation for Migration (IOM) and its partners have assisted over 200,000 affected individuals - more than 40,000 households - with shelter and non-food items.

The UN agency was present, providing support in the immediate

days following the landfall, and by rapidly scaling up operations continues to respond to urgent humanitarian assistance and recovery needs.

As of mid-May, it had delivered over 7,000 plastic sheets to partners for distribution in the two provinces in responding to urgent shelter needs.

In close coordination with the INGC and local actors, IOM provided assistance on Matemo Island, where few buildings were left standing. There, shelter kits were critically needed to assist affected families and more than 600 kits were provided in the two weeks following the cyclone.

Now, six months after the natural disaster, affected communities in northern Mozambique are working towards recovery and families are attempting to quickly finish rebuilding damaged homes before the pending rainy season

arrives. However, thousands of families remain in need of humanitarian assistance to support recovery.

"The area was devastated by Cyclone Kenneth. It rained heavily, and people's belongings were washed away. Three people drowned near the river. Some schools and classrooms fell," said Josefina Ambassi, Chief of Chipene Village in Memba District, Nampula Province.

"The homes are made of natural materials - mud and branches - and soon began to fall. Over 750 homes were damaged or destroyed. People were without food; it was a very difficult time."

"The community is almost healthy again, but there are more than 400 families who are still working on rebuilding or repairing their homes," explained Ambassi.

She elaborated: "They are worried about finishing the construction in time before rainy season and building stronger houses that will not fall. They will use the tarpaulins we received to cover their homes - instead of a wet place, they will have a safe shelter to protect their children."

Last Thursday (October 24) IOM provided over 400 households at Chipene with relief kits, including a tarpaulin, rope, bucket, water container and kitchen set.

This week over 3,600 families in Memba District are expected to receive relief kits, funded by the Office of US Foreign Disaster Assistance and by the UN Central Emergency Response Fund.

IOM is also providing affected populations with assistance for health, mental health and psychosocial support; protection; and camp coordination and management.

The agency's efforts towards recovery in Cabo Delgado Province include shelter support for 3,000 families to rebuild more durable homes as well as rehabilitation of primary schools and a health clinic in heavily affected Mucojo coastal area.

These projects are being implemented in collaboration with local partners, notably INGC, local authorities and humanitarian bodies.

"The effects of Cyclone Kenneth continue to be felt in northern Mozambique. Though six months have passed, and flood waters have receded, assistance is still needed to facilitate repair of infrastructure, including community spaces," said IOM Mozambique Chief of Mission Katharina Schnoering.

"There is real urgency for families to rebuild their homes, as the rainy season is imminent, and

further humanitarian assistance is required to facilitate recovery," she noted.

Through the Displacement Tracking Matrix (DTM), IOM conducts regular assessments in displacement sites, collecting information to share with the government and humanitarian partners to inform the response.


According to the most recent IOM DTM report on displacement following the cyclone, 24,036 displaced people are currently tracked across five accommodation centres, one transitional centre, and with host communities.

The idea is to assess needs and gaps so as to enhance support to the community, all this in close coordination with the government of Mozambique.

• An IOM news feature.



The area was devastated by Cyclone Kenneth. It rained heavily, and people's belongings were washed away. Three people drowned near the river. Some schools and classrooms fell," said Josefina Ambassi, Chief of Chipene Village in Memba District, Nampula Province



Ruhinde Road, Kumbukumbu Street, House No. 20, Block 41 Kinondoni, Dar es Salaam. P.O. Box 13486, Dar es Salaam, Tanzania | Tel: +255 22 266 6916
Email: wajibu.institute@gmail.com | Website: www.wajibu.or.tz

DATE: 28th OCTOBER, 2019

TERMS OF REFERENCE

KEY INFORMATION:	
Assignment Title:	Preparation of the Country's Annual State of Financial Accountability Report (CASFAR)
Contract Duration:	15th November – 30th December, 2019
Location:	Dar Es Salaam
Delivery/Product:	Country's Annual State of Financial Accountability Report for the year ended 30th June 2018.

1. **About WAJIBU:** WAJIBU is a recently established institution founded with the purpose of fostering an environment that supports and promotes public accountability and good governance in Tanzania. In particular, the Institute's founders believe that mobilizing public engagement with duty bearers on issues of public accountability and good governance is key to ensuring that the accountability level achieved so far in the country is enhanced for future economic growth of the country.

WAJIBU was co-founded by the retired Controller and Auditor General (CAG) of Tanzania, Mr. Ludovick Urouh and the retired Managing Director of Tanzania Petroleum Development Corporation (TPDC) Mr. Yona Killagane.
2. **WAJIBU's Vision:**
"Public resources effectively managed to benefit all citizens"
3. **WAJIBU's Mission:**
"To develop into a think tank that provides value added services in fostering accountability and good governance in the country"
4. **The CASFAR Concept in brief:** The WAJIBU's approach is to advocate for effective implementation of the oversight institutions' recommendations and to promote the watchdog role of CSOs/NGOs on public accountability matters. However, despite efforts to influence policy change in public financial management, there are a number of gaps that have been observed in this process. These gaps include the lack of a mechanism to assess and register in a consolidated manner, the contribution of state and non-state actors in the management of public finances to demonstrate the country's status of financial accountability. It is for this reason that WAJIBU has developed this intervention to design, write and publish the Country's Annual State of Financial Accountability Report.

CASFAR is an annual report which will show the status of accountability in the management of public finances in the country for the year under review. The report shall demonstrate how the state has managed the public financial resources entrusted to it by considering the work of the oversight institutions as well as other law enforcing organs and the contribution of other actors in the accountability system. WAJIBU understands that there are different forms of Accountability (including political, financial and social accountability), with various approaches such as downward or upward accountability. This report will mainly focus on financial accountability looking at both approaches of upwards and downwards accountability by using secondary data.

The report will chart out efforts and results achieved by the state and non-state actors in improving the country's public financial management systems at various levels of government, in order to ascertain the overall impact of the state of Accountability in the Country. This report will include challenges and setbacks experienced by different actors in their role of improving the country's public financial management systems.
5. **Expected Outcome of the CASFAR:** WAJIBU is expecting that, the CASFAR will contribute towards having accountability actors who are making informed decisions to influence and improve the country's state of financial accountability at all levels.
6. **Main Objective of the CASFAR:** The main objective of the report is to demonstrate the country's annual state of financial accountability in the management of public finances. Specifically, the report will have the following objectives:
 - i. Enable state and non-state actors to continuously monitor the trend of financial accountability in the country.
 - ii. Mapping out the work of various accountability actors across the country (this can be across the specific sector or levels of government).
 - iii. Provide strategic information to feed into future plans of various actors in the accountability agenda. This can provide the non-state actors with different advocacy agendas for their future work.
7. **Users of the Report:** WAJIBU envisages the report to be used by relevant state and non-state actors in the accountability agenda. The following are the possible primary and secondary users of the results:

Primary User

 - i. WAJIBU as the organization is the primary user.

Secondary User

 - i. Donors who are funding various development projects in Tanzania e.g DFD, USAID, GIZ and Royal Embassy of Canada etc.
 - ii. Government agencies and officials e.g PO-RALG, Treasury Registrar, Ministries, Departments and Agencies, Public Authorities, NGO Registrar, National Council of NGOs, Local Government etc.
 - iii. Non State actors like CSOs dealing with accountability and good governance issues, Private Sector Institutions, Media, Citizens and
 - iv. Higher learning Institutions.
8. **Scope and Criteria for Review:** In light of the large number of actors in the Public Financial Management sector, CASFAR needs to be developed in stages year after year. Therefore, the first year of development will include a few critical actors and other actors will be added gradually from year to year. CASFAR's sources of information will emanate from but not limited to these reports from the following institutions:

Oversight Institutions:

 - Controller and Auditor General
 - Public Procurement Regulatory Authority
 - Bank of Tanzania

Duty Bearers

 - Accountant General
 - Treasury Registrar

Law Enforcing Agencies

 - Prevention and Combating Corruption Bureau

Elected Representatives

 - Parliament - Parliament Oversight Committees (PAC, LAAC, PIC)

Civil Society Organizations

 - National Level NGOs (HakiElimu and FCS)
 - Media Monitoring (Ipsos Synovate)

International Actors

 - Governance working group
 - Transparency International etc
9. **Duties and the Responsibilities of the Consultant:** The consultant will have the following duties and responsibilities:
 - The consultant will be required to develop data collection methods, analysis and document all sources of information used.
 - The consultant shall conduct detailed analysis and scrutiny of the selected reports to pick up semantic issues to be included in the CASFAR.
 - Reports, documents and or websites used should be referenced appropriately.
 - All such tools used for the analysis will be submitted alongside the final report.
 - Data Collection and analysis will be subjected to verification through a quality review process as institutionalized by WAJIBU.
 - The consultant will be expected to facilitate a validation workshop on the report findings and recommendation.
 - The consultant shall be limited to finding of the reports for the financial year 2017/18 from institutions selected and listed in section 8 of this ToR. In building the cases, the consultant can include other information from other credible sources, and
 - Writing of the CASFAR which shall be written in English.
10. **Coordination:** The overall coordination of the process will rest within WAJIBU through the established selected contact person. The WAJIBU's contact person will address all logistical arrangements from the development of terms of reference through to having a final CASFAR.
11. **Content of the Final Report:** The consultant shall submit one copy of the report which shall be in an electronic format (soft copy). The report structure shall be as follows (but not limited to):

Chapter One: Introduction

 - About WAJIBU
 - About the Report
 - Scope and Methodology
 - Overview of the Country's Public Financial Management system

Chapter Two: Accountability Context in Tanzania

 - Annual accountability trends, and
 - Changes in the Legal Framework

Chapter Three: Government Efforts to Improve Public Financial Management

 - Introduction
 - Planning and Budget Execution
 - Revenue Management
 - Expenditure management
 - Performance Management
 - Public Integrity
 - Oversight

Chapter Four: Situational Assessment

 - Introduction
 - Planning and Budget Execution
 - Revenue Management
 - Expenditure management
 - Performance Management
 - Public Integrity
 - Oversight

Chapter Five: Contribution of Non-State Actors

 - Media Contribution
 - CSOs' Contribution
 - Development Partner Contribution
 - Citizen Contribution (Advocacy)

Chapter Six: Conclusion and Recommendations

 - Conclusion
 - General Recommendations
 - Specific Recommendations
 - Way Forward
12. **Cost of the consultancy:** This will be negotiated with consultants after submission of their tender bid document (interpretation of Terms of Reference) technical and financial and selection of the qualified consultant to carry out the assignment.
13. **Payment:** The consultancy fee will be paid in three instalments as follows:

1st Instalment - 50% of the consultancy fee after signing of the Contract.

2nd Instalment - 30% of the consultancy fee is payable after the consultant has submitted the draft CASFAR report.

3rd Instalment - 20% of the consultancy fee is payable after the consultant has submitted the final CASFAR report.
14. **Qualifications of the Consultant:** The consultant should be able to demonstrate the following qualifications:
 - Demonstrate excellent speaking and writing in English.
 - 15 -years' Experience working in public finance management.
 - Able to show experience working on similar consultancies including report writing, analysis and facilitation.
 - Provide at least two referees.
15. **Bidding Procedures:** You are required to submit the tender bidding documents (interpretation of Terms of Reference) to WAJIBU - Institute of Public Accountability on or before 04th November, 2019. The tender bidding documents should include but not limited to:


Part A: Technical:

 - Interpretation of the Terms of Reference,
 - Methodology,
 - Description of the work plan, and
 - Relevant experience on the assignment.

Part B: Financial and Administrative Aspects:

 - Budget,
 - Scanned copy of your TIN number and other relevant registration certificates,
 - Scanned copy of your Business Registration and license, and
 - Scanned copy of your Tax Clearance certificate for the past two years.
16. **Address:** The tender bidding documents should be submitted in two copies hard and soft in the following address:

Executive Director
WAJIBU - Institute of Public Accountability
P.O. Box 13486,
Dar-es-Salaam - Tanzania.
Location: Ruhinde Road, Kumbukumbu Street, House No. 20, Block 41 Kinondoni
Email: wajibu.institute@gmail.com
Tel: +255 22 266 6916



Ruhinde Road, Kumbukumbu Street, House No. 20, Block 41 Kinondoni, Dar es Salaam. P.O. Box 13486, Dar es Salaam, Tanzania | Tel: +255 22 266 6916
Email: wajibu.institute@gmail.com | Website: www.wajibu.or.tz

TERMS OF REFERENCE

Title of the Assignment:	Developing an Accountability Index for the Local Government Authorities in Tanzania.
Contract Duration:	By 30th December 2019
Duty Station:	Dar - es - Salaam
Delivery/Product:	Accountability Index Guide Booklet for the Local Government Authorities in Tanzania

various interested stakeholders.

Proposed AI guide sub-objectives are as listed below:

1. To improve LGA's budget process leveraging on citizen participation through Civil Society Organizations (CSOs)
2. To enhance LGA's expenditure management and allocation of resources at Lower Local Government Authorities (LLGA) level
3. To strengthen the performance of LGA's internal audit and audit committee functions
4. To boost efficiency in service delivery mechanisms
5. To improve financial and program reporting at LGA level
6. To enhance LGA's implementation of audit observation and recommendations as raised annually by the internal audit and the CAG

SCOPE OF WORK:
In order to develop the Accountability Index guide booklet, it is envisioned that the consultant should consider amongst others the following steps:

1. **Literature Review:** The consultant will conduct literature review in order to elaborate on the accountability concept and how an index can be developed around the concept in order to measure progress or regression in terms of the LGAs financial management.
2. **Data collection:** The consultant will collect data from relevant stakeholders for this activity in order to develop an AI Guide booklet with toolkits within the parameters of this work.
3. **Inception Report:** The consultant will prepare and share an inception report indicating how the guide booklet and the toolkits will look like (each component) and its use amongst the intended stakeholders at the Ministerial level, CSOs and LGAs.
4. **Developing of the Guide Booklet with its toolkits:** The consultant will develop the draft guide booklet with toolkits and share it with WAJIBU for comments and reviews before it being validated and finally produced.
5. **Testing the Accountability Index Guide booklet:** The consultant will organize field sessions with five (5) sampled LGAs, whereby discussions and testing of the guide will take place in order to enrich the guide and its toolkits. This process also intends to clarify the efficacy and utility of the AI Guide booklet.
6. **Validation Meeting:** This meeting will be used to validate the findings of the tested Guide booklet and to verify its provisions such as on the grading toolkit, ranking toolkit, assessment processes, awarding procedure and final announcement of the results.
7. **Delivering the AI Guide booklet:** The consultant will deliver the final Guide booklet with its toolkits to WAJIBU by 30th December 2019.

COST OF THE PROCUREMENT:
This will be negotiated with the consultant after submission of their tender bid document (interpretation of Terms of Reference) technical and financial and selection of the qualified consultant to carry out the assignment

PAYMENT:

1. The procurement fee will be paid in three installments as follows:
 - 1st Installment - 40% of the procurement fee after submission of the report of the review of the Inception report from the consultant
 - 2nd Installment - 30% of the procurement fee is payable after the consultant has delivered draft AI Guide booklet
 - 3rd Installment - 30% of the procurement fee is payable after the consultant has satisfactorily facilitated a training organized by WAJIBU on the validation of the accountability index guide 2019 and delivered the final guide booklet to WAJIBU.

BIDDING PROCEDURE:
Bidders are required to submit separately the tender bidding documents (interpretation of Terms of Reference) to WAJIBU - Institute of Public Accountability on or before 04th November, 2019 at 4pm. The tender bidding documents should include but not limited to:

Part A: Technical:

- Interpretation of the Terms of Reference,
- Methodology for the accountability index guide development,
- Description of the work plan,
- Composition and qualification of your technical team, and
- Any relevant experience on the assignment.

Part B: Financial and Administrative Aspects:

- Budget,
- Scanned copy of bidders' TIN number and other relevant registration certificates,
- Scanned copy of bidders' Business Registration and license, and
- Scanned copy of bidders' Tax Clearance certificate for the past two years.

2. **Address:** The tender bidding documents should be submitted in two copies hard and soft to the following address:

Address: Executive Director
WAJIBU - Institute of Public Accountability
P.O. Box 13486,
Dar-es-Salaam - Tanzania.
Location: Ruhinde Road, Kumbukumbu Street, House No. 20, Block 41 Kinondoni
Email: Wajibu.institute@gmail.com
Tel: +255 22 266 6916

1) PROVISION OF THE DEFINITION, OBJECTIVES AND FUNCTIONS OF THE AI AS A TOOLKIT FOR MEASURING ACCOUNTABILITY AT THE LGAs LEVEL (Literature review)

2) PROVISION ON THE POLITICAL ANALYSIS CONTEXT (Central - Local fiscal relations)

3) PROVISION ON THE LGA TYPES AND ROLES (cities, municipalities, towns etc)

4) PROVISION FOR THE PARTICIPATION PROCEDURE/CATEGORIES OF THE LGAs IN THE AI ASSESSMENTS (financial, governance, service delivery categories etc)

5) PROVISION ON THE AI MEASURING PROCESS (indicators, outputs and outcome)

6) PROVISION ON THE PROCESS OF ASSESSING ACCOUNTABILITY AT THE LGAs LEVEL (toolkit)

7) PROVISION ON THE PROCESS OF RANKING ACCOUNTABILITY AT THE LGAs LEVEL (toolkit)

8) PROVISION ON THE PUBLICATION OF THE RESULTS AND METHODOLOGY TO BE USED (step by step process)

9) PROVISIONS FOR THE SELECTION OF THE AI AWARDS FOR THE BEST LGA OVERALL PERFORMER ACCORDING TO THE RANKING PROCESS

10) PROVISIONS FOR THE EVALUATION OF THE WHOLE AI PROCESS AND ITS TOOLKITS (Audit/quality control etc)

11) PRODUCE THE FINAL AI GUIDE BOOKLET AND ITS TOOLKITS READY FOR USE AT MINISTERIAL LEVEL AND THE LGAs

5. EXPECTED OUTCOME OF THE AI GUIDE BOOKLET:

WAJIBU is expecting that, the Accountability Index Guide booklet will inform the duty bearers to make informed decisions to improve collection and use of public resources in order to benefit all citizens.

6. OBJECTIVE OF THE AI GUIDE BOOKLET:
The main objective of the AI Guide booklet development is to design a guide that will be used to measure performance of LGAs in financial management and service delivery by encouraging best practice and broadening competition. This will in turn be used to make informed decisions that will improve financial management performance at the LGA level and for decision making process by

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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019 (Amounts in million shillings)			CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2019 (Amounts in million shillings)				CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2019 (Amounts in million shillings)			
	Current Quarter 30th Sept 2019	Previous Quarter 30th Sept 2018	Current Quarter 30th Sept 2019	Comparative Quarter (Previous Year) 30th Sept 2018	Current Year Cumulative 30th Sept 2019	Comparative Year Cumulative (Previous Year) 30th Sept 2018	Current quarter 30th Sept 2019	Previous quarter 30th June 2019	Current Year Cumulative 30th Sept 2019	Comparative Year Cumulative 30th Sept 2018
A. ASSETS							I. Cash flow from operating activities:			
1	25,740	25,728	1	25,655	25,481	72,363	78,341	Net Income(Loss) before tax		
2	160,675	105,603	2	(7,493)	(5,896)	(18,788)	(21,253)	Adjustment for:		
3	309,863	330,903	3	18,162	19,565	53,595	57,088	Impairment/Amortization		
4	108,746	50,508	4	-	(9,640)	6,638	(16,403)	Net change in Loans and Advances		
5	500	4,509	5	(2,986)	3,559	(6,920)	(606)	Gain/Loss on sale of Assets		
6	-	-	6	11,079	10,828	34,679	36,939	Net change in deposits		
7	-	-	7	3,098	4,422	13,926	15,127	Net change in short term Negotiable securities		
8	-	-	8	6,125	6,087	18,284	17,183	Net change in other liabilities		
9	278,782	441,410	9	1,858	319	2,469	4,629	Net change in other Assets		
10	-	-	10	(16,831)	(19,564)	(51,310)	(51,159)	Tax paid		
11	640,116	646,275	11	(7,435)	(7,519)	(23,776)	(22,199)	Others-Net Change in SMR/Placements		
12	20,825	19,902	12	(230)	(173)	(471)	(688)	Net cash provided/(used) by operating activities		
13	-	-	13	(9,166)	(11,873)	(27,063)	(28,272)			
14	-	-	14	274	311	274	311	II. Cash flow from investing activities:		
15	15,995	16,823	15	504	77	773	389	Dividends received		
TOTAL ASSETS	1,561,242	1,641,661	16	4	6	4	6	Purchase of fixed assets		
B. LIABILITIES							III. Cash flow from financing activities:			
17	15,215	7,477	17	724	(2,748)	(1,497)	(1,409)	Repayment of long-term debt		
18	1,089,814	1,119,004	18	6,534	(1,855)	25,233	14,861	Proceeds from issuance of long term debt		
19	22,017	22,069	19	274	311	274	311	Proceeds from issuance of share capital		
20	-	-	20	504	77	773	389	Payment of cash dividends		
21	-	-	21	4	6	4	6	Net change in other borrowings		
22	10,794	7,779	22	161,092	101,092	101,092	101,092	Others		
23	8,935	10,336	23	799	799	799	799	Net cash provided (used) by financing activities		
24	-	-	24	142,008	127,363	142,008	127,363			
25	-	-	25	26,730	20,920	26,730	20,920	IV. Cash and Cash Equivalents:		
26	21,010	19,273	26	57.8%	64.4%	58.1%	54.4%	Net increase/(decrease) in cash and cash equivalents		
27	39,553	42,683	27	5.4%	5.7%	5.4%	5.5%	Cash and cash equivalent at the beginning of the quarter		
28	76,256	141,926	28	-	-	-	-	Cash and cash equivalent at the end of the quarter		
29	1,283,594	1,370,547	29	-	-	-	-			
TOTAL LIABILITIES	1,283,594	1,370,547	30 NET ASSETS/(LIABILITIES) (16 minus 29)			277,648	271,114			
C. SHAREHOLDERS' FUNDS										
31	101,092	101,092	31	1,749,342	1,498,787	1,749,342	1,498,787			
32	799	799	32	7,260	7,028	7,260	7,028			
33	142,008	127,363	33	12,441	11,888	12,441	11,888			
34	26,730	20,920	34	-	-	-	-			
35	7,019	20,940	35	-	-	-	-			
36	-	-	36	-	-	-	-			
37	277,648	271,114	37	-	-	-	-			
LIABILITIES AND SHAREHOLDER'S FUND										
38	1,749,342	1,498,787	38	-	-	-	-			
39	7,260	7,028	39	-	-	-	-			
40	12,441	11,888	40	-	-	-	-			
41	-	-	41	-	-	-	-			
D. SELECTED FINANCIAL CONDITION INDICATORS										
(i)	17.8%	16.5%	(i)	17.8%	16.5%	(i)	17.8%	Shareholders Funds to total assets		
(ii)	1.1%	1.1%	(ii)	1.1%	1.1%	(ii)	1.1%	Non performing loans to total gross loans		
(iii)	58.0%	57.3%	(iii)	58.0%	57.3%	(iii)	58.0%	Gross loans and advances to total deposits		
(iv)	41.0%	39.4%	(iv)	41.0%	39.4%	(iv)	41.0%	Loans and Advances to total assets		
(v)	85.7%	89.5%	(v)	85.7%	89.5%	(v)	85.7%	Earning Assets to Total Assets		
(vi)	4.1%	4.1%	(vi)	4.1%	4.1%	(vi)	4.1%	Deposit Growth		
(vii)	4.9%	6.6%	(vii)	4.9%	6.6%	(vii)	4.9%	Asset Growth		

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2019							
Balance as at the beginning of the year	101,092	-	147,579	-	15,227	8,517	272,415
Profit for the year	-	-	26,730	-	-	-	26,730
Other Comprehensive Income	-	-	-	-	(1,497)	(1,497)	(1,497)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(20,000)	-	-	-	(20,000)
Regulatory Reserve	-	-	14,428	-	(14,428)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Balance as at the end of the current period	101,092	-	168,137	-	799	7,020	277,048
Previous Year 2018							
Balance as at the beginning of the year	101,092	-	119,321	17,998	8,311	10,238	237,000
Profit for the year	-	-	20,502	-	-	-	20,502
Other Comprehensive Income	-	-	-	-	(1,721)	(1,721)	(1,721)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(17,998)	-	-	-	(17,998)
Regulatory Reserve	-	-	17,998	(17,998)	-	-	-
General Provision Reserve	-	-	(3,386)	-	6,856	-	3,470
Others	-	-	-	-	-	(3,386)	(3,386)
Balance as at the end of the previous period	101,092	-	147,579	-	15,227	8,517	272,415

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

Name and Title	Signature	Date
Sanjay Rughani Chief Executive Officer		25-Oct-2019
Rayson Foya Chief Finance Officer		25-Oct-2019
Pamela Nkya Chief Internal Auditor		25-Oct-2019

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

Name	Signature	Date
1. Harish Bhatt		25-Oct-2019
2. Ami Mpungwe		25-Oct-2019

MINIMUM DISCLOSURES OF CHARGES AND FEES

NUMBER	ITEM/TRANSACTION	CHARGE/FEE		
1.0	Current Accounts			
(a)	Required minimum opening balance	Ordinary: TZS 500,000; US\$/EUR/GBP 500 Hifadhi: TZS 250,000; USD 250		
(b)	Monthly service fee (breakdown per customer type)	Ordinary: Balances below TZS 20mn: TZS 15,340 US\$/EUR - 17.7 GBP - 14.16 Balances above TZS 20mn: TZS 7,080 US\$/EUR 14.16 GBP 7.08 Divva: TZS 15,340 US\$/EUR 15.34 Single Fee (Mkomba): TZS 17,700 Hifadhi: None		
(c)	Cash withdrawal fee for amount below TZS 20mn	TZS 4,720 USD 2.0% Min 6 EURO 2.0% Min 12 GBP 2.0% Min 6 Cash withdrawal fee for amount TZS 20mn and above TZS 0.35% Min 118,000 USD 2.0% Min 6 EURO 2.0% Min 12 GBP 2.0% Min 6		
(d)	Fees per ATM withdrawal	TZS 1,100 USD \$ 1		
(e)	ATM mini statement	TZS 600 USD 0.6		
(f)	Interim statement per page	TZS 2,006 US\$/EUR 4; GBP 2 Business banking: TZS 2,800 US\$/EUR/GBP 24 Corporate: TZS 3,000 USD 12 Commercial: TZS 3,500 USD 15		
(g)	Periodic scheduled statement	Retail banking: free E-statements Business banking: Free E-statements Corporate: Waived Commercial: waived		
(h)	Cheque book	30 Leaves: TZS 14,160 100 Leaves: TZS 35,400 Business Banking 100 Leaves TZS 41,300; USD 41 Corporate Bank 100 leaves TZS 26,000 USD 12 Commercial 100 leaves TZS 30,000 USD 30		
(i)	Dishonoured cheque	- TZS: 0.35% % of value, Min TZS 50,000; Max TZS 177,000 - US\$/EUR: 0.35% of value, Min US\$/EUR 89; Max US\$/EUR 236 - GBP: 0.35% of value, Min GBP 89; Max GBP 177		
(j)	Dishonoured cheque	- TZS: 0.35% % of value, Min TZS 50,000; Max TZS 177,000 - US\$/EUR: 0.35% of value, Min US\$/EUR 89; Max US\$/EUR 236 - GBP: 0.35% of value, Min GBP 89; Max GBP 177 Business Banking: Cheque Unpaid - Insufficient funds TZS 271,400 US\$/EUR/GBP 201		
(k)	Special clearance	Non Local Bank/Branch: TZS 47,200; US\$/EUR 53 Local Bank/Branch: TZS 40,120; US\$/EUR 40 GBP 40 TZS 14,160; US\$/EUR/GBP 14		
(l)	Stop payment	TZS 35,400; US\$/EUR 41; GBP 35 per Notice Business banking Stop Payment - for lack of funds TZS 70,800 US\$/EUR/GBP 71 Stop Payment, for any reason other than lost leaf TZS 35,400 US\$/EUR/GBP 71		
(m)	Standing order	TZS 7,080; US\$/EUR/GBP 7 Business banking TZS 7,080 US\$/EUR/GBP 14 Corporate: TZS 6500 USD 6.5 Commercial : TZS 7500 USD 15		
(n)	Balance enquiry	TZS 1,180; US\$/EUR/GBP 1.2 Electronic: Free		
(o)	New ATM card issuance	Free		
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 25,000 US\$/EUR 15; GBP N/A		
(q)	Overdraw account interest charge	25% per annum charged daily on utilised amount		
(r)	Unarranged overdraft	- TZS: Interest at base rate plus 23%, Minimum TZS 10,000 per month - US\$/EUR: Interest at base rate plus 23%, Minimum US\$/EUR 15 per month - GBP: Interest at base rate plus 23%, Minimum GBP 10 per month		
(s)	Interbank transfer	TZS 11,800 US\$/EUR 5.37 Corporate Manual TZS 11,800 Electronic TZS 6,500 GBP N/A Commercial Manual TZS 11,800 Electronic TZS 6,500 GBP N/A Digital: TZS 7,080 US\$/EUR 5.37 GBP N/A		
(t)	Bill payments through ATM	N/A		
(u)	Deposit fee	None		
(v)	Other (please specify)	N/A		
2.0	Savings Accounts (Disclose for product specific types)			
(a)	Required minimum opening balance	Ordinary: TZS 500,000; US\$/EUR/GBP 500 DIVA: TZS 500,000 USD 500 Tajirika Junior: TZS 250,000 USD 250 Tajirika: TZS 500,000		
(b)	Monthly service fee	Monthly Ledger Fees for balances below TZS 10mn / USD / Euro 5,000 / GBP 5,000 Ordinary: TZS 8,260 US\$/EUR 17.7 GBP 14.16 Monthly ledger fees for balances TZS 10mn/USD 5,000/ GBP 5,000 and above Ordinary: TZS 4,720 US\$/EUR 14.16 GBP 7.08 Monthly Ledger Fees for balances below TZS 10mn / USD / Euro 5,000 / GBP 5,000 DIVA: TZS 8,260 US\$/EUR 17.7 GBP 14.16 Monthly ledger fees for balances TZS 10mn/USD 5,000/ GBP 5,000 and above DIVA: TZS 4,720 US\$/EUR 15.34 GBP 7.08		
(c)	Interim statement	TZS 2,006 US\$/EUR 4; GBP 2		
(d)	Account closure	TZS 29,500 US\$/EUR 30 GBP 30		
3.0	Electronic Banking			
(a)	Internet banking monthly fee	Free		
(b)	Internet transfers	-foreign telegraphic transfers - US\$/EUR : 53,159 - GBP 47 -Local telegraphic Transfer TZS-7080 US\$/EUR -5.37		
(c)	Mobile banking	500 - 50,000 = 1,200 50,001 - 100,000 = 1,800 100,001 - 200,000 = 2,000 200,001 - 500,000 = 3,000 500,001 - 1,000,000 = 5,900		
(d)	Other	N/A		
4.0	Foreign Exchange Transaction			
(a)	Purchase/sale of TCS transactions over the counter	N/A		
(b)	Purchase of foreign cheque	-US\$/EUR: 0.71% of value Minimum 17.7, Maximum 177 -GBP: 0.71% of value Minimum 59, Maximum 177		
(c)	Sale/purchase of cash passport	N/A		
(d)	Telegraphic transfer	- TZS: N/A - US\$/EUR: 0.4% of value, Minimum US\$/EUR 59, Maximum US\$/EUR 118 (includes telex/ swift charges up to USD 35.4) overseas charges USD41.3 (optional- Deducted upfront) - GBP: 0.4% of value, Minimum GBP 17.7, Maximum GBP 75 +telex/ swift GBP 23.6 +prepaid overseas charge. Corporate: 0.35% of value (Min USD 36, Max USD 130) +Swift Charges (USD42) +Overseas Charges where applicable (USD 50) Commercial 0.35% of value (Min USD 45, Max USD80) +Swift Charges (USD42) +Overseas Charges where applicable (USD 50)		
(e)	Telex/SWIFT			
5.0	Personal Loans			
(a)	Processing/Arrangement/Appraisal fee			
(i)	Personal loans	3.5% Minimum TZS 118,000		
(ii)	Overdrafts	Salary O/D: None Secured O/D: 1.42% Minimum TZS 117,000		
(iii)	Mortgage finance	N/A		
(iv)	Asset finance	N/A		
(b)	Unpaid loan instalment	None		
(c)	Early repayment	9%		
(d)	Valuation fees	N/A		
(e)	Other	N/A		
6.0	Mortgages			
(a)	Processing/Arrangement/Appraisal fee			
(i)	Outright Purchase	1.5% of the Loan Value		
(ii)	Equity Release - Top Up	1.5% of the Loan Value		
(iii)	Equity Release - Balance Transfer/Buy Back	1.5% of the Loan Value		
(iv)	Equity Release - Pure Equity Release	1.5% of the Loan Value		
(b)	Unpaid loan instalment	None		
(c)	Early repayment	1.5% of remaining balance		
(d)	Valuation fees	Varies depending on the Valuer selected from the banks approved panel		
(e)	Legal Costs and Stamp Duty	1.5% -3% of the Loan value - Cost of registering the charge IPO to the Bank		
(f)	Mortgage Protection Insurance	0.67% of the Loan Amount		
(g)	Domestic/ Home Owners Insurance	0.15% of the IRV		
	Name	Designation	Signature	Date
	Agnair Raz	Head, Retail Banking Tanzania		

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Tunduru villagers fault Tanzania Forest Service Agency directive

By Correspondent Gerald Kitabu, recently in Tunduru

TUNDURU village leaders have expressed major concern over the directive issued by the Tanzania Forest Service Agency (TFS) that require them to stop issuing harvesting permits of forest products from their Village Land Forest Reserves to harvesters or traders. The directive also requires the village leaders to collect receipt books, the permits and other important documents and return them to the Tunduru district forest office.

The village leaders and the villagers have described the government's decision as discouraging Community Based Forest Management (CBFM) which, in time, might lead to rampant deforestation in the villages. Villagers are also skeptical that the directive is a dubious move by some government officials to control communities' forest trade for private gains. Communities from Namakambale and Sautimoja villages raised a serious concern that their permit books were just being kept at home and used by the Forest Officer based at Nakapanya division.

Recently, the TFS Officials from Southern Zone and Tunduru district Forest officer directed the villages in the district to return all documents used for harvesting the forests on the village land to the district office to control the exercise from the district level citing different challenges that include typing errors on the permits normally issued by the village natural resource committees (VNRs). However, villagers maintained that officials could not cite any specific problem and errors from the licenses, permits and receipts previously issued by Tunduru villagers.

According to the letter written to some villages from the district office, (The Guardian has a copy) part of this letter reads... issuing of harvesting permits was not involving the district forest office which has the mandate to supervise all the villages which are under participatory forest management. This situation has contributed to unplanned harvesting that do not follow produces. Therefore, as per this directive, when the village get harvesters of forest products, it will be required to discuss him and write summary but the exercise of issuing harvesting permits will be done by the district forest office. This paper has learnt that the directive was just issued by the District Forest Officer without due consent from his boss, and National Authorities from the Ministry of Natural Resource and Tourism and Tanzania Forest Service. Villagers interviewed by the Guardian said that, the move intends to deny their rights over forest trade and give more power to some forest officials who are already alleged for many scandalous practices in the trade.

They said that the local communities were trained by same government officials, local and international organizations in different aspects ranging from preparing forest management plans, sustainable forest harvesting to good governance. The training also encouraged involvement in decision-making, and how to ensure that the forests generate and contribute positive outcomes for their livelihoods. The training also involved procedures and process of issuing the harvesting permits including how to write properly the documents. They also challenged the forest officials that often VNR leaders were used to write the same permits and licenses with close supervision from the district forest officers at village office. Villagers are wondering why the same officials can no longer visit the village offices to serve the same purpose.

Namakambale Village Executive Officer Paschael Yusto said that the government's decision to take way the documents has shocked them and in fact it has demoralized their CBFM efforts to conserve the forests.

"We received a letter from Tunduru district forest officer that require us to collect all the harvesting documents, receipt books and take them back to the district forest office. The letter from the DFO was brought here by Nakapanya division forest officer. The reasons for the collection were not made clear but from his own mouth of the division forest officer he said that from today the permits will be issued by district office because some documents were not written well by the village natural resource committee and the village leaders," he said.

Namakambale villagers have been participating in community based forest management for a couple of years now on their village land forest reserve which has 4491-ha.

Yusto called for the TFS and Tunduru district Council to cancel the directive saying the village leaders have the knowledge and skills of writing properly the books and other documents and they have received regular training on book keeping, good governance, harvesting plan, issuing of the permits and other transactions.

Nakapanya forest conservation network secretary Leonard Mrope explained that if the issue was writing errors as briefed by the district officer, it would be a wise decision to educate the villagers and their leaders on how to write them properly instead of taking away the receipt books and other documents.

"This is the village forest owned by the villagers. This decision aims at taking us back to the times when the forests were owned by the district," he said. This is another challenge to the forest conservation on the village land. We have received training from the same forest officials from Tunduru District Council, WWF, MJUMITA and Mpingo Conservation Development Initiative (MCDI) to conserve, manage and harvest sustainably. I think the officers has no good intention," he said.

"We have all the guidelines on how to conduct this harvesting. I urge the government to allow the village leaders and the natural resource committee continue issuing the permits. The district council should stay away and wait for the revenue percentage," he added.

The village Executive Officer for Sauti Moja village Philemon Dastan blamed the Tunduru forest officers for taking quick decision without conducting enough research to establish the real problem on the ground saying the decision might kill and affect the moral and material support from the donors who have been working around the clock to facilitate communities to conserve the forests and raise revenue for the villages' socio-economic development.

Citing an example, he said in fact CBFM had many benefits. This year alone, the village has collected Six million shillings being revenues from harvesting timber in the 21996-ha village land forest reserve and the money was used for con-

structing the village office, health and other education facilities.

"This revenue was supplementing government efforts at the village level. Instead of waiting the money from the district council which never come regularly, the village was using the revenues accrued from the forest products to cover and meet some demands and needs of the villagers and at times provided the district council dividend of 15 percent," he said.

Responding to the villagers' concern, the district forest officer (DFO) Paul Onesmo said that his office received complaints from the Tanzania Forest Service Agency (TFS) that many permits and licenses were written with many errors. They were not filled properly. So, TFS advised that all harvesting permits and documents should be returned to the district office and all procedures regarding the harvesting should be conducted at the district forest office as it was in the

past under supervision of the DFO who can write them properly.

Citing an example, he explained that some licenses were written without receipt number. Furthermore, handling and Keeping of the harvesting documents were poor compared to those which are kept at the district forest office. But the main reason was improper filing of the documents.

Asked how the district will conduct follow-ups in the villages? He said that follow up will remain the same as it was in the past, but the only thing that has changed is that all important documents will remain in the district office. The license will be written under the supervision of the district forest officer.

"I call on the village leaders, natural resource committees and the villagers to take this directive seriously as it aimed at improving performance. Nothing has changed. The secretary of the vil-

lage natural resource committees will continue writing the licenses only that this time around he or she will be under the supervision of the district forest officer. He said it is not known if the revenues will be deposited to the village account.

But when contacted for comments, Tunduru District Executive Director (DED) Gasper Balyomi said that he had no such information and asked this reporter to talk to him later after he had communicated with the DFO on the matter.

When contacted for comments, the Chief Executive Officer for Tanzania Forest Service Agency (TFS) Prof. Dos Santos Silayo said that the government decision to stop the village leaders from issuing harvesting permits aimed at having one entity to control the forest harvesting activities.

"You know in the past we had a very good policy on Participatory

Forest Management (PFM). This gave many opportunities to the villagers but the problem started with changing of leadership. Some leaders were new and did not know this policy; as such they started issuing the permits randomly without following procedures and required process. The permits were given randomly to different people without proper arrangement, process and procedures, so, we want to control this harvesting by taking the harvesting permits at the district forest office.

In some places unfaithful ward councilors started engaging into this business and sometimes forcing to harvest for their own interest. We said no, things cannot go this way, we have given them too much freedom, we must control them," he said.


He said that every district has the District Commissioner (DC) who is the chairman of the district

harvesting committee in which the village Chairman and the village Executive Officer are members and representatives of the villagers. We have good intention.

"We have experienced many problems that have contributed to deforestation. To conduct this harvesting properly, the harvesting will be led by the district office to control illegal permits that do not follow laws and procedures," he said.

Commenting on the saga, the Executive Director for Tanzania Forest Conservation Group (TFCG) Charles Meshack described the decision by the government as to "rob and grab" the power of the villagers from CBFM.

"This is very unfortunate. They have robbed the power of the villagers by taking it to the district harvesting committee, although village chairmen and Executive officers are invited but they have reduced the power of the villagers.



China Commercial Bank
中國商業銀行

PUBLICATION OF FINANCIAL STATEMENTS

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

PUBLICATION OF FINANCIAL STATEMENTS

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER, 2019 (Amounts in million shillings)			CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th SEPTEMBER, 2019 (Amounts in million shillings)					CONDENSED CASH FLOW STATEMENT FOR THE QUARTER/ YEAR ENDED 30th SEPTEMBER, 2019 (Amounts in million shillings)				
	Current Quarter 30.09.2019	Previous Quarter 30.06.2019	Current Quarter 30-Sep-19	Comparative Quarter (Previous Year) 30-Sep-18	Current Year Cumulative 30-Sep-19	Comparative Year (Previous Year) 30-Sep-18	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year (Previous Year) 30-Sep-18		
A. ASSETS			1 Interest Income					I. Cash flow from operating activities:				
1	299	432	256	235	424	1,121	160	(453)	(848)	(2,436)		
2	1,758	3,000	0	(23)	0	(314)	93	293	498	1,376		
3	3,000	3,000	206	212	424	808	(50)	(26)	551	1,550		
4	172	52	353	(649)	102	(649)	0	(236)	(3,385)	(12,559)		
5	-8	22	137	144	419	325	0	0	0	0		
6	0	0	4	19	13	30	(18)	(2)	84	322		
7	0	0	128	104	396	277	(1,164)	(381)	(1,551)	588		
8	0	0	4	2	12	19	0	0	0	0		
9	1,000	1,466	5	20	12	19	0	(9)	(9)	-37		
10	0	0	(539)	(860)	(1,793)	(2,894)	0	0	0	0		
11	685	477	159	176	496	670	0	(1)	(8)	-		
12	950	1,078	31	44	67	252	0	0	0	0		
13	0	0	23	245	1,229	1,972	0	0	0	0		
14	0	0	160	(1,153)	(848)	(2,410)	0	(1,500)	(1,500)	(1,500)		
15	42	71	0	0	0	0	0	0	0	0		
16	7,899	9,598	160	(1,153)	(848)	(2,410)	0	(1,501)	(1,508)	(1,485)		
B. LIABILITIES			13 Number of Employees					III. Cash flow from financing activities:				
17	0	0	17	20	17	20	0	0	0	0		
18	704	1,485	246	(662)	(1,299)	(2,269)	0	0	0	0		
19	0	0	1	1	1	1	0	0	0	0		
20	0	0	0	0	0	0	0	0	0	0		
21	0	0	0	0	0	0	0	0	0	0		
22	0	0	0	0	0	0	0	0	0	0		
23	196	182	0	0	0	0	0	0	0	0		
24	0	0	0	0	0	0	0	0	0	0		
25	0	0	0	0	0	0	0	0	0	0		
26	117	167	0	0	0	0	0	0	0	0		
27	348	1,477	0	0	0	0	0	0	0	0		
28	0	0	0	0	0	0	0	0	0	0		
29	1,366	3,311	0	0	0	0	0	0	0	0		
30	6,532	6,287	0	0	0	0	0	0	0	0		
C. SHAREHOLDERS' FUNDS			14 Basic Earnings Per Share					IV. Cash and Cash Equivalents:				
31	20,881	20,881	1	1	1	1	(1,254)	(2,229)	(5,830)	(10,485)		
32	115	5	0	0	0	0	3,299	5,529	7,875	18,374		
33	(13,615)	(13,701)	0	0	0	0	0	0	0	0		
34	(848)	(1,008)	0	0	0	0	0	0	0	0		
35	0	110	0	0	0	0	0	0	0	0		
36	6,532	6,287	0	0	0	0	0	0	0	0		
37	1,772	8,560	0	0	0	0	0	0	0	0		
38	86	275	0	0	0	0	0	0	0	0		
39	86	275	0	0	0	0	0	0	0	0		
40	3,000	4,630	0	0	0	0	0	0	0	0		
41	0	0	0	0	0	0	0	0	0	0		
D. SELECTED FINANCIAL CONDITION INDICATORS			15 Number of Branches					SELECTED EXPLANATORY NOTES				
(i)	83%	66%	1	1	1	1	FOR THE QUARTER ENDED 30th SEPTEMBER, 2019					
(ii)	11%	44%	In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)									
(iii)	110%	51%	Name									
(iv)	9%	5%	Title									
(v)	59%	52%	Signature									
(vi)	-53%	-14%	Date									
(vii)	-18%	-10%	Xiong Zhenglin Chief Executive Officer 28.10.2019									
			Fadhil Sanga Finance Manager 28.10.2019									
			Victoria Edward Head of Internal Audit 28.10.2019									
			We the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.									
			Name									
			Title									
			Signature									
			Date									
			Liu Lin Chair Person 28.10.2019									
			Chao Jiang Board Member 28.10.2019									

The Banking and Financial Institutions (Disclosures) Regulations, 2014

MINIMUM DISCLOSURES OF CHARGES AND FEES

(Made under Regulation 11)

No.	ITEM/TRANSACTION	CHARGE/FEE	USD	
1	Current Accounts			
	(a) Required minimum opening balance			
	Personal Current Account	TZS 100,000.00	\$ 100.00	
	Business Account	TZS 200,000.00	\$ 200.00	
	Imperial Business Account	TZS 5,000,000.00	\$ 5,000.00	
	Community Account	TZS 200,000.00	\$ 200.00	
	Call Account	TZS 10,000,000.00	\$ 10,000.00	
	(b) Monthly service fee (break down per customer type)			
	Personal Current Account	TZS 12,980.00	\$ 12.98	
	Business Account	TZS 12,980.00	\$ 12.98	
Imperial Business Account	TZS 25,960.00	\$ 25.96		
Community Account	Free	Free		
Call Account	Free	Free		
(c) Cheque withdrawal over the counter	TZS 1,947.00	0.75% of withdrawal amount		
(d) Fees per ATM Withdrawal				
Personal Savings (5 free withdrawals per month)	TZS 1,300.00	\$ -		
Imperial Savings (5 free withdrawals per month)	TZS 1,300.00	\$ -		
Student Boom Account	TZS -	\$ -		
Junior Savings Account	TZS -	\$ -		
Senior Savings Account (3 free withdrawals per month)	TZS 1,300.00	\$ -		
Personal Current Account	TZS 1,300.00	\$ -		
(e) ATM mini statement	TZS 300.00	\$ -		
(f) Interim statement (Below 3 months)	TZS 3,894.00	\$ 2.60		
(g) Periodic scheduled statement	Free	Free		
(h) Cheque book (per leaf)	TZS 519.20	\$ 0.52		
(i) Dishonoured Cheque				
Inward Unpaid Cheque	TZS 12,980.00	\$ 12.98		
Outward Unpaid Cheque	TZS 38,940.00	\$ 38.94		
(j) Special clearance				
Personal Accounts	TZS 51,920.00	\$ 51.92		
Business Accounts	TZS 64,900.00	\$ 64.90		
(k) Counter cheque (per leaf)	TZS 12,980.00	\$ 12.98		
(l) Stop payment (per leaf)	TZS 12,980.00	\$ 12.98		
(m) Standing order				
Internal	Free	Free		
External	TZS 12,980.00	\$ 12.98		
Unpaid	TZS 6,490.00	\$ 6.49		
(n) Balance enquiry	Free	Free		
(o) New ATM card issuance	Free	Free		
(p) ATM card renewal or replacement	TZS 12,980.00	\$ -		
(q) Overdrawn Account interest charge	10% above the Banks Base Lending Rate			
(r) Unarranged overdraft	10% above the Banks Base Lending Rate			
(s) Interbank transfer	TZS 12,980.00	\$ 12.98		
(t) Bill payments through ATM	TZS 713.90	\$ -		
(u) Deposit fee	Free	Free		
(v) Other (please specify)				
ATM withdrawal limit per transaction	TZS 400,000.00	\$ -		
ATM withdrawal daily limit	TZS 1,000,000.00	\$ -		
2	Savings Accounts			
	(a) Required minimum opening balance			
	Personal Savings Account	TZS 50,000.00	\$ 50.00	
	Student Boom	TZS 20,000.00	\$ 20.00	
	Senior Savings Account	TZS 50,000.00	\$ 50.00	
	Joint Savings Account	TZS 50,000.00	\$ 50.00	
	Imperial Savings Account	TZS 2,000,000.00	\$ 2,000.00	
	Junior Savings Account	TZS 10,000.00	\$ 10.00	
	(b) Monthly service fee			
	Personal Savings Account	TZS 9,086.00	\$ 9.09	
Student Boom	Free	Free		
Senior Savings Account	TZS 9,086.00	\$ 9.086.00		
Joint Savings Account	TZS 9,086.00	\$ 9.086.00		
Imperial Savings Account	TZS 19,470.00	\$ 19.47		
Junior Savings Account	TZS -	\$ -		
Imperial Savings Account	TZS -	\$ -		
Junior Savings Account	TZS -	\$ -		
(c) Deposit rate (Personal savings accounts)				
Outward TT	2.5%	\$ 0.01		
3	Electronic Banking			
	(a) Internet Banking monthly fee	Free	Free	
	(b) Internet transfers	Free	Free	
	(c) SMS Banking	NA	NA	
	(d) Other			
	E-Banking Statement request (Self downloaded)	Free	Free	
	E-Banking Password resetting	Free	Free	
	E-Banking Statement request (printed by the Bank) per page	TZS 1,298	\$ 1.298	
	4	Foreign Exchange Transaction		
		(a) Purchase/sale of TCS transactions over the counter	-	-
(b) Purchase of foreign cheque		-	-	
(c) Sale/Purchase of cash passport		-	-	
(d) Telegraphic Transfer (TTS/RTGS)				
Inward TT		TZS 12,980.00	\$ 12.98	
Inward TT		Free	Free	
(e) Telex/Swift				
Outward TT		TZS 9,086.00	\$ 9.086.00	
Inward TT		TZS 9,086.00	\$ 9.086.00	
(f) Transfer from foreign currency denominated Account to local current				



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Dar Bank pledges to continue investing in education sector

By Smart Money Reporter

INVESTMENT in education in support of government efforts to improve quality remains DCB Commercial Bank Plc's focus.

DCB Managing Director, Godfrey Ndalaha said in Dar es Salaam last week that his bank will continue providing specialized educational products and services targeting youths in the education sector.

Ndalaha told educational stakeholders during a Tanzania Schools Academic Excellence Awards which the bank sponsored that DCB recognizes efforts being made by President John Magufuli in improving the quality of education in the country but also ensuring that universal primary and secondary education is realised.

"In recognition of education as an important aspect, DCB Bank recently launched a special account called 'DCB Skonga' which is aimed at helping clients save for their children's fees to university," he said.

The DCB chief said the account has been introduced following feedback from the community which has seen families struggle to pay for their children's education once the breadwinner is dead. "Families have also been struggling when the breadwinner suffers a permanent disability hence causes children to fail to continue schooling," he added.

Ndalaha further noted that as a result of such challenges, 'DCB Skonga' was developed



Selemani Jafo (C) Minister of State in the President's Office (Regional Administration and Local Governments), presents a certificate of appreciation to DCB Commercial Bank Plc managing director, Gerald Ndalaha during the 2019 Tanzania Schools Academic Excellence Awards prize giving ceremony in Dar es Salaam at the weekend. DCB was one of the awards' sponsors. Looking on is Deputy Permanent Secretary Godfrey Mwelil.

and is well received by the market. He said that the account offers an option for the customer to choose the saving period that ranges between 1 and 17 years which becomes activated once the client dies or gets permanent disability before the end of the contract.

"The dependents are reimbursed with the amount that the depositor invested from the beginning of the contract and in addition, the child will be paid for all their educational expenses covering school needs," he added.

Apart from supporting education, the DCB has also been assisting the community through loans targeting low-income earners whereby end of December 2018, the bank had issued loans worth 160bn/- to small business owners which included 16bn/- donated to Dar es Salaam City Council in support of women and youth loans.

"The loans with low interest rates have assisted in fostering development at family and community levels because parents have earned income to pay for their children's school fees. The bank has provided loans to over 38,000 Tanzanians so far who include government employees," he noted.

The bank has also continued to provide affordable mortgage loans to clients to enable the majority of Tanzanians own decent houses for their families. "DCB will continue to work with the government and various stakeholders in supporting development activities and the education sector in the country," Ndalaha pledged.



Knowledge grows

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Country Program is seeking to recruit competent candidate for the following position

Job Title: Field Technical Officer (3 positions)
Location: Iringa- Tanzania

Function:

The EAYIP Field Technical Officer (FTO) will be under the supervision of the EAYIP Cluster Coordinator. S/he will be responsible for technical guidance to Community Facilitators (CFs) and Youth SHGs on matters of group formation and management using HPI's Values Based Holistic Community Development (VBHCD) approach, gender, Heifers 12 Cornerstones, Project Self-Review and Planning (PSRP). Working under the cluster coordinator, s/he will provide support towards strengthening all the technical and social capital development (SCD) aspects to youth SHGs within the hubs.

FTO is responsible to implement all project activities provisioned in project periodic implementation plans. He/she is also responsible to ensure quality of work and maximum participation of youth in the project activities.

Essential Character Traits:

Confident, Positive attitude, Flexible, Values-Oriented, Enthusiastic, Passionate about community Empowerment especially youth.

Minimum Requirements:

- Bachelor's degree in Community development, Sociology, Agriculture, or any related social science field. with a minimum of 4 years working experience in community development sector.

Preferred Requirements:

- At least 6 years of experience in community development work, crop or dairy production management and background and knowledge in community economic enterprise management
- Experience in working youth and economic empowerment groups
- Experience in developing the Private public partnership especially at regional and district, and community level
- Possess the experience and ability to work with the youth in and around the dairy hubs
- Ability and interest to work with youth aged 15-24 in Self Help Group (SHGs) and hubs

For a full Job description and application details please visit this Link. <https://jobs.jobvite.com/heifer/job/o9rqbfwv>

Only Shortlisted Candidates will be contacted

Deadline for this application is Sunday November 10, 2019.

215484201

DSE names Maendeleo Bank best listed company for 2018



Maendeleo Bank' managing director Ibrahim Mwangalaba speaks at the DSE awarding ceremony in Dar es Salaam last week. Photo courtesy of Maendeleo Bank.

By Guardian Reporter

FOR a second time, Maendeleo Bank Plc was named as 'Best listed company for 2018' on Dar es Salaam Stock Exchange's Enterprise Growth Market section. The Dar es Salaam based bank also won the award in 2016.

Commenting on the achievement, Maendeleo Bank's Managing Director, Ibrahim Mwangalaba said they are happy with DSE's recognition while vowing to continue doing a better job in the market.

"Our bank plays a key role in moving the Tanzanian economy forward and this award highlights the key role that the bank plays in delivering quality services that meet clients' needs," an excited Mwangalaba said in Dar es Salaam last week.

He pointed out that the award will only encourage his team of staff to continue providing better services

and products in the market through the bank's vision and mission. "The broader goal of our bank is to provide services to the rapidly growing Tanzanian businesses," he stated saying Maendeleo will continue providing affordable products and services to consumers.

"Looking forward, the bank sees an upward trend in its performance, backed by new banking products which are intended to boost performance. Our business model is characterized by affordability, accessibility and flexibility. The bank's strengths lie in humility, courage and passionate caring for communities across the country," the Managing Director

added.

Mwangalaba further noted that since listing at DSE in 2013, the bank has made remarkable performance with over 27,000 depositors currently while its capital has grown from 4.50bn/- to 13.5bn/- over the same period.

"Our targeted customers are: micro, small and medium enterprises who as a bank we offer all range of products and services such as deposit accounts, micro housing loans, poultry financing, flexible fixed deposit and many more," he noted.

The bank has three branches in Dar but offers its services countrywide through agency and mobile banking.



NMB Bank Plc acting managing director Ruth Zaipuna (R) with TPB Bank Plc CEO Sabasaba Moshingi at ceremony to receive a new Boeing 787-8 Dreamliner at Julius Nyerere International Airport in Dar es Salaam at the weekend. Centre is NMB's Head of Government relations, Vicky Bishubo. Photo courtesy of NMB.

Africa's informal sector can contribute to the formal economy

By Lauren Hartzberg

AFRICA has a thriving informal sector, but governments are constrained when it comes to regulating this sector so that it can contribute to the formal economy.

However, for most informal business owners registering a business is at best arduous, with a drawn-out application process filled with red tape. Informal business owners play an essential role in the economies of developing nations. They create employment

when the formal sector is unable to, which contributes to alleviating poverty and serves as a buffer between employment and unemployment.

Driving economic growth

Africa is an excellent example of the impact the informal economy has on driving economic growth. The International Labour Organisation (ILO) estimates that this sector contributes 41% of the gross domestic product in sub-Saharan Africa. The downside is that the

formal economy does not benefit from this contribution, which results in the undervaluation of the sector, even though it offers tremendous potential for employment and economic growth.

An alternative solution

Through the use of technology and innovative finance, governments can incorporate the informal sector into the formal economy, without curtailing its growth or diluting its value. This solution is particularly suited to Africa, as

most informal business owners operate their businesses using a mobile device.

Rather than avoiding new technology, Africa has been embracing it. Specifically, the mobile phone, the numbers are staggering. Mobile technology in Africa is the fastest-growing market. Nowhere is the effect more dramatic than in Africa, where mobile technology often represents the first modern infrastructure of any kind.

According to the most recent report from GSMA, an associa-

tion of mobile network operators worldwide, there are 747 million SIM connections in sub-Saharan Africa, representing 75% of the population. By 2020, this number is expected to hit over half a billion, making Africa the fastest growing mobile market.

By placing nano levies on high volume transactions, such as the ones happening on mobile devices, will provide an opportunity for governments in Africa to begin collecting revenues from the informal sector without burdening

it with traditional taxes. The result is that this vital sector can contribute to the formal economy, which translates to positive and sustained economic growth.

African countries are leading the way

In 2013, Tanzania deployed a traffic monitoring system, which gave authorities a technology-based solution to measure and analyse key aspects of the telecoms sector. This system allowed the Tanzanian government to gener-

ating a wellness component into the conference allows attendees to unplug and results in stronger connection with the event and one another. Examples of wellness component for conferences are

- Adding 'brain foods' to the menu,
- Make conference environments more flexible, welcoming and inspiring.
- Threading wellbeing activities through the activities of the day, within sessions and via breakouts and workshops.
- Boosting delegates' alertness through simple exercises, which they can do from the comfort of their seats. Gentle exercises such as neck rotation and ankle stretching help circulate blood around the body and prevent delegates from losing concentration.
- Yoga and mindfulness offer the opportunity for reflection and at times, much needed quiet to help recharge delegates
- Exercise events ranging from aerobics to dance classes allows delegates to "limber up" and network in a unique but casual setting.
- Lunch & Learn sessions and quizzes conducted by wellbeing professionals offer a fun way for delegates to explore up to date wellbeing concepts and thinking as well as crack some myths.

Reply back to bhakti@impactafya.com or call +255 754 694 643 with your feedback. We welcome your suggestions for corporate wellness tips you'd like to see covered in our future columns.

Bhakti Shah, MPH is the Founder and Managing Director of Impactafya Ltd, collaborating with Workplace Options and Mayo Clinic, USA to provide Corporate Wellness and EAP Solutions in East Africa. Bhakti is also the Advisor for the Africa Business Portal and the Past President of the American Chamber of Commerce in Tanzania.

Website: www.impactafya.com | Facebook, Instagram & Twitter: @impactafya

Wellbeing at Conferences

CORPORATE WELLNESS



By Bhakti Shah, MPH

CONFERENCES and events are an effective way of encouraging innovation, creative thinking and meaningful collaborations. However, while a conference offers great opportunities to network, share expertise and gain more from leaders in the field, it can also be a pressurized environment, with a day mainly spent sitting indoors leaving the bodies feeling lethargic.

In addition, as people's personal values are developing and they become more mindful in their personal lives, their expectations for meetings and conferences are changing as well.

A commitment to wellbeing will help every attendee to boost their focus and engagement, whatever their background.

The wellness trend began by offering healthier meal and snack options. Healthier menu help improve concentration and attention. Too many carbohydrates and sugars can lead attendees to lose focus in the afternoons making sessions during this time less productive and effective. Menus with fresh produce and good carbs help to avoid the afternoon slump and keep engagement high.

Conference organizers are now incorporating wellness techniques into their programs in order to invigorate the minds and bodies of delegates. In-

Major price cuts for travellers to Dubai with 'My Emirates Pass'

By Smart Money Reporter

TRAVELLERS to Dubai aboard Emirates Airlines will enjoy an up to 50 percent price reduction through 'My Emirates Pass' between January and March next year. In a statement, the Dubai based airliner said with My Emirates Pass, a seasonal pass that turns an Emirates boarding pass into an exclusive membership package, allowing customers to redeem discounts and special benefits in over 500 locations across the United Arab Emirates.

The statement added that visitors will experience world-class shopping across the city's many impressive malls including The Dubai Mall, one of the world's largest shopping complexes. Visitors travelling to Dubai from 26 December 2019 until 1 February 2020 can take advantage of the Dubai Shopping Festival 2020, the statement added.

"Dubai is a fantastic city with an ever growing list of attractions and experiences our customers can enjoy year-round. The city is one of the world's most preferred destinations for world-class shopping, sightseeing and fine dining," said Mohammad Al Hashimi, Emirates' Vice President, Commercial Products Dubai.

"Passengers flying to and through Dubai can avail unbeatable offers through My Emirates Pass and the Dubai Shopping Festival 2020. We look forward to continue working closely with our partners and to ensure we always provide our customers the best Dubai has to offer," Al Hashimi said.

The statement further noted that aboard Emirates planes, travellers will enjoy over 4,500 channels of entertainment on ice - the airline's award-winning inflight entertainment system. Economy Class passengers can enjoy up to 35 kgs, while Business Class passengers can enjoy up to 40 kgs and First Class passengers get up to 50 kgs free cargo onboard.

Emirates customers who go on a shopping extravaganza during their visit to Dubai can also enjoy additional baggage allowance on their return journey. The offer is valid on return Economy Class tickets purchased to Dubai between 15 October 2019 and 1 February 2020.



NIC BANK TANZANIA LTD

PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

Report of Condition of Bank Published Pursuant to regulations 7 and 8 of the Banking and Financial Institutions (disclosures) Regulations, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2019 (Amounts in million shillings)

	Current Quarter 30th September 2019	Previous Quarter 30th June 2019
A. ASSETS		
1 Cash	6,403	8,436
2 Balances with Bank of Tanzania	14,205	13,234
3 Investments in Government securities	49,770	50,097
4 Balances with other banks and financial institutions	500	788
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	87,467	90,068
12 Other Assets	5,875	8,853
13 Equity Investments	811	811
14 Underwriting Accounts	0	0
15 Property and Equipment	1,591	1,519
16 TOTAL ASSETS	166,622	173,806
B. LIABILITIES		
17 Deposits from other banks and financial institutions	30,807	34,801
18 Customer deposits	102,686	103,393
19 Cash letters of Credit	0	0
20 Special Deposits	147	69
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	301	314
23 Accrued taxes and expenses payable	4,904	4,522
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	1,331	1,776
27 Other Liabilities	1,745	1,232
28 Borrowings	5,175	5,177
29 TOTAL LIABILITIES	147,096	151,285
30 NET ASSETS/(LIABILITIES) (16 minus 29)	19,526	22,521
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	28,159	28,159
32 Share premium	8,913	8,913
33 Retained Earnings	(9,695)	(10,408)
34 Profit (Loss) Account	(8,509)	(5,515)
35 Other Capital Accounts	659	0
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	19,526	22,521
38 Contingent Liabilities	5,858	5,651
39 Non performing Loans & Advances	24,562	28,847
40 Allowances for Probable Losses	12,916	13,628
41 Other non Performing Assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	11.7%	13.0%
(ii) Non performing Loans to Total Gross Loans	23.9%	27.2%
(iii) Gross Loans and Advances to Total Deposits	75.2%	75.0%
(iv) Loans and Advances to Total Assets	52.5%	51.8%
(v) Earning Assets to Total Assets	82.7%	81.1%
(vi) Deposits Growth	-0.7%	2.7%
(vii) Assets Growth	-4.1%	-3.5%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED SEPTEMBER 30, 2019 (Amounts in million shillings)

	Current Quarter 30th September 2019	Comparative Quarter 30th September 2018	Current Year Cumulative 30th September 2019	Comparative Year Cumulative 30th September 2018
1 Interest Income	3,403	3,867	9,936	11,822
2 Interest Expense	(1,527)	(1,463)	(4,325)	(4,827)
3 Net Interest Income (1 + 2)	1,876	2,404	5,611	6,995
4 Bad Debts Written Off	0	199	0	373
5 Impairment Losses on Loans and Advances	188	(62)	(6,265)	(3,957)
6 Non Interest Income:	915	808	3,019	2,746
6.1 Foreign Currency Dealings and translation Gain/(Loss)	311	190	1,265	732
6.2 Fees and Commissions	385	532	1,676	1,797
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	18	86	78	217
7 Non Interest Expenses:	(3,608)	(3,185)	(10,873)	(8,819)
7.1 Salaries and Benefits	(1,816)	(1,657)	(5,786)	(4,578)
7.2 Fees and Commission	(1,792)	(1,528)	(5,087)	(4,241)
7.3 Other Operating Expenses	0	0	0	0
8 Operating Income/(Loss)	(630)	74	(8,509)	(2,662)
9 Income Tax Provision	(2,364)	(22)	799	0
10 Net Income/(Loss) After Income Tax	(2,994)	52	(8,509)	(1,863)
11 Other Comprehensive Income (Items)	0	0	0	0
12 Total comprehensive income/(loss) for the year	(2,994)	52	(8,509)	(1,863)
13 Number of Employees	113	106	113	106
14 Basic Earnings per Share	(106.31)	1.88	(302.18)	(67.74)
15 Number of Branches	6	5	6	5
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-10.0%	0.2%	-9.5%	-2.0%
(ii) Return on Average Shareholder Funds	-81.4%	0.9%	-77.1%	-10.7%
(iii) Non Interest Expenses to Gross Income	129.3%	99.2%	126.0%	90.5%
(iv) Net Interest Income to Average Earnings Assets	5.4%	6.3%	5.4%	6.2%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT SEPTEMBER 30, 2019 (Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provision Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	28,159	8,913	(10,553)	688	612	217	28,036
Profit for the year	0	0	(8,509)	0	0	0	(8,509)
Other Comprehensive Income	0	0	0	0	0	0	0
Transaction with owners	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0
Regulatory reserve	0	0	247	(247)	0	0	0
General Provision Reserve	0	0	612	(612)	0	0	0
Others	0	0	0	0	0	0	0
Balance as at the end of the current period	28,159	8,913	(18,203)	441	0	217	19,526
Previous Year							
Balance as at the beginning of the year	22,607	7,076	(2,261)	1,388	793	0	29,623
Profit for the year	0	0	(1,863)	0	0	0	(1,863)
Other Comprehensive Income	0	0	0	0	0	0	0
Transaction with owners	5,522	1,837	0	0	0	0	7,359
Dividends Paid	0	0	0	0	0	0	0
Regulatory reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	1,213	(1,230)	17	0	(1,798)
Others	0	0	(1,798)	0	0	0	(1,798)
Balance as at the end of the current period	28,159	8,913	(4,707)	158	810	0	33,333

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED September 30, 2019 (Amounts in million shillings)

	Current Quarter 30th September 2019	Previous Quarter 30th June 2019	Current Year Cumulative 30th September 2019	Comparative Year Cumulative 30th September 2018
I. Cash flow from operating activities				
Operating Income/(Loss)	(630)	(3,314)	(8,509)	(2,662)
Adjustments for:				
- Impairment/Amortization	72	181	371	540
- Gain/loss on Sale of Assets	2,601	1,214	(9,663)	8,799
- Net change/Deposits from other banks and financial institutions	(3,994)	(5,934)	12,852	0
- Net change in Deposits	(629)	2,687	5,413	150
- Net change in Short Term Negotiable Securities	327	(3,147)	(1,173)	24,113
- Net change in Other Liabilities	501	1,346	6,496	359
- Net change in Other Assets	435	(1,451)	(2,816)	(322)
- Tax Paid	0	0	0	0
- Others (specify) SMR- Movement	1,029	2,674	228	0
Net cash provided (Used) by operating activities	(288)	(5,742)	3,189	30,977
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Proceeds from Sale of Fixed Assets	(33)	0	(1,119)	(626)
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Purchase of Intangible Assets	0	0	0	0
Net cash (Used in) /generated from investing activities	(33)	0	(1,119)	(626)
III. Cash flow from financing activities:				
Repayment of Long-term Debt	0	(1,726)	(1,726)	(1,959)
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	7,369
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify) - WFT paid on Bonus Shares	0	0	0	0
Net cash generated from Financing Activities	0	(1,726)	(1,726)	5,410
IV. Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	(321)	(7,468)	344	35,761
Cash and Cash Equivalents at the beginning of the Quarter	14,079	21,546	13,413	9,601
Cash and Cash Equivalents at the end of the Year	13,758	14,079	13,758	45,362

Name	Date
Margaret Karume Managing Director & Chief Executive Officer	23rd October 2019
Msaifri Kibebeti Head of Finance	23rd October 2019
Peter Kimwari Chief Internal Auditor	23rd October 2019

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

Name	Date
1. Shiraz Pira (Director)	23rd October 2019
2. Sharmapal Aggarwal (Chairman)	23rd October 2019

NIC BANK TANZANIA LTD MINIMUM DISCLOSURES OF CHARGES AND FEES

No.	ITEM/TRANSACTION	TZS Accounts	FCY Accounts
Lending Rates			
	Base lending Rate	23%	8%
Deposits Rates			
	Fixed Deposits	3% - 10%	1.25% - 4.5%
	Current Accounts	0% - 3%	0% - 2%
	Savings Accounts	0.5% - 7%*	0.5% - 3%*
* Must qualify on minimum balance requirements			
CHARGE/FEE			
	Current Accounts	TZS Accounts	FCY Accounts - US\$
	Required minimum opening balance		
	Current Account-Company (SME &Corporate)	Tsh 100,000.00	Usd 100.00
	Current-Personal	Tsh 50,000.00	Usd 50.00
	Monthly ledger fee	Tsh 10,000.00	Usd 10.00
	Transaction fees	Tsh 1000.00 per transaction	Usd 0.4
	Manual Statement Current Accounts	Tsh 2,500.00	Usd 1.25
	Duplicate Statements	Tsh 3,000.00	Usd 1.50
	Interim Statement	Tsh 3,000.00	Usd 1.50
	Closing account	Tsh 10,000.00	Usd 5.00
	Cheques		
	Cheque book		
	New cheque book (50 leaves)	Tsh 25,000.00	Usd 15.00
	New cheque book (100 leaves)	Tsh 50,000.00	Usd 30.00
	Unpaid Cheque (insufficient funds) - Outward	Tsh 100,000.00	Usd 50.00
	Unpaid Cheque (insufficient) - inward	Tsh 30,000.00	Usd 25.00
	Unpaid Cheques - technical	Tsh 10,000.00	Usd 1.50
	Special Clearing / Local collection	Tsh 35,000.00	Usd 25.00
	Bankers Cheque	Tsh 15,000.00	Usd 10.00
	Bankers Cheques- Repurchase	Tsh 10,000.00	Usd 5.00
	Stop payment	Tsh 25,000.00	Usd 15.00
	Savings Accounts		
	Required minimum opening balance		
	Savings-Personal	Tsh 50,000.00	Usd 50.00
	Gold Savers	Tsh 500,000.00	Usd 500.00
	Mwanafunzi	Tsh 30,000.00	Usd 30.00
	Junior Savers	Tsh 50,000.00	Usd 50.00
	Manual Statement Savings Accounts	Tsh 2,500.00	Usd 1.50
	Interim Statement	Tsh 3,000.00	Usd 1.50
	Duplicate Statements	Tsh 3,000.00	Usd 1.50
	Closing account	Tsh 10,000.00	Usd 5.00
	Electronic Banking		
	Online Banking Monthly Fee-Corporate	Tsh 5,000.00	Usd 2.50
	Online Banking Monthly Fee-Retail	Tsh 1,000.00	Usd 0.50
	TISS	Tsh 7,000.00	Usd 3.00
	TISS		Usd 30.00
	Telegraphic Transfers International		
	Outward	Tsh 80,000.00	Usd 40.00
	Inward TT	Tsh 20,000.00	Usd 10.00
	Amendment of Transferred instructions	Tsh 200,000.00	Usd 100.00
	Tracer	Tsh 200,000.00	Usd 100.00
	Recall	Tsh 200,000.00	Usd 100.00
	Tanzania InterBank Settlement System (TISS)		
	EFT	Tsh 5,000.00	N/A
	EFT Inward	Free	Free
	TISS Outward	Tsh 10,000.00	Usd 10.00
	TISS Inward	Free	Free
	Local TISS Amendment	Tsh 5,000.00	Usd 5.00
	Tracer	Tsh 5,000.00	Usd 5.00
	Recall	Tsh 5,000.00	Usd 5.00
	Foreign Exchange Transaction		
	Foreign cheque collection (Local and International), Courier fees	0.2% of value, Min of Tsh 15,000 plus courier fees Tsh 200,000.00	0.2% of value, Min of Usd 7.50, plus Courier feef Usd 100.0

Letters of Credit	1.5% per Quarter	1.5% per Quarter
Extension Commission	1.5% per Quarter + Tsh 100,000.00 Swift Charge	1.5% per Quarter + Usd 50.00 Swift Charge
LC Acceptance Commission	1.5% & Min Tsh 400,000.00 per Quarter	& Min Usd 200.00 per Quarter
LC Opening Commission	Tsh 100,000.00	Usd 50.00
Swift Charges	0.25% Flat	0.25% Flat
LC Settlement Commission	Tsh 100,000.00	Usd 50.00
Import & Export Document for Collection - Advising Commission	Tsh 100,000.00	Usd 50.00
Import & Export Document for Collection - Courier charges	Tsh 100,000.00	Usd 50.00
Guarantees		
Issuance	2% per Quarter Min TZS 200,000.00	2% per Quarter Min Usd 100.00
Amendments	Tsh 300,000.00	Usd 150.00
Extension	2% per Quarter Min TZS 100,000.00	2% per Quarter Min Usd 50.00
Advising	Tsh 100,000.00	Usd 50.00
Cancellation	Free	Free
Discharge of Cards (log books)	Tsh 50,000.00	Usd 25.00
Other Services		
Salary processing fees per transaction	Tsh 2,000.00	Usd 1.00
Cash Deposits fees		

WORLD

EU nations agree Brexit delay until Jan. 31 as PM Johnson seeks election

BRUSSELS

THE European Union yesterday agreed a 3-month flexible delay to departure from the bloc as Prime Minister Boris Johnson pushes for an election after opponents forced him to request an extension he had vowed never to ask for.

Just three days before the United Kingdom is due to leave the EU on Oct. 31 at 2300 GMT, Brexit is hanging in the balance as British politicians are no closer to reaching a consensus on how, when or even if the divorce should take place.

Johnson, who became prime minister by pledging "do or die" - to deliver Brexit on Oct. 31, was driven into requesting a postponement after he was defeated in parliament over the sequencing of the ratification of his divorce deal.

The 27 countries that will remain in the EU after Brexit agreed on Monday to put off Brexit until the end of January with an earlier departure possible should the faction-ridden UK parliament ratify their separation deal.

"The EU27 has agreed that it will accept the UK's request for a Brexit 'flexible extension' until 31 January 2020," European Council President Donald Tusk said in a tweet, referring to the idea of a "flexible extension".

But EU member states will need Britain to formally respond to its offer of a 3-month delay to Brexit before launching a "written procedure" whereby governments will have 24 hours to accept or reject the delay.

"We can only launch the written procedure when we have the agreement of the UK government on the text," said a senior EU official.

Two senior EU diplomats confirmed that the written procedure period agreed was 24 hours, effective from the time London accepts the offer of a Brexit delay from Oct. 31 to Jan. 31.

Britain's departure has already been delayed twice - from March 29 and April 12 - after Johnson's predecessor, Theresa May, failed three times to get her deal ratified by parliament.

With British politics still paralysed over carrying out Brexit 3-1/2 years after a 52%-48% referendum vote in fa-



Britain's Prime Minister Boris Johnson adjusts a poppy on his jacket during a meeting with fundraisers for the Royal British Legion outside Downing Street in London, Britain yesterday. REUTERS

vour of Leave, Johnson is demanding parliament approve an election on Dec. 12 in return for more time to adopt his deal.

But he needs the support of two-thirds of the 650 lawmakers for a new election. A House of Commons vote is due later on Monday.

"FLEXEXTENSION"

The EU, forged from the ruins of World War Two as a way to prevent another devastating conflict in Europe, is fatigued by Britain's Brexit crisis but keen not to be held responsible for an economically tumultuous "no-deal" Brexit.

French President Emmanuel Macron had been the main hurdle to an extension, arguing there had to be a good reason for a delay and that the British needed to break their own political deadlock. But a source close to Macron said the pros-

pect of an election in Britain had strengthened significantly. The source stressed that the third Brexit delay would come with conditions, including a refusal to renegotiate the divorce agreement and giving a green light to other EU countries to meet without Britain to discuss the bloc's future.

The latest delay plan envisages that Britain could be out on Dec. 1 or Jan. 1 should parliament ratify the agreement in November or December, respectively, according to diplomats who deal with Brexit in Brussels.

The EU will state that the extension, the third departed so Britain can sort out the details of its departure, will not be used to renegotiate the divorce treaty again, and that London should not impede other essential work by the EU on projects ranging from budgets to climate policies.

Agencies

Ramaphosa refutes allegations of African countries being led into debt trap

CAPE TOWN

PRESIDENT Cyril

Ramaphosa yesterday refuted allegations that a number of countries in Africa are being led into a debt trap as they take up loans to fund a number of projects. "One need only look at initiatives such as the Forum on China-Africa Cooperation, which was last held in Beijing last year, to see that the focus is now on partnership for mutual benefit, on development, trade and investment cooperation and integration," Ramaphosa (pictured) said in his weekly address from the Desk of the President.



He was speaking after returning from the Russia-Africa Summit held in Sochi last week.

Ramaphosa lambasted remarks which label initiatives like the recent Russia-Africa Summit as an attempt by world powers to expand their geopolitical influence.

African countries had taken part in the summit to discuss ways of how to increase trade and cooperation between Russia and Africa.

The summit was a sign of the growing economic importance of Africa on the world stage, Ramaphosa said.

"What we are witnessing is a dramatic rebalancing of the relationship between the world's advanced economies and the African continent," he said.

African countries have consistently affirmed that Africa no longer wants to be passive recipients of foreign aid, said Ramaphosa.

African countries are developing and their economies are increasingly in need of foreign direct investment, the president said.

"We are ever mindful of our colonial history, where the economies of Europe were able to industrialize and develop by extracting resources from Africa, all the while leaving the colonies underdeveloped," said Ramaphosa.

Even now, African countries are still trying to stop the extraction of its resources, this time in the form of illicit financial flows through commercial transactions, tax evasion, transfer pricing and illegal activities that cost the continent over 50 billion U.S. dollars a year, according to Ramaphosa.

The age where "development" was imposed from outside without taking into account the material conditions and respective requirements of our countries is now past, the president said.

"China, Russia, OECD (Organization for Economic Cooperation and Development) countries and other large economies are eager to forge greater economic ties with African countries because they want to harness the current climate of reform, the deepening of good governance, macro-economic stability and the opening up of economies across the continent for mutual benefit," the president said.

With the International Monetary Fund 2019 World Economic Outlook placing six of the fastest growing economies in Africa, these advanced economies want to take advantage of the many investment opportunities on offer, be they in infrastructure, energy, natural resource extraction, manufacturing or agriculture and agribusiness, according to Ramaphosa.

Xinhua

Somalia president signs into law revenue management bill

MOGADISHU

SOMALI President Mohamed Farmajo has signed into law the Revenue Management Bill as part of the country's endeavors to improve revenue management and processes as well as enhance good governance and financial transparency.

Farmajo said in a statement issued on late Sunday that raising and effectively managing domestic revenue is key to the country's sustainable development and in the national economic reform journey.

He said the Bill entailing revenue management is a law that is consistent with the modern revenue collection system. "The provisions under this Bill are important instruments in helping to raise domestic revenue and in defining the rights and responsibilities of the taxpayers as well," he said.

Farmajo who later held a meeting with senior ministry of finance officials spoke on the dangers of corruption, emphasizing the government's continued commitment and its zero-tolerance approach against corruption.

Xinhua

Vietnam receives documents from UK on truck victims

DIEM THINH

VIETNAM'S government said yesterday that it has received from British authorities the documents of four of the people found dead in the back of a truck in England last week to help determine whether any of them are Vietnamese.

The documents were handed over to Vietnam's ministry of public security and will be used to help identify the victims, Deputy Foreign Minister Pham Thanh Son was cited by the VNExpress news website as saying.

It was not immediately clear what type of documents were sent.

British police initially believed the victims were Chinese, but later acknowledged that details around the bodies found last Wednesday

in southeastern England were still evolving. Up to 24 Vietnamese families have since reported missing relatives whom they fear to be among the dead.

Vietnamese authorities have taken hair and other forensic samples from families who have reported missing people to assist the identification efforts.

British police said they have removed all the bodies from the truck and are awaiting autopsies. Identifying the victims is expected to be difficult and officials said very few documents were found with the bodies.

Smugglers normally take the passports of their passengers to obscure their identities, stripping them of their names and giving them new documents when they



Hoang Thi Ai holds up her phone showing a photo of her son Hoang Van Tiep, who she fears is one of the possible victims in the truck deaths in England, at her home in Dien Chau district, Nghe An province, Vietnam, yesterday. AP

arrive at their destinations. Families in central Vietnam con-

tinue to cling to hope that their missing loved ones are not among

the victims.

In Diem Thinh village in Nghe An province, Hoang Thi Ai cried Monday as she received relatives and neighbors coming to her house to check on the latest news on her missing 18-year-old son, Hoang Van Tiep, who the family fears may be among the victims.

Tiep worked as a restaurant dishwasher in France for two years before deciding to go to England for a better-paying job at a nail salon, Ai said.

British authorities charged the 25-year-old truck driver with 39 counts of manslaughter and conspiracy to traffic people. He was expected in court Monday. Three other people have been arrested in connection to the case.

Agencies

Italy's Salvini triumphs in regional elections in Umbria

ROME

A RIGHT-WING coalition scored a net victory in a local election in the central Italian region of Umbria, official data from the Interior Ministry showed yesterday, giving a boost to Matteo Salvini's League party.

The vote in tiny Umbria, a traditional centre-left stronghold with less than 900,000 inhabitants, restores impetus to Salvini after a political blunder led to his party losing a spot in the country's national government this summer.

The hard-right leader walked out of the ruling coalition his party had formed with the anti-establishment 5-Star Movement in August, expect-

ing to trigger a national election that polls predicted he would win.

Instead, 5-Star hooked up with the centre-left Democratic Party (PD), shunting Salvini into opposition.

Donatella Tesei, a senator for the League, who was also backed by the far-right Brothers of Italy and former Prime Minister Silvio Berlusconi's Forza Italia, won the top seat as governor with 57.6 percent of the votes.

The new 5-Star/PD alliance failed its first electoral test as Vincenzo Bianconi, leader of the civic alliance backed by the two parties, garnered 37.5 percent of the ballots.

Claudio Ricci, a right-wing inde-



pendent candidate, got only 2.65 percent of the votes, cast by 65 percent of the region's citizens.

Salvini defined the victory - the eighth in a row for the centre-right in regional ballots since the last national election in March 2018 - as a "chapter in history".

The chief of the League had criss-crossed landlocked Umbria

for weeks, promoting his national pledge to introduce a flat-tax rate many economists say Italy cannot afford, but which the League insists is needed to revive the sluggish economy.

His message found fertile ground in Umbria, where output slumped 15.6 percent in the decade after the 2007-2008 global financial crisis, compared with a 5.2 percent slide across Italy, according to Bank of Italy data.

Tesei told a news conference there would be "a lot of work" and that she would relaunch the economy, tackle unemployment and dedicate resources to reconstruction in the region after an earthquake

struck three years ago.

"We must reverse the trend... revise expenses and free up resources that must be invested to improve the quality of services for citizens and companies," Tesei said in an interview with daily Il Messaggero published yesterday.

After the results came in, Salvini defined the current government as "unauthorised" and added its time was running out. But premier Giuseppe Conte was quoted as saying that it would be a mistake for his government to stop for the results in a region which represented only 2 percent of the national population.

Agencies

China unveils first regulation on improving business environment

CHINA treats all domestic and foreign enterprises equally, and welcomes companies from around the world to expand trade and investment for mutual benefit and win-win results, said an official from the country's top economic planner.

Ning Jizhe, deputy head of the National Development and Reform Commission, made the remarks while elaborating on the country's first regulation on optimizing business environment at a news conference held by the State Council Information Office on October 23.

What's special about the regulation? What does it mean for companies in China?

The regulation establishes basic institutional norms in business environment that give equal treatment to domestic and foreign enterprises, and specifies the

principles and directions for fostering a stable, fair, transparent and predictable business environment.

It generalizes and outlines rules on optimizing business environment. The regulation does not include rules for management of specific industries and fields. Meanwhile, it leaves plenty of room for government departments at different levels to explore suitable measures to improve business environment.

China sees an improving business environment in recent years. It has slashed the number of items subject to administrative approval and lowered the threshold of market access.

Starting this year, the country reduced the items on the negative lists for foreign investment market access in pilot Free Trade Zones and the rest of the country,

and rolled out 11 measures to boost opening up of the service industry, manufacturing and mining.

Through simplifying approval procedures, country has improved the efficiency for establishing a business, application and installation for water and electricity facilities and real estate registration by more than 50 percent.

The country has further cut taxes and fees, significantly reducing corporate burden. It has also made marked progress in intellectual property rights (IPR) protection.

In the first half of the year, Chinese courts at all levels concluded more than 150,000 cases related to IPR of first instance, an increase of 80 percent year on year, and more than 2,000 criminal cases concerning IPR of first instance, 23

percent more than the same period last year.

The regulation, which institutionalizes the requirements in building a new system of open economy from all aspects and underscores opening up, provides a legal support for the country to ease market access and better develop an open economy at a higher level.

The country will take efforts to build a market-oriented and international business environment which is based on the rule of law, treat all companies as equals, and actively promote foreign investment, according to the regulation.

The country also pledges to give equal treatment to Chinese and foreign companies in terms of IPR protection and protect trade secrets. It holds zero tolerance on forced technology transfer and

will punish any violations through legal channels.

The regulation stipulates that the state shall provide an open market for fair competition and ensure all market entities can make equal use of all factors of production. Meanwhile, it also stipulates that all market entities should abide by prevailing international rules while carrying out economic and trade activities in China.

These rules put a greater emphasis on protecting legitimate rights and interests of foreign companies, Ning pointed out. He disclosed that the country will unveil a set of policy measures on IPR protection. China will set up standards on identifying patent, trademark and copyright infringements, strengthen campaign against IPR violations and impose heavy

penalties on all types of breaches.

Meanwhile, the country will advance the process of revising the Patent Law, the Copyright Law, the new round of comprehensive revision of the Trademark Law, the revision of the Implementing Regulations of the Patent Law, and the revision of the regulation on the protection of new varieties of plants.

It will also set up a punitive damage system for infringements on intellectual property.

The country will improve services and speed up construction of a patent review system and a trademark registration system. It plans to cut the review period of high-value patents to 17.5 months and shorten the trademark review period to 5 months by the end of the year.

People's Daily

FIRST NATIONAL BANK TANZANIA LTD

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

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 (Amount in million shillings)

	Current Quarter 30.09.19	Previous Quarter 30.06.19
A. ASSETS		
1 Cash	6,086	7,461
2 Balances at Bank of Tanzania	19,477	23,456
3 Investment in Government Securities	44,150	47,577
4 Balances with other banks and Financial Institutions	49,206	55,442
5 Cheques and items for clearing	613	152
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers liabilities for acceptances	-	-
9 Interbank Loans receivables	-	-
10 Investment in other securities	-	-
11 Loans, advances and overdrafts (Net of allowances for probable losses)	145,385	131,409
12 Other assets	8,760	11,849
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	14,950	15,529
16 TOTAL ASSETS	288,627	292,874
B. LIABILITIES		
17 Deposits with other banks and financial institutions	25,906	5,999
18 Customer deposits	147,065	158,837
19 Cash Letters of Credit	-	-
20 Special deposits	-	-
21 Payment orders / transfers payables	-	-
22 Bankers cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	6,727	9,897
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	6,799	7,196
28 Borrowings	50,047	56,151
29 TOTAL LIABILITIES	236,544	238,081
30 NET ASSETS/(LIABILITIES) (16 minus 29)	52,083	54,793
C. SHAREHOLDERS FUNDS		
31 Paid-up share capital	210,748	210,748
32 Capital reserves	-	-
33 Retained earnings	(142,199)	(142,199)
34 Profit (Loss)	(16,466)	(13,756)
35 Statutory reserve	-	-
36 Other capital accounts	-	-
37 Minority interest	-	-
38 TOTAL SHAREHOLDER'S FUNDS	52,083	54,793
LIABILITIES AND SHAREHOLDERS FUNDS		
39	288,627	292,874
39 Contingent liabilities	64,745	96,318
40 Non performing loans & advances	16,681	17,900
41 Allowances for probable losses	(21,741)	(23,095)
42 Other non performing assets	-	-
SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders funds to total assets	18.0%	18.7%
(ii) Non performing loans to total gross loans	10.0%	11.6%
(iii) Gross loans and advances to total deposits	89.0%	82.7%
(iv) Loans and Advances to total assets	50.4%	44.9%
(v) Earning Assets to Total Assets	82.7%	80.0%
(vi) Deposit Growth	4.9%	-4.8%
(vii) Asset Growth	-1.4%	-0.5%

STATEMENT OF COMPREHENSIVE INCOME FOR THE FIRST QUARTER ENDED 30 SEPTEMBER 2019 (Amount in million shillings)

	Current Quarter 30.09.2019	Comparative Quarter 30.09.2018	Current Year Cumulative 30.09.2019	Comparative Year Cumulative 30.09.2018
1 Interest Income	5,911	6,411	19,371	19,779
2 Interest Expense	(2,153)	(1,454)	(6,880)	(4,785)
3 Net Interest Income (1 minus 2)	3,760	4,957	12,491	14,994
4 Bad debts written off	(2,160)	(518)	(8,200)	(1,990)
5 Impairment losses on loans and advances	1,175	1,556	1,408	(9,977)
6 Non Interest Income	2,670	2,286	8,009	7,967
6.1 Foreign currency dealings & translation gain/loss	1,344	983	4,164	4,200
6.2 Fees and Commission	1,326	1,301	3,845	3,767
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expense	(8,088)	(9,711)	(29,898)	(30,872)
7.1 Salaries and benefits	(4,691)	(5,694)	(16,627)	(17,755)
7.2 Fees and Commission	(286)	(490)	(1,212)	(1,489)
7.3 Other operating expenses	(3,111)	(3,527)	(11,421)	(11,428)
8 Operating Income/(loss) before tax	(2,643)	(1,430)	(16,251)	(19,678)
9 Income tax provision	(67)	(35)	(215)	(140)
10 Net Income (loss) after income tax	(2,710)	(1,465)	(16,466)	(19,818)
11 Other Comprehensive Income (Items)				
Fair Value (loss)/gain on available sale investment	-	-	-	-
12 Total Comprehensive Income/(loss) for the period	(2,710)	(1,465)	(16,466)	(19,818)
13 Number of employees	202	242	202	242
14 Basic Earnings per share	(58)	(98)	(336)	(404)
15 Number of branches	6	9	6	9
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets	-0.9%	-0.6%	-1.9%	-4.0%
(ii) Return on average shareholders funds	-5.1%	-4.3%	-10.5%	-16.3%
(iii) Non interest expense to gross income	125.8%	134.1%	146.1%	133.6%
(iv) Net interest to average earning assets	8.2%	11.3%	8.9%	9.6%

Signed (Name & Title)	Signature	Date
Warren Adams (Chief Executive Officer)		Signed 29-Oct-2019
Alex Mairay (Chief Financial Officer)		Signed 29-Oct-2019
Baraka Thomas (Head Internal Auditor)		Signed 29-Oct-2019

We the undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us and to the best of our knowledge and belief, have been prepared in accordance with the International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.

Name	Signature	Date
Andreas Stephanus Ribbens (Non Executive Director)		Signed 29-Oct-2019
Alli Fawaz (Non Executive Director)		Signed 29-Oct-2019

STATEMENT OF CASHFLOWS FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (Amounts in million shillings)

	Current Quarter 30.09.19	Previous Quarter 30.06.19	Current Year Cumulative 30.09.19	Comparative Year Cumulative 30.09.18
I. Cashflow from Operating Activities:				
Net income (loss) before tax	(2,643)	(5,924)	(16,251)	(19,678)
Adjustment for:				
Depreciation	655	609	1,899	1,862
Net change in Loans and Advances	(13,976)	1,894	(11,564)	16,226
(Gain)/Loss on Sale of Assets	(207)	564	357	7
Net change in deposits	8,135	(8,248)	10,453	(2,431)
Net change in short term Negotiable securities	-	-	-	-
Net change in other liabilities	(3,507)	6,594	(1,290)	(1,599)
Net change in other Assets	2,628	(3,482)	1,377	(696)
Tax paid	(67)	(67)	(215)	(140)
Others- Net Change in SMR	1,041	1,424	2,292	993
Net cash provided used by operating activities	(8,001)	(6,586)	(12,233)	(4,376)
II. Cashflow from Investing Activities:				
Dividends received	-	-	-	-
Repayment of long-term debt	-	(23)	(1)	(754)
Proceeds on sale of fixed assets	131	-	8,323	13,476
Purchase of non-dealing assets	3,427	705	8,323	13,476
Others	-	-	-	-
Net cash provided used by investing activities	3,558	680	8,323	12,722
III. Cashflow 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	(6,104)	269	(10,212)	1,530
Others	-	-	-	-
Net cash provided used by financing activities	(6,104)	269	(10,212)	1,530
IV. Cash and Cash Equivalents				
Net increase/(decrease) in cash and cash equivalents	(10,547)	(6,687)	(10,547)	9,278
Cash and cash equivalent at the beginning of the period	73,829	79,466	73,829	53,642
Cash and cash equivalent at the end of the quarter	63,282	72,779	63,282	62,920

STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
A. Current Year 1.1.2019							
Balance as at beginning of the year	49,023	161,725	(143,492)	-	1,293	-	68,549
1 Profit for the year	-	-	(16,466)	-	-	-	(16,466)
2 Other Comprehensive Income	-	-	-	-	-	-	-
3 Transactions with Owners	-	-	-	-	-	-	-
4 Dividends paid	-	-	-	-	-	-	-
5 Regulatory reserve	-	-	-	-	-	-	-
6 General Provision reserve	-	-	1,293	-	(1,293)	-	-
7 Others	-	-	-	-	-	-	-
Balance as at the end of the current period 30.09.2019	49,023	161,725	(159,958)	-	-	-	52,083
B. Previous Year 2018							
Balance as at beginning of the year	49,023	161,725	(122,085)	2,614	975	4,376	97,648
1 Profit for the year	-	-	(19,818)	-	-	-	(19,818)
2 Other Comprehensive Income	-	-	-	-	-	(4,376)	(4,376)
3 Transactions with Owners	-	-	-	-	-	-	-
4 Dividends paid	-	-	-	-	-	-	-
5 Regulatory reserve	-	-	1,210	(1,210)	-	-	0
6 General Provision reserve	-	-	44	-	(44)	-	0
7 Others	-	-	(6,531)	-	-	-	(6,531)
Balance as at the end of the current period 30.09.2018	49,023	161,725	(146,482)	1,404	931	-	66,521

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

SN	ITEM/TRANSACTION	CHARGE/FEE (INCLUSIVE OF 18% VAT)	CHARGE/FEE (INCLUSIVE OF 18% VAT)
1 SAVINGS ACCOUNTS			
	Required minimum opening balance	TZS 50,000	
	Transaction fee	N/A	
	Monthly service fee (break down per customer type)	FREE	
	Statement	FREE	
	Interim statement	TZS 5,000 Per Page	
	Withdrawal Charges	TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000	
	Withdrawal bulky without notice	FREE	
	Cash Deposit Charge	FREE	
	Savings Card/Passbook	FREE	
	Passbook / Card Replacement	TZS 30,000	
	Closing Account	FREE	
2 CURRENT ACCOUNT			
	Required minimum opening balance	Personal / Business TZS 100,000 Commercial / Corporate TZS 300,000	
	Monthly service fee (break down per customer type)	Personal TZS 16,000 / Business TZS 35,000 Commercial / Corporate TZS 35,000	
	Transaction fee	N/A	
	Statement	FREE [monthly]	
	Interim statement	TZS 5,000 Per Page	
	Periodic Schedule Statement	FREE [monthly]	
	Withdrawal Charges	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Cash Deposit Charge	FREE	
	Closing Account	FREE	
	Deposit fee	FREE	
	Bank Drafts	TZS 35,000	
	Bank Drafts cancellation charge	FREE	
	Cheque book	TZS 600 per leaf	
	Cash Withdrawal at Counter	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Special Clearance	TZS 75,000	
	Cheque withdraw over the counter	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Dishonoured cheque	TZS 85,000	
	Cash Payment to 3rd party	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Cash Deposit Charge	FREE	
	Overdrawn account interest charge	10% above Prime Lending Rate	
	Unarranged Overdraft	10% above Prime Lending Rate	
	Bulk cash Deposit	FREE	
	Bulk cash Withdrawal	Personal-TZS 1,200 per 1million or part thereof Min 3,000 Max 100,000 Business-TZS 1,200 per 1million or part thereof Min 5,000 Max 100,000	
	Stop Payment orders	Online - TZS 16,000 Branch - TZS 45,000	
	Standing Orders (within the same bank)	TZS 2,500	
	Standing Orders (to other bank)	N/A	
	Certificate of Balance	TZS 45,000	
	Letter of introduction	TZS 45,000	
	Salary handling	TZS 5,000 per entry	
	School fees deposits	FREE	
	TRA collection	FREE	
	Safe custody charges	N/A	
	Safe custody access fees	N/A	
3 (a) EFT			
	Within the same bank (On Us)	TZS 1,911.16	
	To other Banks (On Others)	TZS 3,186.00	
(b) Outward Transfers			
	Inward Transfers	TZS 3,000	
	Inward Transfers	FREE	
4(a) TISS			
	Within the same bank (On Us)	N/A	
	To other Banks (On Others)	TZS 11,800	
(b) Outward Transfers			
	Inward Transfers	TZS 11,800	
	Inward Transfers	FREE	
5 FOREIGN EXCHANGE ACCOUNT			
	Transaction fee	N/A	
	Statement	N/A	
	Interim statement	N/A	
	Withdrawal Charges	N/A	
	Cash Deposit Charge	N/A	
	Purchase/Sale of TC transactions over the counter	N/A	
	Purchase of Foreign Cheque	N/A	
	Sale/ Purchase of cash passport	N/A	
	Telex/SWIFT	N/A	
	Transfer from foreign currency denominated account to local account	N/A	
	Outward foreign transfers	N/A	
	Inward foreign transfers - Customers	N/A	
	LC Opening / Advising commission (cash covered)	N/A	
	LC Opening / Advising commission (No cash covered)	N/A	
	LC Acceptance commission	N/A	
	LC Payment / settlement commission	N/A	
	LC Amendments	N/A	
	Others	N/A	

ATM TRANSACTIONS			
6(a) Local Cards			
	Issue of ATM card	FREE	
	Replacement ATM Card (Faulty)	FREE	
	Replacement ATM Card (Lost)	TZS 30,000	
(b) International Cards			
	Issue of ATM card	FREE	
	Replacement ATM Card (Faulty)	FREE	
	Replacement ATM Card (Lost)	TZS 30,000	
(c) ATM Withdrawals			
	Within the same bank (On Us)	TZS 950	
	To other banks ATM (On others)	TZS 1,000	



Simba Sports Club players participate in training session in Dar es Salaam recently to shape up for the ongoing Mainland Premier League. PHOTO: CORRESPONDENT JUMANNE JUMA

Hamilton wins in Mexico but must wait for sixth title

MEXICO CITY

LEWIS Hamilton won the Mexican Grand Prix for Mercedes after a first-lap scare on Sunday but the Briton will have to wait another week to wrap up his sixth Formula One world championship.

Hamilton's 10th win of the season, and 83rd of his career, was also a 100th for Mercedes as a constructor.

The victory stretched his lead over third placed Finnish team mate Valtteri Bottas to 74 points – making the title a mere formality that will surely be secured in Texas next weekend.

"We came here thinking we were on the back foot, knowing it was a difficult race for us, but we pulled through," said Hamilton, who had not finished on the podium in Mexico for the past two years despite taking his 2017 and 2018 titles there.

"I had quite a bit of damage on my car so the race was quite a bit of a struggle," said Hamilton, referring to the consequences of an opening lap clash with Red Bull's Max Verstappen that he described as 'hair-raising'.

"I don't mind (not taking the title in Mexico).

Bottas now has to win in Austin with a fastest lap to stay in the mathematical reckoning while Hamilton need score only four points – an eighth place – to be sure of the title whatever his team mate does.

Ferrari's Sebastian Vettel was a close second with team mate Charles Leclerc, who started from pole position and set the fastest lap but was undone by a two-stop strategy and a problem pitstop, fourth.

Hamilton made his car's hard tyres last for 48 laps to the finish on a one-stop strategy despite questioning the wisdom of that approach.

Without regular race engineer Peter 'Bono' Bonnington for the first time in seven years, Hamilton suggested he had pitted too early – with chief strategist James Vowles having to reassure him over the radio that the win was possible.

Bottas, who crashed heavily in qualifying and started sixth after a lengthy car rebuild, said he could not have done much more on a slow-burning afternoon that was all about tyre management.

"I enjoyed it, considering yesterday. It's a good result," he said.

Mercedes have already secured the

constructors' title for the sixth year in a row, and are also sure of an unprecedented sixth successive championship double.

MAX CLASH

Both Mercedes drivers lost out at the start, with Vettel squeezing out Hamilton, who had lined up third behind the two Ferraris but had to take avoiding action.

Four-times champion Vettel apologised to Hamilton, saying he had not seen him in his mirrors and was trying to get into Leclerc's slipstream for a tow down the straight.

Formula One FI - Mexican Grand Prix - Hermanos Rodriguez Circuit, Mexico City, Mexico - October 27, 2019 Mercedes' Lewis Hamilton in action during the race REUTERS/Carlos Jasso

Hamilton tracked across the grass runoff, wrestling with the steering wheel to prevent a race-wrecking spin, and returned in fifth place with Bottas losing a place to seventh.

As Leclerc led Vettel away, Red Bull's British-born Thai rookie Alexander Albon made the most of the mayhem to catapult himself into third place.

Verstappen, who was stripped of pole on Saturday after failing to slow for warning flags, dropped to the back after contact with Bottas left the 22-year-old limping back to the pits on a wheel rim after a right rear puncture.

The Dutchman, winner in Mexico for the past two years, carved his way back through the field to sixth at the chequered flag with Albon fifth.

"Lewis was just cruising for most of the second stint up to the point where the pack was arriving, and then I guess he had enough tyres left," said Vettel of an afternoon on which he overruled the team on strategy and stayed out.

"It was a good race, but here and there maybe with strategy we could have been a bit sharper." Mexican Sergio Perez was seventh for Racing Point, to cheers from the sellout crowd.

Australian Daniel Ricciardo was eighth for Renault with Frenchman Pierre Gasly ninth for Toro Rosso and German driver Nico Hulkenberg taking the final point for Renault.

Russian Daniil Kvyat finished ninth on the track but was handed a 10-second time penalty after colliding with Hulkenberg and sending him spinning into the wall.

REUTERS



Britain's Lewis Hamilton (c), driving for Mercedes, on the winner's podium with Germany's Sebastian Vettel (l), with Ferrari, and Finland's Valtteri Bottas (r), also with Mercedes, after Hamilton won the Mexico Grand Prix in Mexico City on Oct. 27, 2019. (Agencies)

Our football renaissance continues

By Correspondent Lloyd Elipoke

DURING the past couple of weeks, it would be fair to hold that bad news stories have hogged the headlines more than heartening and feel-good stories of achievement or triumph in sports.

Just in case your memory is still foggy over what were some of these demoralising sports stories which put a dampener on the national mood, let me jog your recollection of events a bit.

Indeed, only lately, one of the world's major sporting events, the IAAF World Athletics Championships came to a climax in the sweltering climes of Qatar's capital city, Doha.

As usual, the longtime sporting powerhouses in track and field like Jamaica and the USA carted home their fair share of medals at the international athletics competition.

However, as for Tanzania, the sportsmen and women, who made up our contingent to the sports showpiece event, all finished the prestigious championship with egg smashed all over their faces as a result of their distinctly below par overall performance.

A few months prior to the IAAF world championships, the much treasured All Africa Games which customarily feature a whole gamut of sports, took place in Rabat, Morocco.

In what was an extremely sorry display, our contingent of athletes to the inimitable continental sports event all returned home downcast and with their tails firmly tucked in between their legs for one vital fact: they were collectively unable to win even a single medal of any variety.

Thus, as it can be seen, our embarrassingly awful outings at major events in the recent couple of weeks are the sports news stories, which for the most part, have caught our eye.

Nonetheless, around the middle of last week, a hugely significant and historic milestone was achieved in Tanzanian football and from our perspective as a country it was achieved in the most unlikely of tournaments: the UEFA Champions League.

Indeed, the landmark football feat itself was this: our very own



Senior national football team, Taifa Stars doing just that.

Mbwana Samatta became the first Tanzanian in history to play in the internationally renowned and globally respected UEFA Champions League.

Without question, it would be hard for any domestic football devotee, nay, local sports buff NOT to be really overawed by the grandeur of Samatta's impeccable accomplishment.

After all, if one were to take a panoramic view of domestic football, one would find that barely 12 to 13 years ago, there was only an especially small band of local football virtuosos who were plying their trade in foreign countries.

Having said that though the state of affairs has undergone a truly seismic change today.

In addition, apart from the hard-earned accomplishment that a larger number of Tanzanian football stars are currently on the books of overseas-based outfits, there is the fact that we as a country have successfully managed to amass a number of achievements in both men's and women's football over the years.

Curiously, these football feats have been mostly accomplished in particularly the last decade, which could arguably be described as the most transformative ten years spell in the history of our football.

In a bid to briefly relive just some of these monumental firsts the following list will take a real stab at

2010

In this year, the Twiga Stars had us all grinning from ear to ear after they became the first national women's football team from East and Central Africa to qualify for the august African Women's Football Championship, which took place in South Africa.

2011

At some point in this year, the Congolese giants, TP Mazembe, were able to successfully ensnare the prolific Tanzanian marksman Mbwana Samatta.

2015

This year definitely brought happy tidings to all football-loving wanjanchi in the country. Indeed, Mbwana Samatta made history as he became the first Tanzanian to be crowned as the CAF African Player of the Year for home-based football professionals.

2017

Indeed, the good times just kept on a-rolling in this particular year. This time around, though, it was our youth football scene that was firmly in the spotlight as the national U-17 team nicknamed the 'Serengeti Boys' became the first national youth team in our history to qualify for the immensely esteemed African U-17 Football

Championship.

2019

To begin with, the Taifa Stars had us all in utter delirium when they qualified for the AFCON Finals for the first time since 1980.

On the continental club football front, Simba SC also made history when they admirably advanced to the quarterfinals of the elite CAF Champions League.

However, it could be tentatively argued that the national U-20 women's football team fondly dubbed 'Tanzanite' were the team whose sterling labors really took our breaths away.

Indeed, in an outcome that beggared belief, 'Tanzanite' incredibly ended up winning the inaugural COSAFA U-20 Women's Competition earlier this year.

Let us come full circle now and lay this discussion to rest by returning to the place we started.

Indeed, last week, Samatta became the first Tanzanian in football history to actually feature in a UEFA Champions League encounter and against the competition's defending champions Liverpool no less.

Judging by the amazingly rewarding last decade which is about to come to an end in domestic football, one can only hope that the next decade continues this splendid revival of our football fortunes.

Tiger Woods ties Sam Snead's record of 82 PGA Tour wins

INZAI CITY, Japan

FOR Tiger Woods, it all comes down to consistency.

Surgeries on his knee and back and a crisis in his personal life have cost him opportunities to play his best golf over the past decade. But when he's been healthy and free from off-course distractions, he's always found ways to win. And now, he's won as much as anybody on the PGA Tour.

Woods completed a wire-to-wire victory at the Zozo Championship on Monday, equaling Sam Snead's PGA Tour record of 82 victories.

"It's a big number," Woods said. "It's a lot of consistency and doing it for a long period of time, Sam did it into his 50s and I'm in my early to mid-40s, so it's about being consistent and doing it for a very long period of time. I've been very fortunate to have the career I've had so far."

The 43-year-old returned Monday to play the final seven holes in the rain-hit tournament, completing a 3-under 67 to beat local favorite Hideki Matsuyama by three strokes at Accordia Golf Narashino Country Club.

Woods had arthroscopic surgery on his left knee two months ago – his fifth on the same problem joint. He's also had four back surgeries, including a spinal fusion, and looked at times as if his career was over, but he returned to win the Tour Championship in 2018 before his triumph at the Masters in April for his 15th major.

The Japan event was Woods' first start of his 23rd season on the PGA Tour.

"I can still manage my way around the golf course," Woods said. "I know how to play. I was able to do that this week."

The fourth round was suspended because of darkness Sunday with



Tiger Woods holds a winning trophy as he celebrates to win the Zozo Championship, a PGA Tour event, at Narashino Country Club in Inzai, Chiba Prefecture, east of Tokyo, Japan October 28, 2019, in this photo released by Kyodo. REUTERS

Woods holding a three-stroke lead over Matsuyama in the first official PGA Tour event in Japan.

He bogeyed his first hole of the day, the par-4 12th, but was solid the rest of the way with birdies on Nos. 14 and 18 to finish at 19-under 261. Matsuyama also closed with a 67.

Woods opened with consecutive 64s, with a day off in between because of rain. He had a 66 on Sunday in the third round.

"It's been a long week," Woods said. "Five days at the top of the leaderboard is a long time."

As the U.S. Presidents Cup captain, Woods was asked about picking himself for the team.

"I think the player got the captain's attention," Woods said.

Woods' approach shot on the 12th found a greenside bunker. He blasted out and left himself a long par putt that he missed for bogey, cutting the lead to two strokes.

But that was the only time he would falter.

Matsuyama missed a short birdie putt on the par-5 14th with a chance to cut the lead to a stroke. Woods, playing in the group behind Matsuyama, made birdie to restore the three-stroke lead.

Matsuyama cut the lead to two with a birdie on par-3 16th. On the par-5 18th, he drove into a fairway bunker, and hit his approach into a greenside bunker before saving par.

Woods' second shot on 18 also found a greenside bunker. He blasted

to 10 feet and made the putt.

Woods last played in an official tournament in Japan in 2006 at the Dunlop Phoenix, where he lost in a playoff to Padraig Harrington. He won the Dunlop Phoenix the two previous years.

It was a wild debut for the PGA in Japan. Torrential rain washed out play Friday, forcing the second round to be moved to Saturday. To make up for the lost day, the players started the fourth round immediately after finishing the third to get in as many holes as possible.

The course took on over 8 inches of rain Friday and was in remarkably good shape when play resumed on Saturday for the second round.

Woods got in 11 holes and played 29 holes Sunday before having to come back for a 7:30 a.m. start.

"This was certainly demanding," Woods said "Being in the lead for the better part of five days puts a stress on the mind. It's not easy to do. ... It's stressful, it wears one out, but somehow I was able to finish out on top and made key putts this week."

Rory McIlroy, the highest-ranked player in the field, completed his round with two birdies for a 67 to tie for third at 13 under with Sungjae Im, who shot 65.

And at the end of a long week of golf, Woods was still talking about consistency when asked if he could envision winning in his 50s like Snead did.

"As far as playing until 52, I hope that's the case," Woods said. "If you would have asked me a few years ago, I would have given you a different answer, but certainly the future looks brighter than it has and hopefully I can be as consistent as he was well into my 40s and early 50s."

AP

Yaya Toure says FIFA 'don't care' about racism in football

SHANGHAI

YAYA Toure says FIFA is not doing enough to stamp out racism and that England should have walked off the pitch in the face of monkey chants during their Euro 2020 qualifier in Bulgaria. The 36-year-old former Barcelona and Manchester City midfielder made the comments to AFP after Qingdao Huanghai clinched promotion to the Chinese Super League at the weekend.

England's 6-0 victory in Sofia earlier this month was marred by racist chants and Nazi salutes from a section of Bulgarian fans.

The game was halted twice during the first half but England players opted to complete the match instead of walking off the pitch.

"This is a shame, why are you playing for England?" Toure, who has been outspoken on football's racism problem, said of the decision. They are always talking, 'Blah, blah, blah', and what? Nothing changes."

Turning his real fire on football's decision-makers, the four-time African player of the year said: "People from FIFA don't care anyway because we've been talking about this, but it's still continuing."

"I don't want to say that I'm not concerned, I'm concerned," said the former Ivory Coast international.

Raheem Sterling, the England and Manchester City forward, has been widely praised for playing a prominent role in calling out the racists at home and abroad. But Toure, his former team-mate at City, said that was "not good enough".

Toure, whose trophy haul includes three Premier League titles with City and a UEFA Champions League with Barcelona, believes it is time the players took more decisive action.

"They have to be serious about it, players need to make serious moves about it otherwise they (the racists) will continue to do that," he said. "They have to get the players out of the field."

FIFA did not immediately reply to an AFP request for comment.

"They respect nobody" - Toure was speaking after he played a pivotal role for Qingdao in a 2-0 win on Saturday at Shanghai Shenxin, attended by just a few hundred spectators.

Victory ensured promotion to the top-tier Chinese Super League for the team that Toure joined in July, but he is unlikely to make the move up with them next year.

"I think I'll finish in December or January, then go, have another challenge," he said, vowing to play on until he is 40. People are thinking that I'm done, but I'm not done yet," he said. Toure has enjoyed his spell in Chinese football and stressed that he has never experienced any form of discrimination in the country.

"It's been a nice experience because I've seen people with a different mentality from Europe - the way to play football, the way they feel and their behaviour on the field," he said. "When I play in the stadiums, nobody boos me because I'm black, it's a different culture, they respect."

"In Europe, they respect nobody."

AFP

Solskjaer: VAR wrong to give Man United first penalty

LONDON

MANCHESTER United manager Ole Gunnar Solskjaer did not agree with VAR's decision to award his side the first of their two penalties in a 3-1 victory over Norwich on Sunday.

United cruised on the day thanks to goals from Scott McTominay, Marcus Rashford and Anthony Martial but could have scored more if not for seeing two efforts from the spot saved by goalkeeper Tim Krul.

The controversial call came just before the half-hour mark, when Ben Godfrey tangled with United winger Daniel James and referee Stuart Attwell initially seeing no foul. After a lengthy VAR intervention, however, he changed his decision.

Krul stepped up and saved Rashford's effort from 12 yards but neither manager could see the merits of Attwell's call after the match.

"VAR is there to help but when it takes ages like the first penalty, it is not a clean and obvious error," Solskjaer said.

"When it took that long, it is a sig-

nal that it should not have been." Norwich manager Daniel Farke echoed Solskjaer's frustration but conceded it would not have made much of a difference to the outcome of the match.

"It's quite obvious it was a big mistake [for the first penalty]. The referee was right and it was Daniel James falling on the defender."

"I don't blame VAR for this defeat, we were not major enough in the first half."

Meanwhile, Manchester United midfielder Paul Pogba is set to be out until December, Ole Gunnar Solskjaer confirmed after Sunday's 3-1 win over Norwich.

Pogba has struggled for most of the season with an ankle injury, with the latest setback coming at the start of October meaning he has missed United's past five matches.

And Solskjaer thinks he will be out for at least the next two, and possibly four, games as he recovers from the problem, but could be back in time to face Tottenham and Manchester City. (Agencies)

Liverpool battle back to beat Spurs as Man Utd end away-day blues

LONDON

LIVERPOOL came from behind to beat Tottenham 2-1 on Sunday and restore their six-point lead at the top of the Premier League as Manchester United finally remembered how to win on the road.

Elsewhere, Arsenal squandered a 2-0 lead at home to Crystal Palace to draw 2-2 in a match marred by an angry exchange between Granit Xhaka and the home fans while 10-man Newcastle held on to draw with Wolves.

Liverpool saw their commanding eight-point lead cut to six after their draw at Old Trafford last week and Manchester City cranked up the pressure on Saturday by beating Aston Villa 3-0.

Jürgen Klopp's side were put under further pressure after Spurs made a stunning start at Anfield, snatching the lead inside the opening minute.

Son Heung-min burst forward and tried his luck from the edge of the area. His shot took a deflection and rebounded off the bar to Harry Kane, who calmly headed in, silencing the home crowd.

Liverpool piled on the pressure but goalkeeper Paulo Gazzaniga kept the marauding attackers at bay.

The home side finally claimed an equaliser in the 52nd minute when Jordan Henderson finished coolly, shooting across goal from close range.

And Liverpool took the lead in the 75th minute after referee Anthony Taylor awarded a penalty for a foul by Serge Aurier on Sadio Mane.

Mohamed Salah fired into the bottom corner from the spot - the 50th Anfield goal of his Liverpool career - to complete the turnaround and leave Spurs languishing in 11th place in the Premier League table.

Liverpool manager Jürgen Klopp praised his side for not panicking after going behind so early in the game.

"Their goalkeeper made some incredible saves but we stayed calm," he told Sky Sports. "At half-time we said this game only had one problem, the score. There were one or two things we could do better and adapt a little bit."

"But we were in control, we pushed them back and dominated apart from the last five minutes when we felt the intensity of the game," he added. "It was a super game and I loved it."

Ole Gunnar Solskjaer's Manchester United swept Norwich aside 3-1 at Carrow Road to record their first away win in the Premier League since February despite failing to convert two penalties.

Scott McTominay gave United the lead midway through the first half and Marcus Rash-

ford made it 2-0 on the half-hour after failing to score from the penalty spot.

Anthony Martial also saw a spot kick saved by Tim Krul on the stroke of half-time but he also atoned, making it 3-0 in the 73rd minute before Norwich grabbed a late consolation goal.

"We needed a performance today," said McTominay. "We should have beaten Liverpool last week. We've put in a 90-minute performance. When we're on it, we're on it. Hopefully we can get some winning momentum."

The win lifts United to seventh in the table. - Arsenal problems - Unai Emery's problems mounted as Arsenal blew a two-goal lead in a match that included more VAR controversy.

Arsenal struck twice in the first 10 minutes to take a 2-0 lead, with centre-backs Sokratis Papastathopoulos and David Luiz finding the net.

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019		Current Quarter	Previous Quarter
(Amounts in million shillings)		30-Sep-2019	30-Jun-2019
A. ASSETS:			
1. Cash		512	440
2. Balances with Bank of Tanzania		2,720	447
3. Investments in government securities		-	-
4. Balances with other banks and financial institutions		210	377
5. Cheques and Items for clearing		63	10
6. Inter branch float items		-	-
7. Bills negotiated		-	-
8. Customers' liabilities for acceptances		-	-
9. Interbank loans receivables		4,000	4,000
10. Investment in other securities		-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)		16,378	16,311
12. Other assets		5,282	5,484
13. Equity investments		-	-
14. Underwriting accounts		-	-
15. Property, plant and equipment (net)		1,296	1,453
16. TOTAL ASSETS		30,461	28,522
B. LIABILITIES:			
17. Deposits from other banks and financial institutions		-	-
18. Customer deposits		11,660	8,268
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		841	705
24. Acceptances outstanding		-	-
25. Interbranch float items		19	4
26. Unearned income and other deferred charges		170	228
27. Other liabilities		544	573
28. Borrowings		-	-
29. TOTAL LIABILITIES		13,234	9,778
30. NET ASSETS/(LIABILITIES) (16 minus 29)		17,227	18,744
C. SHAREHOLDERS' FUNDS:			
31. Paid up share capital		30,912	30,912
32. Capital reserves		-	-
33. Retained Earnings		(9,658)	(9,819)
34. Profit (Loss) account		(4,027)	(2,510)
35. Others capital accounts (Provision General Reserve)		-	161
36. Minority interest		-	-
37. TOTAL SHAREHOLDERS' FUNDS		17,227	18,744
38. CONTINGENT LIABILITIES			
39. Non performing loans & advances		289	323
40. Allowances for probable losses		302	253
41. Other non performing assets		-	-
D. SELECTED FINANCIAL CONDITION INDICATORS			
- Shareholders' Funds to Total Assets		57%	66%
- Non Performing Loans to Total Gross Loans		1.7%	1.9%
- Gross Loans and Advances to Total Deposits		143%	200%
- Loans and Advances to Total Assets		55%	58%
- Earning Assets to Total Assets		67%	71%
- Deposits Growth		41%	12%
- Assets Growth		7%	-2%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (Amounts in million shillings)		Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
		30-Sep-2019	30-Jun-2019	30-Sep-2019	30-Sep-2018
I. Cash flow from operating activities:					
Net (loss)/profit before tax		(1,517)	(1,416)	(4,027)	(4,019)
Adjustment for:					
- Impairment/amortisation/depreciation		212	622	1,346	1,496
- Net change in loans and advances		(67)	(40)	(199)	8,010
- Net change in deposits		3,392	888	3,711	(988)
- Net change in short term negotiable securities		-	-	-	-
- Net change in other liabilities		64	(138)	121	2,926
- Net change in other assets		(105)	(352)	(609)	(3,589)
- Tax paid		-	-	-	-
- Others		-	-	-	-
Net cash provided (used) by operating activities		1,979	(436)	343	3,836
II. Cash flow from investing activities:					
- Dividend received		-	-	-	-
- Purchase of fixed assets		(36)	(5)	(41)	(471)
- Proceeds from sale of fixed assets		-	-	-	-
- Purchase of non-dealing securities		-	(179)	946	(3,119)
- Proceeds from sale of non-dealing securities		-	-	-	-
- Others		-	-	-	-
Net cash provided (used) by investing activities		(36)	(184)	905	(3,590)
III. Cash flow from financing activities:					
- Repayment of long term debt		-	-	-	-
- Proceeds from issuance of long term debt		-	-	-	-
- Proceeds from issuance of share capital		-	-	-	-
- Payment of cash dividends		-	-	-	-
- Net change in other borrowings		-	-	-	-
- Others		-	-	-	-
Net cash provided (used) by financing activities		1,943	(620)	1,248	246
IV. Cash and cash equivalents:					
- Net increase/(decrease) in cash and cash equivalents		965	1,585	1,557	644
- Cash and cash equivalents at the beginning of the year		2,908	965	2,805	890
- Cash and cash equivalents at the end of the quarter					

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019 (Amounts in million shillings)		Share Capital	Retained Earnings	Regulator y Reserve	Bond Revaluation Reserve	Provision General Reserve	Total
Current Year							
Balance as at the beginning of the year		30,912	(9,976)	-	179	179	21,394
Profit for the year		-	(4,027)	-	-	-	(4,027)
Other Comprehensive Income		-	-	-	-	-	-
Transactions with owners		-	-	-	-	-	-
Dividends paid		-	-	-	-	-	-
Bond Revaluation Reserve		-	139	-	179	-	40
Provision General Reserve		-	179	-	-	179	447
Others		-	-	-	-	-	-
Balance as at the end of the current period		30,912	(13,885)	-	179	179	17,227
Previous Year							
Balance as at the beginning of the year		30,912	(4,140)	114	204	-	27,110
Decrease resulting from adopting IFRS9		-	(288)	-	-	-	(288)
Profit for the year		-	(5,503)	-	-	-	(5,503)
Loss on fair valuation of bonds		-	-	-	(25)	-	(25)
Other Comprehensive Income		-	-	-	-	-	-
Transactions with owners		-	-	-	-	-	-
Dividends paid		-	-	-	-	-	-
Transfer from Regulatory Reserve		-	114	(114)	-	-	-
Transfer to Provision General Reserve		-	(179)	-	-	179	-
Balance as at the end of the previous period		30,912	(9,976)	-	179	179	21,294

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2019 (Amounts in million shillings)		Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
		30-Sep-2019	30-Sep-2018	30-Sep-2019	30-Sep-2018
1. Interest income		709	781	2,215	2,456
2. Interest expense		172	135	449	448
3. Net interest income (1 minus 2)		537	646	1,766	2,008
4. Bad debts written-off		-	-	-	-
5. Impairment losses on loans and advances		62	-	(53)	8
6. Non-interest income:		169	64	311	162
6.1 Foreign currency dealings and translation gains/(loss)		12	-	21	4
6.2 Fees and commissions		157	62	289	156
6.3 Dividend income		-	-	-	-
6.4 Other operating income		-	2	1	2
7. Non interest expenses		2,161	2,069	6,157	6,181
7.1 Salaries and commission		922	886	2,629	2,695
7.2 Fees and commission		-	-	-	-
7.3 Other operating expenses		1,239	1,183	3,528	3,486
8. Operating income/(loss)		(1,517)	(1,359)	(4,027)	(4,019)
9. Income tax provision		-	-	-	-
10. Net income/(loss) after income tax		(1,517)	(1,359)	(4,027)	(4,019)
11. Other Comprehensive Income		-	-	-	-
12. Total comprehensive income/(loss) for the year		(1,517)	(1,359)	(4,027)	(4,019)
13. Number of employees		56	63	56	63
14. Basic Earnings Per Share		-25	-22	-65	-65
15. Number of branches		2	2	2	2
SELECTED PERFORMANCE INDICATORS					
(i) Return on Average Total Assets		-5%	-4%	-14%	-11%
(ii) Return on Average Shareholders' Funds		-9%	-6%	-21%	-16%
(iii) Non Interest Expense to Gross Income		306%	291%	296%	285%
(iv) Net Interest Income to Average Earning Assets		3%	3%	9%	9%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2019

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

Name and Title	Signature	Date
Richard Makungwa (Chief Executive Officer)	(signed)	28 OCTOBER 2019
Selemani Kijori (Head of Finance)	(signed)	28 OCTOBER 2019
Poniwoa Andrew (Ag. Head of Internal Audit)	(signed)	28 OCTOBER 2019

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

Name	Signature	Date
1/ Herman Kessy	(signed)	28 OCTOBER 2019

SPORT

Liverpool battle back to beat Spurs
as Man Utd end away-day blues

COMPREHENSIVE REPORT, PAGE 19



Taliss-IST swimmer, Amylia Chali, competes in a past event in Dar es Salaam.

Lugalo Club golfer wins Ernest Galinoma Memorial tourney

By Guardian Reporter

DAR ES SALAAM's Lugalo Club golfer Ernest Sengeu emerged the overall winner of a competition, known as the Ernest Galinoma Memorial 'Swing and Sing Fiddle', which took place at the club's course on Sunday evening.

The 18-hole one-day tournament is organized by the family of the late Galinoma, in collaboration with the hosts, Lugalo Club, which is owned Tanzania People's Defense Forces (TPDF).

"I was driving well and putting well, save for a few holes," he noted during a prize-giving ceremony at the club.

"I have been putting a lot of efforts in my game."

He beat a field of more than 90 golfers in the tournament to walk away with the top honour.

Sengeu claimed the top honour after posting 70 net points in the championship.

Another Lugalo Golf Club player Isiaka Daudi won the Division A event after chalking 74 net points, Peter Piwa scored 77 net to settle for the second place.

"I'm very happy to win on this course, my game is improving steadily and I hope perform even better in the forthcoming events," Daudi said shortly after winning the tournament.

Samweli Kileo recorded 71 net to win the Division B, beating Teddy Kalenga on countback.

"It was a closely fought event, but I thank God that I finally made it," the winner disclosed.

"Kalenga is a good golfer, he put me under pressure throughout the tournament. I hope he will next time win it."

Lugalo's Kiki Ayunga, who carded 72 net, won the Division C title, while H. Gweno, who posted 73 net, came second.

"I did not expect to play well but this win has raised my morale for better achievements," Ayunga noted.

The Senior Division's prize went to Lugalo Club's Julius Mbilinyi, who penned 76 net ahead of Edmond Mndolwa, who posted 78 net to finish second.

Hadija Suleiman and Terence Mwakaliku also grabbed the ladies and men's longest drives prizes respectively.

The nearest to pin award went to Amanda Mulula.

Rehema Athuman won the Ladies Division's silverware after scoring 76 net, while the event's runner-up spot went to Amanda Mulula (78 net).

Galinoma was, during his life, among the popular members of Dar es Salaam Gymkhana Club in the 1990's and early 2000's before joining TPDF Lugalo Club in the late 2000's.

Galinoma passed away at Muhimbili Referral Hospital in the city on April 17 in 2016 and was laid to rest at his home at Kalenga Village in Iringa.

He was one of the Lugalo Club founding members and an avid supporter of the development of the sport.

His good foundation helped the club move to right direction even under the current chairman Michael Lungwong.



Tamaduni basketball team's players (in green jerseys) and their Mchenga Bball Stars' counterparts in action during the second game of the finals of this year's edition of a competition, known as 'Sprite Bball Kings', at the National Indoor Stadium in Dar es Salaam recently. PHOTO: SABATO KASIKA

Basketball coaches urged to work hard

By Correspondent Joseph Mchekadona

BASKETBALL coaches in Tanzania have been advised to invest a lot of their time and resources in developing talents from the grassroots levels.

International Basketball Federation (FIBA) instructor, Samuel Wanjohi, issued the statement at the end of a recent one-week Level One coaching course which was held at Filbert Bayi Schools in Kibaha, Coast Region.

The course, which attracted 15 participants, was organized by the Tanzania Olympic Committee (TOC) with funding from the International Olympic Committee (IOC) through its solidarity arm.

He said for the sport to grow there is a need for the country to invest in the sport from grassroots level in all parts of the country.

"You must go to village schools, look for talents there, I'm sure Tanzania, like many

other African countries, has a lot of untapped basketball talents, we want more new players and that is your duty," he said.

The instructor also disclosed that the FIBA Level One coaching course is very intensive and expensive and asked to participants to make use of the knowledge gained to develop the sport in all parts of the country.

"This course has helped you to know many basics of the game and also basketball like many other sporting activities has many basic challenge," he noted.

"Please organize some basic course where you can invite coaches from upcountry areas to share with them what you have learnt."

The coach thanked the participants for the attitude they displayed during the period of the course.

He asked them not to worry about the language, saying in sports there is no language barrier.

He also asked the participants to be all-in-

clusive in their duties.

Wanjohi thanked TOC for the course and disclosed it covered three main areas, namely training coaches, individuals and team.

"The course covered three main basics, training coaches; this was basing on young people aged from seven to 15, individuals; this involve mental skills and team, which covered offense drills, defense and translation," he said.

Henry Tandau, TOC vice-president, challenged the coaches to make use of what they learnt.

He pointed out the problem the country is facing in sports is not the lack of qualified coaches but coaches who can use the knowledge they have learnt.

"Having a certificate is one thing, using the knowledge you gained is another thing, I'm urging you all to make use of the knowledge you gained to develop the sport from grassroots levels," he said.

Taliss-IST wins national open swimming tourney title

By Correspondent Renatha Msungu

DAR ES SALAAM's Taliss-IST swimming club has won this year's national open championship after beating other seven clubs in the event, which ended in the city on Sunday.

The two-day event was held at first modern swimming pool owned by International School of Tanganyika (IST) Masaki.

The swimming pool has high technology consisting of diving blocks and touchpads which are used to record swimmers' time automatically.

Taliss-IST collected 2,207 points to secure the top position in the event.

The club scored 1,242 points in the women's category and 965 points were scored in the men's category respectively.

Bluefins, under Rahim Alidina who is the club's founder and head coach, took the second spot after collecting 1,281 points in the event, which saw 110 swimmers compete for the top honours.

Bluefins recorded 734 points in the women's category and 547 in the men's events while Morogoro International School's outfit, nicknamed Piranhas, took the third spot after collecting 830 points.

The club recorded 375 points in men's category and 455 points in women's category.

Dar es Salaam Swimming Club (DSC) was placed fourth with 750 points after collecting 373 points in women's category and 377 points in men's category.

The fifth the position went to Mwanza Swimming Club which collected 468 points while FK Blue Marlins settled for the sixth position with 429 points.

Kilimanjaro's Uwcea Moshi Campus took the seventh spot with 325 points and Champion Rise ended in the eighth spot with 244 points.

Taliss-IST Club manager, Hadija Shebe, speaking after the competition, commended her swimmers for the victory.

She said the victory has come about thanks to good cooperation among the swimmers, coaches, parents and the swimming community in general.

"We are proud of the results. It is the best for the team and swimmers in general, our swimmers have done the best for the club while improving their personal best time," she said.

5 EATV **TONIGHT @21:00**

NIRVANA

TUESDAY

11:00 DADAZ (live)
13:30 Kali Za Wana
14:00 Dakika 10 Za Maangamzi
15:00 FUNGUKA
16:30 #HASHTAG
17:00 SSELEKT
17:55 Kurasa
18:00 eNewZ
18:30 Music
19:00 EATV SAA I
19:30 MJADALA
21:00 Nirvana
21:30 Wakilisha
22:00 Grace Na Asili Yangu
22:30 Bongo Hits

NIRVANA is hip and edgy. It explores the latest trends in fashion, art, style and recreational activities. **NIRVANA** speaks to the trend makers, shapers and observers. It's a one stop shop for everything trendy.

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

88.1FM
DAR ES SALAAM

Flexibles by David Chikoko



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