



National Pg 4

Refugees' camps access clean, safe water



National Pg 5

Supporting children from poor families



Opinion Pg 15

Start the Week with Cynthia Stacey who says...a temporary Goodbye...!



PAGE 13



Christine Musisi, who took over as UNDP Resident Representative to Tanzania early last month while boasting over 20 years of leadership experience in the development arena. She has served the UN in different capacities at national, regional and global levels. Text of full interview on Page 11. Photo courtesy of UNDP

Part of northern highway closed once more after rains hit Tanga

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

By Guardian Correspondent, Tanga

THOUSANDS of passengers who use the busy Dar es Salaam-Kilimanjaro-Arusha highway are stranded after the road was closed yesterday following heavy rains that caused floods and left bridges damaged in Tanga Region.

Communication within the region has also been severely reduced after major roads to Korogwe, Handeni and Kilindi districts were closed due to torrential rains laying waste portions of the road infrastructure.

Water submerged the bridge at Mandra in Korogwe District, with scores of vehicles like

trucks and passenger buses kept to the other end of the bridge.

Regional Police Commander Edward Bukombe said yesterday that heavy rains also swept away the bridge at Sindeni in Handeni District, cutting off communication along Korogwe-Handeni Mkata and Kilindi road.

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

He warned drivers to travel at cautious speeds

TURN TO PAGE 2



Oil flow: Dealers now prefer Dar over Mombasa port, pipeline

MOMBASA

THE USD60 tariff per 1,000 litres of transported fuel through the Kenyan oil pipeline is costing the country revenue as landlocked countries turn to Tanzania's central corridor.

The value of Kenyan petroleum exports dropped by 43 percent from Ksh2.1 billion in the first six months of 2018 to Ksh1.2 billion in the first half of 2019.

Balance of payments data by the Kenya National Bureau of Statistics shows those exports as also lower than the Ksh2.4 billion exports for petroleum products in 2017.

Oil marketers say they pay of USD80 on average to ferry oil from Dar es Salaam

TURN TO PAGE 2

Focus on sectors that impact the majority, uplift the poor to achieve SDGs, says UNDP

By Guardian Correspondent

TANZANIA needs to focus on investments and projects that impact the lives of the majority of its citizens and also empower the poor and vulnerable for the country to achieve sustainable development goals (SDGs), the United Nations Development Programme (UNDP) has advised.

Speaking to The Guardian in an exclusive interview in Dar es Salaam recently, UNDP Resident Representative Christine Musisi said in order to move development fast enough, the country should concentrate on the most strategic areas of the economy or sectors.

To that end, she advised that the government links the ongoing industrialization drive to agriculture sector which employs the majority of the population.

In the commercial sector, she said that the government is pushing the industrialisation agenda, but the focus should now be on what could make that work and what could enable that agenda to impact the most vulnerable and the poorest.

"I believe that if Tanzania invested more or fully in the agricultural sector, linking it to industrialisation, linking it to investment, and

TURN TO PAGE 2

Tanzania, Rwanda hailed for having big number of women parliamentarians

By Correspondent Marc Nkwame, Arusha

TANZANIA and Rwanda have been commended for leading with a high number of women participation in their respective National Assemblies within the East African Community (EAC).

Speaking at the climax of a Regional Sensitization Workshop organized under the auspices of the Commonwealth Women Parliamentarians (CWP) group here yesterday, East African Legislative Assembly Speaker Martin Ngoga said Rwanda has surpassed the 50-50 benchmark in clocking 61.25 percent of women representatives in the country's

parliament.

Tanzania, on the other hand records, 36.9 percent of female representation in the Dodoma House, while Uganda, coming third, has 34 percent, Burundi 33 percent, South-Sudan 28 percent and Kenya tagging last with just 21.7 percent.

The EALA Speaker said the six EAC member states together have reached an average of 40 percent of women representation in their respective parliaments. This is still a far cry from the targeted and essentially required

TURN TO PAGE 2



SPECIAL SUPPLEMENT

THE GUARDIAN LTD, THROUGH ITS LEADING NEWSPAPERS, THE GUARDIAN AND NIPASHE ON 5TH NOVEMBER 2019, WILL PUBLISH SPECIAL SUPPLEMENT OF FOUR YEARS ACHIEVEMENTS OF THE FIFTH PHASE GOVERNMENT.

WE INVITE ALL STAKE HOLDERS TO PARTICIPATE IN THIS SPECIAL EDITION.



TO BOOK YOUR SPACE, KINDLY CONTACT:

MOSES MASUNGA - SUPPLEMENT COORDINATOR
ON EMAIL:moses.masunga@guardian.co.tz, Phone: +255 755 642851



Part of northern highway closed once more after rains hit Tanga

FROM PAGE 1

during this rainy period in the region as there is plenty of flooding along the roads.

Meanwhile more than 2,000 passengers and motorists from various regions are stranded at Mandera in Korogwe District following the bridge collapse.

Many families in the region have lost either homes, livestock or farms due to heavy rains and flooding.

Handeni District Commissioner Godwin Gondwe told reporters here on Saturday that 11 people had died.

He said that 10 people lost their lives from a vehicle plunging into the river while one person was swept by gushing waters.

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

Addressing reporters here, RPC Bukombe said most victims were swept by flood waters and others hit by falling debris as houses fell under the impact of the downpour.

The rains which started pounding the region on October 1 have left a trail of destruction of infrastructure and properties on a scale that has never been seen in recent years.

The Tanzania Meteorological Authority (TMA) forecasted that rains between November and April would be normal and abnormal.

TMA director general Dr Agnes Kijazi said that short periods of heavy rains may result into water accumulation leading into floods.

She was also worried about outbreaks of water borne diseases especially in areas with poor sewage systems especially in urban areas and in areas with a shortage of safe water.

"Based on the current and expected weather patterns, there is an elevated chance of above normal rains over most parts of unimodal areas of the country, with exception of the extreme western side of the country where mainly normal to above normal rains are expected," Dr Kijazi noted.



Egyptian Ambassador Mohamed Gaber Abulwafa (C), Egyptian Embassy Defence Attaché Brig Gen Ahmed Salah Elfar (2nd-L), Tanzania People's Defence Forces representative Lt General Paul Masao (2nd-R), Egyptian Embassy Deputy Defence Attaché Col Mohamed Abdelaty Awadallah (L) and Palestinian Justice minister Dr Mohamed Elshalad jointly cut a cake at a ceremony in Dar es Salaam at the weekend to mark the 46th anniversary of Egypt's October 6 War victory held in Dar es Salaam over the weekend. Photo: Guardian Correspondent

Focus on sectors that impact the majority, uplift the poor to achieve SDGs, says UNDP

FROM PAGE 1

linking it to the opening up of markets, it would impact many more people," she said.

She added: "This is because 80 per cent of the population still live in rural areas and depend on agriculture. With improved production and productivity using innovative approaches and methods, we would add value to agriculture and empower communities to increase production and improve value addition. We would then likely improve their conditions, increase income, increase local and national revenue collections, and also move towards a people-centred industrialisation agenda."

Musisi said Tanzania presented its voluntary national review report at the high level political forum in July to share on where it is on delivering on the Sustainable Development Agenda.

"I think that like many countries

Tanzania have already started setting the right policies to create the systems and frameworks for implementation of the Agenda. We have seen increases in budgetary allocations, including for primary and secondary education - which also is meant to improve the quality of education and touch off a rise in enrolments at all levels of education," she said.

She specified that the country has been posting continuous economic growth, with a sustainable GDP of up to 6.7 per cent, which provides a more conducive environment for employment and income for the general population.

"It's only four years since the adoption of the SDGs, and more work is yet to be done. I believe the country would benefit a lot more by making greater efforts to put in place the appropriate conditions," the representative added.

(full interview continues at p.11)

TMA urges farmers to make good use of weather forecasts

By Guardian Correspondent, Mbeya

FARMERS in the southern highlands regions have been called to make good use of weather forecast reports issued by weather forecast authorities to help them in their farming activities.

The advice was given at the weekend by region's Tanzania Meteorological Authority (TMA) Zonal Manager Issa Hamad when speaking with this paper on how TMA had mobilized itself to give education to farmers in facing the challenges brought about by climate change.

He said weather forecast reports are issued by TMA with the aim warning the farmers as they go about their activities. Hamad said southern highlands regions has been receiving heavy rainfall causing disasters to some areas including destruction of crops hence correct weather forecasts assist farmers to take appropriate steps early.

He said: "From weather forecasts when farming season begins, the farmers are supposed to plan seeds that will withstand the expected rains to avoid loss. And through these forecasts the wananchi are also warned about their dwellings against destruction by heavy rains, strong winds or flooding."

Speaking to this paper at different times some farmers said TMA weather forecasts calls on them to start planting seeds that can withstand heavy rains.

Joseph Mwambeso from Iduda Ward in Mbeya City said from his farming experience heavy rains call for planting of old traditional seeds that withstand rains. He said if they plant new types of seeds they can start ripening and then rot when the rains still continue.

Another farmer, Agnes William said due to periods of heavy rains agricultural officers at all levels should assist farmers to plant better types of seeds that can withstand rains.

'Chopper will better services at referral hospital in Mbeya'

By Guardian Correspondent, Mbeya

MBEYA zone referral hospital says it plans to buy a special helicopter to offer emergency services in all southern highlands areas aiming at saving lives to the injured and other sick persons.

This was announced by Mbeya zone referral hospital, Dr Goodlove Mbwani speaking to this paper in special interview on how to improve emergency services at the hospital including challenges involved.

He said the aim is for the hospital to have all medical services including medical experts to reach any areas that will need such assistance.

He said: "As of now the hospital solely depends on ambulance services to serve those in need, and we have discovered that we still need to serve more people from many far out areas."

Dr Mbwani said the helicopter is

friendlier because it will reach all areas disregarding challenges brought about by roads infrastructure or buildings.

On the cost of the aircraft he said: "The hospital has mobilized itself in collaboration with the Ministry of Health, and other stakeholders will be called to help to realize our goal for the benefit of the nation to offer better health services."

Dr Prosper Bashaka, who is expert on casualty Services said there is the challenge of not arriving the areas they are needed such as areas of accidents due to road infrastructure challenges, hence a helicopter will simplify transport.

Many Mbeya residents praised the plan. Neema Patrick, a food vendor at Kabwe Bust Stand said many areas are not reachable by road because of geography hence the helicopter will be a big assistance especially in case of fire disasters.



Commonwealth Women Parliamentarians chairperson Shandana Gulzar Khan of Pakistan speaks at a leadership committee meeting in Arusha yesterday. Photo courtesy of National Assembly

Tanzania, Rwanda hailed for having big number of women parliamentarians

FROM PAGE 1

50-50 representation at any National Assembly, he declared.

It also was observed during the meeting - running under the theme 'Enhancing Women Participation in Election Process,' - that countries in the Sub-Saharan Africa Region have an average of just 23.9 percent of women in their national parliaments.

CWP chairperson Dr Zainab Gimba, a

Nigerian MP, pointed out that with only 36.9 percent of women representation in its legislature, Tanzania ranks 5th after Rwanda (61.25), Namibia (46.15), South-Africa (45.98) and Mozambique at 39.6 percent.

Vice President Samia Suluhu Hassan, who graced the meeting in Arusha pointed out that many African countries will be conducting general elections between from 2019 to 2022, urging that the sessions should

play an important role of sensitizing the continent on the importance of having women in leadership positions.

She reminded participants that women were estimated to make 49.65 percent of global population in 2016 and that the figure could have gone beyond 50 percent as of 2019 after the 24.3 percent increase recorded last February.

"But Tanzania is doing well towards

realising the goal of having women participation in leadership and governance, with the country having seven women ministers out of 23 and four women deputy ministers out of 22 thus making up 24.4 representations among members of cabinet," the VP noted.

Tanzania has seven women judges at the High Court (out of 20), and 21 other women judges (out of 68 justices) in the Court of Appeal.

Oil flow: Dealers now prefer Dar to Mombasa port and pipeline

FROM PAGE 1

using trucks but pay USD60 tariff when using the pipeline to Kisumu and a further USD35 on trucks to buying countries.

Tanzania has also upped its game by increasing efficiency at the port.

"We have been telling the government that USD60 tariff is too high. Sometime for marketers it even makes more sense to send trucks to Mombasa, which we do, and save around USD20 (KSh2,000) because for us, margins make a lot of sense," said an oil marketer who did not wish to be named.

Kenya Pipeline Company (KPC) chairman John Ngumi said the tariff is under review by Energy and Petroleum Regulatory Authority (EPRA).

"They are aware we are in the process of a review and if it is an issue, it will be reduced. If there are other issues of efficiencies we will also look into that," Ngumi said.

In 2017, KPC gave a 30 percent promotional discount that cut the rates to USD41 but this did not drive up volumes as expected, Ngumi said.

"The promotional tariff was given to increase traffic but that did not happen. We also had challenges since Line 5 was not ready and now it is ready, and we are able to accommodate incremental throughput," he said.

For a long time, the Northern Corridor through Mombasa has been the preferred route for Uganda, Rwanda, DR Congo and South Sudan due to port efficiencies and a pipeline to Eldoret and Kisumu from where the petroleum products are trucked to the landlocked countries.

The port of Dar es Salaam has now improved with goods being loaded

directly to private terminals where marketers truck to transporters.

George Wachira, the director of Petroleum Focus Consultants, said there have been concerns over the past few months that Uganda is considering to use the Dar es Salaam port instead of Mombasa.

He said such shifts are usually driven by prices.

"The two keep on changing as prices at Mombasa and Dar es Salaam change," he said.

Oil passes through Kenya either on transit for foreign financed product or as exports where Kenyan companies finance the product.

There has been concerns that Kenyan fuel is adulterated, prompting EPRA to conduct sting operations in 955 petroleum sites between July and September.

But since the government introduced the anti-adulteration levy and pumped up the prices for kerosene, rogue players lack incentives to mix fuel products.

"All sample sites were found to be compliant. These results are a significant milestone in the fight against adulteration and dumping in Kenya," EPRA said.

KPC relies on tariffs to raise money to service massive debts procured to finance infrastructure investments, including the new Mombasa-Nairobi pipeline built at a cost of USD473.4 million, and the four new oil storage tanks in Nairobi that cost USD50 million.

The company has also invested USD16 million in the Kisumu Oil Jetty, which currently lies idle due to delays by Uganda in completing its own jetty to receive, provide storage and ease the transportation of oil between the two countries.



Higher Education Students' Loans Board executive director Abdul-Razaq Badru (L) briefs journalists in Dar es Salaam at the weekend on the second batch of first year university and college students to get loans. With him is HESLB communication official Omega Ngole. Photo: HESLB

Oysterbay farmers market is handed over to vendors

By Getrude Mbagu

THE World Food Programme (WFP) has officially handed over the Oysterbay farmers market to a cooperative of local vendors who had pledged to serve Dar es Salaam residents with high quality organic fresh farm produce and products.

Founded in 2013 collaboration with WFP and an Italian non-governmental organisation -CEFA, the Oysterbay farmers market endeavors to promote locally grown produce and products for sustainable economy. The market is funded by the European Union (EU).

Speaking during the hand-over event in Dar es Salaam at the weekend, WFP Tanzania deputy country director Wendy Bigham said the project was launched to offer local food producers to come together and sell their products with intent of supporting their businesses, promoting taking of nutritional food products in society thus reduce stunting.

She said the project was part of WFP's initiatives towards achieving Sustainable Development Goals (SDGs) two of zero hunger by 2030, working with a wide range of partners including governments, the private sector and civil society organizations.

To address malnutrition in the country, WFP is implementing 'Boresha

Lishe,' a project designed to improve food and nutrition security in the country while contributing to reducing malnutrition.

Speaking at the event, the head of development cooperation for EU delegation to Tanzania Jose Correia Nunes the farmers market is an opportunity for small scale holders to increase their income and importantly to achieve food security.

"There is no doubt that in society, markets play a big role in social and economic development; It is where people find essential food products for daily consumption. So, this market help to create prosperity improve income among vendors coming from various areas in the country," he said.

For her part, Ruth Sabai, chairperson of the Swahili farmers market Cooperative, which now takes over the running of the Oysterbay farmers market commended EU, WFP and CEFA for their support they have been providing since the launch of the market in 2013.

"Most of the vendors in this market are groups of small producers or family farmers involved in commercial industry. The market has provided opportunity for them to become more competitive and increase profits with other building houses and sending their children to good schools," she said.

By Guardian Correspondent, Mwanza

Rains destroy 158 homes and kill two in Mwanza

A TOTAL of 158 households in four wards in Nyamagana District, Mwanza Region last Thursday (October 24) were destroyed by heavy downpour with strong winds.

The Secretary of Disasters Committee for Nyamagana District Masatu Magafu said the downpour that occurred at around 5 pm also caused the death of two children.

Magafu named the wards as Kishiri where 66 households lost their homes,

Igoma (3), Igogo (2) and Lwanima (87).

The children who lost their lives were identified as Yohana Maichael, a Std II from Mahina Primary School who was smashed by a collapsed wall of their house and Vaileth Godfrey (3) of Igogo Ward who was swept away by rain water and whose body was later recovered from Lake Victoria after a concerted search by the Nyamagana

District Defense and Committee in collaboration with wananchi.

Nyamagana District Commissioner Dr Phillis Nyimbi inspected the affected areas and offered his condolences to the home of the deceased Yohana and saw some of the affected families trying to rebuild their destroyed homes.

He called on the wananchi to take great care during this period of heavy

rains especially in protecting their children. He said: "Many houses that were destroyed were those whose corrugated iron roofs were held by boulders placed on them, and urged them to do away with this practice."

He urged them to build robust houses and added: "as I have seen most of the destroyed houses were those in open places without trees for protection

hence they are easily knocked over or their roofs blown away in the event of heavy rains that come with strong winds."

Nyimbi also directed experts on environmental issues from Mwanza City Council to visit all the 18 wards to educate the wananchi on how to build robust houses as well as to plant fruit trees for shade.

Councilor from Lwanima Ward, Reuben Nzari asked for the government's assistance to the affected households so that they overcome their predicament from the ongoing rains in the area.

Suzana Stephano and Salome Swilla, residents of Kibundubundu, Igwambiti A and Semba in Lwanima Ward who are victims of the disaster said they thanked God for having survived the catastrophe as the rains and winds were very strong blowing away their tin roofed.

PROGRAMME MANAGER

Making the African Church Safe (MACS) Programme

Our client, an international organisation that manages and develops the philanthropic programmes of charitable entities established by private family entrepreneurs is seeking to recruit a talented and result-oriented individual to fill the position of a Programme Manager to be based in Tanzania. The Programme Manager will support the implementation of a three year (2021-2023) Child Protection programme (MACS) which seeks to strengthen the protection of children from abuse, neglect and other forms of violence by establishing safe and supportive learning environments in particular, among the Catholic institutions. The Programme Manager will ensure the effective management, implementation and coordination of grant projects within the programme, maintaining a coherent overview of implementation and performance against key programme indicators, budgets and project oversight.

STATION

The Programme Manager post will be based in Moshi, Tanzania on a full-time basis.

Duration: One year initially from 2020 with the possibility to extend.

KEY DUTIES AND RESPONSIBILITIES

- Supports capacity building of partners by advising on execution of programme activities, providing technical assistance, capacity building, and on-going mentorship ensuring effective roll-out of the programme activities, while liaising with other stakeholders within the programme network.
- Assist in budget preparation and management of activities on a day to day basis to ensure full accountability of finances.
- Ensure compliance with the programme goals/objectives/expectations by conducting programme needs assessments, monitoring reviews and preparing donor reports.
- Liaise with host partner on all operational and other programme-related matters on a day-to-day basis including collaborating with any host partner's staff working on the programme.
- Supporting in the planning and organising of key stakeholder convenings to support sector learning in a timely and accurate manner.
- Capture key learning, feeding this back to the donor and relevant stakeholders to inform programme improvement and strengthening.
- Provide support and active input to the programme consultants undertaking research, M&E, developing training materials and other assignments as per the programme needs.
- Undertake a programme needs assessment of at least 10 programme partners, to assess programme readiness.
- Support programme partners in the timely development,

refinement of project applications in a timely manner.

- Maintain close contact with donor in the implementation of the programme to ensure appropriate and timely reflection of the progress and any required iteration to work.
- Assist on engagement with the Church's bodies – Tanzania Episcopal Conference (TEC) and associations – Tanzania Catholic Association of Sisters (TCAS) and Men Religious Associations as well as religious Congregations to raise awareness of the programme and advocate for its purpose within homes, schools and community.

COMPETENCIES

- Exceptional leadership with proven experience as a Programme /Grants Manager or Coordinator.
- Excellent time management, facilitation and capacity building skills.
- Excellent communication skills with ability to build relationships and networks.
- Fluent in English, Kiswahili and other local languages desirable. Excellent writing and oral presentation skills.
- Strong organisational skills and ability to coordinate various responsibilities and prioritise conflicting demands and deadlines.
- Strong analytical skills, evaluating options and to think and plan strategically. Looking into the future and pre-empt potential problems.
- Good understanding of financial reports and interpretation of the same.
- Collaborative - with strong soft skills.
- Politically and culturally sensitive with qualities of patience, tact and diplomacy.
- High level of integrity and respect for ethical conduct respecting partners' standing and beliefs.
- A team player with a commitment to public service and raising the dignity of all people.

QUALIFICATIONS

- Post Graduate qualification in development studies or related fields
- 5 years plus working experience in the development field, in addition to proven experience in Grant/ Programme management, management of sub grantees and events coordination
- A good level of confidence with M&E process
- Previous work with the Catholic Church or Faith Based organizations is a plus
- Experience in the field of child protection and safeguarding is an added advantage

MODE OF APPLICATION: If you believe you meet the above criteria, please submit an application letter, detailed CV with three references and relevant copies of your certificates to: viv@bizonlineafrica.com on or before 8th November 2019. Subject of the email: **Application for PM-MACS.**

215481501



NOW RECRUITING TO DELIVER AN EXCITING PRE-PRIMARY EDUCATION / EARLY LEARNING PROJECT IN DODOMA!!

Children in Crossfire is an international NGO whose purpose is to respond to the rights and needs of young children caught in the crossfire of global poverty and injustice. Children in Crossfire Tanzania focuses on increasing access to quality Early Childhood Development (ECD) supporting children's developmental needs and giving them a chance to reach their fullest potential. More information can be found at: www.childrenincrossfire.org

The new phase of Children in Crossfire Tanzania's ECD programming will see the implementation of a flagship pre-primary education (PPE) project in Dodoma Region, to be more popularly known as 'Watoto Wetu Tunu Yetu Dodoma'. The project intends to support the scaling-up of quality-improved pre-primary education across all government PPE streams in Dodoma region over the course of 2020-2022. We are now putting in place a Dodoma Project Team, starting with the recruitment of two positions both based in Dodoma City:

- **PROJECT MANAGER:** overall management-lead of Children in Crossfire Tanzania's Pre-Primary/Early Learning programming across Dodoma Region. The Project Manager will also be responsible for the Children in Crossfire Tanzania Dodoma Project Office, ensuring its effective and accountable functioning across all operations. Managing the Project Team, together with the coordinated technical inputs of different implementing partners, the Project Manager is responsible for quality delivery and continuous learning and development of the PPE project, working in strategic collaboration with national government, ultimately positioning its delivery to have transformational inputs in the Pre-Primary Education sub-sector at local and national levels.
- **PROJECT FINANCES & ADMINISTRATION COORDINATOR:** responsible for the financial and office administrative needs of the Children in Crossfire Tanzania Dodoma Project. This role will ensure transparent and accountable project finance management to the highest standard. Additionally, the position is responsible for efficient project staff administration, and wider Dodoma Project Office administration.

Detailed **JOB DESCRIPTIONS** and **APPLICATION FORMS** for these positions can be downloaded from: <http://www.childrenincrossfire.org/we-are-hiring/>.

All applicants are required to complete a **Children in Crossfire Application Form** and email to: jobstz@childrenincrossfire.org. Only those candidates selected for interview will be contacted.

Closing date for applications: **Sunday 10th November 2019**



Nkasi DC freezes eviction of Mpata village residents

By Guardian Correspondent, Nkasi

NKASI District Commissioner in Rukwa region, Said Mtanda has halted forced removal of residents of Mpata Village being carried out by Tanzania Wildlife Authority (TAWA) from Lwafi Forest Reserve who alleged that the villagers were illegally living in the wildlife reserve area.

The ban comes following TAWA conducting eviction operation on the village and gave seven days for all villagers to vacate the village.

Speaking yesterday to the villagers after receiving their complaints, Mtanda said he had stopped the operation and had formed a special committee including land officials who will survey the area to establish the exact demarcation line between the village and the forest reserve.

He said after the commission presents its report the government will be in the position to determine the truth and veracity of the ensuing altercation.

He called on the villagers to continue with their normal activities in their

village until the commission presents its report and added that the aim of the government is to ensure no one is victimised.

Earlier, the Mpata village chairman Raymond Makanta said as of now the villagers were leaving in fear following the raid by TAWA and pleaded for urgent help as many of their belongings had been destroyed.

Kirando Ward Councillor Kakuli Seba thanked the DC for coming to the village as peace had now prevailed, saying directing TAWA to halt their operation shows that the government is ever ready in solving people's problems.

He said he was hopeful the government will solve the issue in good time so that the villagers continue with their daily activities with peace of mind.

The ban comes following TAWA conducting eviction operation on the village and gave seven days for all villagers to vacate the village



CRDB Bank Plc head of commerce Toyi Ruvumbangu (gesturing) speaks at Dar es Salaam's Julius Nyerere International Airport at the weekend upon the arrival of businesspersons from Canton, China, who are customers of the bank and are in Tanzania to attend a business exhibition. The bank joined hands with the Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) and the Tanzania Women Chambers of Commerce in facilitating the trip for the 200-strong Chinese delegation. Photo: Guardian Correspondent



Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

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

(Amount in Million Tshs)

	Current Quarter 30th September 2019	Previous Quarter 30th June 2019
A ASSETS		
1 Cash	451.67	662.76
2 Balances with Bank of Tanzania	8,437.49	8,129.05
3 Investment in Government Securities	29,524.24	30,837.70
4 Balances with other banks and Financial Institution	258.50	2,181.48
5 Cheques and item for Clearing	84.85	-5.68
6 Inter branch float items	0.00	0.00
7 Bills negotiated	0.00	0.00
8 Customer Liabilities for Acceptances	0.00	0.00
9 Interbank Loan Receivables	26,170.00	21,280.00
10 Investment in other securities	0.00	0.00
11 Loans, advances and Overdrafts (Net of allowances for probable losses)	37,459.06	34,593.23
12 Other Assets	971.65	1,136.95
13 Equity Investments	0.00	0.00
14 Underwriting Accounts	0.00	0.00
15 Property, Plant and Equipment	785.76	829.16
16 TOTAL ASSETS	104,143.22	99,644.65
B LIABILITIES		
17 Deposits From Other Banks and Financial	26,750.00	28,050.00
18 Customer Deposits	40,912.39	33,657.05
19 Cash Letters of Credit	0.00	0.00
20 Special Deposits	0.00	0.00
21 Payment Orders / Transfers Payable	0.00	0.00
22 Bankers cheques and Drafts issued	0.00	0.00
23 Accrued taxes and expenses payable	1,133.45	793.16
24 Acceptances Outstanding	0.00	0.00
25 Interbranch float items	0.00	0.00
26 Unearned income and other deferred charges	0.00	0.00
27 Other Liabilities	15.10	18.43
28 Borrowings	0.00	1,000.00
29 TOTAL LIABILITIES	68,810.94	63,518.64
30 NET ASSETS / (LIABILITIES) 16 Minus 29	35,332.28	36,126.01
C SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	479.44	416.06
33 Retained Earnings	535.62	1,248.91
34 Profit(Loss) Account	849.41	631.04
35 Other Capital Accounts	637.81	0.00
36 Minority Interest	0.00	0.00
37 TOTAL SHAREHOLDERS FUNDS	35,332.28	35,126.01
38 Contingent Liabilities	12,298.42	14,764.59
39 Non Performing loans and advances	4,497.05	0.00
40 Allowances for Probable Losses	261.59	221.27
41 Other non performing Assets	0.00	0.00
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	33.93%	35.25%
(ii) Non performing loans to total gross loans	11.92%	0.00%
(iii) Gross loans and advances to Total Deposits	55.75%	55.52%
(iv) Loans and advances to Total assets	36.22%	34.94%
(v) Earning Assets to Total Assets	89.70%	89.21%
(vi) Deposit Growth	9.65%	0.21%
(vii) Assets Growth	4.51%	2.42%

Notes
*Gross Loans and Advances=Loans and Advances+Bills negotiated+Provision for Non Performing loans
*Total Deposit = Customer Deposit + Deposit from Banks + Special Deposits + borrowing
*Earning Assets = Investment in Debt sec. + loans and advances + bills negotiated + interbank loans + balance with other banks
*BANK OPERATIONS COMMENCED ON 09TH MAY 2016.

CONDENSED STATEMENT OF PROFIT OR LOSS OR OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2019 (Amount in Million Tshs)

	Current Quarter 30th September 2019	Comparative Previous Quarter 30th September 2018	Current Year Cumulative 30th September 2019	Comparative Previous Year Cumulative 30th September 2018
Interest Income	2,003.96	1,782.96	5,821.03	4,872.45
Interest Expenses	756.70	579.41	1,949.83	1,546.18
Net Interest Income (1 minus 2)	1,247.26	1,203.55	3,871.20	3,326.27
Bad debts written off	0.00	0.00	0.00	0.00
Impairment Losses on loans and Advances	40.32	50.00	160.32	100.00
Non - Interest Income	137.28	244.90	632.91	514.44
6.1 Foreign Currency Dealings and Translation	19.30	17.04	105.98	56.74
6.2 Fees and Commission	117.98	227.86	526.93	457.70
6.3 Dividend Income	0.00	0.00	0.00	0.00
6.4 Other Operating Income	0.00	0.00	0.00	0.00
Non - Interest Expenses	947.18	1,073.97	3,054.38	2,956.50
7.1 Salaries and Benefits	436.87	317.25	1,201.20	943.94
7.2 Fees and Commissions	0.00	0.00	0.00	0.00
7.3 Other Operating Expenses	510.31	756.72	1,853.18	2,012.56
Operating Income/(Loss)	397.04	324.48	1,289.41	784.21
Income Tax Provision	160.00	115.00	440.00	205.00
Net income (loss) after income tax	237.04	209.48	849.41	579.21
Number of Employees	23	20	23	20
Basic Earnings Per Share	7	6	26	18
Diluted Earnings Per Share	7	6	26	18
Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
1) Return on average total assets (%)	0.23%	0.22%	0.83%	0.62%
1) Return on average shareholders' funds(%)	0.67%	0.61%	2.41%	1.70%
1) Non interest expenses to gross income (%)	44.24%	52.96%	47.33%	54.88%
7) Net Interest Income to average earning assets Annualized(%)	5.47%	5.54%	16.99%	7.65%

*Fees and commission include Auditors fees, tax and licence fees and insurance
*Return on average total assets=(net income/average Assets
*Gross income =non interest +interest income
*Average=(opening +closing)/2

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER 2019

(Amount in Million Tshs)

	FOR CURRENT QUARTER ENDED 30th Sept 2019	FOR PREVIOUS QUARTER ENDED 30th June 2019	Current Year Cumulative Date 30th September 2019	Previous Year Cumulative Date 30th September 2018
I Cash flow from operating activities				
Net Income (Loss)	237.04	379.60	849.41	579.21
Adjustment for	0.00	0.00	0.00	0.00
Impairment / Amortization	240.00	240.00	720.00	736.00
-Net change in loans and advances	(2,906.15)	(2,807.01)	0.00	(7,601.51)
Gain/Loss on Sale of Assets	0.00	0.00	0.00	0.00
-Net change in Deposits	5,955.34	128.55	1,099.47	17,580.33
-Net change in Short term negotiable securities	0.00	0.00	0.00	0.00
-Net change in Other Liabilities	-663.04	849.29	-62.20	516.79
-Net change in Other Assets	165.30	34.93	30.40	-135.34
-Tax paid	0.00	0.00	0.00	0.00
-Others	0.00	0.00	0.00	0.00
Net cash provided (used) by operating activities	3,028.49	-1,174.64	2,637.08	11,675.48
II Cash flow from Investment activities				
Dividend Received	0.00	0.00	0.00	0.00
Purchase of fixed assets	-16.60	-2.79	-19.39	-60.83
Proceeds from sale of Fixed Assets	0.00	0.00	0.00	0.00
Purchase of non-dealing securities	1,313.46	(4,525.47)	-6,776.56	-1,675.52
Proceeds from sale of non-dealing securities	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00
Net cash provided (used) by investing activities	1,296.86	-4,528.26	-6,795.95	-1,736.35
III Cash flow from financing activities				
Repayment of long-term debt	0.00	0.00	0.00	0.00
Proceeds from issuance of long term debt	0.00	0.00	0.00	0.00
Proceeds from issuance of share capital	0.00	0.00	0.00	0.00
Payment of cash dividends	0.00	0.00	0.00	0.00
Net change in other borrowings	0.00	0.00	0.00	0.00
Others - Specify	0.00	0.00	0.00	0.00
Net cash provided (used) by financing activities	0.00	0.00	0.00	0.00
IV Cash and Cash Equivalents:				
Net increase (decrease) in cash and cash equivalent	4,325.35	-5,702.90	-4,158.87	9,939.13
Cash and Cash Equivalents at the beginning of the Quarter/Year	40,000.11	45,703.01	48,484.33	34,649.74
Cash and Cash Equivalents at the end of	44,325.46	40,000.11	44,325.46	44,588.87

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019

(Amount in Million Tshs)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2019							
Balance as at the beginning of the year	32,830.00	0.00	506.62	0.00	416.06	0.00	33,752.68
Profit for the year	0.00	0.00	849.41	0.00	0.00	0.00	849.41
Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transactions with owners	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividends Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Regulatory Reserve	0.00	0.00	92.38	637.81	0.00	0.00	730.19
General Provision Reserve	0.00	0.00	-63.38	0.00	63.38	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance as at the end of the current period	32,830.00	0.00	1,385.03	637.81	479.44	0.00	35,332.28
Previous Year 2018							
Balance as at the beginning of the year	32,830.00	0.00	339.00	0.00	460.00	0.00	33,629.00
Profit for the year	0.00	0.00	579.21	0.00	0.00	0.00	579.21
Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transactions with owners	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividends Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Regulatory Reserve	0.00	0.00	0.00	150.00	-150.00	0.00	0.00
General Provision Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Balance as at the end of the previous period	32,830.00	0.00	918.21	150.00	310.00	0.00	34,208.21

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30th 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 (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name and Title	Signature	Date
T R BALAJI RAO (Chief Executive Officer)	(Signed)	25th October 2019
PETER JONATHAN MKANDE (Head of Finance)	(Signed)	25th October 2019
ZABLON GEORGE STAMBULI (Chief Internal Auditor)	(Signed)	25th 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. PATRICK AMBWE NE MUWOWO DIRECTOR	(Signed)	25th October 2019
2. RAJAB SELEMENI KAKUSA DIRECTOR	(Signed)	25th October 2019

Canara Bank (T) Ltd
Head Office Dar Es Salaam Branch
Elia Complex P.O. Box 491, Dar Es Salaam, Tanzania
Email: ctbl@canarabank.co.tz, T +255 222112530 (D) +255 222112532
www.canarabank.co.tz

21/10/2019

Relief as Kigoma refugees' camps get access to clean and safe water

By Guardian Reporter

REFUGEES living in Nyarugusu camp in Kigoma region were over the weekend full of joy following the inauguration of solar-powered clean and safe water services in the area, thanks to the initiative made by Water Mission Tanzania.

Water Mission Tanzania is a Christian nonprofit engineering organization that designs, builds, and implements Water, Sanitation, and Hygiene (WASH) solutions for people in developing countries and disaster areas.

Water Mission Tanzania has been working in close partnership with the Poul Due Jensen Foundation, Grundfos Corporation, UNHCR, the Ministry of Water and the Ministry of Home Affairs in Tanzania to provide solar-powered clean and safe water in refugee camps.

Also, Water mission Tanzania implements safe water projects in Tanzania host communities and other regions across the mainland. More than 20 safe water projects have been implemented by Water Mission Tanzania since 2014.

To date, safe water is flowing for 30,000 people of Zeze, Kasanda, Kakonko, HeruUshingo, Mvugwe and Kazilamihunda-Juhudi host communities. In future, Water Mission and its partners are committed to serving up to 80,000 people in host communities with solarized and safe water.

Speaking during the launch, Denmark's Ambassador to the country, Mette Nørgaard Dissing-Spandet, praised the cooperation program between the NGO with the Government in tackling social challenges like implementing such water projects.

The Grundfos Foundation (Poul Due Jensen Foundation), Executive Director Kim Nøhr Skibsted said: "This outstanding project started back in 2016, when the Grundfos Foundation and Water Mission made the ambition to replace the existing water infrastructure with a modern, solar-powered safe water system; the world's largest to date in a refugee camp. In total, we aim to serve hundreds of thousands of people in Nyarugusu and the neighboring Tanzania host communities with clean and safe drinking water," Skibsted states.

Skibsted added: "Along with the work in the refugee settlement, we also reach out to rural communities in Western Tanzania, building community water projects in several villages."

"To the Foundation, this is a flagship among many projects. First of all, we provide clean and safe water and useful knowledge to people in need. Furthermore, the use of renewable energy and the inclusion of host communities are vital components in a new way of setting up water systems in rural and forgotten areas like host communities. We would like to see this concept replicated in other areas of the world, where the basic needs and human rights to access clean water is made possible by sustainable partnerships between foundations, companies, NGOs and governmental institutions like we see here between the Grundfos Foundation, Grundfos, Water Mission and local and central government authorities. It can and should be done", Skibsted points out.

The project intends to not only lower the running costs of the camp but also improve health and living conditions significantly in Nyarugusu refugee camp which is operated by UNHCR.

In closing the vice president of International Programs from Water Mission International, Seth Womble, said the work in the refugee camps has been influencing projects across the country and region. "Because of how the projects are implemented in the refugee camps, we are able to explore scalable solutions

Simiyu RC commends TRA on property tax collection

By Guardian Correspondent, Simiyu

SIMIYU Regional Commissioner Anthony Mtaka has commended the Tanzania Revenue Authority (TRA) for sensitising people to pay property taxes calling on the taxman to continue educating the public on the importance of paying taxes.

He made the statement when speaking during a meeting with TRA officials from Dar es Salaam and Simiyu held at his office over the weekend.

The officials wanted to brief the Regional Commissioner on the recently conducted seminars to business communities in the region.

Mtaka was concerned that despite public sensitisation on tax payments, there are still some people who are yet to be reached with the tax education.

"You are doing a good job on tax awareness to the public, there are yet a number of places where your officers have not conducted similar education. You should strive to ensure every citizen is educated on

the importance of paying property tax", said the RC.

RC Mtaka underscored the need for TRA to open offices at some districts where it is not presented so as to bring services closer to the people. He said with offices near the people, they will probably pay property and other government taxes.

He said there are two districts in Simiyu region—Itilima and Busega which lack TRA offices thus forcing the residents to seek services at TRA regional office.

Tax payers education manager from TRA headquarters in Dar es Salaam, Diana Masalla thanked the Regional Commissioner for facilitating TRA operations in Simiyu region.

Masalla said TRA is responsible for collecting property taxes whereas owners of residential houses pay 10,000/- while those with storey houses within municipals pay 20,000/-.

Owners of storey buildings within cities and towns are required to pay 50,000/-.



Bankable Tanzania Limited managing partner Lawrence Mafuru (L) presents an award to Aggrey & Clifford director of communications Ibrahim Kyaruzi, whose firm was identified as one of Top 100 Mid-Sized Companies in Tanzania for 2019/2020. This was at a ceremony held in Dar es Salaam at the weekend. Photo: Guardian Correspondent

Best top ten candidates at liberty to choose public schools for education

By Correspondent Joseph Mwendapole

THE best top ten candidates in this year's Primary School Leaving Examination (PSLE) results will be able to choose public schools of their own wish to proceed with secondary education in 2020, the government has announced.

The candidates will no longer wait for the government's selection to join Form One next year, but just select which public school each one of them would like to go.

Minister of State in the President's Office, Regional Administration and Local Government (PO-RALG), Selemani Jaffo announced in Dar es Salaam at the first Tanzania National Academic Awards festival. Jaffo said that the

government decided to come up with the decision to honour and motivate the best candidates for the job well done.

"So this is what the government would offer for the best candidates. I saw somewhere our number one pupil in this year's results wishes to join Ilboru High School for secondary education so authorities have to ensure that he joins the school and accomplish his educational dreams," he said.

The minister said when responding to the speech of Director of Global Education Link, Abdulmalik Mollel called for collective efforts from the government and stakeholders to improve the education sector in the country. Mollel said that the awards were introduced to encourage and motivate more pupils and students to continue performing better in schools for their bright future. According to him, there are a lot of students who did best in Form Six results and only what they need are loans from Higher Learning Loan Board because majority of them cannot afford university fees.

Jaffo pleaded to stakeholders to continue investing in education so as to produce as many quality experts for the country to fulfill its industrialisation drive and become middle income nation by 2025.

"The fact that we need to invest in education doesn't need argument, we must ensure that we join our efforts, both government and private sector to improve our education system," Jaffo said.

He further commended Global Education Link

for their continued efforts to compliment the government's initiatives to improve education sector in the country.

For his part, Global Education Link executive director Abdulmalik Mollel called for collective efforts from the government and stakeholders to improve the education sector in the country.

Mollel said that the awards were introduced to encourage and motivate more pupils and students to continue performing better in schools for their bright future.

According to him, there are a lot of students who did best in Form Six results and only what they need are loans from Higher Learning Loan Board because majority of them cannot afford university fees.

He commended teachers for the big job they have been doing to prepare students for their future calling on the government to continue improving teaching environment.

"Our teachers have been doing their best to prepare best students every year and for a very long time their wishes are to be recognised by their government so these awards will encourage and motivate them to continue taking good care of our children," he added.

Adopt good agronomic practices, farmers urged

By Correspondent James Lanka, Rombo

FARMERS in Kilimanjaro region have been urged to adopt modern agronomic practices and best farming methods to ensure higher productivity per acre; hence step out of poverty.

Coordinator of Women group fighting Against AIDS in Kilimanjaro (KIWAKKUKI), Dr Adella Materu made the call when speaking at farmer's day ceremony held recently in Mamsara ward, Rombo District. The day was organised by KIWAKKUKI in collaboration with Research, Community and Organisational Development Associates (RECODA) as well as Rombo District Council (RDC)

Dr Materu said good agricultural practices will enable farmers to unlock potentials embedded in the farming sector.

"Farmers should adopt good agricultural practices, which entails proper use of farm inputs, spacing and the entire farm management across the crop value chain," she suggested.

She was also impressed by role played by researchers through the KIWAKKUKI's Rural Initiative for Participatory Agricultural Transformation (RIPAT- KIWAKKUKI) project which helps to alleviate hunger and poverty for farmers in that district.

Dr Materu said the project is not only helping the communities to get rid of the poverty line but it also enables Rombo district residents to use the same method and approach to employ themselves.

"RIPAT-KIWAKKUKI project which means Rural Initiative for Participatory Agricultural Transformation is instrumental in bringing a variety of technologies to rural farmers and thus enabling them to produce value-added harvests and generate income," she explained.

She called on farmers to be an inspiration for others who are not in the project so that they can use the technique to increase productivity which is in alignment with the government's plan to reach the middle income nation by 2025 through industrialization which also relies on agricultural raw materials.

She emphasized that the industrialization agenda in Tanzania depends on farmers to produce high quality crops.

Dr Materu further suggested the need for farmers to add value of their crops before taking their produce to the markets for higher returns.

Coordinator of the project, Eglia Matechi, also lauded RECODA for partnering with KIWAKKUKI in implementing the RIPAT-KIWAKKUKI project.

"Today, all stakeholders are witnessing the tremendous successes experienced by farmers. These efforts need to be sustainable for the benefit of many farmers," she said.

Matechi also thanked the Danish Mission Council Development Department (DMCDD) and their partner PULS for their great sponsorship of the RIPAT-KIWAKKUKI project for sustainable modern farming to eradicate poverty in the community.

One of the project's sponsors from DMCCD, Jens Kruger, commended farmers in Rombo District farmers for their commitments and better understanding on various new farming techniques which can be used to add value to their products.

On behalf of fellow farmers, Agnes Tairo explained how challenging the early days of the project were when many people around them laughed, especially when they saw them digging holes for planting banana plants that were produced using bottles, comparing them as the flowers "but now they're seeing how quickly those banana plants have grown and produced the best bananas they have ever seen."



PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 (AMOUNTS IN MILLION TSHS.)			
	Current Quarter 30-Sep-2019	Previous Quarter 30-Jun-2019	
A ASSETS			
1 Cash	18,289	18,174	
2 Balances with Bank of Tanzania	34,753	54,256	
3 Investments in Government Securities	113,603	116,924	
4 Balances with other Banks and Financial Institutions	19,704	13,933	
5 Cheques and Items for Clearing	-	-	
6 Interbranch Float Items	-	-	
7 Bills Negotiated	-	-	
8 Customers' liabilities for acceptances	-	-	
9 Interbank Loans Receivables	10,510	19,993	
10 Investments in Other Securities	-	-	
11 Loans, Advances and Overdrafts			
[Net of Allowances for Probable Losses]	393,800	376,608	
12 Other Assets	15,047	16,235	
13 Equity Investments	-	-	
14 Underwriting Accounts	-	-	
15 Property, Plant and Equipment	6,900	7,039	
16 TOTAL ASSETS	612,606	623,162	
B LIABILITIES			
17 Deposits from other Banks and Financial Institutions	126,776	125,696	
18 Customer Deposits	358,600	368,603	
19 Cash Letters of Credit	63	277	
20 Special Deposit	-	-	
21 Payment orders/transfer payable	-	-	
22 Bankers' Cheques and Drafts Issued	61	91	
23 Accrued Taxes and Expenses Payable	7,026	7,024	
24 Acceptances Outstanding	-	-	
25 Interbranch Float Items	-	-	
26 Unearned Income and Other Deferred Charges	3,917	3,098	
27 Other Liabilities	5,328	5,843	
28 Borrowings	24,193	28,110	
29 TOTAL LIABILITIES	525,964	538,742	
30 NET ASSETS/(LIABILITIES)	86,642	84,420	
C CAPITAL AND RESERVES			
31 Paid-up Share Capital	62,670	62,670	
32 Capital Reserves	-	-	
33 Retained Earnings	13,644	11,003	
34 Profit/(Loss) Account	10,360	7,314	
35 Other Capital Accounts	(32)	3,433	
36 Minority Interest	-	-	
37 TOTAL SHAREHOLDERS' FUNDS	86,642	84,420	
38 Contingent Liabilities	125,535	97,385	
39 Non Performing Loans and Overdrafts	36,621	36,205	
40 Allowance for Probable Losses	15,345	14,111	
41 Other Non Performing Assets	797	-	
D PERFORMANCE INDICATORS:			
(i) Shareholders Funds to Total Assets	14.14%	13.55%	
(ii) Non Performing Loans to Total Gross Loans	8.95%	9.27%	
(iii) Gross Loans and Advances to Total Deposits	84.28%	79.00%	
(iv) Loans and Advances to Total Assets	64.28%	60.44%	
(v) Earning Assets to Total Assets	84.54%	82.41%	
(vi) Deposits Growth	-1.85%	3.89%	
(vii) Assets Growth	-1.69%	3.24%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)				
	Current Quarter 30-Sep-19	Comparative Quarter 30-Sep-18	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
1 Interest Income	15,502	14,461	45,209	41,267
2 Interest Expense	5,993	4,584	16,232	13,906
3 Net Interest Income	9,509	9,877	28,977	27,361
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	863	1,188	2,962	2,337
6 Non-Interest Income	5,632	4,780	16,460	13,393
6.1 Foreign Currency Dealing and Translation gains/(Loss)	1,974	1,841	6,735	4,668
6.2 Fees and Commissions	3,250	2,734	8,523	8,272
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	408	205	1,202	453
7 Non-Interest Expense	8,624	8,540	26,058	25,173
7.1 Salaries and Benefits	4,229	4,083	12,914	11,854
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	4,395	4,457	13,144	13,319
8 Operating Income/(Loss)	6,054	4,929	16,417	13,244
9 Income Tax Provision	3,007	1,545	6,057	4,039
10 Net Income/(Loss) After Income Tax	3,047	3,384	10,360	9,205
11 Other Comprehensive Income (Itemize)	(825)	74	(291)	74
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	(825)	74	(291)	74
12 Total comprehensive income/(loss) for the year	2,222	3,458	10,069	9,279
13 Number of Employees	276	278	276	278
14 Basic Earnings Per Share	19	11	22	15
15 Number of Branches	14	14	14	14
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	2.00%	2.48%	2.27%	2.25%
(ii) Return on Average Shareholders' Funds	14.93%	17.57%	16.93%	15.93%
(iii) Non Interest Expenses to Gross Income	55.49%	58.27%	57.35%	61.77%
(iv) Net Interest Income to Average Earning Assets	7.78%	8.62%	7.58%	7.96%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)				
	Current Quarter 30-Sep-2019	Previous Quarter 30-Jun-2019	Current Year Cumulative 30-Sep-2019	Comparative Year Cumulative 30-Sep-2018
I. Cash Flow From Operating Activities				
Net income/(loss)	6,054	5,166	16,417	13,243
Adjustment for non-cash items	-	-	-	-
- Impairment charge on loans and advances	863	1,077	2,962	2,337
- Depreciation and amortisation	533	526	1,569	1,702
- Profit on disposal of items of property and equipment	23	-	23	9
- Net change in Loans and Advances	(20,153)	1,249	(28,482)	(59,335)
- Gain/(loss) on Sale of Assets	-	-	-	-
- Net change in Deposits	(9,137)	18,519	4,887	80,019
- Net change in Short Term Negotiable Securities	3,321	(19,074)	13,254	(30,894)
- Net change in Statutory Minimum Reserve	2,217	579	711	(583)
- Net change in Other Liabilities	276	(3,102)	(464)	(2,844)
- Net change in Other Assets	2,649	435	8,328	(2,379)
- Tax Paid	(1,461)	(1,944)	(4,864)	(924)
- Others	-	-	-	-
Net cash provided (used) by operating activities	(14,815)	3,431	14,117	347
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(397)	(451)	(1,801)	(1,091)
Proceeds from sale of fixed assets	(27)	-	(27)	(15)
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided/used by investing activities	(424)	(451)	(1,828)	(1,106)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	(3,917)	457	(7,467)	(2,590)
Others	-	-	-	-
Net cash provided/used by financing activities	(3,917)	457	(7,467)	(2,590)
IV. Cash and Cash equivalents:				
Net Increase/(decrease) in Cash and Cash Equivalents	(19,156)	3,437	4,822	(3,349)
Cash and Cash Equivalents at the Beginning of the Quarter	79,057	75,620	55,079	55,916
Cash and Cash Equivalents at the End of the Quarter	59,901	79,057	59,901	52,567

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019 (AMOUNTS IN MILLION OF TSHS.)				
	Current Quarter 30-Sep-19	Previous Quarter 30-Sep-18	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
Balance as at the beginning of the Quarter				
Balance as at the beginning of the Quarter	62,670	18,317	1,695	2,809
Profit for the year	-	3,047	-	-
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	(825)
Transactions with owners	-	-	-	-
Dividends Paid	-	-	-	-
Deferred Tax on Adoption of IFRS 9	-	-	-	-
Regulatory Reserve	-	(169)	169	-
General Provision Reserve	-	2,809	(2,809)	-
Others	-	-	-	-
Balance as at the end of the current period	62,670	24,004	1,864	(1,896)
Previous Quarter				
Balance as at the beginning of the Quarter	62,670	15,407	670	3,069
Profit for the year	-	3,675	-	-
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	(8)
Transactions with owners	-	-	-	-
Dividends Paid	-	-	-	-
Deferred Tax on First Time Adoption of IFRS 9	-	-	-	-
Regulatory Reserve	-	(1,825)	1,025	-
General Provision Reserve	-	240	(240)	-
Others	-	-	-	-
Balance as at the end of the previous period	62,670	18,317	1,695	2,809

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 (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR		24/10/2019
WILLIS MBATIA HEAD OF FINANCE		24/10/2019
MAGRETH GEORGE HEAD OF INTERNAL AUDIT		24/10/2019

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 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
MR. JOHN ULANGA		24/10/2019
MS. FATUMA CHILLO		24/10/2019



Tanzania Distilleries Ltd south zone sales manager Mwesiga Muchuruza (L) briefs Industry and Trade minister Innocent Bashungwa at Uruthi Festival Exhibition in Dodoma city at the weekend on wine production at the TBL Group subsidiary. Photo: Guardian Correspondent

UDSM hosts biennial African philosophy world conference

By Correspondent Crispin Gerald

UNIVERSITY of Dar es Salaam through the Department of Philosophy is hosting a two-day biennial African philosophy world conference which will discuss the position of philosophy in fostering economic development of the country.

Assistant lecturer department of philosophy Jackson Coy told reporters during the press conference held over the weekend in Dar es Salaam that the conference starts today and will end tomorrow. The event will take place at the University of Dar es Salaam new library, Confucius institute building.

The conference will provide platform for students, scholars and other people to understand the importance and contribution of philosophy to the individual and to the national in general.

"Philosophy helps to influence individuals' ability to think critically of what is needed in the society and to think on how to liberate Tanzanians from challenges they are facing," he said.

Several speakers are expected to deliver their remarks include the retired Vice Chancellor for UDSM Rwekaza Mukandala, Pauline Marie Eboh, Laurenti Magesa and Wole Soyinka.

Themed: 'Building Africa's future on African philosophy' the conference will be chaired by the Minister of Industry and Trade Innocent Bashungwa who will be the guest of honour in the event.

Coy added that, they have established clubs for philosophy in both primary and secondary schools mainly to increase ability of students to think critically and to come up with best solutions to address the existing challenge in the society.

Lecturer in the Department of Philosophy, Dr Josephat Muhoza added that, the conference will provide opportunity to young people to understand the concept of philosophy and to make use of it in order to broaden their thinking capacity beyond their environment.

"But also, through the event, several key challenges which retard the future of Africa will be highlighted by speakers in order to provide opportunity to pinpoint workable measures that can be used to address them," he said.

The department in the University saw it crucial to host such conference in order to make the concept of philosophy alive to young people and other groups.

Muhoza called upon for people to participate in the conference in order to have the understanding of how philosophy works in daily life.

Paralegals rescue needy girl child abandoned by mother

By Guardian Correspondent

THERE have been reports of some parents abandoning their children and sometimes dying without any justification. This is unacceptable as it is prohibited by law!

While section 7 of the Law of the Child Act, 2009 provides for the child's right to grow up with parents, section 8 provides for the duty of a parent, guardian or any other person having custody of a child to maintain that child in particular this duty gives the child the right to food, shelter, clothing, medical care including immunisation, education and guidance, liberty and the right to play and leisure. Yet, all this is not done in some parts of the country.

A two-year old girl, Victoria Dotto, born in Malinyi district was recently allegedly abandoned by her mother Joyce Ishengela whose whereabouts are still unknown to date and nobody knows what had caused the mother to abandon her own daughter. Victoria's mother, who had also been abandoned by her husband for some time now, was born in Mwanza in 2002.

Ishengela went to her sister Mbuke Madini in Malinyi district with her daughter, who she later abandoned her with nobody to take care of her.

A passer-by, Ally Mkutula, found the girl child on her own when he was going to work on his farm. He passed by Madini's house, where the girl was left unattended to.

Mkutula wondered how come the poor girl's mother had left her daughter in such a situation and decided to inform a paralegal, Martha Elimba, who works with Malinyi Paralegal Centre.

"We went to see the girl child and found her in a very dangerous environment. There was nobody to take care of her at the time we arrived there. When we enquired

about the whereabouts of her mother we were told nobody knew where she had gone," according to paralegal, Martha Elimba, who decided to take the girl to their centre.

The paralegal centre took the matter to the district social welfare office for further action. Malinyi Paralegal Centre, in collaboration with the district social welfare office, decided to inform Malinyi Executive Director, Musa Mnyeti and Mnyeti contributed 180,000/- for her upkeep.

The poor girl was then taken to Lugala Lutheran Hospital in the district. The Malinyi social welfare office gave a letter to introduce Malinyi paralegals so that they could be helped at the hospital. A medical officer in-charge, Dr Emmanuel Chogo, took the girl and started examining her. He then recommended her to be admitted to hospital and remain there until she reached 9kg for she was underweight.

After being informed about girl child's situation, Malinyi District Commissioner (DC) Kasiki Majura too was touched and decided to go to Lugala Hospital to see her. The DC contributed 85,000/- and urged well-wishers, the executive director's office and society in general to support girls like this one, who was in need of help.

"I have arrived at this hospital to see the girl I have been told about and see what could be done and the doctor told me she was improving compared to the time she was first admitted..." said the DC.

Latest reports says the girl child is currently doing fine thanks to smart partnership and collaboration amongst paralegals, district executive director, social welfare officer, district commission, medical officers, and other stakeholders who extended a helping hand to rescue the girl child from difficult environment.

KCB BANK
2019 Tariff

SERVICES	TZS	USD/EURO	KES	GBP
STATEMENTS				
Monthly Statement	free	free	free	free
Duplicated Statements(per page)	1500 per page	1.30pp	78pp	0.70pp
Interim Statement(per page)	1500 per page	1.30pp	78pp	0.70pp
ATM VISA DEBIT CARD				
ATM Card Issuance (for the first time)	free	free	n/a	n/a
ATM withdrawal from KCB ATMs (per transaction)	800	equivalent	equivalent	equivalent
ATM withdrawal from Non-KCB ATMs (Tanzania)	2500	1.3	n/a	n/a
ATM withdrawal from Non-KCB ATMs (International)	6500 per each 400,000 limit	3.3	equivalent	equivalent
ATM mini statements	550	equivalent	equivalent	equivalent
Daily Limit	1000000	equivalent	50000	equivalent
Minimum withdrawals	5000	equivalent	n/a	n/a
ATM Card Replacement (lost/destroyed cards)	15000	13	n/a	n/a
Blocking/unblocking ATM cards	free	free	free	free
Card Renewal	15000	13	n/a	n/a
STANDING ORDER				
Within KCB	2500	equivalent	equivalent	equivalent
Outward to other banks	5000	3	n/a	n/a
Setup/Amend Standing Order	6500	7	500	4
Unpaid Standing Order (penalty)	10000	10	500	10
CHEQUES				
Unpaid Cheque (insufficient funds) - Outward	15000	13	n/a	n/a
Unpaid Cheque (insufficient) - inward	65000	52	n/a	n/a
Unpaid Cheques - technical	15000	15	n/a	n/a
USD unpaid cheque	52	52	n/a	n/a
Counter Leaves	13000	equivalent	equivalent	equivalent
Bankers Cheque	26000	26	n/a	n/a
Stop payment-per set up	25000	25	1300	13
New cheque book retail	600 per leaf	equivalent	equivalent	equivalent
TT's INTERNATIONAL				
Outward	50USD(TZS equivalent)	50	equivalent	equivalent
Inward TT	13USD (TZS equivalent)	13	equivalent	equivalent
Intercompany transfers (KCB to KCB Regional Transfers)	40USD (TZS equivalent)	40	equivalent	equivalent
Recall of funds/Cancellation of TT	10USD (TZS equivalent)	10	equivalent	equivalent
Amendment of TT (Customer induced)	10USD (TZS equivalent)	10	equivalent	equivalent
TRANSFERS LOCAL				
KCB to KCB	1500	equivalent	equivalent	equivalent
EFT (KCB Tanzania to any local bank)	3500	3	n/a	n/a
TISS (local TT)	10000	13	n/a	n/a
East African Payments (EAPS)	10000	n/a	870	n/a
MINIMUM A/C OPENING BALANCE				
Current Account-Company(SME&CORPORATE)	100000	100	5000	13
Current-Personal	50000	100	5000	65
Mapato Account	10000	10	500	10
KCB Junior Account	10000	10	500	10
KCB Student Account	10000	10	500	10
KCB Simba Savers	50000	50	n/a	n/a
A/C CLOSURE				
Closing account	35000 before 6months, free after 6 months	39	2200	26
OTHER SERVICES				
Search of old documents	15000	13	900	10.5
Forex Cash Deposits (smaller denominations below US \$ 50)	n/a	8% for denominations that are less than 50 USD	n/a	8% for denominations that are less than 50 USD
Dormant Account Activation	free	free	free	free
ACCOUNT MAINTENANCE FEES				
Counter Withdrawals (excluding: Simba,Cub,Community & Student accounts)	<10million 1500 >10 million 0.1% max 20000	0.50%	0.50%	0.50%
Ledger Fees - Current Accounts (excluding community and salary)	personal current account 10,000, business 20,000, corporate account 30,000	personal current 10USD/Business 16USD/Corporate 20USD	700	personal current 10GBP/Business 16GBP/Corporate 20GBP
Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)	1200	7	176	7
THIRD PARTY ENCASHMENT				
Annual setup fee (SME's and Corporate) to be paid in by the account holder	65000	65	4400	33
withdrawal fee to be paid by the beneficiary	6500	13	450	7
SALARY PROCESSING				
Salary processing	2600	equivalent	130	equivalent
CERTIFICATE OF BALANCE				
Balance of Account (Flat fee per certificate)	39000	equivalent	equivalent	equivalent
Auditors Confirmation (flat fee per certificate)	30000	equivalent	equivalent	equivalent
Reference Letters	30000	equivalent	equivalent	equivalent

TRADE FINANCE	
IMPORT LETTER OF CREDIT	
LC ISSUANCE/extension/ increase amount	1.3% Per Quarter
Normal Amendment	130 USD
Release Commission/lc document processing	20 USD
RETIREMENT	0.30% minimum 100 maximum 200
CANCELLATION	260 USD
EXPORT LETTER OF CREDIT	
ADVISING	200 USD
NEGOTIATION	0.60% minimum 200 maximum 300
DISCOUNTING	0.80%
AVIALIZATION	0.80%
DOCUMENTS FOR COLLECTION	
Documents HANDLING FEE	150 USD
COURIER	150 USD
GUARANTEE	
Insurance fee	1.30%
AMENDMENT	130 USD
DISCREPANCY EXAMINATION	55 USD
OTHERS	
SWIFT	50 USD
Tracer	50 USD
COURIER	150 USD
MOBILE BANKING CHARGES	
Balance enquiry	300
Mini statement	300
Invite Friend	Free
Cheque book	300
Stop cheque	300
Stop card	300
Change Pin	Free
Full statement	500
Transaction alert (debit)	50
AIRTIME RECHARGE	
Own phone number	Free
Other phone number	Free
BILL PAYMENTS	
TANESCO (LUKU)	1.1 % of the transacted amount
DAWASCO	1300
DSTV	Free
STARTIMES	Free
ZUKU	Free
SMILE	Free
UHURU	Free
AZAM	Free
SASATEL	Free
SEND MONEY TO E-WALLET	
Mpesa	50,000-0=1000,
Airtelmoney	100,000-50,001=1,500,
Tigo Pesa	300,000-100,001=2,500,
Eazzy Pesa	500,000-300,001=3500,
Hallopesa	1,000,000-500,001=5000
T Pesa	
FUNDS TRANSFER	
Own accounts	500
KCB accounts	700
INTERCOMPANY TRANSACTION CHARGES	
Inter-company cash withdrawals charges,applicable in Kenya,Uganda, Tanzania,Rwanda and Burundi	Up to 60 USD charge 4 USD
	Up to 250 USD charge 7.50 USD
	Between 251 - 1250 USD charge 13 USD
	Between 1251 - 6250 USD charge 26 USD
	Between 251 - 1250 USD charge 13 USD
	Above 6250 USD charge 1.20% of daily cumulative withdrawals
Inter-company cash deposit charges, applicable in Kenya, Uganda, Rwanda and Burundi	Up to 250 USD charge 3 USD
	Between 251 - 1250 USD charge 7 USD
	Between 1251 - 6250 USD charge 13 USD
	Above 6250 USD charge 0.60% of daily cumulative deposits
Inter-company transaction charges on cash withdrawals and deposits applicable to Sudan branches	Intercompany cash withdrawals 1.20% of the amount withdrawn
	Intercompany cash deposits 0.97% of the amount (minimum \$35 and maximum of \$750) This excludes the swift charges and stamp duty
Intercompany standing orders across all companies	Intercompany standing order 13 USD

SIMBA SAVERS ACCOUNT

Weka akiba yako na upate faida ya 6% - 7% na ufukie malengo yako.

Please note: All taxes included
 Name / Title: ROJAS MDOE - Head of Operations and IT
 CHRISTINE MANYENYE - Head of Marketing and Corporate Affairs
 Signature: _____ Date: 2019/08/01
 Signature: _____ Date: 2019/08/01

www.kcbbank.co.tz

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

News Editor: LUSEKELO PHILEMON
0757154767
General line: 0745700710
E-mail: guardian@guardian.co.tz

Advertising

Manager Sales and Marketing: KAUTHAR DSOUZA
0767223311
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com

Smallholder farmers key to making the palm oil industry sustainable

TANZANIA Agricultural Development Bank (TADB) is devising a strategy that will help to boost palm oil production in Kigoma. It is estimated that Tanzania imports at least 400,000 tonnes of palm oil annually despite its potential to grow different oilseeds. Palm oil is an edible vegetable oil derived from the reddish pulp of the fruit of the oil palms, primarily the African oil palm. Palm oil is naturally reddish in colour because of a high beta-carotene content.

It is not to be confused with palm kernel oil derived from the kernel of the same fruit or coconut oil derived from the kernel of the coconut palm. The differences are in colour (raw palm kernel oil lacks carotenoids and is not red, and in saturated fat content: palm mesocarp oil is 49 per cent saturated, while palm kernel oil and coconut oil are 81 per cent and 86 per cent saturated fats, respectively).

The oil palm produces bunches containing a large number of fruits with the fleshy mesocarp enclosing a kernel that is covered by a very hard shell. FAO considers palm oil (coming from the pulp) and palm kernels to be primary products. Along with coconut oil, palm oil is one of the few highly saturated vegetable fats and is semisolid at room temperature. Palm oil is a common cooking ingredient in the tropical belt of Africa, Southeast Asia and parts of Brazil. Its use in the commercial food industry in other parts of the world is widespread because of its lower cost and the high oxidative stability (saturation) of the refined product when used for frying.

Tanzania, like other African nations along the equator in East and West Africa, is investing to boost the cultivation of oil palm and production of palm oil. The Tanzanian government

has announced a plan to set aside some US\$4.3 million to boost plantation area and output in the Kigoma region of the country, where 80 per cent of the country's palm oil is currently produced.

Native to West Africa, suitable climate and soil have also made oil palm a potentially attractive crop in East Africa. The goal of the investment is not to groom palm oil as an export, but to reduce the imports of edible vegetable oils - in line with similar plans announced in Nigeria, Cameroon and Uganda. Beyond cultivation, Tanzania is also looking into upgrading the palm oil processing facility in Kwitanga and to also make the former prison the national research centre of palm oil.

Tanzania imports some 55 per cent of the country's total edible oil consumption, mainly palm oil and sunflower oil. National palm oil demand is estimated to be some 600,000 tons; domestic production is tiny and the majority of imported palm oil is sourced from Malaysia. Planted areas in Tanzania are currently estimated to be less than 50,000 hectares, but the significant local and foreign investment could triple that area over the next five years.

Oil palm is one of the main sources of cooking oil worldwide and Tanzania in particular. The crop has the highest yields of edible oil per hectare than all other oil-producing crops like sunflower, sesame, groundnut, cotton, and soybean.

In Tanzania, palm oil is the most consumed oil due to its widespread availability and, at a relative lower price. In 2016, Tanzania edible oil consumption was estimated to be 570,000 MT, 64 per cent of it being palm oil. Tanzania spends about 432 billion shillings per year to import edible oil from foreign countries.

World Day for Audiovisual Heritage: Help us grow and comprehend the world we all share

AUDIOVISUAL archives tell us stories about people's lives and cultures from all over the world. They represent a priceless heritage which is an affirmation of our collective memory and a valuable source of knowledge since they reflect the cultural, social and linguistic diversity of our communities. They help us grow and comprehend the world we all share. Conserving this heritage and ensuring it remains accessible to the public and future generations is a vital goal for all memory institutions as well as the public at large. The UNESCO Archives has launched the project 'Digitizing our shared UNESCO history' with this very goal in mind.

The World Day for Audiovisual Heritage (WDAH) is a commemoration of the adoption, in 1980 by the 21st General Conference, of the Recommendation for the Safeguarding and Preservation of Moving Images. The World Day provides an occasion to raise general awareness of the need to take urgent measures and to acknowledge the importance of audiovisual documents.

In this way, the World Day also serves as an opportunity for UNESCO's member states to evaluate their performance with respect to implementing the 2015 Recommendation Concerning the Preservation of, and Access to, Documentary Heritage, Including in Digital Form.

The WDAH fulfills UNESCO's constitutional mandate to promote the "free flow of ideas by word and image" as a representation of our shared heritage and memory. In so doing, the Day highlights the role of heritage in building the defenses of peace in people's minds.

This year the theme of the World Day for Audiovisual Heritage is "Engage the Past Through Sound and Images".

Our collective histories are often captured on film, video, audio or digital formats, and through these, we engage to learn about the past and to share our

own histories with future generations. Increasingly recordings serve as our memories and tell the stories that constitute our cultural heritage. In recognition of the preservation efforts of the thousands of archivists, librarians and caretakers around the world who care for these valuable collections, this year's World Day for Audiovisual Heritage again celebrates their dedication and expertise. Without the knowledge and devotion that is required to preserve, digitize and provide access, large portions of our cultural heritage would disappear to be lost forever.

The World Day for Audiovisual Heritage takes place every 27 October. This commemorative day was chosen by UNESCO (the United Nations Educational, Scientific and Cultural Organisation) in 2005 to raise awareness of the significance of and preservation risks recorded sound and audiovisual documents (films, sound and video recordings, radio and television programmes). Events are held in many countries, organised by national and regional sound and film archives, broadcasters, museums and libraries, and major audiovisual associations including the Association of Moving Image Archivists (AMIA), International Council on Archives (ICA), International Association of Sound and Audiovisual Archives (IASA) and International Federation of Film Archives (FIAPF), and the International Federation of Television Archives FIAT/IFTA.

The main objectives of designating the date of 27 October were listed by UNESCO: raising public awareness of the need for preservation; providing opportunities to celebrate specific local, national or international aspects of the heritage; highlighting the accessibility of archives; attracting media attention to heritage issues; raising the cultural status of audiovisual heritage and highlighting audiovisual heritage in danger, especially in developing countries.



By John Msimuko

IN our beloved, land-locked nation of Zambia, the government has demonstrated encouraging foresight and pragmatism in guiding the country's efforts to mitigate the causes of the climate crisis and, more relevant to low-emitting African states such as Zambia, adapt to the hazards it brings.

Although some of the world's most powerful political figures are liable to deny it, we in Africa are living with the consequences of climate change every day in new ways. The impact is inescapable. Indeed, over the last several years, the 1.2 billion people living on our proud continent - the second largest population in the world - have suffered significantly the adverse effects of historic droughts, floods, storms and other severe weather events made ever more common by the warming of our planet.

The world's climate scientists, economists, development specialists, urban planners, engineers and any number of other experts among society's public, private and academic spheres agree that these unnatural weather patterns are, more likely than not, destined to become the norm in sub-Saharan Africa and beyond.

Their conclusion? Governments of the world must re-evaluate their national priorities, and allocate far greater attention and resources to adapting their respective economies to this new normal, a verdict that increasingly appears to be gaining traction.

This at least is the major takeaway from the recent 74th convening of world leaders at the United Nations General Assembly in New York. Here attendees focused nearly exclusively on climate change and how governments of the world can and should mobilise their political and economic resources to take action.

This, of course, is easier said than done. Sub-Saharan Africa needs leadership and international coordination on this issue, and both are in short supply.

The absence of urgency may be related to the fact that we are not the world's worst polluters. Often discussed in recent years has been the region's profound vulnerability to the hazards of climate change, despite being responsible for less than 5% of annual global greenhouse gas emissions, and less than 2.5% of global cumulative CO2 emissions.

Yet it is we who are suffering. No one will soon forget the "Day Zero" water crisis in Cape Town that came after three years of drought. But the problems are diversifying in scope and range. Average climate change-induced temperature increases in the region are projected to be significantly higher than the global mean. And, according to the Intergovernmental Panel on Climate Change (IPCC), the same can be said for the duration, intensity

Zambia is ready to lead on the climate crisis. Will Africa follow?

and frequency of droughts and major storms, such as Cyclone Idai.

To make matters worse, while this alone is cause enough for alarm, sub-Saharan nations' quickly growing population, insufficient infrastructure, lack of financial resources, institutional instability and over-dependence on industries highly exposed to climate change, such as agriculture and extractives, render the region ill-equipped to make the necessary adaptations.

Yet, against the odds, there are some exceptions.

In our beloved, land-locked nation of Zambia, the current government has demonstrated encouraging foresight and pragmatism in guiding the country's efforts to mitigate the causes of climate change and, more relevant to low-emitting African states like Zambia, adapt to the hazards it brings. In an address to the legislature ahead of the UNGA earlier this month, President Edgar Lungu unveiled a sweeping plan for accelerating Zambia's sustainable development that, among other things, is in line with the administration's Vision 2030 development agenda, incorporates recommendations from the World Bank and other multilateral institutions, and has earned the approval of numerous civil society organisations, such as the WWF.

The timing could hardly have been more appropriate. The country's agriculture industry, which contributes 19% of GDP and in 2017 employed 54.8% of the workforce, is facing a challenging period. Drought and weather changes have reduced harvests and strained electricity supply, and although we project a return of heavier rains in the near future, this is a situation we cannot allow to continue without determined action.

It's understandable then why Lungu, with the support of government leaders from across the Zambian political spectrum, has made climate action one of his administration's top priorities ahead of the next legislative session. The new climate agenda will build on government measures begun in earnest following a period of similarly adverse weather activity in 2016, particularly the 2017 National Climate Change Policy, which established a two-pronged scheme built on numerous complementary mitigation and adaptation strategies ranging from information dissemination to capacity building at every level of government.

The Zambia Environmental Management Agency (Zema) is among the stakeholders playing a part in helping the country respond to negative impacts of climate change. As the principal environmental regulator, Zema looks to benefit from the political will demonstrated by

Lungu to acknowledge environmental management as a critical part of all development initiatives and activities. Climate change is an environmental issue and the path Zambia has taken is the right one.

But Zambia cannot do this alone. For that reason, the Lungu administration will keep its doors open to international investment in its renewable energy sector, working with global partners like the United States, the EU, Italy and Japan to modernise agricultural, water and disaster relief management practices, and will expand other existing engagements with multilateral institutions such as the Climate Investment Fund of the World Bank.

In Zambia, we are bringing together our best and brightest minds to debate the best and most feasible solutions. We are studying improvements that can be made in small-scale farming techniques and irrigation systems. We are looking at an accelerated installation of renewable energy systems, and we are examining food security resilience programmes, among numerous other proactive efforts to guard against the threat of climate change.

It is time for greater regional leadership on the climate change issue. We need strong voices to achieve determined action. Zambia officially the Republic of Zambia, is a landlocked country in south-central Africa (although some sources consider it part of East Africa). Its neighbours are the Democratic Republic of the Congo to the north, Tanzania to the north-east, Malawi to the east, Mozambique to the southeast, Zimbabwe and Botswana to the south, Namibia to the southwest, and Angola to the west. The capital city is Lusaka, located in the south-central part of Zambia. The population is concentrated mainly around Lusaka in the south and the Copperbelt Province to the northwest, the core economic hubs of the country.

Originally inhabited by Khoisan peoples, the region was affected by the Bantu expansion of the thirteenth century. Following European explorers in the eighteenth century, the British colonised the region into the British protectorates of Barotsiland-North-Western Rhodesia and North-Eastern Rhodesia towards the end of the nineteenth century. These were merged in 1911 to form Northern Rhodesia. For most of the colonial period, Zambia was governed by an administration appointed from London with the advice of the British South Africa Company.

On 24 October 1964, Zambia became independent of the United Kingdom and prime minister Kenneth Kaunda became the inaugural president. Kaunda's socialist United National Independence Party (UNIP)

maintained power from 1964 until 1991. Kaunda played a key role in regional diplomacy, cooperating closely with the United States in search of solutions to conflicts in Rhodesia (Zimbabwe), Angola, and Namibia. From 1972 to 1991 Zambia was a one-party state with the UNIP as the sole legal political party under the motto "One Zambia, One Nation". Kaunda was succeeded by Frederick Chiluba of the social-democratic Movement for Multi-Party Democracy in 1991, beginning a period of social-economic growth and government decentralisation. Levy Mwanawasa, Chiluba's chosen successor, presided over Zambia from January 2002 until his death in August 2008, and is credited with campaigns to reduce corruption and increase the standard of living. After Mwanawasa's death, Rupiah Banda presided as Acting President before being elected President in 2008. Holding office for only three years, Banda stepped down after his defeat in the 2011 elections by Patriotic Front party leader Michael Sata. Sata died on 28 October 2014, making him the second Zambian president to die in office. Guy Scott served briefly as interim president until new elections were held on 20 January 2015, in which Edgar Lungu was elected as the sixth President.

In 2010, the World Bank named Zambia one of the world's fastest economically reformed countries. The Common Market for Eastern and Southern Africa (COMESA) is headquartered in Lusaka.

The territory of what is now Zambia was known as Northern Rhodesia from 1911. It was renamed Zambia at independence in 1964. The new name of Zambia was derived from the Zambezi river (Zambezi may mean "Grand River").

The area of modern Zambia is known to have been inhabited by the Khoisan until around AD 300, when migrating Bantu began to settle around these areas. These early hunter-gatherer groups were later either annihilated or absorbed by subsequent more organised Bantu groups.

Archaeological excavation work on the Zambezi Valley and Kalambo Falls show a succession of human cultures. In particular, ancient camping site tools near the Kalambo Falls have been radiocarbon dated to more than 36,000 years ago.

The fossil skull remains of Broken Hill Man, dated between 300,000 and 125,000 years BC, further shows that the area was inhabited by early humans.

Bantu empires
The early history of the peoples of modern Zambia can only be gleaned from knowledge passed down by generations through word of mouth.



Bank of India (Tanzania) Ltd.

Relationships beyond banking

Fully owned subsidiary of Bank of India (Public Sector Bank)

PUBLICATION OF FINANCIAL STATEMENTS

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

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

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
A. ASSETS		
1 Cash	1,764	1,782
2 Balances with Bank of Tanzania	10,642	7,765
3 Investments in Government securities	49,166	52,115
4 Balances with other banks and financial institutions	1,708	3,446
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	5,837	5,840
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	73,358	70,258
12 Other assets	3,074	2,798
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	809	848
16 TOTAL ASSETS	146,358	144,852
B. LIABILITIES		
17 Deposits from other banks and financial institutions	40,552	38,243
18 Customer deposits	66,923	68,540
19 Cash letters of credit	-	-
20 Special deposits	-	47
21 Payment orders/transfers payable	39	-
22 Bankers' cheques and drafts issued	27	31
23 Accrued taxes and expenses payable	2,455	2,055
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	565	694
28 Borrowings	-	-
29 TOTAL LIABILITIES	110,561	109,611
30 NET ASSETS/(LIABILITIES)/(16 minus 29)	35,797	35,241
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	21,500	21,500
32 Capital reserves	3,716	3,001
33 Retained earnings	8,349	8,351
34 Profit (Loss) account	2,232	1,676
35 Other capital accounts	-	713
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	35,797	35,241
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	24.46%	24.33%
(ii) Non performing loans to total gross loans	5.98%	5.95%
(iii) Gross loans and advances to total deposits	69.56%	66.86%
(iv) Loans and Advances to total assets	50.12%	48.50%
(v) Earning Assets to Total Assets	88.66%	89.32%
(vi) Deposits Growth	0.60%	-5.54%
(vii) Assets growth	1.04%	-3.34%

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

	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
	30 Sept. 2019	30-Sep-18	30 Sept. 2019	30-Sep-18
1 Interest Income	3,240	3,284	9,200	10,523
2 Interest Expense	1,240	1,400	3,663	4,279
3 Net Interest Income (1 minus 2)	2,000	1,884	5,537	6,244
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	233	240	161	747
6 Non Interest Income:	332	281	789	828
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	51	44	188	187
6.2 Fees and Commissions	281	238	601	641
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non Interest Expenses:	1,304	1,050	3,213	3,116
7.1 Salaries and Benefits	403	463	1,222	1,344
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	901	587	1,991	1,772
8 Operating Income/(Loss)	795	875	2,952	3,208
9 Income Tax Provision	240	300	720	900
10 Net Income (Loss) After Income Tax	555	575	2,232	2,308
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 Total comprehensive income/(loss) for the quarter	555	575	2,232	2,308
13 Number of Employees	28	31	28	31
14 Basic Earnings Per Share	103	107	138	143
15 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.19%	1.98%	2.67%	2.39%
(ii) Return on Average Shareholders' Fund	6.25%	6.32%	8.51%	8.64%
(iii) Non Interest Expense to Gross Income	36.51%	29.44%	32.17%	27.45%
(iv) Net Interest Income to Average Earning Assets	6.23%	4.87%	5.90%	5.19%

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

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
Current Quarter 2019							
Balance as at the beginning of the quarter 01.07.2019	21,500	-	10,027	3,001	713	-	35,241
Profit for the quarter	-	-	555	-	-	-	555
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-	-
Regulatory Reserve	-	-	7	(7)	-	-	-
General Provision Reserve	-	-	713	-	(713)	-	-
Loan written off	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter 30.09.2019	21,500	-	11,303	2,994	-	-	35,797
Previous Quarter 2019							
Balance as at the beginning of the quarter 01.04.2019	21,500	-	9,336	2,647	672	-	34,155
Profit for the quarter	-	-	1,085	-	-	-	1,085
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(354)	354	-	-	-
General Provision Reserve	-	-	(41)	-	41	-	-
Loan written off	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter 30.06.2019	21,500	-	10,027	3,001	713	-	35,241

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

	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	30 Sept. 2019	30 June 2019	30 Sept. 2019	30 Sept. 2018
I. Cash flow from operating activities:				
Net Income/(Loss)	795	1,325	2,952	3,208
Adjustments for:				
- Impairment/Amortization	296	(128)	307	782
- Gain/Loss on Sale of Assets	(3,333)	409	(4,546)	4,413
- Net change in Deposits	645	(6,269)	(11,379)	(2,595)
- Net change in Short Term Negotiable Securities	7,406	(8,905)	2,813	(11,727)
- Net change in Other Liabilities	305	177	530	(460)
- Net change in Other Assets	70	140	483	(7,025)
- Tax Paid	(240)	(240)	(720)	(1,123)
- Others (specify)	-	-	-	-
Net cash provided (used) by operating activities	5,945	(13,491)	(9,560)	(14,527)
II. Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(23)	(32)	(100)	(53)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	(23)	(32)	(100)	(53)
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	-	-	-	(645)
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
Net Cash Provided (used) by Financing Activities	-	-	-	(645)
Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalents	5,922	(13,523)	(9,660)	(15,224)
Cash and Cash Equivalents at the Beginning of the Quarter	19,103	32,626	34,685	58,615
Cash and Cash Equivalents at the end of the Quarter	25,025	19,103	25,025	43,391

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
Mr. Ashwani Kumar Negi Managing Director	Signed	12.10.2019
Mr. Heriabdell Ayoh Act. Head of Finance	Signed	12.10.2019
Mr. Allen Richard Internal Auditor	Signed	12.10.2019

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 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. Mr. Fredrick Mbalu- Director	Signed	12.10.2019
2. Mr. S.K Mukherjee- Director	Signed	12.10.2019

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
1.0 Current Accounts			
a)	Required minimum opening balance	500	500,000
b)	Monthly service fee (breakdown per customer)		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter	-	free
	Up to 1shs 25,000,000 a day	-	free
	Over 25,000,000 a day	-	0.15% of withdrawn amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-
m)	Cancellation of bankers cheque/DD	15	20,000
n)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	-
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	-
w)	Bill payments through ATM	-	-
x)	Deposit fee	-	-
Savings Accounts			
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
Current account.			
	(Up to USD 10000)	Free	-
	(Over USD 10000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
vi)	Other (please specify)	-	-

2.0 Savings Accounts			
a)	Saving bank customer ID Card-one time	7	10,000
b)	Cash withdrawal per day-Free of charge up to amount	2,000	25,000,000
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdrawal amount	-
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdrawal amount	-
e)	Cash withdrawal charges over TZS 25,000,000 per day	-	0.15% of withdrawal amount
f)	Required minimum opening balance		
	Without Cheque book	50	50,000
	With Cheque book	200	200,000
g)	Monthly service fee	-	-
h)	Interim statement	1.5 per page	1500per page
i)	Cheque book charges 25 leaves	15	20,000
j)	Account closure	25	35,000
k)	Maintenance of minimum account balance		
	Without cheque book	50	50,000
	With cheque book	200	200,000
l)	Minimum balance charges (in case of non maintenance of minimum balance)		
	Without cheque book	4 p.m	900 p.m
	With cheque book	15 p.m	3,600 p.m
3.0 Current Accounts			
	Ledger folio charges per folio (40lines per folio)	4 per folio	6,000 per folio
	Cash withdrawal per day-Free of charge up to amount	5,000	25,000,000
	Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawal amount	-
	Cash withdrawal charges over TZS 25,000 Mn per day	-	0.15% of withdrawal amount
	Cheque book charges 50 leaves	27	42,000
	Account closure charges	70	85,000
	Maintenance of minimum account balance	500	500,000
	Minimum balance charges	15 p.m	20,000 p.m
4.0 Electronic Banking			
a)	Internet banking monthly fee	-	-
b)	Internet transfers	-	-
c)	SMS banking	-	-
d)	SMS Alert facility -	Minimum SMS Alert Charge (to be recovered quarterly upfront)	Number of Free SMS on paying SMS Alert charge
	- Individu al	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in a Qtr
	- Corpor ate	USD 10.00 (USD a/c) TZS 15,000 (TZS a/c)	1st 150 SMS in a Qtr
			SMS Alert charge per SMS beyond the free SMS (To be recovered in monthly basis)
			USD 0.05 per SMS

PUBLICATION OF FINANCIAL STATEMENTS

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



BARCLAYS BANK TANZANIA LIMITED CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 (Amounts in Million shillings)

A. ASSETS	CURRENT QUARTER 30/09/2019	PREVIOUS QUARTER 30/06/2019
1. Cash	20,391	20,674
2. Balances with Bank of Tanzania	74,105	102,784
3. Investment in Government Securities	157,041	151,989
4. Balances with other Banks and financial Institutions	170,714	107,253
5. Cheques and items for clearing	1,022	743
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	2,000	2,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	453,500	473,090
12. Other Assets	22,203	25,325
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	19,020	19,349
16. TOTAL ASSETS	919,997	903,207

B: LIABILITIES	CURRENT QUARTER 30/09/2019	PREVIOUS QUARTER 30/06/2019
17. Deposits from Other Banks and financial Institutions	31,732	34,530
18. Customer Deposits	669,432	653,535
19. Cash Letter of Credit	52,242	50,643
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	22	22
23. Accrued Taxes and Expenses Payable	4,359	4,668
24. Acceptances Outstanding	-	-
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	2,851	3,230
27. Other liabilities	14,788	17,088
28. Borrowings	22,041	21,957
29. TOTAL LIABILITIES	797,466	785,672

30. NET ASSETS/(LIABILITIES) (16 minus 29) 122,531 117,534

C. SHAREHOLDERS' FUNDS	CURRENT QUARTER 30/09/2019	PREVIOUS QUARTER 30/06/2019
31. Paid up share capital	92,432	91,012
32. Capital Reserves	76	76
33. Retained Earnings	(9,210)	(13,769)
34. Profit/(Loss) Account	9,582	6,595
35. Other Capital accounts	29,651	33,620
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	122,531	117,534

38. Contingent Liabilities	199,039	129,631
39. Non performing loans & advances	20,041	19,929
40. Allowance for probable losses	21,046	21,636
41. Other non performing assets	-	-

D. SELECTED FINANCIAL CONDITION INDICATORS	CURRENT QUARTER 30/09/2019	PREVIOUS QUARTER 30/06/2019
(i) Shareholders Fund to total assets	13.4%	13.1%
(ii) Non performing loans & advances to total gross loan	4.3%	4.1%
(iii) Gross loans advances to total deposits	66.6%	71.4%
(iv) Loans and Advances to total assets	49.7%	52.5%
(v) Earning Assets to Total Assets	85.7%	81.3%
(vi) Deposits Growth	2.5%	3.4%
(vii) Assets growth	-4.1%	3.6%

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

	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	GENERAL PROVISION RESERVE	OTHERS	TOTAL
Current year							
Balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	9,582	-	-	-	9,582
Other Comprehensive Income	-	-	-	-	-	(488)	(488)
Transactions with owners	7,162	-	-	-	-	-	(7,162)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	4,559	-	(4,559)	-	-
Others	-	-	(954)	-	-	-	(954)
Balance as at the end the current period (30-Sept-19)	122,432	76	371	-	-	(349)	122,531
Previous Year							
Balance as at the beginning of the year (1-Jan-18)	100,270	76	(6,610)	2,329	3,250	(0.1)	99,316
Profit for the year	-	-	13,029	-	-	-	13,029
Other Comprehensive Income	-	-	-	-	-	209	209
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	2,329	(2,329)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	15,000	-	(15,862)	-	-	-	(862)
Balance as at the end the current period (30-Sept-18)	115,270	76	(7,113)	-	3,250	209	111,693

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

	CURRENT QUARTER 30/09/2019	COMPARATIVE QUARTER 30/06/2018	CURRENT YEAR CUMULATIVE 30/09/2019	COMPARATIVE YEAR CUMULATIVE 30/09/2018
1. Interest Income	20,294	17,771	57,932	49,131
2. Interest expense	(5,121)	(4,742)	(15,196)	(13,943)
3. Net Interest Income (1 minus 2)	15,172	13,029	42,737	35,188
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(520)	(1,417)	(2,992)	(3,356)
6. Non Interest Income	10,419	11,727	32,290	36,128
6.1 Foreign currency Dealings and Translation Gains/(Loss)	5,062	5,411	16,680	20,833
6.2 Fees and Commissions	5,197	6,080	15,401	14,960
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	160	237	210	334
7. Non-Interest Expenses	(18,355)	(18,260)	(56,419)	(53,209)
7.1 Salaries and Benefits	(10,058)	(9,374)	(31,194)	(28,447)
7.2 Fees and Commission	(1,138)	(1,317)	(3,616)	(3,048)
7.3 Other Operating Expenses	(7,159)	(7,569)	(21,609)	(21,715)
8. Operating Income/(Loss)	6,716	5,079	15,615	14,750
9. Income Tax provision	(3,729)	(1,293)	(6,034)	(1,721)
10. 10. Net Income/(Loss) After Income Tax	2,987	3,786	9,582	13,030
11. Other Comprehensive Income (Itemize)	-	-	-	-
12. Total Comprehensive Income/(Loss) for the year	2,987	3,786	9,582	13,030
13. Number of employees	498	496	498	496
14. Basic Earnings Per Share	3.2	4.4	10.4	4.4
15. Number of Branches	15.0	15.0	15.0	15.0

SELECTED PERFORMANCE INDICATORS

i) Return on Average Total Assets	2.9%	2.2%	2.3%	3.2%
ii) Return on Average Shareholder's Fund	14.3%	5.8%	15%	21.9%
iii) Non interest Expense to Gross Income	71.7%	73.8%	75.2%	74.6%
iv) Net Interest Income to Average Earning Assets	8.0%	8.7%	7.5%	5.9%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (Amount in million shillings)

	CURRENT QUARTER 30/09/2019	COMPARATIVE QUARTER 30/06/2019	CURRENT YEAR CUMULATIVE 30/09/2019	COMPARATIVE YEAR CUMULATIVE 30/09/2018
I. Cash flow from operating activities:				
Net income/(Loss)	6,716	4,882	15,616	14,750
Adjustment for non Cash items:				
- Impairment/Amortisation	2,434	2,873	8,325	6,421
- Net changes in Loans and Advances	19,070	(17,055)	3,175	(67,574)
- Gains/Losses Sale of Assets	(17)	(42)	(59)	-
- Net changes in Deposits	14,699	(10,197)	(45,568)	144,427
- Net change in short term negotiable Securities	(32,401)	16,106	(49,774)	(21,713)
- Net change in other Liabilities	(4,919)	(864)	6,119	(11,626)
- Net change in other Assets	2,288	(1,663)	(4,349)	(2,733)
- Tax Paid	(1,715)	(179)	(2,073)	(1,721)
- Other (Net change in SMR)	7,501	(48)	6,041	(7,113)
Net cash (used)/provided in operating activities	13,657	(6,187)	(62,546)	53,118
II: Cash flow from investing activities				
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	(752)	(405)	(1,204)	(5,292)
- Proceeds from Sale of Fixed Assets	17	43	60	-
- Purchase of Non-Dealing Securities	-	(2,000)	(2,000)	-
- Proceeds from non-dealing securities	-	-	-	-
- Other (Specify)	-	-	-	-
- Net cash (used)/provided in investing activities	(735)	(2,362)	(3,144)	(5,292)
III. Cash flow from Financing activities				
- Repayment of Long-term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	7,000	7,000	-
- Proceeds from Issuance of Share Capital	1,420	5,742	7,162	15,000
- Payment of Cash Dividends	-	-	-	-
- Net Change In Other Borrowings	-	-	-	-
- Others (Specify)	-	-	-	-
- Net cash used / provided by financing activities	1,420	12,742	14,162	15,000
IV. Cash and cash equivalents				
- Net increase (decrease) in cash and cash equivalents	14,343	4,193	(51,528)	62,827
- Cash and cash equivalents at the beginning of the quarter/year	206,212	202,019	272,083	233,546
- Cash and cash equivalents at the end of the quarter/year	220,555	206,212	220,555	296,373

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 (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

Name	Signature	Date
Abdi Mohamed Managing Director	October 11, 2019
Obedi Laiser Chief Financial Officer	October 11, 2019
George Binde Chief Internal Auditor	October 11, 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
Simon Mponji Chairman	October 11, 2019
Dr. Suleiman Mohamed Director	October 11, 2019

SPECIAL INTERVIEW

Tanzania's march towards achievement of SDGs in perspective

Last Thursday (October 24) was the 74th anniversary of the entry into force of the United Nations Charter - or, better, the 74th anniversary of the birth of the UN. UNDP's Resident Representative in Tanzania, CHRISTINE MUSISI (pictured), has just outlined to Special Correspondent Stella Vuzo the major achievements the world body has made over the 74 years as well as what it sees as major challenges or failures. This was in an interview held in Dar es Salaam. Excerpts:



Q: What can you say the UN has achieved around the world and what has it failed to achieve during this period and why?

A: These 74 years have been a long development journey, but I believe the UN has achieved a lot in promoting peace and security

around the world and many countries have been stabilised largely thanks to the efforts it has consistently and relentlessly made. The UN has championed the development agenda and you may recall the eight Millennium Development Goals (MDGs).

We achieved some progress on some of the goals including the one on extreme poverty. We did not manage to halve the number of extremely poor people but a good number of people came out of poverty, access of girls to primary education improved, gender parity was achieved in two-thirds of the countries and also access to safe drinking water improved significantly.

But obviously not all the goals were achieved. There was some unfinished business, so the 17 global Sustainable Development Goals

(SDGs) came up with a more comprehensive agenda that is universal - suggesting that there is collective responsibility for all countries, whether developed, developing or least developed. Happily, the SDGs provide an opportunity to deal with the core challenges of poverty and inequality, but they also bring in essential enabling issues or goals like those related to urban development, climate change, financing and partnerships. So, we are confident that in the remaining years we will be able to move forward with the development agenda.

More elaboration, please, on the chosen theme for this year relating to putting women and girls at the forefront of the SDGs.

The theme for this year makes a lot of sense because, without women and girls, you have left out more than half of the global popula-

tion. That would naturally mean that you would not have enough capacity to achieve your objectives as you would be operating on half the capacity of the globe. Secondly, they are the ones who have been most left behind, as girls have less access to education. Women would have less access to economic opportunities and even leadership as relates to social needs like health. So, it's very important that girls and women have opportunities for leadership.

What are your views on Tanzania's implementation of the SDGs? Is it on track?

Tanzania very recently - in July - presented its Voluntary National Review Report at the High Level Political Forum to share where it is on delivering on the Sustainable Development Agenda. I think that, like many countries, Tanzania has already started setting the right policies to set up the systems and frameworks for implementation of the Agenda. We have seen increases in budgetary allocations, including for primary and universal education - which also is meant to improve the quality of education and touch off a rise in enrollments at all levels of education.

We are also witnessing continuous economic growth, with a sustainable GDP of up to 6.7 per cent, which provides a more conducive environment for employment and income for the general population. It's only four years since the adoption of the SDGs, and more work is yet to be done. I believe the country would benefit a lot more by making greater efforts to put in place the appropriate conditions.

The goals are quite ambitious, and you mention an increase in the budget and the focus on the education sector. However, we are talking about 17 goals. What do you think Tanzania, as a nation, still needs to do to realise SDGs faster?

In order to move development fast enough, one needs to think of the most strategic areas or sectors. For instance, in the economic sector we know that the government is pushing the industrialisation agenda, but what could enable that agenda to impact the most vulnerable and the poorest?

I believe that if Tanzania invested more or fully in the agricultural sector, linking it to industrialisation, linking it to investment, and linking it to the opening up of markets, it would impact many more people. This is because 80 per cent of the population still live in rural areas and depend on agriculture. With improved production and productivity using innovative approaches and methods, we would add value to agriculture and empower communities to increase production and improve value additions. We would then likely improve their conditions, increase income, increase local and national revenue collections, and also move towards a people-centred industrialisation agenda.

so far and what challenges does UNDP see?

There are a lot of achievements that UNDP has attained over the last few years of UNDP II, but we work in three main areas: striving for inclusive growth ensuring that we do not leave anyone behind, democratic governance and environmental sustainability. For instance, one of the key achievements for with respect to inclusive growth is that we have facilitated the preparation of investment guides of 16 regions.

These guides are helping both regional and local authorities in identifying investors and partners who can support the government in investing and creating jobs, thus creating local revenue that would then support social sectors in the regions. We are now moving towards the next stage - that of supporting the implementation of those guides. There are some areas where visibility studies have been done for various sectors, with a view to giving the regions more support in the implementation.

We have also worked on inclusive growth on concrete projects on the ground that introduced new technologies in fish farming, in the dairy sub-sector and very concrete practical activities that are really generating income, creating social cohesion in communities. Examples include the sustainable land management programme and the watershed environment management programme. These have proved very successful in building the capacities of communities to manage their land better so that they avoid flooding and droughts while promoting water management and irrigation.

But also recently - last week, to be precise - local government authorities issued more than 200 customary land ownership certificates to residents of ten villages. This provides security of tenure to communities so that they can manage their land better and use it as collateral to access financing, hopefully responsibly, and there needs to be some safeguards on that. It has also enhanced cohesion within communities, with land disputes between communities or households and families addressed.

With regard to democratic governance, one of the key initiatives we have is the legislative support programme. We are collaborating with the National Assembly, with a view to strengthening parliamentary oversight committees so as to help them fulfil their responsibilities better. We really appreciate the way the legislative body has been bringing in the public, civil society and experts in the course of the consideration of various Bills.

We have also worked with UN Women on ways to effectively bring in the aspect of gender mainstreaming. In fact, many of the Bills considered have a gender proofing and a gender analysis - and this is helping the country to ensure that laws take into account the various interests of men, women, girls and boys.

Any challenges?
Do you mean challenges in implementation? If so, YES. One of the most critical ones we at UNDP have been ad-

Made under Regulation 11 MINIMUM DISCLOSURES OF CHARGES AND FEES

Number	ITEM/TRANSACTION	ITEM/TRANSACTION	CHARGE AND FEES as of 31st December
	Local Currency	Foreign Currency	Local Currency
1.0	Current Accounts		
(a)	Required minimum opening balance		
i) Personal Banking/ Barclays Direct	TZS 20,000/ Salary amount		\$ 50/E 50/EUR 50
ii) Prestige	TZS 30,000/ Salary amount		\$ 50/E 50/EUR 50
iii) Premier (Relationship balance)	TZS 80,000,000		£ 30,000
iv) Business Banking	TZS 250,000 to 1,000,000	USD 500, GBP 300 to USD 1,000, GBP 1,000, EUR 2,500	
v) Corporate	-	-	-
(b)	Monthly service fee (breakdown per product type)		
i) Personal Banking/ Barclays Direct	Free to 9,000		\$ 14/ E 11/ EUR 2.5
ii) Prestige	TZS 7,000 - 20,000 depending on average monthly balance.		\$ 14/ E 11/ EUR 2.5
iii) Premier (Relationship balance)	TZS 40,000 balance + TZS 80m else free		TZS 40,000 balance + £ 30k; else free
iv) Business Banking	TZS 12,000 to 26,200 free for above TZS 300M		USD 18.5, GBP 10, EUR 38.5
v) Corporate	-	-	GBP 20.0, EUR 26.2; free for above TZS 300M
(c)	Cheque withdrawal over the counter		
i) Personal Banking	TZS 3,500 for amounts up to TZS 25m, else 0.12% of value max TZS 100,000		1.18% of the value, min \$/E/€6
ii) Prestige	Free		8% of the value, min \$/E/€6
iii) Premier (Relationship balance)	Free		Free
iv) Business Banking	TZS 2,600 for amounts up to 25million, 0.12% for amounts exceeding TZS 25million, Max TZS 100,000.00		1.2% up to USD 20,000, GBP 20,000, EUR 20,000, 2.2% above USD 20,000, GBP 20,000, EUR 20,000, Minimum USD 20, GBP 10, EUR 20
v) Corporate	-	-	-
(d)	Fees per ATM withdrawal		
Local	TZS 2,500		\$ 1.18
International	TZS 2,500		\$ 2.5
(e)	ATM mini statement		
On Us	TZS 2,500		N/A
Off Us	TZS 700		N/A
(f)	Interim statement per page		
Business Banking	TZS 2,500		\$2/ E N/A/ £ N/A
Corporate	-	-	-
(g)	Periodic scheduled statement		
Business Banking	-	-	-
Corporate	-	-	-
(h)	Cheque book		
Business Banking	TZS 500		\$0.3/ E N/A/ £ N/A
- 25 Leaf	TZS 6,500		USD 6.5, GBP 3.8, EUR 6.5
- 50 Leaf	TZS 18,500		USD 18.5, GBP 10, EUR 38.5
- 100 Leaf	TZS 38,000		USD 38, GBP18, EUR 38
- 200 Leaf	TZS 75,000		USD 75, GBP 40, EUR 75
Corporate	-	-	-
- 25 Leaf	-	-	-
- 50 Leaf	-	-	-
- 100 Leaf	-	-	-
- 200 Leaf	-	-	-
(i)	Dishonoured cheque		
Retail	TZS 65,000		\$ 50/ E N/A/ £ N/A
Business Banking	TZS 120,000, max TZS 360,000	USD 120, GBP 65, max USD 360, GBP 180, EUR equivalent	
Corporate	-	-	-
(j)	Special clearance		
Retail	N/A		\$ N/A
Business Banking	TZS 25,000		USD 25, GBP 13, EUR 22.2
Corporate	-	-	-
(k)	Counter cheque		
Business Banking	N/A		N/A
Corporate	-	-	-
(l)	Stop payment		
Retail	TZS 46,000		\$ 30/ E N/A/ £ N/A
Business Banking	TZS 90,000/ TZS 25,000	USD 90, GBP 25, EUR equivalent/USD 25, GBP 16, EUR equivalent	
Corporate	-	-	-
(m)	Standing order		
Retail	-	TZS 25,000 (Other banks)	-
Business Banking	Commercial (Other banks)	TZS 25,000 (Other banks)	USD 25, GBP 15
Corporate	Enter: Relationship	TZS 25,000	TZS 25,000
Enter: Portfolio	TZS 25,000	TZS 25,000	USD 25, GBP 15
(n)	Balance enquiry		
Retail	TZS 2,500		TZS 2,500
Business Banking	N/A		N/A
Corporate	-	-	-
(o)	Annual Card Fee		
Retail	TZS 6,000 OR Eqv. in USD		\$ 10
Business Banking	-	-	-
Corporate	-	-	-
(p)	ATM card renewal or replacement (Indicate costs for different card types)		
Retail	-	-	-
Business Banking	35% - Min TZS 8,000 to 20,000		Interest at 35%
Corporate	-	-	-
(q)	Overdrawn account interest charge		
Retail	-	-	-
Business Banking	35% - Min TZS 8,000 to 20,000		Interest at 35%
Corporate	-	-	-
(r)	Unarranged overdraft		
(s)	Interbank transfer		
Retail	-	-	-
Business Banking	0.3% of value min USD 12 max USD 100	0.3% of value min USD 12 max USD 100	
Corporate	0.3% of value min USD 15 max USD 200	0.3% of value min USD 15 max USD 200	
(t)	Foreign bank draft		
Retail	Free		Free
Business Banking	TZS 1800	Equivalent TZS 1800	
Corporate	-	-	-
(u)	Outward telegraphic transfers		
Business Banking/ Corporate	USD 12, GBP, EUR 12		
Business Banking/ Commercial	\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 max \$280 max; GBP EUR equivalent		
Enter: Relationship	\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 max \$280 max; GBP EUR equivalent		
Enter: Portfolio	\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 max \$280 max; GBP EUR equivalent		
Corporate	0.28% of value, USD 85min, USD 280 max; GBP equivalent		
Business Banking/ Commercial	0.28% of value, USD 85min, USD 280 max; GBP equivalent		
Enter: Relationship	0.28% of value, USD 85min, USD 280 max; GBP equivalent		
Enter: Portfolio	0.28% of value, USD 85min, USD 280 max; GBP equivalent		
(v)	Inward transfers		
Business Banking/ Commercial	Free		Free
Business Banking/ Corporate	Free		Free
Business Banking/ Commercial	Free		Free
Business Banking/ Corporate	Free		Free
(w)	Bill payments through ATM		
Retail	Free		Free
Business Banking/Corporate	0.3% of value for any amount above TZS 100M, max TZS 100,000		above USD/EUR/GBP 100,000 max USD/EUR/GBP 95
Corporate	-	-	-
(x)	Other (Counter withdrawal fees)		
Personal Banking/Barclays Direct	TZS 4,000 by amounts up to 20M, else 0.12% for amounts exceeding 20M		1.18% of value min \$6/€/EUR 6
Prestige	TZS 4,000 for transaction amount below TZS 2M		1.18% of value min \$6/€/EUR 6
Premier	1% of the amount that exceed USD/GBP/EUR 10,000		
Business Banking	-	-	-
Corporate	-	-	-
2.0	Savings Accounts (Disclose for product specific types)		
(a)	Required minimum opening balance		
i) Personal Banking	TZS 20,000		N/A
ii) Prestige / Bonus Saving	TZS 30,000		N/A
iii) Premier (Relationship balance)	Minimum relationship balance of TZS 80M		N/A
(b)	Monthly service fee		
i) Personal Banking	Free to TZS 7,000 depends on the average balance		N/A
ii) Prestige / Bonus Saving	Free to TZS 7,000 depends on the average balance		N/A
iii) Premier (Relationship balance)	-	-	-
(c)	Interim statement		
Retail	TZS 2,500		TZS 2,500
Business Banking/Corporate	TZS 26,000		TZS 26,000
Corporate	-	-	-
3.0	Electronic Banking		
(a)	Internet banking monthly fee		
Retail	N/A		N/A
Business Banking/ Corporate	TZS 23,000 (Business Banking)		N/A
(b)	Internet transfers		
Retail	Free on-us accounts		Free
Business Banking/ Corporate	-	-	-
(c)	SMS Banking		
Retail	Free		Free
(d)	Wallet to bank transfer		
Retail	TZS 1,000		Free
(e)	Other (Mobile wallet transfer fees)		
Retail	TZS 1,200 to TZS 2,300		Free
4.0	Foreign Exchange Transaction		
(a)	Purchase/sale of TCs transactions over the counter		
(b)	Purchase of foreign cheque		
Retail	N/A		N/A
Business Banking/ Corporate	\$60 flat fee for value up to \$10,000, else 0.25% of value min \$60 max \$280 max; GBP EUR equivalent		
(c)	Sale/purchase of cash passport		
Retail	N/A		N/A
Business Banking/ Corporate	0.2% of value min USD 55, max USD 200		
(d)	Telegraphic transfer		
Retail	0.2% of value, USD 60 min, USD 280 max; GBP, EUR equivalent		
Business Banking/ Corporate	-	-	-
(e)	Telex/SWIFT		
Retail	-	-	-
Business Banking/ Corporate	-	-	-
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)		
Retail	Free on-us accounts		Free
Business Banking/ Corporate	-	-	-
2.0	Personal Loans		
(a)	Processing/Arrangement/Appraisal fee		
i) Personal loans	1% of loan amount		N/A
ii) Overdrafts	N/A		N/A
iii) Mortgage finance	N/A		N/A
iv) Asset finance	N/A		N/A
(b)	Unpaid loan instalment		
i) Early repayment	N/A		N/A
ii) Valuation fees	N/A		N/A
(c)	Other		
Retail	N/A		N/A

Made under Regulation 11 CASH MANAGEMENT

Type of Account	Local Currency	Foreign Currency
Fixed Deposit		Min Operating Bal. TZS 100,000,000
Call Account		Min Operating Bal. TZS 100,000,000
Foreign Currency Account (Fixed/Call)		USD 10,000 OR EQV
Type of Account		
Business current account		Opening Bal. TZS 250,000 Min Bal 100,000
Transactional and service fees (per month)		TZS 800 Per Item Min 26,000
Penalty for balances below limit		TZS 14,200
Penalty for overdrawn account		Interest @ 35%
Cash withdrawal from TZS		Free
Customer Foreign Currency Account (CFC)		
Customer Foreign Currency Account (CFC)		USD/EUR 2500, GBP 1000
Minimum balance		USD/EUR 1000, GBP 500
Transactional and service fees (per month)		USD/EUR 0.80 PER ITEM, GBP 0.5 PER ITEM, MIN USD/EUR 26, GBP 15
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank		USD Interest @ 25%, GBP Interest @ 20%, EUR EQV
Penalty for overdrawn account		USD Interest @ 25%, GBP Interest @ 20%, EUR EQV
Cash withdrawal from CFC		Transfer From TZS to CFC / CFC to TZS
Cash Deposit - Small denominators (\$20,\$10,\$5,\$1)		1% UP to USD/EUR/GBP 10000, 2% Above that amount, MIN USD/EUR 25, GBP 15
		2.5% Of the Value
Local Currency Transactions		
Outward remittance (TSS/RTCS)		TZS 11800
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank		Free
Inward Transfers (TSS/RTCS)		Free
Investigation fees for non receipt of funds (T/T) where funds have been received		Free
Foreign Currency Transactions		
Outward remittances / Swift / Telegraphic Transfers		0.25% OF VAL, MIN USD 60 MAX USD 250, GBP/EUR EQV, PLUS USD 30 Intermediary charge option is ours
Swift message retrieval after 3 months		USD 3.00 per message
Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank		1% OF VAL, TRANSACTION, MAX USD 118, GBP/EUR EQV
Foreign Cheques deposits (Only TZS From Kenya)		1% MIN USD 35, MAX USD 295
Inward Foreign Bank Draft		USD 25 PER ITEM
Foreign Bank Draft		0.25% OF VAL, USD 90 MIN, USD MAX 295, GBP/EUR EQV
Inward Swift Transfers		USD/GBP/EUR 18, 18, 12, TZS PER ITEM
Outward foreign cheques		Lack of funds/USD 130, Other reason 70
Investigation fees for non receipt of funds (T/T, Swift) where funds have been received		Free
Standing Order		
Standing order set-up		Free
Standing order		TZS 12000/USD/EUR 12, GBP 6
Amend / Stop standing order		Within Barclays TZS 6000/USD 7, GBP 5, EUR 5 Per Item
Unpaid standing order		Other Banks: TZS 25000/USD 25, GBP 15, EUR 15 Per Item
		TZS 25000/USD 25, GBP 15, EUR 15 Per Item
		TZS 60000/USD 60, GBP 30, EUR 30 Per Item
Outstanding/Returned/Internet Banking		
Outstanding/Returned		Free
Salary processing/Electronic Fund Transfer (EFT)		TZS 2200/USD/EUR/GBP EQV Per Item
SWIFT Payment/ Cross border		USD 60 OR EQV, PLUS USD 30 Intermediary charge if occur
Direct Debit (within Barclays Tanzania)		Free
Book Transfer (Own Accounts)		Free
TSS/RTCS		TZS 11800
Integrator Monthly Fee		TZS 20000/USD/GBP/EUR AND TZS 50,000 EUR/GBP/EUR for new only
Host to Host Set Up Fee		Quotation available on request
Token Replacement/Extra Token Fee Per token (2 tokens free)		Token Replacement/Extra Token Fee Per token (3 tokens free), TZS 170,000 for Extra
Bank Direct		
Bank Direct Cash - Cash Withdrawal		Quotation available on request
Bank Direct Mail - Counter Service		Quotation available on request
Mobile Bank Disbursement		
Transfer from M-Pesa, TigoPesa, Airtel Money, EzyPesa		TZS 2,300
Other Service Charges		
Manual processing of salaries		Within Barclays TZS 12000 PER ITEM/With other Banks TZS 12000/GBP/EUR/USD EQV
Customer's Account		

Tanzania's marching towards achievement of SDGs in perspective

From Page 11

dressing in our convening role as an integrator relates to finances. There seems to be more availability for funds for development projects and less of the financing going directly to local government authorities - to communities on the ground. So, there is a real need to facilitate access to funds and put in place instruments that can give local governments and local communities greater capacity to access financing on a more sustainable basis.

The current government has demonstrated commitment to uplifting the Tanzanian people from the tragedy of poverty. From the UNDP's point of view, which sectors of the economy ought to be prioritised more for this goal to be fully realised?

As I have noted, it is easily the agriculture. An agricultural transformation linked to industrialisation would hit many birds with one stone, so to speak, because it would harness an important resource that the country is blessed with. This Agriculture already contributes up to almost 24 per cent of the GDP, but it can do a lot more if productivity is improved, if better practices are adopted but also if there is greater value addition, which would see farming communities earning more value for their sweat and toil. It would also help to increase revenue of the government as, instead of exporting raw materials and commodities, the country would export goods with value that can

bring in a lot more revenue. There is also the ability of providing quality goods and services made available locally but suitable for domestic consumption. So, for sure, there is immense opportunity in agriculture.

What advice would you give the government towards making fast-tracking sustainable poverty eradication?

This is an interesting question. My word would be that we look at the issue more comprehensively because, if you look at the economy per se without looking at the social aspects, without looking at the environmental impact and without looking at other important aspects of governance and leadership, you might as well forget about seeing really sustainable development. So, we definitely need to look at these issues more comprehensively - and I think the SDGs provide room for that possibility.

Tanzania is implementing an industrialisation drive and expects to graduate into a middle-income economy by year 2025. Any other word on what the country could do to realise its goals sooner?

My honest belief is that, to reach that goal quickly and sustainably enough, we need to have the right policies in place, we need to have the right investment vehicles in place, and we need to build capacity for developing bankable local development projects. But all of this has to be people-centred because, if you leave a majority of people behind, there is always a problem and it can

create disharmony in society - thus possibly making the country find it difficult in implementing its development plans. Indeed, we should not leave anyone behind in this. If we work with women, girls and youths as drivers of this development drive, we would harness all the capacities that we have. It will also be important that, while the country moves fast, the people's capacity moves at the same pace - whether it be in education systems, youth empowerment approaches or anything else - because they are the leaders of both today and tomorrow. Those are the areas where we hope to partner more closely with the government. The other area is harnessing the values and advantages of the Fourth Industrial R - harnessing innovation and technology. To be honest, there is a lot, but those are just few things that I would look at.

Lastly, the UN recently announced that it has achieved 50-50 gender parity at the senior management level. In your personal capacity as a highly placed female leader, how do you feel being included in the process - and what does the inclusion actually mean to you?

I am delighted that, as a woman, I have been trusted with the chance to use my potential and I have been honoured with the opportunity to serve in leadership positions in various UN agencies over the years. I am a supporter of other women and I am part of various networks determined to ensure that women in the UN system are mentored. I am also very keen to see that to it that we work with other partners to ensure that women leaders are mentored for the good of now as well as the future.

Stella Vuzo is an Information Officer with the UN Information Centre in Dar es Salaam. Cell phone: 0767100902.



WWF for a living planet®

REQUEST FOR PROPOSAL (RFP)

Consultancy: Assessment of the Blue Economy in Tanzania

WWF Tanzania Country Office (WWF TCO) is a Non-Government Organization dealing with environmental protection in Tanzania since 1990 and it has supported the Government of Tanzania in implementing various projects on Marine, Forest, Fresh Water, Energy and Wildlife. WWF global mission is to stop the degradation of the planet's natural environment and to build a future in which humans live in harmony with nature, by:

1. Conserving the world's biological diversity;
2. Ensuring that the use of renewable natural resources is sustainable and
3. Promoting the reduction of pollution and wasteful consumption

WWF has proposed to undertake the Blue Economy assessment in some selected countries including Tanzania. WWF will work in collaboration with the Government of Tanzania through the Vice-President's Office and other Blue Economy experts to assess and analyze existing information and data and produce a report which can be used by the Government to promote policies for transitions to more sustainable Blue Economy. The results of the assessment may help to attract various funding opportunities including from the World Bank that countries can use for sustainable Blue Economy related work. The proposed intervention will pull together some existing data to highlight how much economic activities are linked to the ocean in some way and particularly how much of it depends upon services from the ecosystems. Information on the status and extent of natural capital assets that underpin the ocean economy will also be needed. Information needed will include marine fish landings; aquaculture outputs; recreation activities along the coast and in Marine Protected Areas; tourism activities e.g. stays in hotels and visits to MPAs; and cargo moved (tons, containers, etc.) through marine ports.

Specific activities that the consultant will undertake include:-

1. Establishing contacts and communication with the contact person of this activity at the Vice-President's Office
2. Establish contacts and communication with the contact person of this activity at WWF
3. Establish contacts and communication with all key sectors relevant for Blue Economy (Fisheries, Coastal tourism, Marine Parks and Reserves Unit, Ports Authority, Maritime transport, Oil and Gas extractives, salt and other coastal mining
4. Gather data on value added and employment created by key Blue Economy sectors and sub-sections for the period 2011 - 2019
5. Please, send request for ToR and all enquiries to Lucason Maiga at Imaiga@wwftz.org or Peter Ndaki at pndaki@wwftz.org and or visit us at: Kiko Street, Mikocheni - Off Mwai Kibaki Road Plot 252, P. O. Box 63117, Dar es Salaam, Tanzania
Tel: +255 22 277 5346/277 2455/270 0077
Fax: +255 22 277 5535; website: www.panda.org
6. Complete a data compilation template that will be provided. The consultant will be facilitated to see the template in advance to give a picture of the kind of data required. Make presentations as will be required at the inception and feedback meetings
7. Registered, eligible and reputable, firms, institutions and individuals are advised to submit both technical and financial proposals for this assignment. The technical proposal should clearly indicate the individual's/institution's team's experience on SIMILAR assignment relevant to the subject matter.
8. **Applicant Requirement and qualifications:**
The desired applicant to undertake this assignment *with other key qualities*, must meet the following minimum qualifications:
 - a. Demonstrable experience and evidence of developing and carrying out environmental education, environmental clubs, teaching conservation, train - the - trainer, wildlife clubs.
 - b. At least 5 years' experience in natural resource management, integrated coastal zone management, coastal and fisheries management and research, community-based natural resource management.
 - c. At least a degree level education in relevant subjects - Natural Resource Management and Research, Coastal and Fisheries Resource Management and Research, Integrated Coastal Management, and Community-Based Natural Resource Management.
 - d. Knowledge on technical procedures for conducting empirical studies; good technical, organizational, presentation and interpersonal skills; excellent oral and written communication skills in English and Kiswahili.
 - e. Ability to translate technical information for a non-technical audience and approach effectively the local context with diplomatic and multi-cultural skills.
9. Please, submit your full proposal tz.procurement@wwf.panda.org
10. **Deadline for submission:** Applications should be a concise full combined technical & financial proposals fully signed, highlighting company profile, concrete evidences of experiences on similar works, the proposed approach and methodologies, work schedule and timings of the process. Team CVs should also be attached. Also apart from one pager application letter, financial proposal should clearly specify time and other expenses both direct and reimbursable, these include unit costs on professional fees and the eligible taxes; kindly submit your applications as instructed by **Friday, 8th November 2019 at 17.00hrs** Tanzania local time. Only successful applicant will be contacted.
11. Evaluation of the consultancy applications will be done based on WWF procurement guidelines and that WWF Tanzania is not bound to accept any lowest or highest proposal/bid
12. Only successful applicants will be contacted

215497807



World Change Starts with Educated Children.™

JOB VACANCIES

Organization Profile

Room to Read is a global organization transforming the lives of millions of children in low income countries by focusing on literacy and gender equality in education. Founded in 2000 on the belief that world change starts with Educated Children, our innovative model focuses on deep, systemic transformation within schools in low income countries during two time periods which are most critical in a child's schooling: early primary school for literacy acquisition and secondary school for girls' education. We work in collaboration with local communities, partner organizations and governments to develop literacy skills and a habit of reading among primary school children and ensure girls can complete secondary school with the skills necessary to negotiate key life decisions. By focusing on the quality of education provided within the communities and ensuring these outcomes are measured, we have created a model that can be replicated, localized and sustained by governments. Room to Read has benefited 10 million children across 17,000 communities in Bangladesh, Cambodia, Vietnam, Nepal, South Africa, India, Laos, Sri Lanka and Tanzania and aims to reach 15 million children by 2020

Position: Field Operations Manager (1 position)

Location: Kibaha, Pwani Region

Position Overview

The Field Operations Manager (FOM) is responsible for Room to Read Tanzania's field operations in a designated geographical area (Districts). The Field Operations Manager is primarily responsible for ensuring the timely and effective implementation of programs operations in the field, including implementation, spending, hiring, local procurement, inventory management, distribution and logistical support. The position is required to take initiative for project planning and management, improving work approaches, collaboration, partnerships, selection of projects sites, and ensuring adequate staff to work at the field level. S/he will work to strengthen coordination and collaboration within teams and across all Country Office program teams, maintaining and ensuring constructive communication, building team morale within individual teams and contributing to a positive working environment. S/he will report to the Program Operations Director and will have various positions reporting to him/her. The Field Operations Manager directly manages and supervises the Literacy Program Officers, Senior School Infrastructure Associate, and Girls' Education Program ("GEP") Program Officers.

Room to Read Tanzania is looking to fill in the below positions; detailed Job descriptions are available in our websites; link is provided in the applications procedure below:

Position: Officer, Communications (1 position)

Location: Country Office, Dar es Salaam

Position Overview

The person in this role spends the majority of his or her time providing global marketing and awareness, fundraising, and country-specific communications support. This primarily includes providing material development and donor engagement support. It also includes vendor management and reporting, as well as local awareness and public relations.

This person reports directly to country director. The role works in close coordination and is in frequent contact with the global office of Room to Read, headquartered in San Francisco, California, USA, to ensure requests are understood and completed, guidelines are followed, and the role is supported with professional development opportunities and global office communications support.

Position: Officer, Instructional Design and Teacher Support (1 position)

Location: Tanga Region

Position Overview

The Officer, Instructional Design and Teacher Support (IDTS), is part of the Country Office Literacy Program technical team. S/he is responsible for supporting Room to Read's program design and training curriculum related to grade 1 and 2 literacy instruction, primary grade library management and reading activities. In collaboration with the Global Literacy Team, Officer IDTS is also responsible for providing technical assistance, support and supervision on all aspects of the program

design, including professional development to school and Room to Read staff about reading and writing instruction and library management activities. This position will report directly to the IDTS Manager.

Position: Literacy Facilitator (5 Positions)

Location: Tanga Region (Various districts)

Position Overview

The Literacy Facilitator ("LF") is responsible for supporting and coaching teachers, librarians, and principals to adopt new ways of working with children to increase their literacy skills and habit of reading. The LF will report to the Program Officer Literacy Field. The Literacy Facilitator has no direct reports.

Position: Senior Social Mobilizer (1 position)

Location: Pwani Region

Position Overview

The senior social mobilizer is responsible for the implementation, coordination development and reporting of the Girls' Education program in the respective school (s). She would serve as the first point of contact for the school, parents and scholars. The senior social mobilizer will report to the Program Officer - Girls' Education. This position will be field based in one of the government schools and/or at the field office where required. The position will also involve regular interaction with school administrators, parents, School Management Committee members, teachers and scholars.

Position: Associate, Administration (1 position)

Location: Tanga Region

Position Overview

The Associate Administration will act as the point of contact for all administrative work across all Field Offices. She/he will provide all administrative support and managing queries related to administration; his/her main duties includes providing administration support across all 3 programs and to the all field based employees; managing offices stock, managing offices settings; managing the relationships of the service providers across field office; providing support to collect and submit finance documents to the Field Operations Manager for review and then submission to the Administration Manager who will be based at the Country Office. She/he will be a key contact person for all logistics needs at the field office including planning and managing the distribution of all the materials in to respective schools such as GINKI books, LLP books, GEP materials support, etc. She/he will be directly reporting to the Field Operations Manager with a strong reporting dotted line to the Country Administration Manager.

To be successful as a member of the Room to Read team, you will also:

- Have a passion for our mission and a strong desire to impact a dynamic non-profit organization
- Be an innovative and creative thinker - you are not afraid to try something new and inspire others to do so
- Have a very high level of personal and professional integrity and trustworthiness
- Have a strong work ethic and require minimal direction
- Work well independently as well as part of a team
- Thrive in a fast-paced and fun environment

Application Procedure:

Please visit our website at www.roomtoread.org and click on the "careers" link under about us tab. This will take you to Room to Read's Career Portal. Click on the See Current Vacancies to find this vacancy, select the vacancy you are interested and click apply to begin the online application process. If you do not hear from Room to Read within one month of the closing date, please accept that your application was unsuccessful. Please note that late applications will not be considered and correspondence will be limited to short-listed candidates only.

Room to Read is proud to be an equal opportunity employer committed to identifying and developing the skills and leadership of people from diverse backgrounds. Women are encouraged to apply.

CLOSING DATE: 05th November, 2019.

MINISTRY OF HEALTH, COMMUNITY DEVELOPMENT, GENDER, ELDERLY AND CHILDREN



Tender No. ME/007/2019-2020/HQ/G/20

For

SUPPLY, INSTALLATION AND COMMISSIONING OF ICT EQUIPMENT TO EIGHT (8) NATIONAL HOSPITALS

Invitation for Tenders

Date: 28th October 2019

1. This Invitation for Tenders follows the General Procurement Notice for this Project which appeared in PPRR Website on Tuesday 10th September, 2019
2. The Ministry of Health, Community Development, Gender, Elderly and Children has received a grant from the Global Fund towards the cost of Resilient and Sustainable Systems for Health Program of the Ministry of Health, Community Development, Gender, Elderly and Children, and it intends to apply part of the proceeds of this grant to cover eligible payments under the contract for Supply, Installation and Commissioning of ICT Equipment to Eight (8) National Hospitals; Milemba, Kibong'oto, JKCI, Muhimbili, Ocean Road, Mbeya Zonal Hospital, Benjamin Mkapa and KCMC.
3. The Ministry of Health, Community Development, Gender, Elderly and Children now invites sealed tenders from eligible National Suppliers of Supply, Installation and Commissioning of ICT Equipment to Eight (8) National Hospitals.
4. Tendering will be conducted through the National Competitive Bidding (NCB) procedures specified in the Public Procurement Regulations, 2013 - Government Notice No. 446 as amended in 2016, and is open to all Tenderers as defined in the Regulations.
5. Interested eligible Tenderers may obtain further information

S/N	Description	Quantity
1	Cisco Router 4000 series	2
2	Switch Cisco WS-C2960X-24PS-11	3
3	Firewall Sophos XG210	3
4	Wireless Access Point	24
5	Server	2
6	Cabinet 42U	1
7	Desk Top	114
8	UPS	114
9	Laptop	5

from and inspect the Tendering Documents at the office of the Secretary, Ministerial Tender Board, Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC), P.O Box 743, Dodoma, 6th Floor PMU Office at NHIF Building next to Treasury Square Building - Jakaya Kikwete Road/Opposite National Audit House, from 09.00 to 15.00 hours, Mondays to Fridays inclusive, except on public holidays.

6. A complete set of Tendering Document(s) in English may be purchased by interested Tenderers on the submission of a written application to the address given under paragraph 5 above and upon payment of a non-refundable fee of TZS 100,000/= (Tanzania Shillings One Hundred Thousands only). Payment should be made through Government Payment Gateway (GePG).

7. All tenders must be accompanied by a Tender Security in the format provided in the Tendering Documents.

8. All tenders in **one original plus three (3) hard copies and soft copy in Flash Disk**, properly filled in, and enclosed in plain envelopes must be delivered to the address Secretary, Ministerial Tender Board, Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC), P.O Box 743, Dodoma, 6th Floor PMU Office at NHIF Building next to Treasury Square Building - Jakaya Kikwete Road/Opposite National Audit House, at or before 11.00 hours on 13th November 2019. Tenders will be opened promptly thereafter in public and in the presence of Tenderers' representatives who choose to attend in the opening at the 6th Floor PMU Office at NHIF Building next to Treasury Square Building - Jakaya Kikwete Road/Opposite National Audit House, Dodoma.

9. Late Tenders, Portion of Tenders, Electronic Tenders, Tenders not received, Tenders not opened and not read out in public at the tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

Dr. Zainab A. S. Chaula,
Permanent Secretary (Health)
Ministry of Health, Community Development, Gender, Elderly and Children

215497807

TECH SAVVY

Minister Kamwelwe touts 5G technology by Huawei as helpful in development

By Guardian Reporter

USE of fifth generation of technology from Chinese technology giant, Huawei will speed up development in the country because modern communication is an important tool for development.

Addressing an annual ICT conference in Dar es Salaam last week, Minister for Communication, Works and Transport, Engineer Isack Kamwelwe said latest technology such as 4G and 5G is giving the public and private sectors an avenue for growth through investment.

Eng Kamwelwe insisted on co-operation among ICT stakeholders to ensure that experts and professionals are working together for the benefit of the country. "ICT professionals in the country have to join forces, plan and design information technology systems which can be used by various institutions in their daily operations," he said.

He pointed out that technology is growing fast in the country with the number of people accessing internet reaching over 23 million mostly using their mobile handsets which include Huawei made phones and other communication equipment.

Speaking at the same conference, Senior Strategy Consultant for Huawei Southern Africa Region, Marius Engelbrecht provided an insight on the global trend and impact of 5G technology in the world today.

"We currently live in all spheres of life, education, health and work hence governments and regulators

have a responsibility towards their citizens to ensure that an ecosystem is created that is transparent and fair towards network operators," Engelbrecht said.

He said 5G technology will soon become part of all areas of lives for the better hence the need to keep in mind that LTE and 5G will co-exist for many years and the allocation of spectrum is critical to their success.

"5G will bring positive impacts on economy and create more business opportunities in all sectors like smart agriculture, smart factories, smart transportation etc. Under the ministry of Communications, Works and Transport, the regulator has the responsibility to make the spectrum resources viable and available so as to spread the effect-off to multiple users countrywide," he added.

Backing Engelbrecht's observation, ICTC's Managing Director, Samson Mwela said as Tanzania transforms to an industrial economy enabled by ICT, inclusivity of the entire community is necessary as ICT has a key role to play.

"This requires relevant digital skills needed to support the industrial economy and strategies to address challenges of future communication technologies that will impact our national economy," Mwela said noting that the annual ICT conference also discussed, shared experience, exchanged contacts and created collaborative links to promote ICT in the local market.



PAET Managing director Andy J Hanna (R) and Gerald Mongella of TLM at the MoU signing ceremony in Dar es Salaam.

GENEROSITY

Gas extracting company invests in children's cancer treatment

By Guardian Reporter

A not for profit organization which takes care of cancer children in the country, Tumaini La Maisha has received a major financing boost from PanAfrican Energy Tanzania Limited to help with treatment of the vulnerable group.

Speaking after signing a memorandum of understanding, PAET Managing Director, Andy Hanna and TLM's Board Chairman, Gerald Mongella said in Dar es Salaam last week that the

deal is aimed at regional expansion of paediatric oncology services across Tanzania.

Hanna said the natural gas extracting company will back delivery of paediatric oncology services at Sokoine Referral Hospital in Lindi region. "This partnership will enable early diagnosis of children with certain cancers in remote regions in Tanzania, expanding on the NGO's already exceptional work in Dar es Salaam," he noted.

He said PAET supports the initiative that TLM does in favour of saving young lives here in the country hence the partnership will start with the establishment of a new site for cancer treatment in Lindi region.

"We hope this is just the beginning of a lasting relationship that will see this valuable service pushed out to other remote regions in the years ahead. The support will mean many more children will gain access to quality lifesaving paediatric

oncology treatment services close to home," Hanna added.

This PAET support to TLM in the delivery of paediatric oncology services as part of its corporate social responsibility initiatives and, together with the government and other health stakeholders the company hopes to make a substantial contribution to the survival of childhood cancer victims.

In response to PAET's support, TLM's Mongella

paid tribute to the company for the support saying his NGO whose name means hope for life, is dedicated towards providing free and curative care for children with cancer in the country.

"This support by PanAfrican is an important boost for our activities because cancer among children is increasingly becoming a major hazard," he said thanking Hanna's management for the continued support in favour of social investments in Tanzania.



Jhpiego is an international non-profit health organization affiliated with the Johns Hopkins University. For more than 46 years now, Jhpiego has empowered front-line health workers by designing and implementing effective, low-cost, hands-on solutions to strengthen the delivery of health care services for women and their families. By putting evidence-based health innovations into everyday practice, Jhpiego works to break down barriers to high-quality health care for the world's most vulnerable populations. Jhpiego is implementing a number of projects in Tanzania.

Deputy Chief of Party [One position based in Mwanza]

Position Overview:

USAID Boresha Afya Lake and Western Zone is a 5-year USAID-funded project for a comprehensive Health Service Delivery. The goal of the project is to improve the health status of all Tanzanians with a focus on women and children in the targeted regions. The purpose is to support the GOT to increase access to high-quality, comprehensive and integrated health services, with a focus on malaria, maternal, newborn, child and reproductive health outcomes. The project's geographical scope covers seven regions in the lake and western zone, national level, and Zanzibar.

The Deputy Chief of Party is responsible for the management and implementation of the USAID Boresha Afya from the project's technical hub in Mwanza. S/he will work closely with the Chief of Party for the Project, other key personnel, and representatives of partner organizations to ensure programmatic leadership and integrity. The DCOP will provide overall leadership and oversight to the field based team in the day-to-day project implementation in line with annual work plan activities. Work closely with technical and operations teams to ensure that resources (e.g., human, financial, and material) are applied appropriately to undertake activities in the target districts. Work closely with the M&E staff to ensure project deliverables are monitored. Lead project planning, implementation, and adjustment of project activities based on monitoring of activities at the districts. Maintain relationship with local government authorities and stakeholders at zonal, regional and district levels.

Required Qualifications:

- Masters' degree in Public health, medicine, nursing, or other relevant health field.
- At least 8 years' experience in implementation of donor-funded programs, including planning, designing, supervising, and evaluating healthcare programs.
- A total of at least 5 years' experience is needed in senior level management of health related programs.
- Capacity for analyzing technical problems and issues which impede efforts to provide improved health care to populations; developing technical solutions to these problems/issues
- Demonstrated experience of managing partnerships in implementing development projects, including with other international agencies
- Proven leadership skills, as well as skills in facilitation, team building and coordination
- Extensive knowledge of the health systems from the national to the local levels
- Excellent interpersonal and supervisory skills, inspiring teamwork and motivating staff, consultants and partners to achieve results
- At least 5 years' experience in managing multi-dollar donor-funded projects. Experience working with USAID-funded projects preferred.
- Demonstrated experience in maintaining donor and partner relations.
- Proven track record of managing big teams in implementing health related programs
- Ability to develop productive working relationships with counterparts in other agencies and organizations worldwide.
- Experience in RH/FP/MNCH/Malaria work in Tanzania
- Excellent verbal, written communications and presentation skills
- Strong programming, management and technical skills
- Experience in public speaking and professional presentations;
- Dynamic personality and a team player
- Ability to manage several major activities simultaneously;
- Computer literacy, particularly in the use of MS word, Excel and PowerPoint Experience
- Aware of and sensitive to working in multiple socio-economic settings and with multi-cultural groups
- Availability and willingness to travel up to 30% time

Jhpiego offers a competitive package for selected candidates in line with salary history, academic qualifications and relevant experience.

To apply please indicate the position title of the position you are applying for on the subject line of your e-mail. Applications should also include an up-to-date CV with three contactable professional references, a cover letter and your salary history. Applications, which do NOT include ALL of these elements, will NOT be considered.

All applications should be sent through email: USAIDBoreshaAfya.Applications@jhpiego.org

Electronics applications are encouraged. The subject on your application email should be the Title of the position you are applying for, so that we do not miss your application. Please note that only shortlisted candidates will be contacted. The closing date for applications is **Wednesday 8 November 2019, at 5:00 P.M.**

Jhpiego is an equal opportunity employer promoting gender, equity and diversity. Persons with disabilities and other minority groups are encouraged to apply

Caution to the applicants:

There have been some bogus adverts online that require candidates to apply through some email addresses of public domains e.g. Yahoo, Gmail, Hotmail, etc. Kindly note: USAIDBoreshaAfya.Applications@jhpiego.org is the address to use for this recruitment. Please ignore any of those adverts. We also do not charge any application fee nor entertain any meetings or telephone calls. If shortlisted, you will get an official call from our office and receive required steps. If you suspect any wrong – doing kindly write to the Director of Human Resource, through inquiries.tz@jhpiego.org



**TANZANIA INTERNATIONAL
CONTAINER TERMINAL SERVICES LTD**
A member of the Hutchison Port Holdings Group

TENDER INVITATION

Tanzania International Container Terminal Services Limited (TICTS) is a member of Hutchison Ports. Hutchison is the world's leading port investor, developer and operator, with a network of 51 ports in 26 countries across Asia, the Middle East, Africa, Europe, the Americas and Australasia. Over the years, Hutchison Ports has expanded internationally into other logistics and transport-related businesses including cruise terminals, airports, distribution centers, rail services and ship repair facilities. In 2017 the Hutchison Ports network handled a combined throughput of 81.4 million TEU worldwide.

Tenders are invited from established and reputable companies for the Tender of:

1. Internet services
2. Clean and Backup Power Maintenance Support

Tender documents may be collected from TICTS PROCUREMENT OFFICE after payment of a non-refundable fee of US\$ 50.

The Tender will be closed on November 8, 2019 at 3.00 pm. No bids will be accepted after this time.

TICTS reserves the right to cancel the tender at any time and is not bound to accept the lowest or any tender.

Sealed tender bids should be submitted to the TENDER BOX located at TICTS Finance office in PSPF Commercial Buildings along Sokoine Drive, **clearly marked with name of Tender on the envelope** and addressed as hereunder:

Chief Executive Officer
Tanzania International Container Terminal Services Limited
P.O Box 71442, Dar es Salaam
Tel. 255 22 2134056 Fax: 255 22 2134019

Email: ticts@ticts.com



IMPRESSIVE

Brewer sees 10pc growth after 300bn/- investment since 2016

By Guardian Reporter

TBL Group has increased its production volumes by 10 percent in the past three years thanks to over 300bn/- investment made during the period.

TBL's Business Operations Director, Waziri Jemedari said the company has invested heavily in its four breweries which has boosted quality and quantity of alcoholic beverages made.

Jemedari because of the massive investment, TBL's four breweries in Arusha, Dar es Salaam, Mbeya and Mwanza have consistently ranked among the top 25 in the world.

According to Jemedari, the company has invested in alternative energy sources such as solar (in Mbeya) and steam generated from biomass in Mwanza in order to sustain growth and is currently exploring the possibility

of installing solar panels at all its sites.

"Energy sources aside, TBL continues to invest in its 1,500-strong workforce in order to ensure that it is able to deliver on its obligations to customers and stakeholders," he noted while explaining that the company's growth story also involves the whole of its value chain which includes farmers and suppliers.

The brewer's Procurement and Sustainable

Director, Gareth De Gee said they have equipped the farmers and suppliers with the requisite financial management skills that they need to grow their businesses.

"Our company is a major player in the socio-economic development of Tanzania. In addition to contributing approximately 3 percent to the government's annual budget through payment



TBL's Business Operations Director, Waziri Jemedari.

WaterAid's vision is of a world where everyone has access to safe water and sanitation

SENIOR WASH ADVISOR Dar es Salaam, Tanzania

Job purpose The Senior WASH Expert is a key member of staff in the country programme, tasked with providing strategically focused WASH technical leadership to the country programme. Accountable to the Country Director, you will provide strategic technical input into the core work of the country programme, supporting government and donor engagements, programme design, partner support and the oversight of the quality of our programmes. As a WASH expert with extensive experience, you will play a role, with the country team, in reinforcing and shaping WaterAid's leading role and strategic ambition in achieving transformational change at scale through our work. Alongside others, you will support and maintain ongoing networking and engagements with key WASH related networks and partnerships and liaise collaboratively with the regional team and global teams (particularly the Programme Support Unit and the Policy and Campaigns department)

As a Senior WASH Advisor you will be required to play the following roles:-

- Technical advice on sustainable and inclusive rural and / or urban WASH services through a systems strengthening approach, ensuring that WaterAid's interventions are relevant, effective, and add value. The technical advice covers areas such as political economy and institutional capacity assessments, strategic planning, technical designs and specifications, life-cycle costing and financing;
- Leadership on ensuring that the technical quality of our programmes is high and consistent with national and sector best practice and WaterAid's programme frameworks and quality standards. This will include driving programmatic activities that deliver model water services in communities, districts, towns, schools and health facilities and engagement key WASH stakeholders for scale-up and replicability;
- Targeted support to WaterAid's own project teams as well as to key partners to ensure quality implementation, learning and adaptation as required. In addition, the role supports wider influencing of practice and policy beyond WaterAid, working with sector actors, providing specialist knowledge to donors and engaging other agencies on WASH;
- The development and promotion of best practice guidance on WASH in the country and, when called on, develop and manage programmes of research and capacity development as well as facilitate learning from within WaterAid and externally to build on and improve our practice and policy interventions.

Accountabilities

- Overall programme quality lead in the country programme, advising and supporting the country programme senior management team to design strategic and effective programmes;
- Support development partners and other sector agency engagement and influencing with the aim to raise funds for WASH sector strengthening programmes, drawing on expertise and resources as needed from across WaterAid;
- Provide an oversight on the development of impactful WASH programmes / grant proposals, ensuring these meet our organisation goals and standards and align with the country strategy and building on work already underway;
- Provide advisory support, mentoring and capacity development necessary to embed these standards and commitments in the Country Programme and within partners;
- Support and guide the continuous analysis, adaptation and documentation of key WaterAid WASH experiences for learning and analysis, to ensure experiences lead to scalable and sustainable interventions and are shared within WaterAid and within key external communities and networks;
- Represent WaterAid in strategic collaborations to further develop WASH and to ensure WaterAid is benefitting from knowledge shared by other organisations. This will particularly focus on WASH sector strengthening, on the roles and responsibilities of different stakeholders and especially on the development of service providers, authorities and, where appropriate, the role of the private sector in the delivery and operations of these services;
- Support the CP in identify specific areas of sector strengthening support required to remove sector blockages and improve WASH delivery at national local levels;
- Provide advice on and / or develop relevant country level standards and advise on the effective implementation of water and sanitation facilities and processes to deliver clean water and appropriate waste management that meets the WaterAid's quality standards;
- Work in close collaboration with others to assess institutional capacity of relevant ministries and national departments, local municipalities / district administrations, utilities, service providers and community actors to deliver water, sanitation and hygiene services. Support / lead as needed on the design of participatory action plans to strengthen capacity of these institutions to deliver on their mandates;
- Support teams working with partners to build ownership and accountability for programmes in line with the programme quality standards outlined in the WaterAid programme accountability framework; make suggestions for improvement where gaps exist;
- Facilitate and/or supervise the feasibility studies and design of technology and management models; promoting and supporting the scaling up/replication of such models within government systems;
- Provide oversight to ensure all infrastructure to be implemented are in line with WaterAid technical designs specifications and national standards. Support state and LGA's to replicate similar standards and models in state and LGA financed constructions;
- Liaison with staff in the region, PSU and PCD, identify appropriate technical expertise to draw down to support the continuous improvement in the country programme or partners, drawing on learning from the wider WaterAid community;
- Actively encourage innovation in the technical spheres of our work, exploring possibilities of these being scaled up and replicated;
- If required manage junior staff in the team, ensuring that they have clear objectives and receive meaningful feedback on their performance.

The Job holder shall meet or possess the following minimum qualifications and competencies.

Essential Criteria:

- Academic qualification in a relevant technical WASH discipline, such as civil engineering, water / waste engineering, public health/Environmental engineering, behaviour change specialist;
- Extensive experience across all sub-disciplines in WASH;
- Extensive experience in development programme management (at a senior level);
- Demonstrated ability to undertake and direct high quality rural / urban water and sanitation programmes;
- Solid track record of working with government institutions to influence and direct policy / practice reform agendas;
- Detailed understanding of WASH technical and management issues including water security and broader development and poverty reduction themes;
- Experience of conducting formative research and feasibility studies, using the findings to make programme decisions and deliver appropriate design options;
- Proven experience of building capacity of staff and partner organizations especially CSO's and government;
- Track record of developing strategic & operational plans;
- Planning and organising skills and the ability to prioritise;
- Able to build and maintain trusting relationships, negotiate, influence and resolve conflicts with multi-level stakeholders including donor representatives, government officials and community level actors;
- Strong communication skill and ability to effectively convey information and ideas verbally and in writing;
- Experience of leading, managing and motivating others and driving change;
- Commitment to WaterAid's values and a working style that reflects these.

Desirable Criteria

- Existing links and network within the WASH sector;
- Membership of relevant professional body

We offer very competitive salary alongside our benefits package

For more information on this role please visit our website www.wateraid.org/tz
Or to apply through WATRecruitment@wateraid.org

Closing date: 13 November, 2019

WaterAid is an equal opportunity employer



of 500bn/- in taxes, we also seek to bring to life the global smart drinking goals through initiatives such as: training stakeholders on alcohol behaviour and communication," De Gee said.

He further stated that through Anti-Drunk Driving campaigns, the company advocates for the use of designated drivers and partners with traffic

police officers to create awareness on road safety as well as; raising awareness on gender-based violence through the #No Excuse campaign.

Among other awards won so far this year, the beer brewer is the reigning Manufacturer of the Year and Best Listed Company in the country. Among its major brands in the market are Safari Lager and

Kilimanjaro Lager. Last year, the company introduced a global beer brand called Budweiser which continues to be popular among local consumers.

TBL Group is a subsidiary of AB-InBev - the largest brewer in the world which has operations in over 50 markets and a presence in 15 African countries. TBL Group is listed on the Dar es Sa-

laam Stock Exchange. Its subsidiaries are: Tanzania Breweries Limited; Tanzania Distilleries Limited and Darbrew Limited.

TBL Group's other popular brands include: Castle Lite, Castle Lager, Castle Milk Stout, Balimi Extra Lager, Eagle Lager, Bia Bingwa, Grand Malt, Safari Sparkling Water, Konyagi Gin and Zanzi Cream Li-queur.



EMPLOYMENT OPPORTUNITY

FHI 360 is a nonprofit human development organization dedicated to improving lives in lasting ways by advancing integrated, locally driven solutions. Our staff include experts in Health, Education, Nutrition, Environment, Economic Development, Civil Society, Gender, Youth, Research and Technology; creating a unique mix of capabilities to address today's interrelated development challenges. FHI 360 serves more than 60 countries. Currently, we are seeking suitably qualified candidates to fill in the listed below positions for **USAID Tulong Afya Project**. The project seeks to improve health status, especially of women and youth, through the promotion of positive health practices in households and communities.

1. Monitoring, Evaluation and Knowledge Management Officer – Iringa

Job Function: Supporting data entry, verification, and quality assurance. Also supporting local partners in developing comprehensive Monitoring and Evaluation plans and activities in the Region.

Key Responsibilities: Assisting with development and management of project-wide information system that is consistent with AMEP and Data Use Plan-Supporting development of data collection tools and procedures and tracking project outputs and activities-Developing plans for sharing development knowledge through communications, outreach, and training within the project, clients, the public health, and SBCC community-Providing advice and guidance in areas of outreach, communication, and training to partners, local government, and local organizations-Coordinating outreach and communications training activities -Coordinating and writing reports, and briefs-Developing a knowledge management use and dissemination plan to guide the project, including use of social media-Supporting reporting and documentation of achievements and lessons learned, including compiling quantitative, qualitative, and anecdotal information in a publishable and easy to disseminate form -Assisting with reporting to the funder, including compiling data for quarterly performance reports, annual performance reports, PEPFAR Performance Reporting, and any other as required.

Required Qualifications, knowledge and skills: Bachelor's Degree in Statistics, Public health, Sociology, or related field and 5-7 years of relevant experience or Master's degree and 3-5 years of relevant experience-At least 3 years of experience in supporting M&E and research activities for SBCC public health projects-Experience using statistical packages- SPSS, Stata, etc. & qualitative packages -Atlas.ti, NVivo...-Experience with and well conversant with navigating through Tanzania National HMIS (DHIS2)-Experience with tracker and event capture application of DHIS2-Thorough knowledge of social science, demographic and market research, monitoring and evaluation, data dissemination techniques, policy analysis and policy development in health, nutrition and HIV/AIDS-Experience in handling quantitative and qualitative data collection, analysis, report writing and dissemination -Consultative and collaborative approach; ability to work with diverse groups -Experience of knowledge of specific issues related to the region-Strong communication and writing skills -Ability to work independently and manage a high volume of work flow-Relevant computer skills- Ms Word, Excel

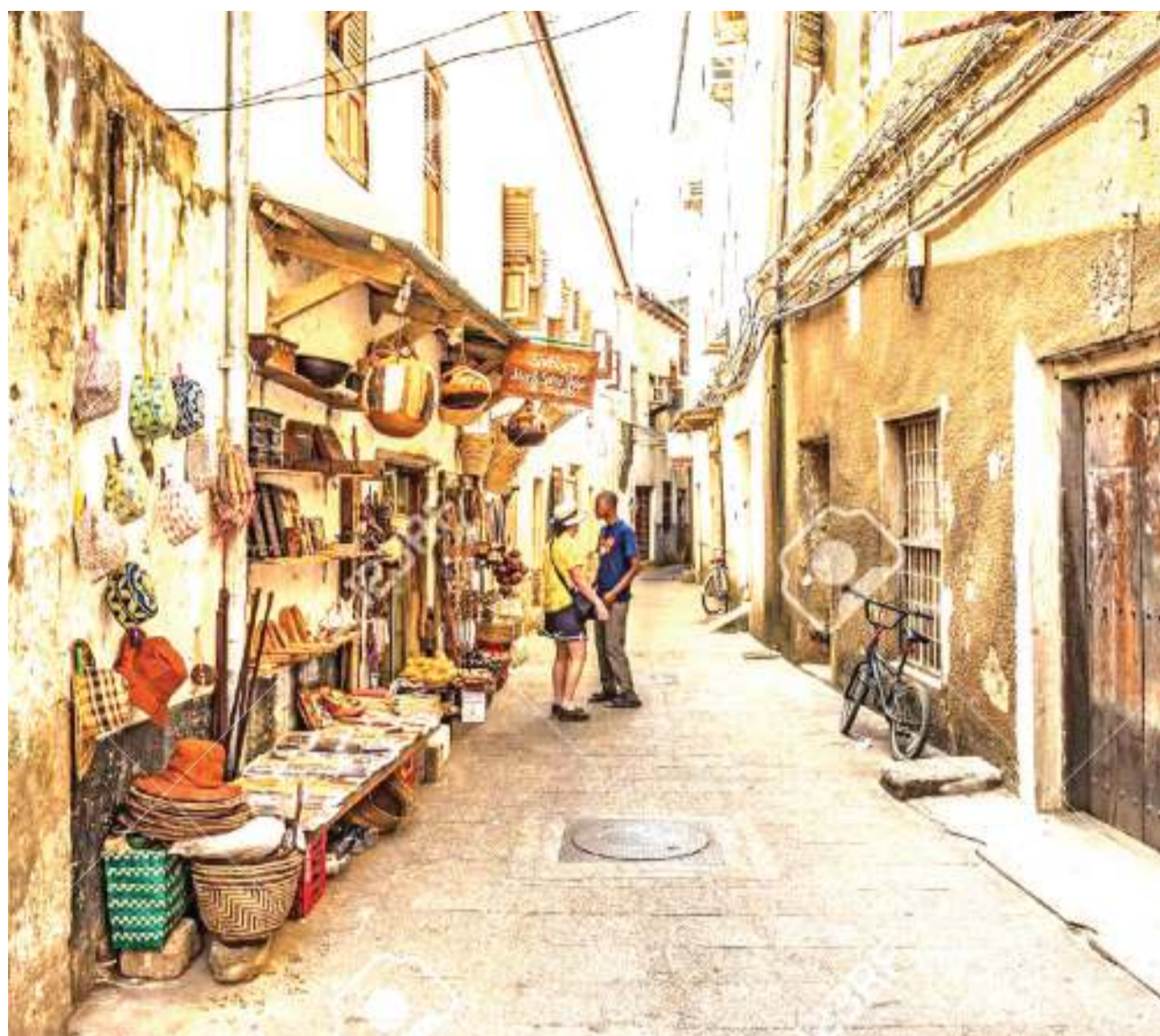
2. Associate Monitoring, Evaluation and Knowledge Management Officer- Tabora

Job Function: Responsible for implementing project Monitoring and Evaluation and Knowledge Management activities in the targeted areas within the Region. Generally, strengthening and supporting monitoring and evaluation and Knowledge Management activities.

Key Responsibilities: Providing technical support in performance monitoring using standard procedures for provision of technical assistance, quality assurance of data management-Ensuring the quality of data collected and reported; and timely submission of reports-Providing guidance in areas of outreach, communication, and training to partners, local government, and local organizations-Working in collaboration with Regional Technical team members to review and provide feedback on quarterly performance in service delivery-Assisting with documentation of lessons learned-Other duties as assigned by supervisors

Required Qualifications, knowledge and skills: Bachelor's Degree in Social Sciences, Health Sciences, Epidemiology/Statistics or related discipline and 3-5 years' experience; OR Advanced Diploma in related field and 5-7 years of experience-At least 2 years' professional work experience in program monitoring and/or field based monitoring and evaluation-Excellent training skills, particularly on the job training and mentoring-Proficiency with computer applications, including Microsoft Office applications-Ability to work under pressure and complete tasks according to agreed deadlines-Good organizational skills and ability to work well with a diverse team; able to work independently-Some knowledge and experience on event and tracker capture-Some experience with data management and statistical software, including Access and SPSS.

How to Apply: FHI 360 has a competitive compensation package. Interested candidates may either submit their application Curriculum Vitae (CV)/Resume, Photocopies of Certificates and Names and Addresses of three (3) referees to E mail: tz_recruitment@fhi360.org or visit FHI 360's Career Center at <https://www.fhi360.org/careers> to register online, and to submit CV/resume and cover letter. FHI 360 is an Equal Opportunity Employer. **Closing Date: November 23, 2019**



A street in Stone Town, Zanzibar, a Unesco World Heritage site. But this is also an area that has to be closely monitored, because any inappropriate structures erected there, could endanger its protected status. (File Photo)

Start the week with Cynthia Stacey

Tourism on Zanzibar how many tourists are to many?

JAMBO for the coming week, and the last one before I leave for the UK and a few months respite from the heat, and the power cuts etc, as I look forward to sampling 'luxuries' like street lighting and pavements.

But what will I miss... here's a clue... "Zanzibar oh Zanzibar, the most beautiful island in Africa". This popular song was playing everywhere, when I first visited the island, decades ago.

So, at one time, problems of any kind in Dar es Salaam, offered a good excuse to escape to Zanzibar's Stone Town, the panacea for all my ills, especially transport issues.

...and how liberating it is, to wake up in the morning, go out and walk around...anywhere...no vehicles needed. Banks, ministries, markets, shops, cafes, and even the beach is nearby...freedom...it's magical!

Also, life doesn't shut down when danger looms at dusk as it does in many parts of the mainland, especially for foreigners perceived to have pockets permanently stuffed with dollars. But sadly things are changing, even on Unguja, and evening strolls now require vigilance against petty crime.

...but visitors can't escape an alternative form of 'mugging' via inflated boat prices for tourists forced to buy tickets in dollars, but not equivalent to the local rate, and sometimes double it.

If EAC harmonisation ever gets underway, this unfair practice might stop, and imagine the outcry if Zanzibaris visiting parts of Europe faced similar blatant price discrimination when travelling.

Though the Azam Marine Company has brought kudos to the boat scene, with their high standard of services, and impressive new sea craft, in a maritime sector with a history as unsafe as the turbulent waters they ply in...though they still

charge foreign visitors in dollars!

XXXXXXXXXXXXXXXXXXXX
Once a year, Muungano or Union Day is celebrated in Tanzania, to remind us when the exotic little Spice Isles joined forces with the mighty mainland.

...and as childrens story books often say at the end of a good tale... "and they all lived happily ever after", except of course in this instance...they didn't. And though it's a long time ago, in January, 2001, a fearsome press headline of "at least 15 feared killed in Zanzibar riots" is not forgotten.

Was this inevitable, as the Isles became autonomous with its own government, and yet remains interdependent with mainland governance...ambiguous anomalies that have helped instigate and fuel political dissent.

...and possible confusion for tourists also, who having passed through immigration control on the mainland, then need to do so again on arriving here, confounding the one nation myth.

XXXXXXXXXXXXXXXXXXXX
On my first visit to this magical place some decades ago, I thought it was the definitive tropical paradise, with the cultural integrity of its courteous and friendly people untouched by the negative aspects of westernisation and tourism.

In its infancy, the tourist sector was described as potentially dynamic, but potentially catastrophic could have been more accurate. And while past mismanagement almost bordered on economic sabotage, those responsible for the unsound policies etc, were seldom held accountable, though I suppose they were still learning the business.

But in little under two decades, the cultural and environmental ravages seem apparent everywhere, and the character of this unique place forever altered.

crowd of Italian tourists during the last Ramadan, walking around Stone Town in skimpy beach clothes. Later on, angered by a couple doing likewise with the woman in a sort of bikini, and the man in swimming trunks, I told them politely that it was the holy month of Ramadan, to which the reply was "...what does that mean, and why should we care?"

...why indeed, since nobody is going to stop them...and nearly naked western backsides will continue to be allowed, if they bring in the mighty dollar!...no wonder Mwalimu thought that tourism would culturally diminish his nation...he was right!

Though President Magufuli, veers the other way and a headline last week informed us "JPM: Tourist arrivals too few relative to our status".

Well that's thought provoking...because ironically, most tourists prefer to visit places where there are very few other tourists...so a countrys status in this context, means the fewer the visitors, the more kudos there is for the country.

Tourist agents in Britain some years ago, said that the large convoys of Jeeps, trucks with tourists etc. in Kenya, were deterring people from visiting the game reserves etc. who were turning to other places where tourism was just starting to be a player.

...of which Tanzania was one. So the policy makers should have been aware that limiting the figures was the way to capture the fledgling market, and that success can result from a strategy of "less is more", when it comes to visitor numbers.

frustrating the locals".

Citing possible tourist figures from newly targeted countries like China and India, they say "the numbers could be staggering...so the time to plan and act is now."

Though this relates specifically to the national parks, it has relevance for other places also, like Zanzibar, because high saturation, will certainly endanger this market, which isn't suitable for mass tourism, or mega size cruise ships.

I can see a time in Stone Town, when there'll be even less normal amenities like small shops serving the local community... because there won't be one.

Their houses will be needed for more hotels, or anything aiding the tourist industry. Visitors will mostly see only other visitors, and the lucky locals still there, will certainly call it 'development'.

...but having written this, I hope it won't happen, though it seems unlikely that the Isles government will want to slow down the 'cash cow' that is tourism, as long as it can be milked for the dollar.

Though this scenario is better now, but at one time Unguja had become so dollarised with all handicraft shops, services etc. demanding this currency, that some visitors could well depart the small island paradise, almost unaware of the local shilling.

...Time to close this hastily penned piece, and perhaps the problem for Unguja, isn't about avoiding 'trouble in paradise', it's making sure that there's a paradise remaining...troubled or otherwise!

...Well dear readers... don't forget me whilst I'm suffering in Wazungu territory, because despite the pavements, street lighting and other 'luxuries'...I'd rather be here...Bongo Land reigns...Oh yeah!

DAR ES SALAAM STOCK EXCHANGE PLC



COMBINED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30TH SEPT 2019" (ALL AMOUNTS IN TZS)

STATEMENT OF FINANCIAL POSITION					
	Previous Quarter (Group)	Current Year Cumulative (Group)	Previous Year Cumulative (Group)	Current Quarter (Company)	Current Quarter (Subsidiary)
	30th June 2019	30th Sept 2019	30th Sept 2018	30th Sept 2019	30th Sept 2019
ASSETS					
Non Current Assets					
Property and equipment	496,001,955	420,448,143	595,335,719	409,701,458	10,746,685
Non-current prepayment	2,819,584,220	2,819,584,220	2,785,330,840	2,819,584,220	-
Intangible asset	110,962,350	96,558,390	131,757,142	62,821,748	33,736,642
Leasehold land	319,021,238	319,021,238	321,514,992	319,021,238	-
Deferred tax asset	65,738	65,738	-	-	65,738
Investment in Subsidiary	-	-	-	100,000,000	-
	3,745,635,501	3,655,677,729	3,833,938,493	3,711,128,665	44,549,064
Current Assets					
Trade receivables	371,615,248	3,049,729,386	647,722,023	2,224,025,341	825,704,045
Prepayment & Other Receivables	982,270,521	1,183,876,457	655,408,439	1,161,215,294	22,661,163
Government Securities	5,699,728,794	3,199,969,500	5,699,728,794	3,199,969,500	-
Short-term Deposits	10,836,295,844	13,086,295,844	11,071,295,844	13,086,295,844	-
Cash and cash equivalents	565,294,747	542,715,930	421,385,628	241,489,683	301,226,248
	18,455,205,154	21,062,587,118	18,495,520,728	19,912,995,662	1,149,591,456
TOTAL ASSETS	22,200,840,655	24,718,264,853	22,329,459,222	23,624,124,327	1,194,140,520
SHAREHOLDERS' FUNDS AND LIABILITIES					
Shareholders' Funds					
Ordinary Share Capital DSE	9,529,608,000	9,529,608,000	9,529,608,000	9,529,608,000	-
Share Premium DSE	1,850,374,351	1,850,374,351	1,850,374,351	1,850,374,351	-
Ordinary Share Capital to Subsidiary	-	-	-	-	100,000,000
Retained Earnings	8,329,688,869	9,887,192,009	7,419,120,242	9,198,457,761	688,734,248
Car Loan Fund	35,000,000	35,000,000	-	35,000,000	-
Revaluation Reserve	331,195,000	331,195,000	332,524,359	331,195,000	-
Total Shareholders Funds	20,075,866,220	21,633,369,360	19,131,628,952	20,944,635,112	788,734,248
Non-Current Liabilities					
Capital Grants	1,247,173,974	1,202,107,428	1,545,053,740	1,202,107,428	-
Current Liabilities					
Contract Liabilities	263,652,400	970,937,389	1,160,366,765	922,437,389	48,500,000
Current Income Tax	614,148,063	74,055,533	492,411,764	554,944,397	74,055,533
Trade Creditors and Other Payables	877,800,463	837,795,137	1,652,778,529	1,477,381,787	282,850,739
Total Current Liabilities	1,755,600,926	1,882,788,059	3,305,557,058	3,954,763,573	405,406,272
TOTAL SHAREHOLDERS' FUNDS AND LIABILITIES	22,200,840,655	24,718,264,853	22,329,459,222	23,624,124,327	1,194,140,520

STATEMENT OF COMPREHENSIVE INCOME (COMBINED FINANCIAL STATEMENTS) FOR THE QUARTER ENDING 30TH SEPTEMBER 2019

(Amounts in Shillings)					
	Previous Quarter (Group)	Current Quarter (Group)	Previous Year Cumulative (Group)	Current Quarter (Company)	Current Quarter (Subsidiary)
	30th June 2019	30th Sept 2019	30th Sept 2019	30th Sept 2019	30th Sept 2019
Revenue					
Listing Fees	608,163,213	957,758,169	1,987,904,855	514,578,046	957,758,169
Transaction Fees	177,342,131	1,586,559,892	1,840,627,421	97,305,082	1,586,559,892
Registry & CSD Fees	51,500,000	889,310,173	1,216,805,509	182,053,377	889,310,173
Investment Income	446,459,662	505,463,781	1,296,861,754	401,146,968	9,648,494
Other Revenue	77,801,249	105,922,017	223,852,288	124,309,228	105,922,017
Total Operating Revenue	1,361,266,255	4,045,014,031	6,566,051,826	1,319,392,701	898,958,667
Total Revenue	1,361,266,255	4,045,014,031	6,566,051,826	1,319,392,701	898,958,667
Operating Costs					
Staff Costs	634,228,808	641,446,669	1,891,558,394	552,526,020	489,000,257
Administrative Expenses	256,280,200	200,483,218	533,594,517	526,565,681	148,780,941
Operating Expenses	80,690,354	636,620,148	1,055,955,505	97,402,966	497,894,125
Total Expenses	971,199,362	1,478,550,035	3,481,108,416	1,176,494,667	342,874,712
Profit Before Tax	390,066,893	2,566,463,996	3,084,943,410	142,898,034	556,083,955
Tax Provision**	-	136,374,806	136,374,806	8,199,953	136,374,806
Profit After Tax	390,066,892	2,430,089,190	2,948,568,604	134,698,081	419,709,149
Basic Earning Per Share	16	102	124	6	-
Diluted Earning Per Share	16	102	124	6	-

STATEMENT OF CASHFLOW (COMBINED FINANCIAL STATEMENTS) AS OF 30TH SEPTEMBER 2019

(Amounts in Shillings)					
	Previous Quarter (Group)	Current Quarter (Group)	Current Quarter (Company)	Current Quarter (Subsidiary)	
	30th June 2019	30th Sept 2019	30th Sept 2019	30th Sept 2019	
CASH FLOWS FROM OPERATING ACTIVITIES					
Net Profit After Tax	390,066,892	2,430,089,190	2,010,380,041	419,709,149	
Adjustments :					
Interest received	(446,459,662)	(505,463,781)	(495,815,287)	(9,648,494)	
Current Tax	-	42,102,786	-	42,102,786	
Amortization of Capital Grants	(45,066,546)	(45,066,546)	(45,066,546)	(45,066,546)	
Depreciation and Amortization of Intangible Assets	21,441,285	56,090,118	52,277,822	3,812,296	
Operating Cashflows Before Changes in Working Capital Items	(80,018,032)	1,977,751,767	1,521,776,030	455,975,737	
(Increase)/Decrease in Trade Receivable	(20,998,736)	(2,678,114,138)	(2,021,181,465)	(656,932,673)	
(Increase)/Decrease in Prepayments and other receivables	40,472,516	(201,605,936)	(253,337,803)	51,731,867	
Increase/(Decrease) in short term deposits	-	(2,250,000,000)	(2,250,000,000)	-	
Increase/(Decrease) in government deposits	-	2,499,759,294	2,499,759,294	-	
Increase/(Decrease) in Income Tax Payable	-	74,055,539	-	74,055,539	
Increase/(Decrease) in contract liabilities	(91,541,588)	707,284,989	755,784,989	(48,500,000)	
Increase/(Decrease) in Trade Payables	(9,542,961)	223,647,074	171,177,294	52,469,779	
NET CASH FLOWS FROM OPERATING ACTIVITIES	(237,450,399)	352,778,589	423,978,339	(71,199,751)	
CASH FLOWS FROM INVESTING ACTIVITIES					
Interest Earned	446,459,662	505,463,781	495,815,287	9,648,494	
Acquisition of Fixed Assets	(24,095,200)	(1,715,582)	(1,715,582)	-	
NET CASH FLOWS FROM INVESTING ACTIVITIES	422,364,462	503,748,199	494,099,705	9,648,494	
CASH FLOWS FROM FINANCING ACTIVITIES					
Dividend Paid	-	(879,105,600)	(879,105,600)	-	
NET CASH FLOWS FROM FINANCING ACTIVITIES	-	(879,105,600)	(879,105,600)	-	
INCREASE/(DECREASE) IN CASH & CASH EQUIVALENTS	184,914,063	(22,578,812)	38,972,444	(61,551,257)	
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	380,381,686	565,294,748	202,517,238	362,777,510	
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	565,294,747	542,715,936	241,489,682	301,226,253	

Signed By: Moremi Marwa, Chief Executive Officer, Lucas Sinkala, Finance Manager, Mecklaud Edson, Chief Internal Auditor. Date: 25-Oct-19.

WORLD

In South Carolina, Democrats accuse Trump of sowing racism

COLUMBIA, S.C.

DEMOCRATIC presidential candidates in South Carolina on Saturday accused U.S. President Donald Trump of stoking racism as they vied for the state's black vote in its strategically important early primary.

Former Vice President Joe Biden, U.S. Senator Bernie Sanders of Vermont and five other Democrats participated in a forum at historically black Benedict College a day after Trump was presented an award there for his work on criminal justice, sparking outrage among candidates and temporarily prompting Senator Kamala Harris to pull out.

Harris, a former district attorney and state attorney general in California, spoke at the event on Saturday after the 20/20 Bipartisan Justice Center, which gave Trump the award, was removed as a sponsor, according to her campaign.

A spokeswoman for that nonprofit group, which continued to be involved in organizing the event throughout the day, did not respond to a request for comment.

"I said I would not come because I

just couldn't believe that Donald Trump would be given an award as it relates to criminal justice reform," Harris told the audience.

"Let's be clear: This is somebody who has disrespected the voices that have been present for decades about the need for reform," she said, criticizing the president for describing an impeachment inquiry against him as a "lynching," a form of vigilante killing historically associated with white supremacists.

The event is an important showcase for Democrats ahead of South Carolina's Feb. 29 primary, the party's fourth state-nominating contest. Six in 10 Democratic voters in the state are black and Biden has a strong early lead in local political polls.

In receiving the award on Friday, Trump extolled his record on race and criminal justice before a largely hand-picked and appreciative audience. The award recognized Trump last year signing bipartisan legislation including easing harsh minimum sentences for non-violent drug offenders.

Biden told the crowd on Saturday that



Former Vice President Joe Biden

"I don't quite understand" why Trump would get the award.

"It's not just his words that have given rise to hate," he said. "His actions - his actions have failed the African American community, and all communities."

Trump hopes his support for a sweeping criminal justice reform law will help him pick up votes among African Americans next year after only winning 8% of the black vote in 2016. The president easily won South Carolina, where Republican voters outnumber Democrats 2-to-1, in 2016.

On Twitter, the president shot back at Harris, calling her a "badly failing presidential candidate" and said low unemployment and new criminal justice reforms achieved during his administration are "more than Kamala will EVER be able to do for African Americans!"

A spokeswoman for Trump's presidential campaign, Sarah Matthews, added that "only people with desperately failing campaigns try to make this

kind of racist nonsense against the President and Republicans work."

BIDEN, WARREN

Ten Democrats seeking the presidential nomination are speaking at events in South Carolina this weekend and presenting plans on legalizing marijuana, ending the death penalty and eliminating sentencing disparities for offenses involving crack cocaine and powder cocaine, which have disproportionately affected black people.

U.S. Senator Elizabeth Warren of Massachusetts is scheduled to speak on the final day of the criminal justice event on Sunday along with two other Democrats.

In South Carolina, Democrats are working to chip away at a Biden's early advantage. Bolstered by the eight years he served as vice president to Barack Obama, the first black U.S. president, Biden has deep connections with black politicians and clergy.

Agencies

Priest: Majority of 39 UK truck victims likely from Vietnam

YEN THANH, Vietnam

THE majority of the 39 people found dead in the back of a truck near London were likely from Vietnam, a community leader from the rural, rice-growing community where many of the victims are believed to have come from told Reuters on Saturday.

The discovery of the bodies - 38 adults and one teenager - was made on Wednesday after emergency services were alerted to people in a truck container on an industrial site in Grays, about 32km east of central London.

Police have said they believe the dead were Chinese but Beijing said the nationalities had not yet been

confirmed.

Chinese and Vietnamese officials are now both working closely with British police, their respective embassies have said.

Father Anthony Dang Huu Nam, a catholic priest in the remote town of Yen Thanh in northern-central Vietnam's Nghe An province, 300km south of Hanoi, said he was liaising with family members of the victims. "The whole district is covered in sorrow," Nam said, as prayers for the dead rang out over loudspeakers throughout the misty, rain-soaked town on Saturday. "I'm still collecting contact details for all the victim's families, and will hold a ceremony to pray for them tonight." "This is a catastrophe for our community,"

Nam said families told him they knew relatives were travelling to the UK at the time and had been unable to contact their loved ones.

Vietnam's foreign ministry said in a statement on Saturday that it had instructed its London embassy to assist British police with the identification of victims. The ministry did not respond to a request for further comment regarding the nationalities of the dead.

Essex Police declined to elaborate as to how they first identified the dead as Chinese.

'BEAUTIFUL DAY'

In Yen Thanh, Nghe An province, dozens of worried relatives of 19-year-old Bui Thi Nhung gathered in the family's small court-

yard home where her worried mother has been unable to rise from her bed.

"She said she was in France and on the way to the UK, where she has friends and relatives," said Nhung's cousin, Hoang Thi Linh.

"We are waiting and hoping it's not her among the victims, but it's very likely. We pray for her every day. There were two people from my village travelling in that group".

In comments under a photo uploaded to Nhung's Facebook account on Monday, two days before the doomed truck was discovered, one friend asked how her journey was going.

"Not good," Nhung replied. "Almost spring," she said, using a term in Vietnamese meaning she

had almost reached her destination. Other photos on her account show her sightseeing in Brussels on Oct. 18.

"Such a beautiful day," Nhung posted.

Nghe An is one of Vietnam's poorest provinces, and home to many victims of human trafficking who end up in Europe, according to a March report by the Pacific Links Foundation, a US-based anti-trafficking organisation.

Other victims are believed to come from the neighbouring province of Ha Tinh, Nam said, where in the first eight months of this year, 41,790 people left looking for work elsewhere, including overseas, according to state media.

Agencies

What's happening in the world this week

THE fourth EU-Arab World Summit will take place at Megaron Concert Hall in central Athens on Oct 29-30.

This year's summit is titled A Strategic Partnership, and it will focus on economic collaboration and investments, especially in the fields of energy, trade, science, technology and healthcare.

The EU-Arab World Summit is an international forum of economic and political dialogue between the EU and the Arab World. Since 2016, when the summit was established in cooperation with the Government of the Hellenic Republic, its goal has been to identify and promote the two regions' common interests and values collectively and single out key priority areas for cooperation, taking into account regional and global challenges.

UN Secretary-General Antonio Guterres will visit the Turkish metropolis of Istanbul on Oct 31 to attend a mediation conference.

The Istanbul conferences on mediation bring together experts and enable a significant platform for the exchange of knowledge and practice in mediation.

The conference, which was first organized in 2012, aims to gather mediation experts, facilitating a platform for the exchange of knowledge and practice in the field.

John Bercow, the UK's House of Commons Speaker, famous for his bellowing cries of "Order!" during raucous debates, will quit on Oct 31, the same day Britain is due to leave the EU, after a decade in the position.

Bercow has played a pivotal role in the seemingly endless debates over Brexit. Bercow determines which amendments will be voted on and who will be called upon to speak, and uses his position to silence rabble-rousers and rule on questions of parliamentary procedure.

The constant haggling over Brexit,



UK Speaker of the House John Bercow

and the weakness of recent British governments, gave Bercow a platform to intervene on behalf of lawmakers who wanted to stand in the way of a no-deal Brexit. The government usually keeps a tight grip on what happens when in Parliament, but Bercow occasionally let lawmakers wrest control from the prime minister at crucial points in the Brexit debate.

Those who could replace Bercow include current deputy speakers Sir Lindsay Hoyle and Eleanor Laing, along with Labour MPs Harriet Harman and Chris Bryant, and Tory MP Sir Edward Leigh, who has already confirmed that he will stand.

The 35th ASEAN Summit and related summits will be held in Bangkok, Thailand, from Oct 31 to Nov 4 before handing over

the chairmanship to Vietnam.

Thai Foreign Ministry spokesperson Busadee Santipitaks said that the ASEAN summit will discuss issues related to the ASEAN Political-Security Community (APSC), the ASEAN Economic Community (AEC) and the ASEAN Socio-Cultural Community.

In regard to the political-security aspect, the summit would discuss sustainability, connectivity within and outside the region, and ASEAN 4.0, among other topics.

In regard to the economic pillar, the summit would discuss comprehensive and sustainable ASEAN economic development and updates on negotiations related to the Regional Comprehensive Economic Partnership (RCEP) including opening up new markets.

Agencies

China, Russia, US, Pakistan hold Afghan peace talks

MOSCOW

REPRESENTATIVES of China, Russia, the United States and Pakistan on Friday reaffirmed respect for Afghanistan's sovereignty, independence and territorial integrity, and discussed ways to assist the Afghan people in achieving lasting peace.

The parties believe that it is a universal and sincere demand of the Afghan people to end the Afghan war and achieve sustainable peace, according to a joint statement issued after the second quadrilateral consultation on the Afghan issue in Moscow.

They reviewed the current situation in Afghanistan, including joint efforts to effectively solve the Afghan issue via political and diplomatic means, and reiterated that sustainable peace can only be achieved through political negotiations.

China, Russia and Pakistan support the resumption of negotiations between the United States and the Taliban and hoped them to reach an agreement as soon as possible so as to pave the way for internal negotiations among the parties in Afghanistan, the statement said.

Meanwhile, the quartet pledged to help the Afghan government and all parties concerned reach a comprehensive and sustainable peace agreement with the Taliban, so as to end the war, safeguard the interests of all Afghan people, as well as contribute to regional stability and global security.

According to the statement, the four countries urged all conflicting parties to immediately reduce violence for the sake of creating a good atmosphere for negotiations.

They looked forward to a ceasefire during the internal negotiations of the Afghans, so that all parties can reach an agreement on the country's future political roadmap.

They called on the Afghan government and the Taliban to exchange a considerable number of prisoners at the beginning of the internal negotiations.

The quartet emphasized that any peace agreement should include the protection of the rights of women, adults, children and ethnic minorities, and should respond to the strong aspirations of the Afghan people in economic, social, political, development and legislative spheres, the statement said.

They called upon all Afghan people to ensure that their country is not used by international terrorist forces to endanger the security of any other country.

Stressing the importance of combating illegal drug production and smuggling, the four countries urged all parties to completely eliminate drug threats in Afghanistan.

China is willing to host an intra-Afghan dialogue in Beijing and invite political figures from various parties, including the Afghan government representatives, the opposition leaders and the Taliban, the statement said.

The invitation of other parties concerned to participate in this consultation format in the future must be based on the consensus reached by China, Russia and the United States in Moscow on April 25, 2019, it said.

Xinhua

China's human rights development path, achievements applauded at UN side event

UNITED NATIONS

CHINA'S human rights development path and achievements were applauded at a United Nations (UN) side event on right to development hosted by China's permanent mission to the UN on Friday.

"China is an extempore reference for any developing nation around the world about how a nation ... can move forward in the implementation of its development plans," said Lenni Montiel, deputy regional director of United Nations Development Programme's Regional Bureau for Latin America and the Caribbean.

For other developing nations, the example of China is "a key element" in the efforts to improve development for everybody, he said.

Present at the event were ambassadors from Belarus, Cuba and Nigeria, senior officials of the UN Department of Economic and Social Affairs and the Office of the United Nations High Commissioner for Human Rights, and delegates from some 40 missions, including Russia, Italy, Singapore, India and Algeria.

Speakers agreed that the right to development is crucial to the implementation of the UN 2030 Agenda for Sustainable Development. They highly appreciated China's human rights development path and achievements, commended China's achievements in economic development and poverty alleviation as "world miracles," which provided rich experience for other developing countries to realize their development rights.

"The international community must attach great importance to the right to development, put development at the core of the global macro policy framework and accelerate the implementation of the sustainable development goals," Zhang Jun, China's permanent representative to the UN, told the event.

Xinhua

China never stops efforts to expand opening-up

CHINA is becoming increasingly attractive to investment thanks to its significant improvement in business environment in recent years, foreign economic experts and scholars told People's Daily.

China joined the world's top 10 most improved economies for ease of doing business for the second year in a row, according to the World Bank's annual doing business report released on Oct. 24.

The country ranked 31st among 190 economies globally on the ease of doing business rankings, a significant improvement compared with the 46th

place in last year's rankings, the report said.

China has achieved great success in improving business environment, from the 78th place two years ago to the 31st place, said Marcin Piatkowski, a senior economist at the World Bank, attributing the remarkable achievement to the Chinese government's comprehensive business environment reform.

Doing Business 2020, a World Bank flagship publication, documented regulatory reforms implemented globally during the 12 months to May 1, 2019. Overall 115 economies around

the world implemented 294 business regulatory reforms making it easier to do business, the report showed.

China has shown a notable improvement in eight areas including starting a business and dealing with construction permits, the report said. For example, the country streamlined the process of dealing with construction permits and getting electricity, and reducing the time for administrative approval.

China has made encouraging progress in improving its business environment. In terms of nurturing new businesses, it ranks higher, said Ste-

phen Roach, a senior fellow at Yale University.

As the report points out, the Chinese government has achieved concrete results in supporting start-ups, which indicates the country's focus on technological innovation.

China unveiled its first regulation on improving business environment on recently. Drawing on past experience and aligning with advanced international levels, the regulation codifies the country's reform measures that have been proven workable, obtained people's satisfaction and supported by the market entities. It provides an in-

stitutional guarantee to improve business environment.

The World Bank welcomes China's measures to further improve business environment, said Marcin. Beijing and Shanghai have implemented a slew of ground-breaking reform measures, and their successful experiences are expected to be applied in other cities in the country, he pointed out.

China still has potential to improve its business environment indicators such as credit and cross-border trade, Marcin noted, adding that the improvement in business environment will help boost the high-quality devel-

opment of the country's economy.

Wang Jiangyu, associate professor at the Faculty of Law of the National University of Singapore, hailed China's regulation on improving business environment as a far-reaching reform measure. It will legally guarantee entrepreneurship and transactions in the country and promote the transformation of the government's role, Wang added.

At present, some international institutions have lowered their expectations on the growth of the world economy amid rising protectionism.

People's Daily



UNITED BANK FOR AFRICA (TANZANIA) LIMITED

FINANCIAL STATEMENTS FOR THE QUARTER ENDING 30-09-2019

Report of Condition of Bank pursuant to section 32 (3) of the Banking and Financial Institutions Act, 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
A. ASSETS		
1 Cash	3,054	4,415
2 Balances with Bank of Tanzania	12,464	151,138
3 Investments in Government securities	92,562	45,840
4 Balances with other banks and financial institutions	5,638	4,950
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	83,014	45,921
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	33,573	32,687
12 Other assets	5,483	4,900
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	1,318	1,389
16 TOTAL ASSETS	237,106	291,240
B. LIABILITIES		
17 Deposits from other banks and financial institutions	-	-
18 Customer deposits	118,784	189,108
19 Cash letters of credit	-	-
20 Special deposits	16,582	16,640
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	45	10
23 Accrued taxes and expenses payable	2,411	1,851
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,825	681
27 Other liabilities	851	1,087
28 Borrowings	76,824	62,785
29 TOTAL LIABILITIES	217,325	272,181
30 NET ASSETS/(LIABILITIES)/(16 minus 29)	19,781	19,058
C. CAPITAL AND RESERVES		
31 Paid up share capital	31,420	31,420
32 Share Premium	29,104	29,104
33 Retained earnings	(42,164)	(42,459)
34 Profit/(Loss) account	1,423	701
35 Other capital accounts	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS FUNDS	19,781	19,058
38 Contingent liabilities	847,525	859,254
39 Non performing loans & advances	232	1,163
40 Allowances for probable losses	592	1,446
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	8%	7%
(ii) Non performing loans to total gross loans	0.68%	3%
(iii) Gross loans and advances to total deposits	25%	17%
(iv) Loans and Advances to total assets	14%	11%
(v) Earning Assets to Total Assets	88%	43%
(vi) Deposits Growth	-34%	318%
(vii) Assets growth	-19%	128%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Comparative Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
1 Interest Income	4,063	2,132	8,092	6,472
2 Interest Expense	(1,400)	(851)	(2,932)	(2,329)
3 Net Interest Income (1 minus 2)	2,664	1,281	5,160	4,142
4 Bad Debts Written Off	(181)	-	(181)	(5)
5 Impairment losses on loans and advances	-	-	-	-
6 Non-Interest Income	1,811	2,762	6,752	3,398
6.1 Foreign currency dealings and translation gains/(losses)	320	308	1,037	600
6.2 Commissions and fees	1,474	2,412	5,622	2,272
6.3 Dividend income	-	-	-	-
6.4 Other operating income	17	42	92	525
7 Non-Interest Expenses	(3,571)	(3,384)	(10,307)	(10,130)
7.1 Salaries and other staff benefits	(1,469)	(1,542)	(4,709)	(4,555)
7.2 Fees and Commissions	(319)	(361)	(947)	(1,033)
7.3 Other operating expenses	(1,584)	(1,482)	(4,651)	(4,542)
8 Operating Income/(Loss)	723	640	1,423	(2,595)
9 Income Tax provision	-	-	-	-
10 Net Income/(Loss) After Income Tax	723	640	1,423	(2,595)
11 Other comprehensive Income (Itemized)	-	-	-	-
12 Total comprehensive Income/(Loss) for the year	723	640	1,423	(2,595)
13 Number of employees	117	114	117	105
14 Basic Earning Per Share	115	105	226	(413)
15 Number of branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.27%	0.23%	0.27%	-1.73%
(ii) Return on Average Shareholders' Fund	3.72%	3.46%	3.72%	-13.34%
(iii) Non Interest Expense to Gross Income	60.79%	69.14%	60.79%	102.64%
(iv) Net Interest Income to Average Earning Assets	1.60%	1.03%	1.60%	3.08%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER 30TH SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Comparative Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year Cumulative 30-Sep-18
I. Cash flow from operating activities				
Net Income/(Loss)	723	640	1,423	(2,595)
Adjustment for:				
- Impairment/Amortization	82	3	82	429
- Net change in loans and advances	(885)	(2,793)	(885)	8,027
- (Gain)/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	(70,401)	154,485	(70,401)	1,170
- Net change in Short Term Negotiable securities	(48,723)	(9,928)	(48,723)	(6,818)
- Net change in other liabilities	(235)	230	(235)	1,397
- Net change in other Assets	(583)	205	(583)	568
- Tax paid	-	-	-	-
- Others (specify)	-	-	-	-
Net cash provided/(used) by operating activities	(118,022)	144,862	(117,322)	12,179
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(38)	(382)	(38)	(445)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided/(used) by investing activities	(38)	(382)	(38)	(445)
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	14,041	5,923	14,041	10,234
Others	-	-	-	-
Net cash provided/(used) by financing activities	14,041	5,923	14,041	10,234
IV. Cash and Cash equivalents:				
Net increase/(decrease) in cash and cash equivalent	(104,019)	150,402	(104,019)	21,968
Plus cash and cash equivalents at the beginning of the quarter	239,664	89,262	239,664	81,294
Cash and cash equivalents at the end of the quarter	135,645	239,664	135,645	103,262

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019

(Amount in Million TZS)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
Current Year 2019							
Balance at the beginning of the year	31,420	29,104	(42,568)	-	402	-	18,358
Profit/(loss) the year	-	-	1,423	-	-	-	1,423
Other Comprehensive income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
Balance as at the end of the current period	31,420	29,104	(41,145)	-	402	-	19,781
Previous Year 2018							
Balance at the beginning of the year	31,420	29,104	(39,454)	-	351	-	21,421
Profit/(loss) the year	-	-	-	-	-	-	-
Other Comprehensive income	-	-	(3,048)	-	-	-	(3,048)
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	(51)	-	-	-	(51)
Others	-	-	(16)	-	51	-	35
Share issued	-	-	-	-	-	-	-
Balance as at the end of the previous period	31,420	29,104	(42,568)	-	402	-	18,358

Name and Title	Signature	Date
1 Usman Isiaqa Managing Director / CEO	Signed	25th October 2019
2 Chomete Hussein Chief Finance Officer	Signed	25th October 2019
3 Joseph Ringa Country Head, Internal Audit	Signed	25th 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 and Title	Signature	Date
1 Amb. Tuvako Manongi Director	Signed	25th October 2019
2 Emeke Iweriole Director	Signed	25th October 2019

UNITED BANK FOR AFRICA (TANZANIA) LIMITED MINIMUM DISCLOSURE OF CHARGES AND FEES

S/N	ITEM/TRANSACTION	RETAIL	CORPORATE	SECTION E	ASSET BANKING
SECTION A SAVINGS ACCOUNTS					
1 FREEDOM SAVINGS					
	Required minimum opening balance	TZS 5,000	N/A		Loans
	Minimum operating balance	TZS 2,000	N/A		Processing fee
	Monthly maintenance fee	NIL	N/A		Insurance for personal loans
	Withdrawal Charges	NIL	N/A		Legal fees
					0.5% minimum of TZS 300,000
2 GENERAL SAVINGS					
	Required minimum opening balance	TZS 20,000	N/A		Processing fee
	Minimum operating balance	TZS 5,000	N/A		2%
	Monthly maintenance fee	TZS 1,000	N/A		
	Withdrawal Charges	TZS 1,000	N/A		
3 EMPLOYEE SAVINGS					
	Required minimum opening balance	TZS 15,000 USD 15	N/A		
	Minimum operating balance	TZS 2,000 USD 10	N/A		
	Monthly maintenance fee	NIL	N/A		
	Adhoc statement request	TZS 1,000/PAGE	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
4 SAVINGS ACCOUNT INDIVIDUALS					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
5 SAVINGS ACCOUNT SALARY					
	Required minimum opening balance	15,000	N/A		
	Minimum operating balance	5,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges @ Counter	TZS 1,000	N/A		
6 SAVINGS ACCOUNT DOMICILIARY					
	Required minimum opening balance	USD 10	N/A		
	Minimum operating balance	USD 5	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges	TZS per transaction	N/A		
	Closing account	USD 5	N/A		
7 CARE CHILDREN SAVINGS					
	Required minimum opening balance	TZS 20,000 USD 15	N/A		
	Minimum operating balance	TZS 20,000	N/A		
	Monthly maintenance fee	NIL	N/A		
	Withdrawal Charges	TZS 1,000	N/A		
SECTION B CURRENT ACCOUNTS					
1 INDIVIDUAL CURRENT ACCOUNT					
	Required minimum opening balance	TZS 30,000	TZS 100,000		
	Minimum operating balance	TZS 10,000	TZS 100,000		
	Monthly maintenance fee	TZS 10,000	TZS 12,000		
	Cash withdrawal at counter	1 PER MILLE	TZS A/C 1 PER MILLE		
	Closing account	TZS 10,000	TZS 10,000		
	Penalty for overdraft account	PLR + 10%	TZS A/C PLR + 10%		
2 DIPLOMAT ACCOUNTS					
	Required minimum opening balance	USD 200	N/A		
	Minimum operating balance	USD 100	N/A		
	Monthly maintenance fee	NIL	N/A		
	Cash withdrawal at counter	NIL	N/A		
	Closing account	NIL	N/A		
	Penalty for overdraft account	NIL	N/A		
	Outward fund transfers	MIN USD 50 in between 0.25% MAX USD 200	N/A		
	Inward fund transfers (ITS Incoming)	NIL	N/A		
	FOREX exchange	Favourable rates will be applied	N/A		
3 MULTICURRENCY CURRENT ACCOUNT					
	Required minimum opening balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Minimum operating balance	USD 100/ EUR 100/ GBP 100	USD 100/ EUR 100/ GBP 100		
	Monthly maintenance fee	USD 12 or its equivalent	USD 15 or its equivalent		
	Minimum search fees	USD 25/ EUR 25/ GBP 25	USD 25/ EUR 25/ GBP 25		
	Cash withdrawal	1% per transaction	1% per transaction		
	Cheque book - 25 LEAF	USD 10 or its equivalent	USD 10		
	Closing account	USD 10	USD 10		
	Penalty for overdraft account	PLR + 2%	PLR + 2%		
	Transfer From TZS to DOMICILIARY/ DOMICILIARY to TZS	NIL	NIL		
SECTION C DEPOSIT ACCOUNTS					
1 Call Accounts					
	Minimum opening balance	TZS 1,000,000	TZS 10,000,000		
	Minimum operating balance	TZS 1,000,000	TZS 10,000,000		
	Monthly Average balance requirement	Negotiable	Negotiable		
	Interest Rates	Negotiable	Negotiable		
2 Term Deposits					
	Minimum deposit - local currency	TZS 500,000	TZS 10,000,000		
	Minimum deposit - USD	USD 1,000	USD 10,000 or equivalent		
	Interest Rates	Negotiable	Negotiable		
SECTION D ELECTRONIC BANKING					
1 E-banking					
	Internet banking (monthly subscription)	TZS 2,000 Per Month	TZS 10,000 per Month		
	Internet				

Harden has 29, Westbrook has 28 in 126-123 win over Pelicans

HOUSTON

RUSSELL Westbrook said he'll take some time to reflect on the significance of his latest performance.

After posting his second straight triple-double since joining the Houston Rockets and the 139th of his career, Westbrook passed Magic Johnson for second on the all-time list, behind only Oscar Robertson's 181.

Westbrook had 28 points, 13 assists and 10 rebounds and James Harden had 29 points to lead the Rockets to a 126-123 win over the New Orleans Pelicans.

"I know nowadays getting a triple-double seems normal, but I take a lot of pride and a lot of energy and sacrifice and a lot of things I do off the floor to get ready to compete and play at a high level," Westbrook said. "For me, that's a great accomplishment, especially growing up and never thinking I would be able to play in the NBA. Now, I'm able to be in the history books. It's a blessing, and I don't take it for granted."

Westbrook hit two clutch free throws to give Houston the three-point lead with 6.1 seconds remaining. Josh Hart missed a 3 at the buzzer and Houston held on.

Houston worked through occasional chemistry issues, frequently turning the ball over on errant passes. Westbrook and Harden combined for 12 turnovers, with Harden leading the game with eight. Harden was 2 of 18 from the 3-point line after going 1 for 8 in the season opener. He was 8-for-29 from the field, but was 11 of 12 from the free throw line.

Harden shrugged off the shooting woes. "I'm going to take as many shots as they give me," Harden said. "Tonight, they didn't fall. But the most important thing is, we've got to win. I think we locked in defensively when we needed to get stops. It's slowly coming together."

Rockets coach Mike D'Antoni also said he wasn't alarmed by Harden's rough shooting start to the season.

"I don't care who he's playing against, what kind of scheme – either he gets 50 or he doesn't, and that's depending on him," D'Antoni said. "I'm expecting next game he'll do it, and if not, the game after."

On Westbrook, D'Antoni complimented

his poise and how nothing fazes him, calling the guard "relentless." Similarly, Pelicans coach Alvin Gentry called Westbrook the Energizer Bunny for his unwavering energy.

"The people that say, 'How are they going to fit or how are they going to do?' When you're great players, you find a way to make it work, and they're great players," Gentry said.

The Rockets bounced back after a 117-111 season-opening loss to Milwaukee on Thursday night.

Brandon Ingram gave Houston's defense fits, scoring 35 points while adding a game-high 15 rebounds. Lonzo Ball had 18 points on 4 of 9 shooting from 3.

New Orleans is off to its first 0-3 start since the 2016-2017 season.

"We're a work in progress," Gentry said. "I loved the effort that we played with and thought we did a really good job. We put ourselves in a position to win against a really good team."

The Pelicans were without point guard Jrue Holiday, who is day-to-day with a left knee sprain. Hart started in Holiday's place, scoring 23 points in 34 minutes. The Pelicans are already without top draft pick Zion Williamson, who is expected to miss the first six to eight weeks of the season after undergoing arthroscopic surgery to repair the lateral meniscus in his right knee.

For the last play of the third quarter, Westbrook found Austin Rivers for a corner 3 to cut New Orleans' lead to 100-97 entering the fourth quarter.

The Rockets opened up the final quarter on an 8-0 run, capped off by a thunderous two-handed dunk by Westbrook in transition to put Houston up 105-100.

The Rockets led 29-24 at the end of the first quarter, but the Pelicans had a better second quarter and entered halftime tied at 61.

In the final play of the first half, Harden was unable to cleanly get a 3 off at the buzzer in a heavily defended shot attempt. After the horn sounded, Harden slammed the ball off the court in frustration, only for it to come back hit him in the mouth.

"It got my beard so it just protected me," Harden said with a laugh.

AP



Youngsters that attend junior training program under supervision of Tanzania Football Federation (TFF) take part in training session at Karume Stadium in Dar es Salaam recently. PHOTO: CORRESPONDENT JUMANNE JUMA

Actresses cite lack of Hollywood stylists who get black hair

NEW YORK

TIFFANY Haddish recalls leaving the set of a big-budget movie in tears in search of someone who could properly do her hair. Lorraine Toussaint blithely recounts the times her tresses have been damaged by stylists inexperienced with managing black hair. And Tia Mowry-Hardrict recalls breaking down on set after seeing what was done to her locks.

"It's mind-blowing to me that we still have to meaning black actresses have to fight to have black hairdressers on set for us. There was one time in particular I was doing this movie and, my God, I was the lead. And after this person did my hair, I cried. I was like 'I cannot like I cannot go out there looking like this,'" said Mowry-Hardrict, star of the Netflix sitcom, "Family Reunion." "I just don't understand why you have to fight to get someone to understand the importance of that."

From Oscar winners to stars on the rise, many African American actresses have similar stories about hair struggles in Hollywood. In an industry known for its glamour and beauty, some say the lack of diversity behind the scenes has led to challenging situations for women of color.

While black hair comes in different textures, it is generally defined by its curls ranging from wavy to very tight coils. For years, racism and segregation typically dictated that black people exclusively worked on black hair. Today, that tradition remains as many non-black stylists, for the most part, have not learned how to successfully work with African American hair.

Halle Berry exploded on the Hollywood scene in the early 1990s with a short, pixie hairstyle that would become her signature. Others heavily copied the style, but the Oscar-winner didn't set out to start a trend; it was a result of previous experiences with some Hollywood stylists.

"That's why I had short hair," laughed the actress. "(Maintaining) it was easy. I think as people of color, especially in the business, we haven't always had people that know how to manage our hair. Those days are different now that's when I started."

Others say the lack of Hollywood stylists able to properly manage their hair remains a problem.

"I can relate to that 100 percent," said Sierra Capri, the 20-year-old star of "On My Block," Netflix's most-binged original show of 2018. Capri, who says she's multi-racial but identifies as black, said it's a relief when an actress finds a stylist who understands black hair.

"We want to look and feel good and we want to feel our best," she said. "If we feel that we have someone that understands us and understands what we want and what we need, then we're gonna feel great and we can do what we came to do."

Queen Latifah said she encountered stylists who didn't know what to do with her hair, particularly early in her career.

"It's not because their heart wasn't in the right place they just didn't have the skillset to do black hair," said Latifah, who recently worked with Proctor & Gamble to form "The Queen Collective" to promote racial and gender equality in filmmaking. "As African Americans we have all different shapes, sizes, colors, textures, and you got to be able to work with that. We are always in a position to be able to work with what white people do. That's just how it's been, but it has to be reversed. It has to be some respect over here and figuring out what to do with our hair. So we just really need to add more people to the industry."

To work in a wide range of entertainment



This combination photo shows various hairstyles worn by actress-comedian Tiffany Haddish. Haddish recalls leaving the set of a big-budget movie in tears in search of someone who could properly do her hair. From Oscar winners to stars on the rise, many African American actresses have similar stories about hair struggles in Hollywood. While the industry is known for its glamour and beauty, some say the lack of diversity behind the scenes has led to challenging situations for women of color. (AP Photo)

areas, from films to talk shows, hairstylists must be in a union. Local 706 is the union for hairstylists in Los Angeles; Local 798 is based in New York. Joining a union requires a license and experience on a production.

Local 706 doesn't keep records on the race and ethnicity of its stylists but is aware of the frustrations and is trying to find solutions. Randy Sayer, the business representative for Local 706, hopes that changes in the industry do take place. Sayer says the union has no control over which stylists are hired for a production, that decision belongs to producers, studios and other employers.

"I agree with every woman of color or every actor who says 'we need more.' I want to be the person who's helping us achieve that."

Legendary hairstylist Robert Stevenson, who was honored by 706 last year with a lifetime achievement award, says it's hard for anyone to join the union, regardless of ethnicity: "It's no joke."

The Emmy-winner began his career in the 1960s when he says the government forced Hollywood to hire people of color for all entertainment unions. He was the first black male hairstylist the union accepted.

Stevenson, who's styled stars like Angela Bassett, Viola Davis, Samuel L. Jackson and Eddie Murphy, said with more opportunities for black actors, unions are playing catch up.

"When I came in, we didn't have many black actresses. I mean, Pam Grier was like one of the biggest stars," Stevenson said. "But now it's changed so much. There's so many more black actresses. And the few black hairstylists that are in (the union) are working, so (the actresses) can't seem to get who they want. But Viola Davis can get whatever she wants."

And while it's true that the Oscar, Tony and Emmy award winner may be able to get whoever she wants, Davis has been vocal about her past hair chonicles. As recently as May, she said she would no longer work with stylists who don't respect the craft of styling black hair.

It's deeper than "just someone not being able to do your hair," said DeWanda Wise, who starred in Netflix's "She's Gotta Have It" and is currently in post-production for Sony's comedy-drama "Fatherhood," along with Kevin Hart. "It's people touching this texture with a certain level of trepidation and disgust."

Andrea Pezzillo, a celebrity stylist who has groomed a wide range of clients such as Jhene Aiko, Chanel Iman, Jeff Bridges and Omari

Hardwick, understands why many black actresses are wary of white hair stylists.

"I always say this: it could take five years to grow your hair, and it could take one flat iron to break it all off," said the Los Angeles-based Pezzillo, who is white.

Pezzillo says she began styling women of color after attending beauty school and becoming close with an Eritrean classmate. They'd often braid and explore each other's hair, and eventually, a black instructor took Pezzillo under her wing.

"When I started doing African American hair, I didn't look at it different. I just looked at it like hair," she said. "I was never intimidated and I learned through my mistakes."

However, actresses say white stylists like Pezzillo who are proficient with many hair textures are far and few in between.

"I would be a lie if I said it hasn't been a problem. And it's been tough-going for many years," Toussaint said.

"Our hair is way more complicated," the veteran actress explained. "If I've been told I have a not-black hair person, the first question I say is, 'Can they do a press-and-curl?' If you can do a press-and-curl, we can work together. If you don't know what a press-and-curl is, we've got to start from scratch. But it is a challenge."

Haddish said when she shot the movie "Ke-anu," there was no one on set who could braid the cornrows she sported in the film.

"So then I had to go outside of the movie to find people in New Orleans to braid my hair. And I cried about it because it was a lot of extra time, and I could have been resting or learning my lines or just making sure I was on point," she said.

Sanaa Lathan says she's worn wigs to protect her tresses.

"I've worked in London. I've worked all over the world and sometimes you don't know if you're gonna have somebody who's familiar with black hair," she said.

For Mowry-Hardrict, it's about more than just making an actress feel prepared for her job. "If your hair is all over the place, it will be noticed," she said.

"When you have someone look at you on television, you want to make sure that you are represented in the correct way," the former "Sister, Sister" actress said. "Our hair is really important. So we got to represent, and we need someone who knows how to help us represent."

AP



Dar es Salaam resident, Ramadhani Athumani Tindwa (C), who won the last week's draw of a promotion known as 'Faidika na Jero', receives smartphone Samsung A10s from Simba SC information officer and SportPesa ambassador, Haji Manara (L), in Dar es Salaam. SportPesa organizes the promotion in conjunction with Tigo. Also in the picture is Tigo's Digital Department Head, Ikunda Ngowi. PHOTO: CORRESPONDENT

Tigo-SportPesa promotion set to offer car prize

BY GUARDIAN REPORTER

GAMING firm, SportPesa, will in the next two days present a new car worth over 23m/- to the winner of a promotion, known as 'Faidika na Jero', at the promotion's last draw in Dar es Salaam.

The firm has organized the promotion in co-operation with telecoms company, Tigo, to offer various prizes, which include smartphones, to the two companies' customers.

The promotion's last draw will take place on Wednesday, with seven winners of the smartphone 'Samsung A10s' and the car set to be unveiled.

SportPesa Chairman of the Board of Directors Tarimba Abbas, disclosed: "There are two days left prior to the completion of this promotion and I would like to motivate Tanzanians to participate in it, seeing to it they make the most of the opportunity to prize."

"We expect to change one Tanzanian's life by presenting new car to him or her, the latter will use the car to change other people's lives via employing them."

"We also have improved many other people's lives through the smartphones prize given they are using the phones for variety of activities that include telecoms firms' agency."

First time? Pulisic forgot match ball after hat trick

LONDON

CHRISTIAN Pulisic had a magical night for Chelsea on Saturday, netting a hat trick in a 4-2 win at Burnley for his first three Premier League goals in a man-of-the-match performance, but he needed a different kind of assist from his teammates after the game.

The 21-year-old was so excited to have bagged his first goals for Chelsea in his first league start since Aug. 31 that he had to be reminded to take the match ball home.

"It's my first professional hat trick, so I nearly forgot the match ball. Luckily my teammates helped me out," Pulisic said.

Pulisic had failed to hit the ground running at Chelsea after finally joining from Borussia Dortmund, but he staked a strong claim for a first-team spot with a magnificent performance on Saturday.

The U.S. international became the youngest Chelsea player to score a Premier League hat trick, beating Tammy Abraham's record that stood for just 42 days.

Pulisic, who stayed at Dortmund on loan after signing with Chelsea in January for £55 million, has struggled to earn a start at Stamford Bridge ahead of Abraham, Callum Hudson-Odoi, Willian and Mason Mount.

When given a chance at Turf Moor by manager Frank Lampard, however, the American impressed with a dazzling display that was garnished by sublime close control and lethal finishing on his way to a perfect hat trick.

"I just want to be on the field, help the team and make an impact," Pulisic

said. "I didn't think it would be super easy. But I have come on a few times the past few weeks and was happy to start today. It was a special day.

"There are young guys in the team, but we forget about that when we go out there. It's a fun team to play with now, and we just want to keep this run going."

Pulisic, who has scored 14 goals in 34 senior appearances for the U.S., joined Dortmund at youth level in 2015 after netting 20 in 34 for his country's Under-17 side.

He turned professional in 2016, and in his first three full seasons at the Bundesliga club, he quickly caught attention with his electrifying pace and dribbling skills.

But a wealth of talented forwards at Chelsea meant that Pulisic endured a tough start in London, with Lampard explaining that he shunned the American for a reason after he played for the U.S. in their Gold Cup final defeat by Mexico in July.

"He had a week's break this summer. He arrived for a big price and wanted to come straight back in, but at the same time, why am I going to throw him in?" Lampard said after the match.

"So I have to do it in the right way and get the best out of him. I'm delighted for him."

If Pulisic's performance on Saturday is anything to go by, he will leave Lampard spoiled for choice up front after steering Chelsea to their seventh successive win in all competitions and solidifying their spot in the Premier League's top four.

(Agencies)

Emery says decision to omit Ozil from is part of agreed strategy

LONDON

UNAI Emery has said the decision to omit Mesut Ozil from the Arsenal team is part of an agreed strategy which has been discussed with the club's executives.

Ozil's lack of game time has been a recurring theme during Arsenal's season, with the German playmaker featuring in only one Premier League match this campaign.

There were chants in support of Ozil during Thursday's Europa League victory over Vitoria SC, with some Arsenal fans vocalising their criticism of Emery for not selecting the German in a team who struggled for large spells of the match.

Emery has been increasingly reluctant to discuss the Ozil situation, telling reporters on Thursday night that it was "not the day to speak about that".

He has now revealed, though, that he has the support of the Arsenal hierarchy in his approach to the German, whose £350,000-a-week contract makes him Arsenal's highest earner.

Asked if he faced any pressure from the Arsenal hierarchy to select Ozil, Emery said: "Here we have one agreed strategy as a club and a team. Because the most important thing is the club, the team and finding a performance."

"Previously we were all speaking between us to take that decision. I know all the supporters want to know something [more] but now is not the moment."

Ozil's only Premier League appearance this season came on Sept 15, when he started Arsenal's chaotic 2-2 draw with Watford. He also started against

Nottingham Forest in the League Cup, but has since been omitted from five consecutive matchday squads.

Ozil's exile comes after he revealed in an interview that he has no intention of leaving the club before the end of his contract in 2021. The 31-year-old signed his latest deal in January 2018, when Ivan Gazidis was the chief executive and Arsene Wenger the manager.

"When I signed the new deal, I thought about it very carefully and said it was one of the most important decisions of my footballing career," Ozil told The Athletic. "I didn't want to stay for just one or two more years, I wanted to commit my future to Arsenal and the club wanted me to do the same."

"You can go through difficult times, like this, but that is no reason to run away and I'm not going to. I'm here until at least 2021."

Arsenal host Crystal Palace on Sunday with questions over the balance of their midfield. Emery chose to use Lucas Torreira as a more advanced midfielder in the second half against Vitoria and has said the Uruguayan has the intelligence to find space around the opposition penalty area.

This time last year Torreira was being hailed as one of Arsenal's best signings in years after a series of steady performances in deeper-lying midfield role. He has started only two Premier League matches this season, though, as Matteo Guendouzi has become one of Arsenal's most consistently impressive performances alongside captain Granit Xhaka.

(Agencies)

Ibrahimovic might have 'fear' over Serie A return - Maldini

MILAN

AC Milan director Paolo Maldini believes "fear" could hold Zlatan Ibrahimovic back from returning to Serie A.

LA Galaxy superstar Ibrahimovic's contract is set to expire and the former Milan, Inter and Juventus striker has been linked with a move back to Italy.

Ibrahimovic, whose side were eliminated from the MLS play-offs by Los Angeles FC, claimed he would score 20 goals a season in Serie A amid growing links to Napoli, Bologna and Inter.

The possibility of Ibrahimovic returning to Milan has also been mentioned as the Rossoneri struggle for goals, however, Maldini cast doubt over the 38-year-old's Italy comeback.

"Ibra would be a dream return for many reasons, but I think within his mind there is a little fear that he won't be the dominant Ibra of old," Maldini told Sky Sport Italia.

"I remember when [former Milan head coach] Carlo Ancelotti put me on the bench for a derby and that's when I realised, I could not accept a season like that. I don't know if Ibra could accept that either."

"Krzysztof Piatek is a good striker. He needs to think more about playing with the team, but his strength is scoring goals."

Ibrahimovic has flourished since moving to Los Angeles from Manchester United in 2018 - scoring 53 goals across two seasons for the Galaxy.

(Agencies)

Pulisic is Chelsea hat-trick hero as Man City close on Liverpool

LONDON

CHRISTIAN Pulisic hit the first hat-trick of his career as Chelsea crushed Burnley 4-2 on Saturday while Manchester City overcame a sluggish start to beat Aston Villa and increase the pressure on Liverpool.

Away from the top end of the Premier League table, pressure is mounting on Everton boss Marco Silva after the Merseysiders' fifth defeat in their past six league games.

US international Pulisic, who was without a goal for Chelsea since his £58 million (\$74 million) move from Borussia Dortmund, had not started a Premier League match for Frank Lampard's young side since August.

But he made an emphatic case for himself at Turf Moor with a "perfect" hat-trick - scoring with his left foot, right foot and head.

The 21-year-old capitalised on some indecision from Burnley to drive into the penalty area, producing a stepover before steering a low left-footed shot into the corner of Nick Pope's net midway through the first period.

The former Dortmund winger doubled his tally for the Blues with a second goal just before half-time, benefiting from a big deflection off Ben Mee, and grabbed his third with a second-half header.

Willian added a fourth for rampant Chelsea in the 58th minute to take the score to 4-0 and despite late goals for Jay Rodriguez and Dwight McNeil, the visitors avoided further shocks to win 4-2.

"It's my first professional hat-trick so I nearly forgot the match ball," Pulisic told the BBC. "Luckily my teammates helped me out."

"I just want to be on the field, help the team and make an impact. I didn't think it would be super easy. But I have come on a few times the past few weeks and was happy to start today. It was a special day."

Lampard defended his cautious handling of Pulisic.

"He had a week's break this summer," the Chelsea boss told Sky Sports.

"He arrived for a big price and wanted



Chelsea's Christian Pulisic, right, scores his side's first goal against Burnley at Turf Moor. Picture: AP

to come straight back in but at the same time why am I going to throw him in? So I have to do it in the right way and get the best out of him. I'm delighted for him."

The victory consolidates Chelsea's position in the top four. They have 20 points, the same number as third-placed Leicester, whom they trail on goal difference.

In the early kick-off, a frustrated Pep Guardiola watched his side recover from a tepid first half to defeat Villa 3-0 and close the gap on Jurgen Klopp's Premier League leaders to three points.

"The first half we played football but we don't play in the way we should play," Guardiola said, after second-half goals from Raheem Sterling, David Silva and Ilkay Gundogan.

"We were better in the second half. I don't know if it was because of the early goal. In the second we play in the way we normally do but we have to try and play

90 minutes. We played just 45."

Liverpool are under pressure to beat Tottenham at Anfield in Sunday's clash between last season's Champions League finalists.

- Tarnished Silva -

At the Amex Stadium, Everton blew a 2-1 lead over Brighton in the final 10 minutes to leave boss Silva fighting to save his job.

Everton recovered from conceding the first goal to lead but Brighton's Neal Maupay scored an 80th-minute penalty after Michael Keane was controversially ruled by VAR to have fouled Aaron Connolly.

And Everton defender Lucas Digne added to Silva's woes when his stoppage-time own goal from Leandro Trossard's cross left Everton two points above the relegation zone.

Watford remain bottom of the table after a 0-0 draw against Bournemouth.

Lys Mousset, who scored the winner against Arsenal last week, finished a memorable week on a high note with the equaliser in Sheffield United's 1-1 draw at West Ham.

Saturday's action could not eclipse Leicester's incredible 9-0 thrashing of Southampton at St Mary's 24 hours earlier.

Foxes boss Brendan Rodgers believes there is even better to come from his side after they equalled the biggest margin of victory in the Premier League era.

Hat-tricks from Ayoze Perez and Jamie Vardy secured the biggest away win in English top-flight history.

Aside from the Liverpool-Spurs clash on Sunday, Newcastle host Wolves, Arsenal take on Crystal Palace at home and Manchester United travel to Norwich.

AFP

The best is still to come from super Sterling

MANCHESTER, ENGLAND

WHEN Gabriel Jesus beat Tyrone Mings in the air to send Raheem Sterling racing towards Tom Heaton and put Manchester City ahead 1-0 against Aston Villa, not everyone saw it. It came so soon after half-time - just 19 seconds - there were some City fans still making their way back to their seats.

Those that were in place didn't expect anything other than the ball to end up in the net. Sterling has always had the pace and the quick feet, but under Pep Guardiola, he has turned into a goal scorer.

Sterling's goal against Villa was his fourth in the space of five days after his Champions League hat-trick against Atalanta in midweek. He's got 17 in 18 games for club and country this season. He has become so confident that he has bought display cases for hat-trick balls in advance so they can quickly take pride of place at his mother's home in Jamaica. Where once his finishing might have let him down, it has become one of the strongest parts of his game.

Guardiola isn't shy about rotating his team, but he rarely leaves Sterling out. He has started 13 of City's 15 games in all competitions this season, and in one of only two fixtures he has missed - at home vs. Dinamo Zagreb - he was needed off the bench to turn the game in the second half. On Saturday, he exited in the 75th minute but with the score at 3-0 - the other goals coming from David Silva and Ilkay Gundogan - and the job all but done.

Guardiola refuses to take any credit for elevating Sterling from good Premier League player to one of the best in the world, although he has, in the past, given assistant Mikel Arteta a pat on the back for improving his shooting with drills on the training pitch.

"All the credit is for him," said the City boss after the 5-1 win over Atalanta on Tuesday. Asked again at a news conference on Friday, Guardiola likened himself to a star golfer's caddie.

"All we can do is help," said Guardiola. "We'll speak about Aston Villa, how they



Sterling's stellar season continued with the opening goal and another influential display in Man City's 3-0 win vs. Aston Villa. (Agencies)

are as a team and tell them specifics about what is going to happen. Try to process that overnight before going to sleep, a quick breakfast tomorrow and then play. That is all we can do. We feel like a caddie in golf. We can give them a 7-iron but we don't hit the ball. We try to help and that's it."

With Sterling in this type of form, it's like Guardiola is handing a club to Tiger Woods.

Former Spain midfielder Xavi knows a thing or two about what the world's best players look like, having won the Champions League three times alongside Lionel Messi. For Xavi, Messi

and Cristiano Ronaldo are still the two outstanding players, but Sterling, only 24, is already next on the list.

"You look at young players who can be crowned the future best in the world and you still think of Neymar, [Kylian] Mbappe, [Mohamed] Salah, and of course Sterling," said Xavi earlier this season. I look at the moment and Sterling is winning that race."

Guardiola built his all-conquering Barcelona team around Messi's brilliance, and he is giving Sterling the same platform at Manchester City. His nonchalant flick over the Crystal Palace defence for David Silva's goal at Selhurst

Park in last week's 2-0 win had all the hallmarks of the Argentine's flair. His bare numbers - directly involved in 52 goals in 48 games for club and country in 2019 - are getting up there as well.

Guardiola has never lost back-to-back home league games as a manager, and after losing to Wolves, it was no surprise that things were put right very quickly against Villa. It should have been no surprise, either, that after a tough first 45 minutes the catalyst again was Sterling.

Talking ahead of the game, Guardiola admitted he is "concerned" about a growing injury list that includes Aymeric Laporte, Leroy Sane, Rodri and Aleksandr Zinchenko, but the player he cannot do without is Sterling.

"Every press conference we talk about Raheem," said Guardiola after watching his team move to within three points of leaders Liverpool. "He is consistent. What I like the most about Raheem was one thing, after scoring three goals against Atalanta - make an assist and win a penalty - everybody speaks about how good you are, normally it is like 'How good I am' and today it was completely the opposite."

Guardiola is convinced that despite all the plaudits for Sterling and Man City, there is still more to come.

(Agencies)

Gwiji by David Chikoko

THE BAND MANAGEMENT HAS DECIDED TO GIVE YOU EXTRA RESPONSIBILITIES



Yanga tumble to Pyramids FC

SPORT

Pulisic is Chelsea hat-trick hero as
Man City close on Liverpool

COMPREHENSIVE REPORT, PAGE 19

Taekwondo Federation ushers in new leadership

By Correspondent Marc Nkwame, Arusha

FINALLY the Tanzania Taekwondo Federation (TTF) has conducted its general election, with seven new officials being chosen to preside over the country's martial arts umbrella organization for the next four years.

The first name to be pulled out of the ballot box was that of martial artist, Ramoudh Ally, who emerged the new president of the TTF, while Joseph Chuwa becomes the vice-president of the Arusha-based federation.

Again during the voting exercise, Shija Shija was elected as the secretary general of TTF, while Frank Msowoya was voted as the director of martial arts events and taekwondo competitions.

The federation also elected its technical director in the person of Richard Kitolo, the new treasurer Leopold Monge and two committee representatives, Rehema Mohamed and Noah Sajenti.

The TTF elections were supervised by the Sports Development Officer from the National Sports Council (NSC) Millinde Mahona.

He directed the federation's new office holders to ensure that they review and amend the current constitution so as to iron out a number of shortcomings and bugs.

"You need to organize an official Annual General Meeting of TTF where members are to go through each section of the constitution and adjust the same segments as they deem necessary," the official stated.

The NSC official insisted that the new taekwondo officials must work diligently and ensure that all Annual General Meetings take place yearly and timely so that members can be updated on developments.

The Arusha Regional Sports Officer, Benson Maneno, appealed to the TTF's new office bearers to ensure that taekwondo with its roots in Arusha gets to spread throughout the country.

He was adamant the sport is an important form of martial arts that will see Tanzania perform better in the forthcoming Olympics.

On his part, the TTF vice president, Joseph Chuwa, thanked all members for trusting them enough to elect the new team into office.

He promised that in the next four years, the new officials will ensure that Taekwondo gets the respect it deserves as the discipline oriented martial arts sports as well as self-defense skills.

The TTF was founded here over 20 years ago and the federation's activities are mostly based in Arusha.

After the boos, Warner returns home to adulation

ADELAIDE

DAVID Warner spent most of this year's England tour trying to ignore the verbal bile constantly directed his way. So there was not only relief but also revelation in the experience of a loud, supportive Adelaide Oval crowd on Sunday, as the exhortations of 16,268 spectators helped lift him to a first ever Twenty20 international century on his 33rd birthday.

There had been queries as to exactly how Warner could be received in his first home match since the Newlands ban. Unlike Steven Smith, his public reputation hadn't been bolstered by match-winning turns during the Ashes series. But from the moment he took to the middle, Warner was given plenty of adulation to feed off, and admitted that he had almost forgotten what it was like to get the support at home, his first appearance in more than 18 months.

"It's always fantastic to get that. You sort of sit back and watch highlights of other people's packages and stuff, you forget how much it actually drives you when you're out there," Warner said. "We love the people's support and we love the Australian crowds coming out and supporting us and we always try and put on a show for them."

"But I don't think they actually realize how much impact it has on us players while we are out there. I remember when I was supporting the [Sydney] Roosters in the Grand Final this year. When you've got that support behind the team or when you're supporting someone else, it's a massive boost, the confidence for us and for the other people out there playing."

AGENCIES

line clearance, booting away the visitors' player's looping header. The Egypt outfit made two more dangerous moves, prompting Yanga defenders to opt for zealous defending.

The visitors were in control of the proceedings for the opening 20 minutes, pushing the hosts to their own half and go close on several occasions.

The hosts later on started growing in confidence, pushing the visitors and creating several good chances.

Yanga got free kick several meters from Pyramids' area on the 18th minute, they though wasted the opportunity.

The hosts went close on the 22nd minute, as defender Ally Ahmed's header off Juma Abdul's well taken free kick went inches off target.

The visitors notched the opener the 42nd minute, as midfielder Erick Traore beat Shikalo with a left foot shot from close range.

Yanga trailed Pyramids by the lone goal at the end of the first stanza.

The hosts went close on 57th minute in which the visitors' keeper el Shenawy punched midfielder Feisal Salum's fierce right foot shot for a corner kick, which was wasted.

The visitors went 2-0 up on the 63rd minute after forward Abdallah el Saied had slammed home from within the hosts' area, making the most of a good assist by fellow striker.

The hosts' lack of concentration proved costly given winger Mrisho Ngassa, who was chasing a rebound, had opted to carelessly let the ball cross the side line for a throw in within the visitors' half.

The visitors' player quickly collected the ball, which was still in play, sped into the hosts' area and released el Saied who made no mistake with a left foot shot.

The hosts' head coach Mwynyi Zahera made substitutions in a bid to reinvigorate the squad, resting Salum and Ngassa for Juma Balinya and Deus Kaseke.

The hosts continued to press for goals, they went close after the visitors' keeper had saved



Yanga defender Kelvin Yondani (R), challenges Pyramids FC's Erick Traore in the first leg of the play offs of this season's CAF Confederation Cup in Mwanza yesterday. PHOTO: COURTESY OF TTF

defender Ahmed's weak header from a corner kick.

The visitors were happy to sit back during the remaining minutes, given they were on course for coming out with a vital away win.

Yanga nevertheless pushed upfront and they eventually

notched a goal on the 88th minute when midfielder Papy Tshishimbi slotted in with a left foot attempt.

The hosts' Balinya had a few minutes back forced a good save from el Shenawy, who had to dive to his left to clear the forward's well taken free kick from

almost 20 meters.

The hosts were dealt a blow after defender Kelvin was given marching orders for a second bookable offense.

The visitors hung on for the crucial win for the remaining minutes.

Promising Tanzanian midfielder released by Major League Soccer side

By Correspondent Michael Mwebi

PROMISING Tanzanian youngster Ally Hamis Ng'anzi is searching for a new club after having been let go by United States' Major League Soccer (MLS) side Minnesota United.

On Saturday, Minnesota United announced it had declined the contract options for five players including Ng'anzi upon the conclusion of the 2019 Major League Soccer season.

Ng'anzi was signed on a one-year loan with an option to purchase from Czech team MFK Vyskov in March. The Ngorongoro midfielder was then loaned out to USL-affiliate Forward Madison

FC for the 2019 season.

The central midfielder was a member of the national U-17 side 'Serengeti Boys' class of 2017 that played in the 2017 U-17 African Cup of Nations.

He graduated to the national U-20 squad 'Ngorongoro Heroes' and played in the U-20 AFCON qualifiers against Congo and Mali last year. Most recently, Ng'anzi was called up to the Tanzania national team (Taifa Stars) for World Cup Qualifiers against Burundi by head coach Etienne Ndayiragije.

He attended Alliance Schools of Mwanza and used to play for its academy team before he was recommended to Serengeti Boys

head coach, Kim Poulsen who introduced him to the national junior team set up in 2016.

After the 2017 U-17 AFCON finals in Gabon where Tanzania narrowly missed out on a historic semi-final ticket, Ng'anzi together with three other fellow Serengeti Boys members joined Singida United on a three-year deal for the 2017/18 season.

He did not get much playing time under head coach Hans van der Pluijm. He then joined MFK Vyskov in late 2018.

MFK Vyskov is a third division team from the small town of Vyskov, located in South Eastern Czech.



Ally Hamis Ng'anzi

The Czech team immediately loaned him out to Minnesota United. In yet another twist to his fledgling career, Minnesota United loaned Ng'anzi to USL affiliate, Forward Madison, to provide him an opportunity to grow and develop within the American leagues.

Ng'anzi was not the only Tanza-

nian in the American leagues this season.

Former Young Africans 'Yanga' defender, Abdallah Shaibu, is struggling on the bench for LA Galaxy II since his second half debut in August.

Shaibu was also signed on a season-long loan from MFK Vyskov.

Flexibles by David Chikoko

