



AGRICULTURE



GOVT TO INFORM FORMATION OF AGRIC INSURANCE PAGE2

FINANCE



WORK WITH FINANCIAL ENTITIES, AFRICAN COUNTRIES URGED PAGE4

ICT



UDSM, NMB IN FIVE-YEAR MOU TO BOOST ICT PAGE4

TRANSPORT



ALL ABOARD THE SPARKLING RAILWAY BREAKING NEW GROUND FOR EA PAGE11

Closed Buzwagi mine now shifts to a budding industrial zone

By Guardian Reporter

THE closure of the Buzwagi mine has given way to starting building factories in that area as it is being developed into an industrial zone, the Tanzania Mining Commission has stated.

Ramadhani Lwamo, the commission's acting executive secretary, said in remarks to journalists in Dar es Salaam yesterday on the regulator's operational successes focusing on its regulatory functions.

He explained successes in rolling out strategies to control the use of mercury in mining operations as involving providing education, while small-scale miners are willingly adopting alternative technologies explained this projection

He said that growth in the mining sector is expected to boost government revenues and raise its contribution to the Gross Domestic Product (GDP) to 10 percent by next year, up from the current 9.0percent, the regulatory agency says.

The commission expects to collect revenues totalling 1trn/-, which averages 83.33bn/- in monthly collections for fiscal 2024/25, he said, pointing at the current 9.0percent contribution to the GDP, from



After the construction of the Mirerani wall, significant achievements were made in reducing tanzanite smuggling, thanks to 24-hour security measures

an estimated 4.5 percent in the past few years, he said.

"While 9.0 percent might seem small when looking at the percentage, in reality, reaching this figure reflects significant efforts," he stated, elaborating that a total of 1,036 local content plans were approved out of 1,050 submitted to the commission since 2021.

The sector has generated 19,356 jobs with 18,853 positions (97.40 percent) held by locals and 503 office posts (2.60 percent) being handled by expatriates, he stated, elaborating that senior positions in mining operations are now largely held by locals compared to earlier periods.

Produce valued at \$3.78bn was sold from mining operations, with local firms accounting for \$3.46bn (91.68 percent) and foreign sellers putting up \$0.31bn (8.32 percent), he stated.

He affirmed a positive trend in the issuance of mining licenses, with 34,348 licenses issued from fiscal 2021/2022 to the current financial year, while 37,318 licenses.

Four major licenses were granted to Mamba Minerals Corp. Ltd, Tembo Nickel Refining Co. Ltd, Sotta Mining Corp. Ltd, and Graphite Corp. Ltd, where the commission conducted inspections on nine large mines, 144 medium-sized mines and 47,535 small mines, he further noted.

"We've inspected explosives' storage

TURN TO PAGE 2

TARURA starts to work on city roads project, phase 2



Prime Minister Kassim Majaliwa welcomes the Ambassador of Belarus to Tanzania, Pavel Vziatkin, to the Dar es Salaam sub-headquarters of the Prime Minister's Office yesterday. Photo: PMO

... Eight out of 20 road construction tenders had been signed upon signing the funding contracts, while TARURA needs to expedite the signing of remaining tenders to avoid project delays

By Correspondent Mary Geoffrey

THE government has signed contracts for road construction in five municipalities of Dar es Salaam Region, as part of the second phase of the Dar es Salaam Metropolitan Development Project (DMDP II), where 250 kilometers of tarmac roads will be built.

Humphrey Kanyenye, the Tanroads projects engineer standing in for the Tanzania Rural and Urban Roads Agency (TARURA) CEO, said the project, costing 1.1trn/-, starts next month, for building and improving 90 kilometers of drainage systems, nine bus stations, 18 markets and three modern waste disposal sites.

Speaking at the signing ceremony, he said that the project will cover 72 wards and benefit four million people in Temeke, Ilala, Kigamboni, Kinondoni and Ubungo municipalities, more or less discounting the formulation that Ilala is a city on its own.

The total project cost is put at \$438m (1.1trn/-), with the World Bank extending a

Volkswagen 'maps out' business from Dar port

By Guardian Reporter

GERMAN car manufacturing giant Volkswagen has expressed interest in using the port of Dar es Salaam to transport vehicles and spare parts, citing satisfaction with its operations and substantial investments made to enhance the port as a major East African gateway.

Martina Biene, president of Volkswagen (Africa) and concurrently president of the African Association of Automobile Manufacturers (AAAM), made this observation after visiting the port and touring the vehicle storage area for incoming shipments.



In sum, our guests are satisfied, and we look forward to future collaborations with them

She explained the visit as meant to assess the port's operations and investments as part of exploring potential collaboration, noting that the company was impressed with the improvements made.

She pointed at infrastructure upgrades which make this port attractive for cargo transportation, particularly vehicles, affirming that the revamped port was likely to play a crucial role in Africa's economic growth, serving as a trade hub for numerous countries across the region.

"As global manufacturers of vehicles and spare parts, including in Africa, we view this

TURN TO PAGE 2

Tanzania reaffirms national, AU frameworks in UN engagements

...It also shaped ways of increasing support for achieving SDGs and funding advocacy for climate resilience projects

By Correspondent Mary Kadoke

TANZANIA wishes to strengthen ties with the United Nations, in collaboration for sustainable development, peace-keeping and human rights that aligns to national and continental frameworks.

Dr Stergomona Tax, the Defense and National Service minister, expressed this commitment in Dar es Salaam yesterday during the flag raising ceremony to mark the 79th anniversary of UN founding, themed 'Prosperity of the future genera-

tions: Driving sustainable growth in Tanzania.'

The commemoration serves as a meaningful occasion to reaffirm the core principles upon which the organization was established, reinforcing the commitment to achieving the sustainable development goals (SDGs), she said, noting that it highlights the ongoing dedication to the pursuit of global progress on that framework.

"As we mark this occasion, Tanzania reaffirms its commitment to cooperating

with the UN to drive sustainable growth, eradicate poverty and promote social progress. Together, we stand dedicated to building a more inclusive and prosperous future for all," the minister declared.

"This year's theme is truly commendable as it not only aligns with the urgency of achieving the sustainable development goals by 2030 but it also resonates with Tanzania's Development Vision 2025," she asserted.

She pointed at the active engagement of President Samia Suluhu Hassan in advancing clean energy initiatives, aligning with global efforts to combat climate change.

Similarly, dedication to expanding access to renewable energy not only

TURN TO PAGE 2



The Msimbazi River improvement project needs to be placed on a proper footing by securing investors

\$385m credit facility, and the Dutch government offering a \$53m grant, he said.

Of the total budget, \$4295m or 67 per cent of the total will be allocated to infrastructure, while \$108m or 25per percent will be used for solid waste management, he said, highlighting that \$20m or 5.0 per cent will be allocated for institutional strengthening, and \$15m or 3.0 placed for project management.

The World Bank loan agreement was signed back in February and work on its implementation started in May, he said, elaborating that in the first phase 207 kilometers of tarmac roads will be constructed. Additionally, 75.2 kilometers of improved storm water drainage systems will be built, he stated.

Mohamed Mchengewa, the Regional Administration and Local Governments state minister in the President's Office, (PO-RALG) demanded that Regional Commissioner Albert Chalamila directly oversee the project.

He emphasized that contractors do not delay work or exceed the contract timelines, while all projects are completed as scheduled. Eight out of 20 road construction tenders had been signed upon signing the funding contracts, while TARURA needs to expedite the signing of remaining tenders to avoid project delays, he specified.

In the first phase 190bn/- will be used to construct 93 kilometers of roads, and the remaining 290bn/- contract will build 104 kilometers, with the signing to take place next month, he said.

He stressed that those executing these pro-

TURN TO PAGE 2



Tanzania reaffirms national, AU frameworks in UN engagements

FROM PAGE 1

supports the UN's agenda but also drives progress toward a greener and more prosperous future for all, she remarked, expressing appreciation for UN peacekeeping efforts and its operation under challenging conditions to promote peace, protecting vulnerable populations.

Mark Schreiner, the acting UN resident coordinator, said as the world commemorates the day, Tanzania and others in Global South and other activists remember the maxim reiterated by the late President Julius Nyerere, insisting that true development must actively involve the people.

Development should not be dictated from the top down; instead, it must emerge from the genuine needs and aspirations of the people themselves, ensuring that individuals actively participate in the process, empowering them to play a vital role in shaping their own future, he said.

He referred to remarks by UN Sec-

retary General António Guterres for the commemoration, articulating the view that hope alone is not sufficient to address the world's pressing challenges. "While hope can inspire action and resilience, it must be accompanied by concrete measures and commitments to effect real change," the envoy underlined.

Ibrahim Bakari, the UN Association of Tanzania (UNAT) executive director, hailed the government's collaboration with civil society organizations (CSOs) on various initiatives aimed at promoting social development, enhancing public service delivery and fostering community engagement.

The Summit of the Future held on September 22 and 23 at the UN headquarters in New York helped to indicate how to strengthen multilateral cooperation on issues like the climate change and health crises. It also shaped ways of increasing support for achieving SDGs and funding advocacy for climate resilience projects, he added.

Closed Buzwagi mine shifts to a budding industrial zone

FROM PAGE 1

and warehouse facilities to ensure the safe construction and use of dams for tailings, while promoting safety training in the workplace and environmental conservation for large, medium and small miners," he explained.

The outcomes of these strategies include increased revenues, strengthened sustainable mining, reduced smuggling of minerals and fewer conflicts arising from overlapping license applications, he said.

Strategies aimed at addressing challenges include providing education, resolving conflicts and dealing with operational equipment issues, where 25 vehicles have already been received in the first phase for site visitations, he said.

In the first quarter of this financial year, from July to September, revenue collection amounted to 257.8bn/-, being 103.1 percent of the target for that period and 25.7 percent of the overall fiscal year target, he said.

TARURA starts to work on city roads project, phase 2

FROM PAGE 1

jects, including workers, should be from the region to benefit the local population, who are the primary beneficiaries of the project.

The project must be implemented with integrity and proper supervision, ensuring value for money and where the needs of the residents are prioritized, he said, cautioning against taking projects to areas where they are not provided for.

PO-RALG permanent secretary

Any license issued for mining is granted according to the law, he said, urging prospective miners to respect conditions of issuing licenses to stem complaints of invasion of mining areas."

Establishment of mining markets followed the challenge of small miners lacking proper sales outlets, leading to rampant smuggling, he said, noting that previously, large companies had their own markets but now they do not sell in those markets, although the law does not prevent them from doing so.

After the construction of the Mirerani wall, significant achievements were made in reducing tanzanite smuggling, thanks to 24-hour security measures, he stated, underlining that even without updated details, production in all the mines has significantly increased.

It is conducted mainly by the mines and environmental inspection unit, regularly conducting inspections to ensure that mines operate within the boundaries of their licensed areas, he added.

Londo takes oath as ex officio EALA member

By Guardian Correspondent, Kampala

THE Deputy Minister for Foreign Affairs and East African Cooperation, Dennis Londo, has been sworn in as an ex officio member of the East African Legislative Assembly (EALA).

He was sworn in during the 1st meeting of the 3rd session of the 5th assembly in Kampala, Uganda on Wednesday.

The ex officio membership of EALA consists of ministers of each partner state responsible for regional cooperation.

Londo's appointment follows a minor cabinet reshuffle in Tanzania, allowing him to assume the portfolio of East African affairs. Accompanied by fellow Tanzanian EALA members, Londo took oath of office and assumed his seat for the first time as a non-voting representative.

"This is my first appearance before this august house and I pledge my dedication and unwavering commitment to the EAC integration

agenda," he said.

He commended EALA members for their efforts in passing crucial legislations that drive regional integration and congratulated Dr Gladness Salema from Tanzania on her election to the assembly as well as Beatrice Askul Moe from Kenya on her recent appointment as East African Community Cabinet Secretary.

Londo emphasized the tangible benefits of regional integration stating: "Creation of wealth, improved living standards and increased competitiveness are some of the anticipated outcomes of regional integration."

He expressed commitment to working collaboratively with fellow EALA members to build a stronger and more prosperous region.

On July 21, 2024, President Samia Suluhu Hassan appointed Londo as Deputy Minister for Foreign Affairs and East African Community, tasking him with spearheading Tanzania's integration efforts within EAC.



Tanzania Shipping Agency director general Mohamed Salum (L) briefs transport minister Prof Makame Mbarawa (R), who visited the TASAC pavilion during the 17th Joint Transport Sector Review Meeting held in Arusha city yesterday. Photo: Guardian Correspondent

Volkswagen 'maps out' business from Dar port

FROM PAGE 1

port as a significant catalyst for business on the continent," she stated, accompanied by the Tanzania Ports Authority (TPA) director general Pasudce Mbossa.

Volkswagen has been collaborating with the Tanzanian government via its transport, construction and infrastructure agencies to enhance policy advocacy to promote better business practices.

"The port of Dar es Salaam is essential for Southern Africa's eco-

nomical growth, and through our Africa division we see it as a key commercial hub," she further noted.

Abeid Gallusi, the port acting director, said that business visit was intended to assess the port's readiness for handling vehicle and spare part shipments.

He asserted that the German firm's delegation was impressed by the ongoing infrastructure improvements and service efficiency, as vessel service time has been cut from 30 days to just seven days upon ar-

rival.

State of the art security and protection equipment have been installed at the port to prevent vehicle part theft, providing customers with greater confidence and satisfaction.

"In sum, our guests are satisfied, and we look forward to future collaborations with them," he declared, while Arun George, the DP World (T) chief commercial officer, noted that infrastructure improvements are ongoing across various departments, including cargo unloading, to enhance efficiency.

This investment has restored confidence among traders, many of whom had previously opted for neighboring ports but are now returning to Dar es Salaam for various cargo, including copper minerals for export, he said.

The port handles 16,000 vehicles per month, including small cars, trucks and buses primarily from Japan, which are processed quickly to reach customers, including those in neighboring countries like the DRC, Zambia, Malawi and Burundi, he added.



Alfred Nicodemus (R), a representative of the Public Procurement Regulatory Authority's Central Zone, conducts sensitisation training for journalists in Shinyanga Region yesterday on the newly endorsed national legislation on public procurement. Photo: Correspondent Marco Maduhu

Govt conducting studies to inform formation of agriculture insurance

By Guardian Reporter, Moshi

THE government is conducting feasibility studies focused on legal procedures, operations and the cost of establishing a national agriculture insurance scheme.

Deputy Minister for Finance Hamad Chande said this while addressing participants from Arusha Food Systems Youth Leaders Institute who gathered to discuss food systems as part of the World Food Day celebrations recently.

"The government through Tanzania Insurance Regulatory Authority (TIRA), the Ministry of Agriculture and various

stakeholders, is coordinating efforts to establish the National Agricultural Insurance Scheme via a consortium of agriculture insurance companies," he said.

He added that the scheme will be managed under the agriculture insurance framework which was officially launched on July 1, 2023.

The meeting brought together youth engaged in food systems from across the country who convened for three days in Arusha to discuss food production, sales, safety and nutrition.

Saddam Halfan, a youth officer from the Global Alliance for Improved Nutrition (GAIN), noted that among other topics, the youth

examined how pupils eat—or do not eat—in schools. He explained that the gathering focused on food systems, food business and productive food production as part of a capacity-building initiative under the Nourishing Food Pathway (NFP) project.

"We also discussed observations on food systems and what should be done to make them inclusive and sustainable for young people," he said.

GAIN aims to reach one million people while specifically targeting around 100,000 young individuals through social media, workshops and training.

Mwanahamisi Akyoo from

Arusha Food Systems Youth Leaders Institute urged the government to expedite the establishment of a national agriculture insurance scheme to create sustainable production systems, particularly in agriculture, livestock and fishery.

She emphasised that absence of such a scheme hinders many smallholder farmers, especially youth from effectively participating in the national strategy to eliminate malnutrition.

The NFP project is implemented by GAIN and is funded by the European Union, the Dutch government, the UK government, and various private sector stakeholders.



Botswana President Mokgweetsi Eric Keabetswe Masisi (L) has a word in the country's capital, Gaborone, yesterday with former Tanzanian prime minister Mizengo Pinda (C), who is standing as Head of the Southern African Development Community (SADC) Electoral Observation Mission for next week's (Oct 30) Botswana General Election. Right is SADC executive secretary Elias Magosi. Photo: Guardian Correspondent

Minister urges collaborations to achieve Africa's energy demand

By Correspondent Benny Mwaipaja,

Washington DC

FINANCE Minister Dr Mwigulu Nchemba has urged African countries to collaborate with international financial institutions and the private sector in investing in reliable and affordable energy production.

The initiative aims to achieve economic self-sufficiency, stimulate investment, produce goods and services, and promote job creation.

Dr Nchemba made the remarks in Washington D.C. during a discussion focused on enhancing energy security in Africa, organised

by the Mission 300 initiative alongside the Annual meetings of the International Monetary Fund (IMF) and the World Bank.

He emphasised that engaging various stakeholders in energy production, particularly the private sector, is essential for spurring development in Africa by generating sufficient electricity and facilitating electricity trade.

Highlighting Tanzania's efforts, Dr Nchemba noted that in partnership with a World Bank project valued at \$300 million the country has successfully connected 11,837 villages to electricity, fostering rural development.

He also mentioned that ongoing

energy production projects align with the promotion of clean cooking energy through comprehensive policies, strategies and regulations aimed at encouraging adoption of clean cooking solutions.

Dr Nchemba invited development partners and finance ministers from African countries to encourage their heads of state to participate in the upcoming Energy Summit in Dar es Salaam, scheduled for late January 2025.

Dr Kevin Kariuki, Vice President of the African Development Bank (AfDB) responsible for energy issues, stated that the Mission 300 initiative is dedicated to ensuring that energy remains a priority in

the planning and policies of African nations due to its critical role in economic growth, security, and human development.

He elaborated that the Energy Summit will involve leaders from Southern African countries and will set strategies and financial frameworks for implementing energy production projects.

It is estimated that over 300 million people are expected to gain access to electricity in Southern African countries by 2030 as part of a collaborative effort involving stakeholders, including international financial institutions and the private sector, to achieve the ambitious goal.

Tanzania's disaster monitoring centre certified, first in Africa

By Guardian Correspondent,

Windhoek

TANZANIA has been named the first country in Africa to establish disaster monitoring and early warning centre, positioning the nation as a leader in calamity management, particularly in the prevention, reduction, preparation for and response.

The Emergency Operations and Communication Centre (EOCC) which has received international approval, is also utilised to monitor potential disasters through geographical technology systems, specifically addressing weather and hydrological challenges via the electronic platform MyDEWETRA.

Dr Jim Yonazi, Permanent Secretary in the Prime Minister's Office (Policy, Coordination and Parliamentary Affairs) unveiled this here yesterday when presenting a paper at the 9th session of the Africa Regional Platform for Disaster Risk Reduction (AFRP-9) and the Eighth High-Level Meeting on Disaster Risk Reduction under the theme 'Act Now for the Resilient Africa We Want'.

"The system has simplified monitoring of predicted disaster trends and enabled analyses of impact on communities, infrastructure and the environment. It also prepares early warning reports outlining necessary actions to prevent, prepare for and respond to disasters," he said.

He emphasized that the existence of the centre has helped Tanzania remain at the forefront of disaster preparedness before crises occur.

Dr Yonazi noted that establishment of the centre was made possible through a project initiated by the United Nations Office for Disaster Risk Reduction (UNDRR) Africa, funded by the Italian Agency for Development Cooperation (AICS), which provided essential expertise for implementing various activities.

He also urged member countries and other nations to come to Tanzania to learn and share experiences, highlighting the importance of monitoring and preventing disasters, which, if left unchecked, can cause significant harm to communities.

Tanzania participated in the four-day forum which began on October 21 and concluded yesterday, gathering over 1,000 disaster stakeholders from various African nations, including experts from national levels, local governments, UN agencies, civil society organisations, the private sector and education and research institutions.

The two events were organized by the United Nations Office for Disaster Risk Reduction and the African Union Commission in collaboration with the Southern African Development Community (SADC).

Organized once every three years, the AFRP-9 has established itself as a critical mechanism that brings together member states, regional economic communities, civil society organizations, development partners and other disaster risk reduction stakeholders to review progress, share experiences, good practices and lessons learned in implementing the Sendai Framework for Disaster Risk Reduction in Africa.

AFRP-9 will seek to build a consensus on the way forward to enable member states deliver on their commitments to the Sendai Framework and the Programme of Action for its implementation in Africa, thereby contributing to the achievement of the 2030 Agenda for Sustainable Development and the Agenda 2063.

...the existence of the centre has helped Tanzania remain at the forefront of disaster preparedness before crises occur

THE UNITED REPUBLIC OF TANZANIA
TANZANIA COMMUNICATIONS REGULATORY AUTHORITY
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CALL FOR SUBMISSIONS

ATU AFRICA INNOVATION CHALLENGE 2024

African Telecommunications Union (ATU) is a specialized agency of the African Union in the field of telecommunications. It provides a forum for stakeholders involved in ICT to formulate effective policies and strategies aimed at improving access to information infrastructure and services. The Union additionally promotes initiatives aimed at integrating regional markets, attracting investment into ICT infrastructure, building institutional and human capacity.

The 4th edition of the ATU Africa Innovation Challenge 2024, run by the African Telecommunications Union (ATU) is a competition dedicated to identifying and supporting young African innovators under the age of 35 who are developing groundbreaking Artificial Intelligence (AI) solutions. This competition is part of ATU's ongoing commitment to entrenching innovation in the continent, nurturing talent, and driving socio-economic development.

To address the ongoing need to fill existing knowledge gaps, the ATU Africa Innovation Challenge 2024 aims to serve as a platform that recognizes and supports the innovative potential of young Africans. This year's competition will not only acknowledge innovation but also offer winners the opportunity to further develop their skills through a comprehensive, world-class training programmes.

Important information:

1. There is no fee to participate in **ATU Africa Innovation Challenge 2024**.
2. Deadline for submission **29th November 2024**.
3. Direct link to official registration entry form <https://atuuat.africa/atu-africa-innovation-challenge-2024/>
4. For more information visit the ATU website: <https://www.atuuat.africa>

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TradeMark Africa (TMA) is a leading African Aid-for-Trade organisation that was established in 2010. TMA aims to grow intra-African trade and increase Africa's share in global trade, while helping make trade more pro-poor and more environmentally sustainable. TMA focus is reducing the cost and time of trading across borders through enhanced trade policy, better trade infrastructure, standards that work for businesses, greater use of digital innovations and a focus on creating trade access for vulnerable groups, has contributed to substantially lower cargo transit times through improved border efficiency, and reduced trade barriers.

TMA seeks to engage the services of the qualified consultancy firms/consortiums/Individuals to participate in the following:

1. **INDIVIDUAL CONSULTANT TO REVIEW AND/OR DEVELOP JOINT BORDER POST PROCEDURES AND OPERATIONAL MANUALS [EOI TENDER NUMBER: PRQ20240464]**
2. **AMÉLIORATION DE L'ACCÈS AU MARCHÉ GRACE A UN RESPECT PLUS EFFICACE DES NORMES DE QUALITÉ ET DES EXIGENCES RELATIVES AUX SPS DANS LE CADRE DE L'ERRA EN RÉPUBLIQUE DÉMOCRATIQUE DU CONGO (RDC) - [TENDER NUMBER : PRQ20240503]**

Terms of reference and Tender document can be obtained at <http://www.trademarkafrica.com/get-involved/procurement/>. All queries quoting the above Tender Title and Number should be emailed to procurement@trademarkafrica.com. The tender deadline date and detailed submission and delivery instructions are outlined in the respective tender documents.

TMA cannot answer any query relating to this tender 7 days or less prior to the submission deadline.

India's top cancer centre seeks care collaborations in Tanzania

By Guardian Reporter

THE High Commission of India in Tanzania is set to host a special reception and interactive session on Monday next week featuring a distinguished delegation from Tata Memorial Centre (TMC), one of India's premier cancer research and treatment facilities.

A statement released yesterday by the High Commission in Dar es Salaam said the gathering will bring together over 70 Tanzanian oncologists and doctors to discuss future collaborations, exchange knowledge and explore ways to strengthen cancer care and treatment in Tanzania and Africa.

As per GLOBOCAN data, Africa is forecasted to experience the fastest rise in cancer incidence and deaths globally by 2040, with nearly 2.1 million cases and 1.4 million deaths projected. Tanzania alone reports an estimated 40,464 new cancer cases annually, with 70 percent of these resulting in death due to inadequate healthcare infrastructure. Addressing this critical healthcare challenge requires enhanced cooperation in cancer care research, and capacity building.

"The visiting TMC delegation will share insights into their groundbreaking cancer research, innovative treatments and ongoing capacity-building initiatives in Africa. Over the years, TMC has not only treated numerous African cancer patients but also donated cost-effective radiation therapy machines like Bhabhatron-II, to various African countries. Moreover, TMC's clinical guidelines are widely followed across the continent, tailored to resource-stratified environments," reads the statement.

"Since 2016, TMC has trained over 100 oncology professionals from Africa, including doctors, nurses and technicians through its TMC-Merck Foundation Scholarship Programme and the India-Africa

Forum Summit Fellowship among other initiatives. These programmes have empowered African healthcare professionals to return to their home countries, where they have established oncology departments and continue to train future generations of oncologists."

The advisory added that the reception will provide an invaluable opportunity for Tanzanian doctors to interact with the TMC delegation, fostering stronger institutional and personal collaborations. Following the event, the visiting TMC team will also meet with officials from three major hospitals in Dar es Salaam to explore potential partnerships and further collaborations in cancer care.

"The event represents a significant step toward building long-term, mutually beneficial relationships in oncology between India and Tanzania, with the goal of improving cancer treatment and research across Africa."

Moreover, TMC's clinical guidelines are widely followed across the continent, tailored to resource-stratified environments



Simon Charles (L), Director of the Small Industries and Small Business Department Industry and Trade ministry, pictured in Dar es Salaam yesterday welcoming MARK UP Project representative Margareta Funder shortly before the opening of talks on product quality and safety organised by the Tanzania National Quality Association. With them is Amir Hamza, who chaired the meeting. Photo: Correspondent Imani Nathaniel

Govt allocates 133bn/- to promote uptake of formal financial services

By Guardian Correspondent, Mbeya

THE government has allocated over 133bn/- to enhance the financial sector, focusing on strategies to help citizens move away from informal financial systems.

The funds will be utilised to conduct research within the financial sector, provide education on the use of formal financial services for small and medium-sized enterprises and increase adoption of technology in finance.

Prof. Adolf Mkenda, Minister for Education, Science and Technology, made the remarks recently in Mbeya while representing Minister for Finance and Planning Dr Mwigulu Nchemba at the opening of the national Financial Services Week celebrations.

He noted that the funds began to be utilised in the 2021/2022 financial year and are expected to be fully spent by 2025/2026 financial year.

"Additionally, the government is in the process of improving the

new education curriculum which aims to integrate financial literacy and entrepreneurship for our youth, enabling them to become self-employed. Once this process is complete, we will inform the stakeholders," he said.

Dr Charles Mwachaja, representing the Ministry of Finance, stated that the government aims for 80 percent of Tanzanians to use formal financial services by 2026.

He explained that the Financial

Services Week celebrations are designed to educate the public about various aspects of the financial sector, including the proper use of financial systems to boost the economy.

He said currently 46 percent of Tanzanians rely on informal financial services such as keeping money at home, hiding it in containers or burying it.

"All stakeholders present at these celebrations provide education on the use of formal financial services

and this will be offered throughout the week," he added.

Some participants expressed their intention to use the event to encourage citizens, particularly in rural areas, to embrace formal financial services.

He called on financial institutions across the nation to intensify their efforts and refine strategies aimed at educating various social groups, particularly students and rural citizens on the effective use of formal financial services.

He underscored the importance of disseminating knowledge about formal financial services to the public.

This year's National Financial Services Week was the fourth national event and the first to be held in Mbeya Region.

DEATH AND FUNERAL ANNOUNCEMENT



ENG. WERNER ALFRED WOLF

It is with profound sadness that the WOLF Family announces the passing of their beloved father, husband, grandfather and friend, **Eng. WERNER ALFRED WOLF**, the founder and majority shareholder of M/S Diesel & Autoelectric Services (DAS) Ltd - BOSCH SERVICE.

Family, friends and well-wishers are welcome to join us on **Saturday, 26th October 10:00am** for final respects and lunch (16 Msasani road, Oysterbay). 12:00pm funeral (Saint Peter's Church) followed by the burial (Kondo Cemetary, Bahari Beach).

Sunrise: January 6, 1941
Sunset: October 23, 2024

"Eternal Rest give unto his Soul oh Lord Jesus and let Perpetual Light Shine upon him, May his Soul rest in peace Amen!"

TIC courts Korean investors at 2024 project plaza in Dar

By Henry Mwangonde

TANZANIA Investment Centre (TIC) has invited Korean investors to consider opportunities in Tanzania, highlighting several factors that position the country as premier investment destination.

Speaking at the 2024 Tanzania-Korea Project Plaza in Dar es Salaam yesterday, TIC Director General Gilead Teri emphasized Tanzania's strategic location for trade.

He noted that TIC has established a dedicated desk for Korean businesses aimed at facilitating investment and business relations between Tanzania and Korea.

"Tanzania is a member of both the Southern Africa Development Community and the East African Community, providing access to a market of 500 million people," he said.

Chairman of Korea Businesses in Tanzania, Tiger Lee, remarked that Korean enterprises thrive in Tanzania, particularly in construction, manufacturing and other sectors.

Saidi Tunda, Manager for Investment at the National Development Cooperation (NDC), highlighted the importance of collaboration with TIC to promote investment in Tanzania.

"NDC is the government's investment arm, so when you engage with TIC, it opens doors and NDC is there to support you," he said.

Jun Young Wahn from Korea Trade Investment Promotion Agency (Kotra) noted that both countries are actively working together to promote investment.

Currently, there are 35 Korean companies operating in Tanzania, primarily through Public-Private Partnerships (PPP) in sectors such as manufacturing and construction.

In June, President Samia Suluhu Hassan visited Korea, where the two nations signed a Joint Declaration to establish an Economic Partnership Agreement (EPA) which included one agreement and two memoranda of understanding valued at \$2.5 billion.

The agreement allows Tanzania to receive concessional loans over a five-year period from 2024 to 2028, with the signing witnessed by both President Samia and President Yoon Suk Yeol of the Republic of Korea.



Traffic jam builds up along the EPZA stretch of Dar es Salaam's Mandela Road yesterday, with a heavy-duty truck having just about skidded off the road trying to steer clear of a gaping pothole. Photo: Correspondent Miraji Msala

UDSM, NMB in five-year MoU to boost ICT, digital transformation

By Correspondent James Kandoya

THE University of Dar es Salaam's College of Information and Communication Technologies (CoICT) and NMB Bank on Wednesday signed a five-year strategic Memorandum of Understanding (MoU) which is geared towards enhancing cooperation in the field of Information Communication Technology (ICT) and digital transformation.

The MoU is also meant to support students at CoICT to reach their full potential in the fields of innovation and technology adoption, and the emerging technologies research and development among other issues.

UDSM Vice Chancellor (Research) Prof. Nelson Boniface commended the bank for its continued support to the institution, expressing optimism that the MoU has come at an opportune time.

"We believe that this MoU will help build a comprehensive ICT talent management pipeline that transitions skilled individuals from academia to impactful roles in tech innovation," he said.

Prof. Boniface noted that with the MoU now in place, UDSM-CoICT will work in carrying out technologies research and explore their impact in the financial industry such as Artificial Intelligence (AI)-based data models.

"UDSM-CoICT will provide human and intellectual resources that can be used by the

NMB to fast-track development and launch of new products and services, especially in areas such as fintech, Blockchain, data analytics, AI and cybersecurity to create innovative solutions that cater for evolving customer needs," he said.

Emmanuel Akonaay, Chief Human Resources Officer at NMB said the MoU reiterates the bank's long-term commitment to supporting development of the education sector.

Akonaay said the MoU will address five key areas that include identifying high performing students in ICT-related fields across CoICT, innovation and technology adoption, digital transformation, technology and research insights.

"As a long-term partner for UDSM, this partnership reflects our continued commitment to supporting development of Tanzania's education sector and aligns with our Corporate Social Investment (CSI) strategy. We believe it will help in fostering a collaborative environment where students can gain hands-on experience through internships and real-world projects," he said.

Akoonay noted that the bank will work closely with UDSM-CoICT to support different individuals such as students and university staff in testing, integrating and deploying solutions and gathering insights on improvement.



**REVOLUTIONARY GOVERNMENT OF ZANZIBAR
PRESIDENT'S OFFICE FINANCE AND PLANNING**

**INSTITUTIONAL SUPPORT PROJECT FOR DOMESTIC RESOURCE
MOBILIZATION AND NATURAL RESOURCE GOVERNANCE
(ISP-DRM-NRG)**

**REQUEST FOR EXPRESSION OF INTEREST (EOI)
(CONSULTING SERVICES – INDIVIDUAL CONSULTANT)**

Financing Agreement reference: **2100150037346**
Project ID No.: **P-TZ-KFO-006**
ISPG/DRMNRG/ZNZ/AfDB/ IC /01/2024

Date: **25th October, 2024**

Title: **CONSULTANCY SERVICES FOR STRENGTHENING THE OIL AND GAS
REGULATORY FRAMEWORK TO MINIMIZE GREENHOUSE GAS EMISSIONS IN ZANZIBAR**

The Government of United Republic of Tanzania has received financing from the African Development Bank toward the cost of the Institutional Support Project for Domestic Resource Mobilization and Natural Resource Governance (ISP-DRM-NRG), The President's Office Finance and Planning- Zanzibar, an implementing agency of the Client, intends to apply part of the agreed amount for this loan to eligible payments towards the cost of hiring of an individual consultant for strengthening the oil and gas regulatory framework to minimize greenhouse gas emissions in Zanzibar

The scope of the assignment is as follows:

1. Review of the Oil and Gas (Upstream) Act of 2016 to integrate Greenhouse Gas Emission issues.
2. Capacity building for ZPRA staff on minimization of Greenhouse Gas Emission in the Petroleum Sector.

The assignment is estimated to be completed in Five (5) months

The President's Office Finance and Planning-Zanzibar now invites qualified Individual Consultants to indicate their interest in providing the services. Interested consultants must provide information demonstrating that they have the required qualification and relevant experience to perform these services, including updated Curriculum Vitae (CV) (reference to similar services, experience in similar assignments, availability, etc.) and a short expression of interest summarizing their understanding and approach of the assignment.

The Consultant must have the following expertise and qualifications:

- a) The Individual consultant must possess at least a Master's Degree in Corporate Law, or Oil and Gas Law or related disciplines with proven experience in the oil and gas sector, particularly in regulatory framework development and good understanding of GHG emissions reduction in the sector, as well as climate change and sustainability agenda
- b) The Individual consultant must have a minimum of 10 years of experience, in Reviewing and Drafting Legislations.
- c) A summary of experience in at least 2 similar assignments, together with the names and contact details of persons connected with these assignments who will provide references.

Eligibility criteria, establishment of the short-list and the selection procedure shall be in accordance with the African Development Bank's Procurement Policy for Bank Group Funded Operations, October 2015, which is available on the Bank's website at <http://www.afdb.org>.

Interested consultants may obtain further information at the address below during office hours 9:00 and 15:00 hours from Monday to Friday.

Tel: **+255 777 468 886/+255 773 393 689**
E-mail: **caliphansaid@yahoo.com/ridhakhamis@gmail.com**

Expressions of interest must be delivered to the below address by hand or courier by **11th November 2024 at 10:00** hours and mentioned on the envelope, consultancy services to hire an Individual consultant for strengthening the oil and gas regulatory framework to minimize greenhouse gas emissions in Zanzibar.

**Attn: Project Coordinator ISP-DRMNRG,
President's Office Finance and Planning
ISP-DRM-NRG PCU Office,
12Keneth Kaunda Road,
71402 Urban West,
P.O.BOX 1154,
VUGA STREET
ZANZIBAR**

**RAJAB UWEJE YAQOUB
/PRINCIPAL SECRETARY,
PRESIDENT'S OFFICE FINANCE AND PLANNING
P.O.BOX 1154, VUGA STREET
ZANZIBAR**



**INVITATION FOR EXPRESSION OF INTEREST –
PREQUALIFICATION OF SERVICE PROVIDERS FOR MILL
MAINTENANCE SERVICES**

I. INTRODUCTION

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

The Company is in the process of pre-qualifying service providers for Mill Maintenance Services and is, therefore, inviting eligible and interested service providers to submit expressions of interest as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST FOR THIS SERVICE. SHORTLISTED APPLICANTS SHALL BE SUBJECTED TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
GGME01833	MILL MAINTENANCE SERVICES

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS
COMMERCIAL
Company Profile and Updated Organogram
Company Code of Conduct and Ethics
Copy of Certificate of Incorporation, the most recent BRELA Search, and the latest BRELA Application of Annual Return.
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate
NSSF Compliance Certificate
Copy of Company Memorandum and Article of Association
Compliance with Mining Act - Approved Local Content Plan.
FINANCIAL POSITION AND TERMS OF TRADE
Applicants Audited Financial Statements for the last three (3) years.
Bank Statements of the Applicants active bank accounts for the past 6 months
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS
OSHA Compliance Certificate
Environmental Compliance Certificate
Workers' Compensation Fund Certificate
Safety and Environmental Policy
OTHER POLICIES
Gifts / Hospitality / Sponsorship Policy / Procedure
Policies / Procedures dealing with Forced and Child Labor
Policies / Procedures dealing with Abuse, Discrimination and Harassment
Grievance Procedure
Human Rights Policy / Procedure / Programme
PAST EXPERIENCE
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years
TECHNICAL CRITERIA (GGME01833)
Possess technical capability of mills diagnosis on issues related to mill gears, mill shells and lubrication systems (Proof of qualifications and experience)
Prior experience on full condition monitoring of mills shells (NDT, Strain Measurements, Bolt elongation check etc.), drive units and associated auxiliaries' e.g. girth, pinion, gearbox, mill shells, lubrication system, slipper pads
Good knowledge on dual drive mills (Double drive), Proof of extensive experience on installation and maintenance
Able to offer training and coaching on Mill maintenance specifically on Shells, Gears and Lubrications.
Sufficient high skilled manpower availability for emergency interventions. Provide List of skills and experience (CV and certificate)

III. Interested applicants must submit their expression Letters of Interest ("LOI") by quoting **GGME01833 – MILL MAINTENANCE SERVICES** on the subject of the email together with supporting information to the Company, which states the full name, address, telephone, and e-mail address of the Company, name of the principal contact, and signed by an authorized representative.

IV. All LOIs and supporting documentation (in PDF format) must be received by the Company Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company (Geita Gold Mining Limited). Submissions must not be later than **8.30 AM on 11th November 2024**. (the "LOI" Submission Deadline"). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, applicants must split the submission into multiple emails.

V. Shortlisted Applicants will be notified within forty-five (45) calendar days from the submission deadline. Applicants not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF SERVICE PROVIDERS FOR SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF UNDERGROUND VENTILATION FANS, STARTERS AND ACCESSORIES.

I. INTRODUCTION

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

The Company is in the process of pre-qualifying Service providers for the Supply, Delivery, Installation and Commissioning of Underground Ventilation Fans, Starters and Accessories and is, therefore inviting interested eligible applicants to submit Expressions of Interest for the supply and provision of these items and services as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE. SHORTLISTED CANDIDATES WILL BE SUBJECTED TO THE ANGGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01876-01	SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF UNDERGROUND VENTILATION FANS, STARTERS AND ACCESSORIES.

ii. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS

COMMERCIAL

Company Profile and Updated Organogram

Company Code of Conduct and Ethics

Copy of Current Business License

Copy of Certificate of Incorporation, the most recent BRELA search, and the latest BRELA application of annual return.

Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT certificate

Copy of Company Memorandum and Article of Association

Compliance with Mining Act - Approved Local Content Plan.

FINANCIAL POSITION & TERMS OF TRADE

Applicants audited financial statements for the last three years.

At least 1 reference from the applicant's bankers regarding supplier's credit position.

SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS

OSHA Compliance Certificate

Copy of Workers' Compensation Fund Certificate

Environmental Compliance Certificate

Safety and Environmental policy

OTHER POLICIES

Gifts / Hospitality / Sponsorship Policy / Procedure

Policies / Procedures dealing with Forced and Child Labor

Policies / Procedures dealing with Abuse, Discrimination and Harassment

Grievance Procedure

Human Rights Policy / Procedure / Program

PAST EXPERIENCE

At least three (3) names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)

Provide at least three (3) recommendation letters from different clients

TECHNICAL CRITERIA (GGME01876-01)

SECONDARY VENTILATION FANS.

Ability to carry out warranty of supplied fans and components

Quality control/Quality assurance systems documentations

List of parts and components required for manufacturing new fans and for repairs

Method statement and proposed work schedule

Proof of good experience of key personnel needed for the underground fans production

Proof of Similar project completion at mining sites showing compliance to lead times

Ability to supply underground fans and accessories as per OEM specs with proof of previous supply history for that brand of fans.

PRIMARY VENTILATION FANS

Proof of Similar project completion at mining sites including evidence of fans installed and currently running.

Provide evidence of adequacy and experience of technical Personnel i.e., Electricians, Mechanics, Instrumentations, rigger etc

Ability to carry out warranty of supplied fans and components, Dealership letters from OEM.

Quality control/Quality assurance systems documentations.

Method statement and proposed work schedule

Acknowledgement by written letter to provide on-site installation and commissioning of supplied fans and components and aftersales technical support.

Proof of Ability to supply Underground fans and accessories as per OEM specs with proof of previous supply history for that brand of fans.

III. Interested Applicants must quote "GGME01876-01 - SUPPLY, DELIVERY INSTALLATION AND COMMISSIONING OF UNDERGROUND VENTILATION FANS, STARTERS AND ACCESSORIES" on the subject of the email for submission of Letters of Interest ("LOI"). Letters of Interest must indicate the Applicant's full name, contact details, and name of the principal contact.

IV. All LOIs and supporting documentation (in PDF format) must be submitted to the Company via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission must not be later than **8.30 AM (EAT) on 11th November 2024**. (the "LOI" Submission Deadline). EOI submissions must not exceed 150MB per email. In case the size of the email with attachments exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Applicants will be notified within forty-five (45) calendar days from the submission deadline. Applicants not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST - PREQUALIFICATION OF SERVICE PROVIDERS FOR THOROUGH INSPECTION, ASSESSMENT, REPAIR AND MAINTENANCE FOR MOBILE CRANES.

I. INTRODUCTION

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

The Company is in the process of pre-qualifying Service Providers for Thorough Inspection and Assessment of Mobile Crane and is, therefore, inviting eligible and interested Service Providers to submit expressions of interest as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST IN THIS SERVICE. SHORTLISTED CANDIDATES WILL BE SUBJECTED TO THE ANGGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
GGME01916	THOROUGH INSPECTION, ASSESSMENT, REPAIR AND MAINTENANCE FOR MOBILE CRANES.

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS

COMMERCIAL

Company Profile and Updated Organogram

Company Code of Conduct and Ethics

Copy of Certificate of Incorporation, the most recent BRELA Search, and the latest BRELA Application of Annual Return.

Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate

NSSF Compliance Certificate

Copy of Company Memorandum and Article of Association

Compliance with Mining Act-Approved Local Content Plan

FINANCIAL POSITION AND TERMS OF TRADE

Applicant's Audited Financial Statements for the last three (3) years.

Bank Statements of the Applicant's active bank accounts for the past 6 months

SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS

OSHA Compliance Certificate

Environmental Compliance Certificate

Workers' Compensation Fund Certificate

Safety and Environmental Policy

OTHER POLICIES

Gifts / Hospitality / Sponsorship Policy / Procedure

Policies / Procedures dealing with Forced and Child Labor

Policies / Procedures dealing with Abuse, Discrimination and Harassment

Grievance Procedure

Human Rights Policy / Procedure / Programme

PAST EXPERIENCE

At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years

TECHNICAL CRITERIA (GGME01916)

Provide a copy of certificates for qualified engineer/s or technician/s who is/are certified by Mobile Cranes (OEM) Original Equipment Manufacturer for Terex RT 670, Tadano Faun Type FA029 and MANITOWOC GROVE - GMK5250L

Submit certified certification of LEAA Board

Provide purchasing order (PO) as evidence from other customers of the similar tasks and not less than 5 years' experience working on above mentioned mobile crane.

Provide warranty letter for Workmanship for Repair and maintenance Tadano Mobile Crane

Provide Parts list and commitment letter that guarantees the Part list provided are valid/correct and suit for mobile crane as specified in this Scope of Work

III. Interested applicants must submit their expression Letters of Interest ("LOI") by quoting **GGME01916 - THOROUGH INSPECTION, ASSESSMENT, REPAIR AND MAINTENANCE FOR MOBILE CRANES** on the subject of the email together with supporting information to the Company, which states the full name, address, telephone, and e-mail address of the Company, name of the principal contact, and signed by an authorized representative.

IV. All LOIs and supporting documentation (in PDF format) must be received by the Company Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company (Geita Gold Mining Limited). Submissions must not be later than **8.30 AM on 11th November 2024**. (the "LOI" Submission Deadline). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=

FIRST HOUSING FINANCE (TANZANIA) LIMITED PUBLICATION OF FINANCIAL STATEMENTS



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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPT. 2024

(Amounts in thousand shillings)

	Current Quarter 30th Sept. 2024	Previous Quarter 30th June. 2024
A. ASSETS		
1. Cash	2,571	1,569
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	3,656,967	3,599,442
4. Balances with Other Banks and Financial Institutions	3,287,276	2,845,810
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	33,983,904	31,335,238
12. Other Assets	1,107,515	1,081,751
13. Equity Investments	1,767,980	1,767,980
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	197,088	210,332
16. TOTAL ASSETS	44,003,301	40,842,122
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	2,461,997	2,389,711
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	437,688	428,545
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	544,848	501,281
27. Other Liabilities	232,444	317,815
28. Borrowings	21,229,109	18,206,372
29. TOTAL LIABILITIES	24,906,084	21,843,724
30. NET ASSETS/(LIABILITIES) (16 minus 29)	19,097,217	18,998,398
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Share premium	-	-
33. Fair Value Reserve	95,831	95,831
34. Retained Earnings	(3,454,708)	(3,273,330)
35. Profit/(Loss) Account	242,478	143,660
36. Regulatory Reserve	413,616	232,247
37. Minority Interest	-	-
38. TOTAL SHAREHOLDERS' FUNDS	19,097,217	18,998,398
39. Contingent Liabilities	-	-
40. Non-Performing Loans & Advances	1,286,186	1,296,473
41. Allowance for Expected Losses	426,384	360,685
42. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	43.40%	46.52%
(ii). Non-Performing Loans to Total Gross Loans	3.73%	4.08%
(iii). Gross Loans & Advances to Total Deposits	1325.34%	1278.45%
(iv). Loans & Advances to Total Assets	77.23%	76.72%
(v). Earning Assets to Total Assets	86.18%	92.25%
(vi). Deposits Growth	3.02%	12.18%
(vii). Assets Growth	7.74%	2.18%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH SEPTEMBER, 2024

(Amounts in Thousand shillings)

	Current Quarter 30th Sept. 2024	Comparative Quarter 30th Sept. 2023	Current Year Cumulative 30th Sept. 2024	Comparative Year Cumulative 30th Sept. 2023
1. Interest Income	1,201,272	1,186,983	4,225,897	3,348,350
2. Interest Expense	(564,154)	(370,269)	(1,830,159)	(1,027,741)
3. Net Interest Income	637,118	816,714	2,395,738	2,320,609
4. Bad Debts Written-Off	-	-	-	-
5. Impairment Reversal / (Losses)	(65,499)	(77,683)	(159,698)	(133,256)
6. Non Interest Income	131,619	119,031	408,927	292,439
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	204	1,238	331	1,345
6.2 Fees and Commissions	131,213	79,206	338,027	244,938
6.3 Dividend Income	-	36,900	40,100	36,900
6.4 Other Operating Income	562	2,168	30,488	9,286
7. Non Interest Expenses	(887,884)	(762,817)	(2,671,814)	(2,254,855)
7.1 Salaries and Benefits	(481,319)	(398,565)	(1,474,291)	(1,189,972)
7.2 Fees and Commissions	-	-	-	-
7.3 Other Operating Expenses	(406,565)	(362,252)	(1,197,520)	(1,064,883)
8. Operating Income/(Loss)	116,004	107,268	283,185	224,937
9. Income Tax Provision	(17,186)	(6,396)	(40,707)	(18,019)
10. Net Income/(Loss) after Income Tax	98,818	100,872	242,478	206,918
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/(Loss)	98,818	100,872	242,478	206,918
13. Number of Employees	28	25	28	25
14. Basic Earnings Per Share	0.45	0.46	1.11	0.85
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.23%	0.29%	0.57%	0.29%
(ii). Return on Average Shareholder's Fund	0.52%	0.54%	1.27%	0.54%
(iii). Non Interest Expense to Gross Income	83.03%	80.44%	85.78%	86.29%
(iv). Net Interest Income to Average Earning Assets	2.48%	2.71%	2.48%	2.71%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPT. 2024

(Amounts in Thousand shillings)

	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (30.09.2024)							
Balance at the beginning of the quarter (01.07.2024)	21,800,000	-	(3,129,679)	232,247	-	95,831	18,998,398
Profit/(Loss) for the quarter	-	-	98,818	-	-	-	98,818
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(181,369)	181,369	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (30.09.2024)	21,800,000	-	(3,212,231)	413,616	-	95,831	19,097,217
Previous Quarter (30.06.2024)							
Balance at the beginning of the quarter (01.04.2024)	21,800,000	-	(3,354,925)	367,063	-	95,831	18,907,969
Profit/(Loss) for the quarter	-	-	90,430	-	-	-	90,430
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	134,816	(134,816)	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (30.06.2024)	21,800,000	-	(3,129,679)	232,247	-	95,831	18,998,398

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

Amulike E. Kamwela (Ag. Chief Executive Officer) (Signed) 25.10.2024

Antidius Kabemela (Ag. Chief Financial Officer) (Signed) 25.10.2024

Isambo Binde (Internal Audit Manager) (Signed) 25.10.2024

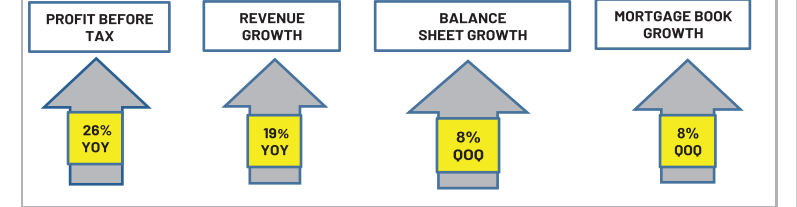
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of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

Name : Signature Date

Charles Mugila (Chairman) (Signed) 25.10.2024

Margaret Ikongo (Director) (Signed) 25.10.2024

KEY FINANCIAL HIGHLIGHTS



CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH SEPTEMBER, 2024

(Amounts in Thousand shillings)

	Current Quarter 30th Sept. 2024	Previous Quarter 30th June. 2024	Current Year Cumulative 30th Sept. 2024	Comparative Year Cumulative 30th Sept. 2023
I. Cash Flow from Operating Activities:				
Net Income/(Loss) before tax	116,004	101,678	283,185	224,937
Adjustments for:				
- Impairment Amortization/ Depreciation & Non-cash Items	71,507	154,212	225,719	(319,582)
- Net Change in Loans and Advances	(2,714,160)	(2,118,590)	(6,844,094)	(4,733,165)
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	72,288	259,542	581,392	621,247
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	(49,848)	47,955	445,307	139,927
- Net Change in Other Assets	(8,876)	(95,967)	(275,196)	(218,045)
- Tax Paid	(17,186)	(23,521)	(40,707)	(18,019)
- Others (Interest paid & Adjustments for previous terms)	(33,523)	(40,102)	(40,102)	61,182
Net Cash (Used)/ Provided by Operating Activities	(2,653,503)	(1,715,817)	(5,668,498)	(4,241,518)
II. Cash Flow from Investing Activities				
- Dividend Received	-	40,100	40,100	-
- Purchase of Fixed Assets	30,759	(36,817)	(32,151)	623,797
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of TMRIC Securities	-	-	-	-
- Investment in Govt Securities	(57,525)	57,179	(56,405)	(54,918)
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) by Investing Activities	(26,766)	57,462	(46,456)	568,679
III. Cash Flow from Financing Activities				
- Repayment of Long Term Debt & Interest	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- New Loan from TMRIC & NBC Bank	3,022,737	498,079	5,020,386	1,791,603
- Others	-	-	-	(50,445)
Net Cash Provided by Financing Activities	3,022,737	498,079	5,020,386	1,741,158
IV. Cash and Cash Equivalents				
- Net Increase / (Decrease) in Cash and Cash equivalents	442,468	(1,165,275)	(696,566)	(1,831,481)
Cash and Cash Equivalents at the Beginning of the period	2,847,379	4,007,654	3,986,413	6,096,939
ECL on bank balances	0	0	0	(10,730)
Cash and Cash Equivalents at the End of the period	3,289,847	2,842,379	3,289,847	4,754,719

TARRIF

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



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Less is said and heard now on workers' councils than used to be the case; why?

NO lesser an authority than a deputy minister was at hand recently to launch the workers' council for the National Construction Council, asking the audience to uphold professionalism and ethics by refraining from corruption and other malpractices.

What was more to the point was that effective workers' councils can significantly cut down the incidence or prevalence of conflicts between management and staff by collaboratively addressing grievances.

That formulation is valid even if it doesn't immediately or necessarily indicate whatever compromises may have to be made for the situation to work as expected, as it also could also be involving some degree of laxity, even corruption.

Within this vicious cycle of workers' self-management in public agencies, it is possible to examine how far this particular workers' council, and any others besides, could be helpful in realising the four Rs of President Samia Suluhu Hassan, or the opposite.

When the deputy minister says that evidence shows that where workers' councils are valued and operate effectively conflicts between management and employees do not arise, the issue comes back to the potential role of each party.

Economic reform involves diminishing prerogatives of public sector entities, whether they are operational firms or regulatory agencies, and the degree to which they hurting staff there.

While it is now broadly admitted that the recent changes in the Dar es Salaam Port's work supervision, it is hard to say whether such a measure would have been approved at a workers' council meeting deliberating on the matter.

In terms of the four Rs, reconciliation means abandoning imperatives of reform or priority pursuit of public-private partnerships and instead seeking to 'empower' public agencies to do the job.

That this way of doing things could be inappropriate and inducing burdens on government expenditure may be touch off useful deliberations on a political platform, but not appeal to a workers' council.

If the deputy minister's tone in the meeting will have sounded overly political, to 'seek no harm' as it were, the top civil servant there toed the same line.

An acting permanent secretary 'emphasized the importance of professionalism and integrity among NCC employees', urging them to adhere to public service ethics and desist from misconduct.

An atmosphere of integrity compulsion isn't something that is fostered in workers' councils or management decisions but a broader competitive environment where all potential misconduct leads to various forms of loss for the company or entity.

That is exactly what public sector anchorage denies companies, or rather denies the public and even the government. It is simply that, in the wake of such loss in the course of a long ten years or so, the government will make a decision to 'empower' that agencies concerned to fulfil their respective obligations.

In a word, the typical sub-market conduct in public enterprises could hardly prove a good recipe for fighting poverty.

However, there is no denying that the once 'popular' workers' councils had a notable role to play but they have lost part of their vitality of old and would benefit from intensive sprucing up.

African states backsliding much less from coups than from lack of reform

GLOBAL reports by the World Bank and the International Monetary Fund alongside their allies among agencies of the United Nations and a number of major foundations or philanthropy groups have during the past few decades been providing a barometric expression of 'what there is' around the world.

Africa has a rather special position in the regular taking of temperature as it is on the one hand open to Western (or global) expectations in terms of socio-political change, and also durably incapable of fulfilling those dreams.

This makes one recall an ironic French expression that translates as 'the more it changes, the more it remains the same'.

A recent report by the Mo Ibrahim Foundation, a philanthropy stakeholder, says that nearly half of Africa's people live in countries where governance has worsened over the past decade.

Going by the report, the people in question face worsening insecurity which erodes progress as, despite positive movement in 33 countries, overall governance was worse in 2023 in 21 countries.

The Ibrahim Index of African Governance results are not surprising to anyone. They provide a grim reassurance that this isn't just a local failing but an Africa-wide trend.

Of course, each country has its own political dynamics and no one just crudely imitates a coup, a civil war or assassination attempts. It follows in a logic of survival, when the contesting parties fail to agree on rules of political contest and pursue change - or stability.

For instance, Sudan slid into civil war when the military leadership

was ready to allow basic democratic institutions to work and end years of public demonstrations and economic stagnation.

The other side, the former presidential guard or auxiliary support forces, demanded that the habits of the old military regime removed by popular demonstrations over economic decline and lack of opportunity remain in place.

The foundation talks of backsliding and conflicts, identifying the root causes as despair and lack of positive expectations driving people to revolt, in which case this situation causes conflicts.

In turn, managing such conflicts often makes civilian government ineffectual, tied to procedures where those in the streets find unhelpful to their cause.

The way conflict or unrest is ignited has much to do with how Africa has attempted to stabilise formal democratic states, often by overpaying civil servants to ensure their loyalty.

There is no consensus among critics as to whether the Mo Ibrahim Foundation Report clearly knows what the problems might be, only raising concern on poor governance fostering violence and instability.

For instance, the report says that if there is deterioration in governance, if there is corruption, if there is marginalisation...people will pick up arms.

However, but it to the reader to figure out how to end poor governance, or stop corruption. One reason for this could be that Western activists and their colleagues in Africa regard democracy as a code of conduct in politics tied to a good constitution but without the requisite economic structures.

The Guardian Limited Key Contacts

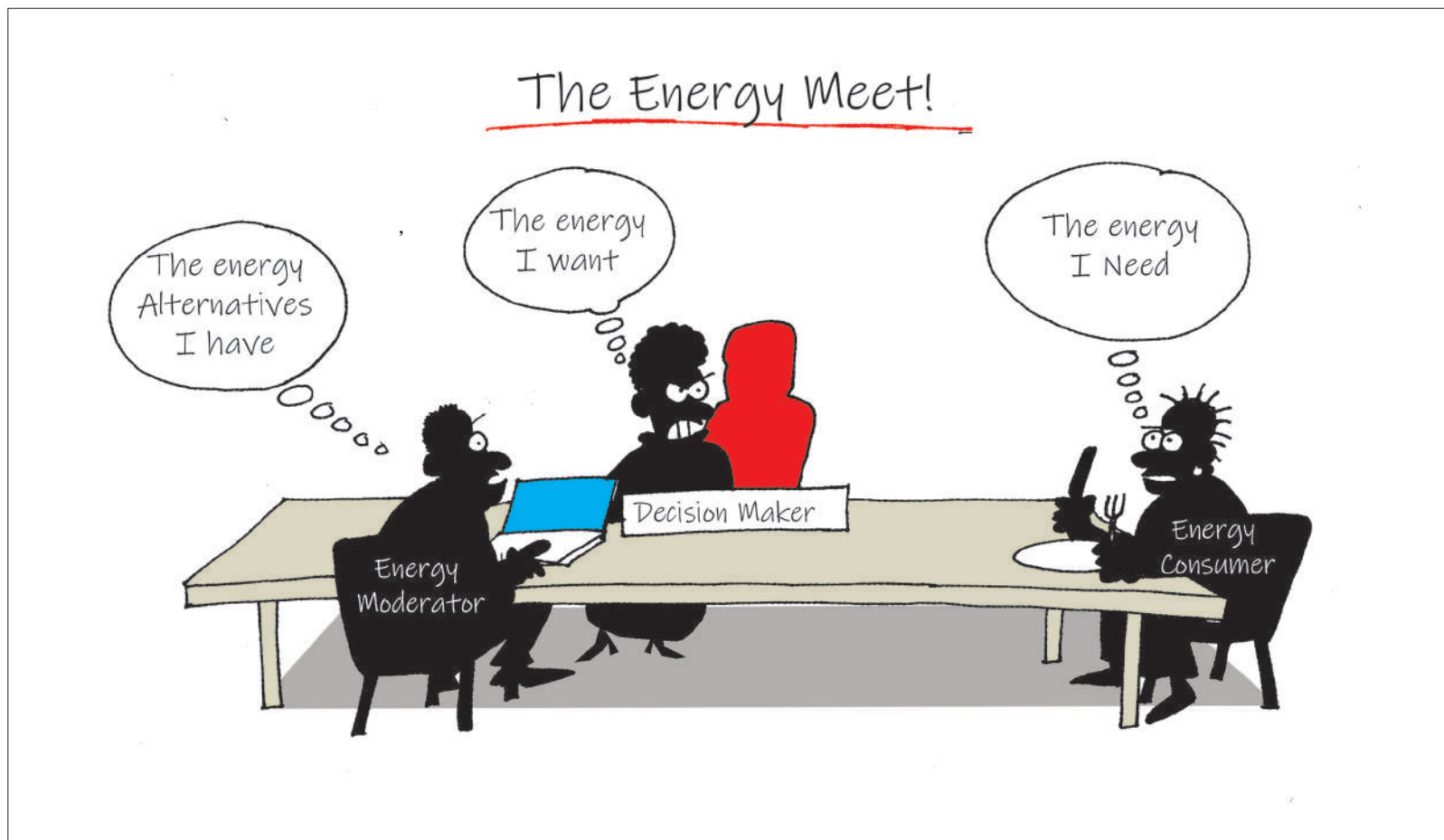
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Meeting global conservation targets: Biodiversity efforts need gender lens

By Olivia Rahel Grubenmann

COLOMBIA'S city Cali is hosting this year's edition of the United Nations Biodiversity Conference of the Parties to the UN Convention on Biological Diversity (CBD CoP 16), which is scheduled to run from October 21 to November 1.

With the event in progress, much attention is rightly focused on the global leaders attending it and otherwise following the proceedings - most particularly their pledges to safeguard nature.

However, it's equally important to celebrate the hard work of conservationists, activists and enforcers on the ground - those whose daily work is vital to achieving these goals.

Among them are two remarkable women from Pemba Island in Tanzania who are dedicated to preserving the vibrant marine ecosystems that sustain their community.

Asha Juma Khamis and Asha Bakar Mtwana are marine rangers with Blue Alliance Marine Protected Areas patrolling the North Pemba Channel Conservation Area (PECCA) in Zanzibar. Their mission: to protect one of the world's most biodiverse marine ecosystems.

These ecosystems are essential for local livelihoods, making the rangers' work critical not just for nature but also for their community's well-being.

PECCA is home to over 40 threatened marine species, including the Napoleon wrasse, endangered green and hawksbill sea turtles and the Indian Ocean humpback dolphin.

Pemba Island hosts 50 per cent of Tanzania's coral reefs and the northern part of PECCA, managed by Blue Alliance, spans about 27,000 hectares of coral reefs, mangroves and seagrass beds.

The island's unique location,



benefiting from cool water upwellings from the deep Pemba Channel, provides potential refuge for coral reefs from climate change.

Blue Alliance PECCA is an integral part of GFCR coalition and, in collaboration with Zanzibar's Blue Economy and Fisheries ministry, enhances compliance with fishery and environmental laws in northern PECCA.

This is implemented through surveillance, community engagement and the enforcement of fisheries legislation all meant to combat destructive practices.

Regular joint patrols, including local police, the military and Shehia fishing committee enforcers as well as Blue Alliance PECCA rangers, ensure marine protection.

Living in the Makangale area of North Pemba, the two women work tirelessly as part of Blue Alliance PECCA's enforcement team. Their daily efforts include impounding removing illegal fishing nets and educating local fishers on sustainable practices.

On land, they patrol beaches and mangrove forests, teaching the community the importance of catching fish and octopuses at the right sizes to avoid overharvesting.

They also monitor Crown of

Thorns Starfish (CoTS), protect sea turtle nests and raise awareness of key conservation challenges.

For both women, conservation is personal. Asha Juma, a former fisher and now a farmer, joined Blue Alliance after witnessing the negative impact of overfishing.

She reports: "Before becoming a ranger, I didn't understand conservation issues, but now I see how it can help our community."

A mother of six, farmer and fisher, she juggles multiple responsibilities while serving as a ranger. "My day starts on the farm and, after home activities, I check the area for plastics and waste, then join patrols," she explains.

However, the duo's journey hasn't been easy. In a society where women are often excluded from such roles, Asha Juma and Asha Bakar have faced scepticism and hostility.

"Some people view my work negatively, thinking I'll adopt bad manners because I work with men. They even see me as an enemy because I strive to stop illegal fishing," says Asha Juma.

Asha Bakar meanwhile adds: "We receive bad words from some people; sometimes they even throw stones at us."



Olivia Rahel Grubenmann

In one particularly harrowing incident, both women were kidnapped by local fishers angered by their enforcement efforts. Fortunately, police rescued them.

Blue Alliance PECCA has joined forces with local enforcement partners in implementing a conflict resolution mechanism involving dialogue and agreements with offenders. This is chiefly to prevent a recurrence of such disputes or skirmishes.

Yet, the two women remain undeterred. "Before I became a ranger, I was a fisher. But when I saw how overfishing was affecting us, I knew something had to change. That's why I joined Blue Alliance," says Asha Juma explains.

She elaborates: "I wasn't aware of conservation issues before this, but now I understand that it can help our community improve its income."

Their dedication is already yielding results: fish populations are recovering which, in turn, is improving the livelihoods of local fishers.

The importance of integrating women into conservation efforts cannot be overemphasized. The International Union for Conservation of Nature (IUCN) reports that biodiversity goals are more likely to be achieved when women participate in conservation decision-making.

The agency says women's unique perspectives, often rooted in traditional knowledge and community links, make women essential in managing natural resources.

By challenging gender norms and demonstrating the power of female leadership in conservation, women like Asha Juma and Asha Bakar are paving the way for more inclusive, effective and sustainable environmental efforts.

As the world discusses biodiversity goals at CoP 16, it is crucial to recognize that achieving these targets requires a gender perspective.

Women are more than only natural custodians of the environment, as their leadership in conservation is critical for the long-term success of biodiversity protection initiatives.

* Olivia Grubenmann is Blue Alliance communications manager and a published author with experience at leading media outlets, including Switzerland's national TV and radio company.





INVITATION FOR EXPRESSION OF INTEREST - PRE-QUALIFICATION OF SUPPLIERS FOR THE SUPPLY AND DELIVERY OF LIGHTNIN SPARE PARTS

I. INTRODUCTION

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

The Company is in the process of pre-qualifying Suppliers for the Supply and Delivery of Lightnin Spare Parts and is, therefore, inviting interested eligible applicants to submit Expressions of Interest for this supply as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SUPPLY. SHORTLISTED CANDIDATES WILL BE SUBJECT TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Supply:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01904	SUPPLY AND DELIVERY OF LIGHTNIN SPARE PARTS

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS
COMMERCIAL
Company Profile and Updated Organogram
Company Code of Conduct and Ethics
Copy of Current Business License
Copy of Certificate of Incorporation, the most recent BRELA search, and the latest BRELA Application of Annual Return.
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate
Copy of Company Memorandum and Article of Association
Compliance with Mining Act-Approved Local Content Plan.
FINANCIAL POSITION & TERMS OF TRADE
Applicants Audited Financial Statements for the latest three years.
All Bank Statements of the Applicants active bank accounts for the past 6 months to date
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS
OSHA Compliance Certificate
Copy of Workers' Compensation Fund Certificate
Environmental Compliance Certificate
Safety and Environmental policy
OTHER POLICIES
Gifts / Hospitality / Sponsorship Policy / Procedure
Policies / Procedures dealing with Forced and Child Labor
Policies / Procedures dealing with Abuse, Discrimination and Harassment
Grievance Procedure
Human Rights Policy / Procedure / Program
PAST EXPERIENCE
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)
Provide at least 3 recommendation letters from different clients
TECHNICAL CRITERIA (GGME01904)
Approved vendor dealership letter for the SPX gearboxes
At least three (3) Applicant's employees with qualification & technical experience for aftersales support and maintenance of gearbox in mining or any other heavy industry.
Warranty terms and conditions statement by Applicant and OEM
Exploded view diagram and parts list for the SPX Gearbox Model 782Q125 & 75 Q15
Supplier aftersales support statement and commitment
At least three testimonial letters from customers for sales and maintenance of gearbox by Applicant

III. Interested Applicants must quote "**GGME01904 – SUPPLY AND DELIVERY OF LIGHTNIN SPARE PARTS**" on the subject of the email for submission of Letters of Interest ("LOI"). Letters of Interest must indicate the Applicant's full name, contact details, and name of the principal contact.

IV. All LOIs and supporting documentation (in PDF format) must be submitted to the Company via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission must not be later than **8.30 AM (EAT) on 11th November 2024**. (the "LOI" Submission Deadline"). EOI submissions should not exceed 150MB per email. In case the size of the email with attachments exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Applicants will be notified within forty-five (45) calendar days from the submission deadline. Applicants not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF SERVICE PROVIDER FOR SUPPLY, INSTALLATION, AND SUPPORT OF INTEGRATED TRACKING SYSTEMS FOR MOBILE EQUIPMENT.

I. INTRODUCTION

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

The Company is in the process of pre-qualifying Service Provider for Supply, Installation, and Support of Integrated Tracking Systems for Mobile Equipment and is, therefore, inviting eligible and interested applicants to submit expressions of interest as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST IN THIS SERVICE. SHORTLISTED CANDIDATES WILL BE SUBJECT TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
GGME01922	SUPPLY, INSTALLATION, AND SUPPORT OF INTEGRATED TRACKING SYSTEMS FOR MOBILE EQUIPMENT

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS
COMMERCIAL
Company Profile and Updated Organogram
Company Code of Conduct and Ethics
Copy of Certificate of Incorporation, the most recent BRELA Search, and the latest BRELA Application of Annual Return.
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate
NSSF Compliance Certificate
Copy of Company Memorandum and Article of Association
Compliance with Mining Act-Approved Local Content Plan.
FINANCIAL POSITION AND TERMS OF TRADE
Applicant's Audited Financial Statements for the last three (3) years.
Bank Statements of the Applicant's active bank accounts for the past 6 months
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS
OSHA Compliance Certificate
Environmental Compliance Certificate
Workers' Compensation Fund Certificate
Safety and Environmental Policy
OTHER POLICIES
Gifts / Hospitality / Sponsorship Policy / Procedure
Policies / Procedures dealing with Forced and Child Labor
Policies / Procedures dealing with Abuse, Discrimination and Harassment
Grievance Procedure
Human Rights Policy / Procedure / Programme
PAST EXPERIENCE
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)
TECHNICAL CRITERIA (GGME01922)
Provide Proof of technical capability to supply, Install, and Support of Integrated Tracking Systems for Mobile Equipment, and Office location
Provide proof of status as an Original Equipment Manufacturer (OEM) or an authorized Dealer or Manufacturer partnership certificate or engagement letter for Supply, Installation, and Support of Integrated Tracking Systems for Mobile Equipment (Fuel monitoring, video telematics with ADAS functionalities, stationary fuel tanks monitoring, and mining equipment alerts).
Provide proof of experience on supplying, installing, and maintaining integrated tracking systems with evidence of the clients where installation and maintenance on the integrated tracking systems was Performed.
Proof of trained Auto-electricians specifically dealing with installation and maintenance of the integrated tracking systems. (Qualified Technicians who have been certified by the system Manufacturer including letter of appointment from the OEM and Auto- electrical Certificates from Government institutes).

III. Interested applicants must submit their expression Letters of Interest ("LOI") by quoting **GGME01922 – SUPPLY, INSTALLATION, AND SUPPORT OF INTEGRATED TRACKING SYSTEMS FOR MOBILE EQUIPMENT** on the subject of the email together with supporting information to the Company, which states the full name, address, telephone, and e-mail address of the Company, name of the principal contact, and signed by an authorized representative.

IV. All LOIs and supporting documentation (in PDF format) must be received by the Company Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company (Geita Gold Mining Limited). Submissions must not be later than **8.30 AM on 11th November 2024**. (the "LOI" Submission Deadline"). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST - PRE-QUALIFICATION OF SUPPLIERS FOR THE SUPPLY & DELIVERY OF FLYGT PUMPS & SPARES

I. INTRODUCTION

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

The Company is in the process of pre-qualifying suppliers for the Supply and Delivery of Flygt Pumps and Spares and is, therefore, inviting interested eligible applicants to submit Expressions of Interest for this supply as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SUPPLY. SHORTLISTED CANDIDATES WILL BE SUBJECT TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Supply:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01905	SUPPLY & DELIVERY OF FLYGT PUMPS & SPARES

I. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS
COMMERCIAL
Company Profile and Updated Organogram
Company Code of Conduct and Ethics
Copy of Current Business License
Copy of Certificate of Incorporation, the most recent BRELA search, and the latest BRELA application of annual return.
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT certificate
Copy of Company Memorandum and Article of Association
Compliance with Mining Act-Approved Local Content Plan.
FINANCIAL POSITION & TERMS OF TRADE
Applicants audited financial statements for the last three years.
All bank statements of the Applicants active bank accounts for the past 6 months to date
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS
OSHA Compliance Certificate
Copy of Workers' Compensation Fund Certificate
Environmental Compliance Certificate
Safety and Environmental policy
OTHER POLICIES
Gifts / Hospitality / Sponsorship Policy / Procedure
Policies / Procedures dealing with Forced and Child Labor
Policies / Procedures dealing with Abuse, Discrimination and Harassment
Grievance Procedure
Human Rights Policy / Procedure / Program
PAST EXPERIENCE
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)
Provide at least 3 recommendation letters from different clients
TECHNICAL CRITERIA (GGME01905)
Approved vendor dealership letter for Flygt submersible pumps
At least three (3) Applicant's employees with qualification & technical experience in mining or any other heavy industry specifically in Flygt submersible pump sales and maintenance
Warranty terms and conditions statement by Applicant and OEM
Exploded view diagrams and part lists for the following Flygt submersible pump models: NP3153SH, C3127.180, BS2400, BS2151.011HT, and 5100.251132008.431.
Supplier aftersales support statement and commitment
At least three testimonial letters from customers for sales of Flygt pumps and spares

III. Interested Applicants must quote "GGME01905 – SUPPLY & DELIVERY OF FLYGT PUMPS & SPARES" on the subject of the email for submission of Letters of Interest ("LOI"). Letters of Interest must indicate the Applicant's full name, contact details, and name of the principal contact.

IV. All LOIs and supporting documentation (in PDF format) must be submitted to the Company via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission must not be later than **8.30 AM (EAT) on 11th November 2024**. (the "LOI" Submission Deadline). EOI submissions should not exceed 150MB per email. In case the size of the email with attachments exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Applicants will be notified within forty-five (45) calendar days from the submission deadline. Applicants not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF SUPPLIERS FOR THE SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF PAINTING BOOTH MODEL NO: YS-TB12

I. INTRODUCTION

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

The Company is in the process of pre-qualifying Service Providers for supply, deliver installation and commissioning of painting booth Model No: YS-TB12 (inside size 12,000 mm x 4000 mm(L*W*H); outside size 12,144 mm x 6396mm x 4600 mm (L x W x H)) and is, therefore, inviting eligible and interested Service Providers to submit expressions of interest as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST IN THIS SERVICE. SHORTLISTED CANDIDATES WILL BE SUBJECT TO THE ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
GGME01918	SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF PAINTING BOOTH MODEL NO: YS-TB12

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS
COMMERCIAL
Company Profile and Updated Organogram
Company Code of Conduct and Ethics
Copy of Certificate of Incorporation, the most recent BRELA search, and the latest BRELA Application of Annual Return.
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate
NSSF Compliance Certificate
Copy of Company Memorandum and Article of Association
Compliance with Mining Act-Approved Local Content Plan.
FINANCIAL POSITION AND TERMS OF TRADE
Applicants Audited Financial Statements for the last three years.
Bank Statements of the Applicants active bank accounts for the past 6 months
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS
OSHA Compliance Certificate
Environmental Compliance Certificate
Workers' Compensation fund Certificate
Safety and Environmental Policy
OTHER POLICIES
Gifts / Hospitality / Sponsorship Policy / Procedure
Policies / Procedures dealing with Forced and Child Labor
Policies / Procedures dealing with Abuse, Discrimination and Harassment
Grievance Procedure
Human Rights Policy / Procedure / Programme
PAST EXPERIENCE
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years
TECHNICAL CRITERIA (GGME01918)
Applicants must submit commitment letter for Production and Availability of Spare Parts for Painting Booth for not less than 10 years from 2015 up to date.
Applicants must provide proof of either being Original Equipment Manufacturer (OEM) or Authorized Dealers who has dealership authorization letter from OEM.
Applicants shall confirm by providing commitment letter that they shall submit Operational, maintenance manual & parts catalogue books both soft and hard copy in English language during commissioning process and after sales support.
Applicants shall provide commitment letter to conduct training during commissioning process on how to operate and maintain New Paint Booth to Tradesperson Mechanics and Panel beater at the Company's premises immediately upon delivery of the unit.
Pre-qualified Applicants shall provide warranty letter of not less than one year during tendering process.

III. Interested applicants must submit their expression Letters of Interest ("LOI") by quoting **GGME01918 – SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF PAINTING BOOTH MODEL NO: YS-TB12** on the subject of the email together with supporting information to the Company, which states the full name, address, telephone, and e-mail address of the Company, name of the principal contact, and signed by an authorized representative.

IV. All LOIs and supporting documentation (in PDF format) must be received by the Company Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company (Geita Gold Mining Limited). Submissions must not be later than **8.30 AM on 11th November 2024**. (the "LOI" Submission Deadline). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, applicants must split the submissions into multiple emails.

V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=

All aboard the sparkling railway breaking new ground for East Africa

By Guardian Reporter and Agencies

SHAPED and coloured like the country's rare gemstone, tanzanite, the sparkling new railway terminal in Dar es Salaam is a symbol of Tanzania's transport ambitions.

The glass panels gleam in the sun, like an outsize version of the prismatic bluish-purple gem that glitters in the light.

The trains - powered by electricity, a first for the region - carry passengers from the commercial hub to the capital, Dodoma, in less than four hours, half the time it takes by road.

It marks the starting point of one of the country's strategic projects - the building of a 2,560km (1,590-mile) Standard Gauge Railway (SGR) envisaged to connect key cities and link up with neighbours Burundi, Rwanda and the Democratic Republic of Congo.

The 460km (285-mile) Dar es Salaam to Dodoma leg has been open since August, when President Samia Suluhu described the railway as "a pathway to our future" that would "enhance our standing in the region".

In Dodoma, the station is another grand building, resembling the rocky hills around the city - an effort to blend the country's natural heritage with modernity.

It is a reluctant capital. In the middle of the country, it was first designated the centre of power 50 years ago, but it took the strong-willed late President John Magufuli to force government bodies to relocate.

But as most commercial activity, and even some government work, continues in Dar es Salaam, a fast and efficient transport link between the cities has been seen as vital.

The electric train has also made it smooth and convenient for the ordinary Tanzanian. A far cry from the experience on the road or the older slower, narrower train that this service replaces.

Inside the train carriage, the seats are clean, comfortable and reclining. There is a foldable tray table attached to each one. A member of the train crew is on hand to sell hot and cold drinks as well as snacks.

In economy class there are five seats in each row, three on one side of the aisle and two on the other. In the business and luxury (royal) classes there are two seats on either side of the row, offering more comfort and legroom.

"We are grateful, we are not tired," Gloria Sebastian who lives in Dar es Salaam, tells the BBC during a trip to visit her family in Dodoma. She is happy about the convenience that the train provides.

And she is not alone.

The man who is overseeing the building and operation of the SGR service says at least 7,000 passengers travel on the eight daily services on the line, which is already approaching capacity.

Machibya Masanja tells the BBC that the demand has been so high that "we cannot meet it with those trips we are making per day. We expect the number [of passengers] will double or triple." There are plans afoot to add more journeys.

The popularity means that advance planning is essential as services can be fully booked several days in advance.

Payment must be made within an hour of booking in order to reserve a seat. An economy class trip to Dodoma costs a reasonable 40,000 Tanzanian shillings (\$15; £11), while going business class will set you back 70,000 shillings (\$26).

The early morning service leaves Dar es Salaam at 06:00 but people are required to turn up two hours earlier for security checks.

The inside of the tanzanite-shaped building resembles an airport terminal. Passengers queue up and go through thorough checks just like in an airport. The luggage is scanned and people are sometimes frisked before accessing the boarding lounge.

One man later told the BBC that he felt the intense scrutiny seemed unnecessary, and there does not seem to have been any direct security threat, but the atmosphere is good-natured.

Nevertheless, there is an edginess from officials evidenced by the fact that a police officer questioned the BBC team who were taking pictures at the terminal - but they were quickly cleared after some checks.

The boarding was calm and orderly and the train pulled away on time.

Gathering speed - the trains currently hit a maximum of 120km/h (75mph) but can go faster - it was soon whizzing through the outskirts of Dar es Salaam as the early morning sun began to illuminate the panoramic view.



We cross a vast countryside - scrub and grassland plains interspersed with views of lush farms - and pass a meandering river, craggy terrain and undulating hills.

There were also the tunnels, causing some discomfort in the ear-drum.

"You are advised to be chewing something, yawn or keep your mouth open," the announcer said, to the amusement of some passengers.

For first-timers, the excitement was evident.

Bernice Augustine was with her daughter for a weekend vacation in Dodoma.

"It is awesome," she says. "You cannot compare it with the old train: it's convenient, it's clean, it's easy."

Bernice Augustine is a fan of the new train Hilaly Mussa Maginga has bad memories of going on the old line. After the trip to Kigoma he vowed never to get on a train again as he was so tired and his lower back was in pain.

But his curiosity was piqued when he heard

about the SGR.

"When you are used to travel for long distances, you sit until it hurts, so when you have this option to travel for a shorter time, there is a lot to enjoy. We've come from far, thank God," he says.

For Mr Maginga the journey on the SGR is a zen-like voyage, a calm, unperturbed travel experience.

The project's journey to reach this point has not been entirely smooth.

From the initial groundbreaking in 2017, the first section had been scheduled for completion in 2019. But it faced lengthy delays which the railway company attributes to Covid and construction costs as well as labour issues.

There have also been questions about its huge cost, estimated at \$10bn (£8bn) upon completion.

Turkish firm Yapi Merkezi is the main contractor for the route's

first four sections, including the Dar es Salaam to Dodoma segment, while Chinese firms are building the other two.

The station in the capital, Dodoma, represents the rocky outcrops common in the city.

Funding has come from the Tanzanian government and lenders, including from Denmark and Sweden, the Chinese Exim bank and the African Development Bank.

But Masanja says it is too soon to be worried about profitability, saying this will only be realisable once the entire network is complete. He adds that the service is generating enough passenger income to offset operation costs, and that from January the company plans to introduce freight trains.

For now, he says, "its social contribution is much more profitable".


The service has occasionally been disrupted by power failure but Masanja says they are building a dedicated power transmission line, tapping into the country's vast power generation capacity to eliminate the risk of unstable power.

Using electricity has reduced the cost of operations to about a third of what would have been spent on diesel, which neighbouring Kenya uses to power its own SGR line, he tells the BBC.

"We are the cheapest in the region, and in Africa, in terms of the cost," he says.

Not everyone is entirely happy, though.

Adam Mwanshinga, chairman of the Dodoma Bus Terminal Agents' Union, says his members have lost a significant part of their business because of the railway.



Canara Bank (Tanzania) Ltd.

(Together we can build a better life)

PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 TH SEPTEMBER 2024			CONDENSED CASH FLOW STATEMENT FOR THE PERIOD ENDED 30 TH SEPTEMBER 2024			
(Amount in Million Tshs)			(Amount in Million Tshs)			
	Current Quarter 30TH SEPT 2024	Previous Quarter 30TH JUNE 2024	CURRENT QUARTER 30TH SEPT 2024	PREVIOUS QUARTER 30TH JUNE 2024	CURRENT YEAR CUMULATIVE 30TH SEPT 2024	PREVIOUS YEAR CUMULATIVE 30TH SEPT 2023
A ASSETS						
1 Cash	1,159.93	486.11				
2 Balances with Bank of Tanzania	13,747.65	3,928.41				
3 Investment in Government Securities	31,600.55	34,930.89				
4 Balances with other banks and Financial Institution	2,234.02	546.79				
5 Cheques and item for Clearing	159.48	-				
6 Inter branch float items	-	-				
7 Bills negotiated	-	-				
8 Customer Liabilities for Acceptances	-	-				
9 Interbank Loan Receivables	9,886.69	9,249.55				
10 Investment in other securities	-	-				
11 Loans, advances and Overdrafts (Net of allowances for probable losses)	39,584.55	41,861.81				
12 Other Assets	2,243.21	1,909.89				
13 Equity Investments	-	-				
14 Underwriting Accounts	-	-				
15 Property, Plant and Equipment	1,195.86	1,343.37				
16 TOTAL ASSETS	101,811.93	94,244.61				
B LIABILITIES						
17 Deposits From Other Banks	-	-				
18 Customer Deposits	57,489.06	50,177.65				
19 Cash Letters of Credit	-	-				
20 Special Deposits	-	-				
21 Payment Orders /Transfers Payable	-	-				
22 Bankers cheques and Drafts issued	-	-				
23 Accrued taxes and expenses payable	1,477.44	1,571.15				
24 Acceptances Outstanding	-	-				
25 Interbranch float items	-	-				
26 Unearned income and other deferred charges	-	-				
27 Other Liabilities	705.96	378.06				
28 Borrowings	-	-				
29 TOTAL LIABILITIES	59,672.46	52,126.87				
30 NET ASSETS / (LIABILITIES) 16 Minus 29	42,139.47	42,117.75				
C SHAREHOLDERS FUNDS						
31 Paid Up Share Capital	32,830.00	32,830.00				
32 Capital Reserves	169.28	157.47				
33 Retained Earnings	8,308.32	8,320.13				
34 Profit(Loss) Account	831.87	810.15				
35 Other Capital Accounts	-	-				
36 Minority Interest	-	-				
37 TOTAL SHAREHOLDERS FUNDS	42,139.47	42,117.75				
38 Contingent Liabilities	4,120.91	5,475.59				
39 Non Performing loans and advances	286.64	306.11				
40 Allowances for Probable Losses	67.92	66.26				
41 Other non performing Assets	-	-				
D SELECTED FINANCIAL CONDITION INDICATORS						
(i) Shareholders Funds to Total Assets	41.39%	44.69%				
(ii) Non performing loans to total gross loans	0.72%	0.73%				
(iii) Gross loans and advances to Total Deposits	68.96%	83.54%				
(iv) Loans and advances to Total assets	38.88%	44.42%				
(v) Earning Assets to Total Assets	81.82%	91.88%				
(vi) Deposit Growth	14.57%	1.77%				
(vii) Assets Growth	8.03%	0.81%				

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 TH SEPTEMBER 2024				
(Amount in Million Tshs)				
	Current Quarter 30TH SEPT 2024	Comparative Quarter Previous Year 30TH SEPT 2023	Current Year Cumulative 30TH SEPT 2024	Comparative Previous Year Cumulative 30TH SEPT 2023
1 Interest Income	2,163.33	2,243.10	6,676.48	6,477.12
2 Interest Expenses	624.38	727.72	1,820.85	2,323.33
3 Net Interest Income (1 minus 2)	1,538.95	1,515.38	4,855.63	4,153.80
4 Bad debts written off	-	258.71	53.16	258.71
5 Impairment Losses on loans and Advances	1.66	(48.18)	(83.38)	75.57
6 Non-Interest Income	71.51	128.81	280.78	428.69
6.1 Foreign Currency Dealings and Translation Gains/(loss)	(2.07)	2.64	50.97	85.57
6.2 Fees and Commission	73.59	124.27	229.82	343.13
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non-Interest Expenses	1,437.09	959.13	3,894.77	2,920.53
7.1 Salaries and Benefits	540.97	383.34	1,534.82	1,180.69
7.2 Fees and Commissions	13.63	6.86	27.33	18.24
7.3 Other Operating Expenses	882.49	568.93	2,332.62	1,721.61
8 Operating Income/(Loss)	171.72	472.83	1,281.87	1,327.67
9 Income Tax Provision	150.00	127.40	450.00	557.40
10 Net Income (Loss) after income tax	21.72	345.23	831.87	760.27
11 Number of Employees	24	25	24	25
12 Basic Earnings Per Share	1	11	25	23
13 Diluted Earnings Per Share	1	11	25	23
14 Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets (%) Annualized	0.09%	1.36%	1.15%	0.95%
(ii) Return on average shareholders' funds (%) Annualized	0.21%	3.38%	2.64%	2.47%
(iii) Non interest expenses to gross income (%)	89.23%	58.40%	75.83%	63.73%
(iv) Net Interest Income to average earning assets Annualized (%)	7.26%	6.71%	7.61%	5.74%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 TH SEPTEMBER 2024						
(Amount in Million Tshs)						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others
Current Year 30/09/2024						
Balance as at the beginning of the year	32,830.00	-	8,216.29	261.30	-	-
Profit for the year	-	-	831.87	-	-	-
Other Comprehensive Income	-	-	-	-	-	831.87
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Regulatory Reserve	-	-	92.03	(92.03)	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
Balance as at the end of the current period	32,830.00	-	9,140.19	169.28	-	831.87
Previous Year 31/12/2023						
Balance as at the beginning of the year	32,830.00	-	7,344.16	467.68	-	-
Profit for the year	-	-	829.89	-	-	-
Other Comprehensive Income	-	-	-	-	-	829.89
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	(164.15)	-	-	(164.15)
Regulatory Reserve	-	-	206.39	(206.39)	-	-
General Provision Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
Balance as at the end of the previous period	32,830.00	-	8,216.29	261.30	-	

LOW-CARBON CONSTRUCTION MATERIAL MARKET EXPECTED TO HIT \$491.8BN MARK BY END OF 2031

By Guardian Reporter

The Global low-carbon construction material market is estimated to grow from \$243.9 billion in 2022 to US\$491.8 billion by 2031, with a CAGR of 8.23 percent during the forecast period, according to the latest research by InsightAce Analytic.

The report states that low-carbon construction materials have a lower carbon footprint than standard building materials as they are intended to have a low environmental impact, notably in terms of greenhouse gas emissions and energy consumption, over their entire life cycle, from extraction and production to transportation, construction, and disposal.

"Consumers, corporations, and governments are becoming more aware of climate change and environmental conservation, encouraging them to use low-carbon building materials," the report says.

This understanding frequently translates into a willingness to pay a premium for environmentally friendly, long-lasting products.

Environmentally conscious clients are increasingly willing to pay more for homes and structures built with low-carbon materials. This demand forces builders and developers to incorporate environmentally friendly components into their projects.

The report explains that the need for low-carbon materials is driven by the requirement for robust buildings that can resist natural disasters and climate-related events.

"Continuous materials science research and development have produced novel low-carbon construction materials. These materials often have superior properties, making them attractive alternatives to traditional, carbon-intensive materials," it says.

Manufacturing process advancements also help increase the availability of sustainable materials. These factors all contribute to the expansion of the low-carbon construction material market, making environmentally friendly alternatives a mainstream choice in the construction sector.

Challenges

Several constraints impede the widespread adoption of low-carbon construction materials in the market. Low-carbon construction materials frequently have higher upfront costs than standard ones.

Builders and developers may be hesitant to invest in these materials due to budget constraints, even if they offer long-term savings in terms of energy efficiency and lower operational expenses. Furthermore, inconsistent or imprecise legislation and building norms relating to low-carbon construction materials might provide difficulties.



The North American low-carbon Construction Material Market is expected to register a major market share in terms of revenue and it is projected to grow at a high CAGR in the near future.

Consumers, corporations, and legislators are becoming more aware of climate change and environmental protection.

As individuals and organizations attempt to decrease their carbon footprints and contribute to environmental preservation, this awareness drives the need for low-carbon construction materials.

The region's growing usage of renewable energy sources such as solar and wind power generates demand for materials used in the construction of renewable energy

infrastructure.

These factors, together with the region's commitment to sustainability and environmental conservation, contribute to the growth and development of North America's low-carbon construction material market.

Traditional building materials such as concrete, steel, and brick have long been staples in construction due to their strength and durability.

However, their widespread use comes at a significant environmental cost. The production of these materials involves high energy consumption as well as high levels of embodied carbon emissions.

Materials such as concrete, steel and aluminium are some of the

most used materials in construction, however their production accounts for a substantial portion of global carbon dioxide emissions.

The processes used to manufacture these materials all play a part in the final embodied carbon figure assigned to a building. These processes include raw material extraction, raw processing, melting, the manufacturing, and even transportation to site.

The literature has reported that approximately 0.9 tons of CO2 are emitted while producing 1 ton of cement (Roz-Ud-Din Nassar et al., 2022a), accounting for roughly 5 percent of the total anthropogenic CO2 emissions worldwide.

Some researchers claim this percentage to be as high as 8 percent.

Nearly 3.4 gigatons of CO2 were emitted from the manufacturing of cement and concrete in the year 2020.

In addition to cement manufacturing, transporting constituent materials and finished concrete products contributes to carbon emissions.

According to United Nations Environmental Programme (UNEP) the buildings and construction sector is by far the largest emitter of greenhouse gases, accounting for a staggering 37 percent of global emissions.

The production and use of materials such as cement, steel, and

aluminum have a significant carbon footprint.

Historically, much of the sector's progress has centered around reducing the "operational" carbon emissions of buildings - those emissions stemming from heating, cooling, and lighting. Projections suggest that these operational emissions will decrease from 75 percent to 50 percent of the sector's total emissions in the coming decades.

However, solutions to mitigate the buildings "embodied" carbon emissions - originating from the design, production, and deployment of materials such as cement, steel, and aluminium - have lagged. To effectively address this challenge, international action and collaboration must bring together all stakeholders from across the entire life-cycle of the buildings sector, both within informal and formal settings.

Building Materials and the Climate: Constructing a New Future, a report developed by UNEP, Yale Center for Ecosystems + Architecture in the framework of the Global Alliance for Buildings and Construction (GlobalABC), highlights the pressing need to establish innovative cooperation models to decarbonize building materials.

These models are critical if we are to achieve the world's ambitious target of net zero emissions from the built environment sector by mid-century.

Global confidence among accountants, financial experts seen at the lowest level



By Guardian Correspondent, Nairobi

The latest ACCA (the Association of Chartered Certified Accountants) and IMA (Institute of Management Accountants) Global Economic Conditions Survey (GECS) suggests that global confidence among accountants and finance professionals declined moderately in Q3 and is now at its lowest since Q4 2023 and slightly below its historical average.

CFOs' confidence also fell, and in particular, there was a sharp deterioration in their assessment of new orders.

In Africa, all the key indices declined by varying degrees in Q3. Jamil Ampomah, Director - Africa at ACCA said: "The Confidence and New Orders indices both registered quite small falls. The former is below its historical average, while the latter is above it. The Capital Expenditure Index recorded a modest decline, but

there was a larger retreat in the Employment Index. Both indices are below their historical averages, but not significantly.

Meanwhile, the proportion of Africa-based respondents reporting increased operating costs eased in Q3 while remaining elevated by historical standards. Inflation remains a major issue in the region, although the improving picture in some countries is allowing central banks to reduce policy rates.

Monetary easing by the US Federal Reserve should prove very helpful by reducing currency depreciation pressures, but geopolitical developments remain a major risk, given their potential impact on commodity prices.

Confidence improved in North America, although it recouped less than half of its previous fall. By contrast, there was a marked decline in confidence in Asia Pacific.

Concerns about the continued weakness of the Chinese economy likely weighed on sentiment, with the survey being completed before the authorities announced a pivot to a more aggressive policy stimulus.

Confidence also fell quite materially in Western Europe, driven by a sharp decline in UK confidence, amid concerns about tax rises in the upcoming Budget.

The proportion of global respondents reporting increased operating costs remains elevated by historical standards in most regions, suggesting central banks need to proceed quite cautiously with monetary easing, particularly given ongoing geopolitical developments.

On an encouraging note, the share of global respondents reporting problems accessing finance moved lower again amid policy easing by central banks.

The survey also asked account-

ants globally to rank their top three risk priorities and for the second quarter running, regulatory change was top for respondents in financial services, while the economy remained first for those in the corporate sector.

Both public sector entities and small and medium-sized practices put cybersecurity as their biggest concern.

But strikingly, for the first time, climate change claimed a top three spot, with the public sector placing it third. Another first-ever was by region, with Western Europe ranking talent scarcity and retention first.

Jonathan Ashworth, Chief Economist, ACCA, said: "The global economy has been quite resilient so far in 2024, but the latest survey of accountants points to some easing in growth at the current juncture".

Alain Mulder, Senior Director Europe Operations & Global Special Projects at IMA said: "While the increase in confidence in North America is welcome, the key indicators are consistent with some slowing in the US economy and significant caution on behalf of businesses. But with the job market showing resilience and the Federal Reserve beginning its rate-cutting cycle, the most likely scenario for the US economy still looks to be a soft landing".

Ashworth concluded: "On a positive note, increased policy stimulus should boost the Chinese economy, and the move to rate cuts by the US Federal Reserve, and many other central banks, will increasingly support global activity. That said, geopolitical risks are extremely elevated, and significant uncertainty about the upcoming US election could increase corporate caution. Bottom line, businesses are currently operating in a world of heightened uncertainty".



Africa: Stronger maritime industry drives resilient, sustainable trade

PORT LOUIS

The latest Review of Maritime Transport released on Tuesday this week highlights several bright spots across Africa's shipping sector.

Between the first half of 2018 and the first half of 2023, port calls by container ships rose by 20 percent in Africa, while tanker calls grew by 38 percent - both record-breaking increases for the continent.

On vessel registration, Liberia in 2022 became the world's largest ship register in terms of deadweight tonnage, surpassing Panama which had been in the lead for three decades.

The African nation continued to top the list in 2023, posting a 17.3 percent share of global fleet compared to Panama's 16.1 percent.

More broadly, South-South waterways connecting Sub-Saharan Africa to other parts of the developing world, logged the highest increase (9 percent) in its volume of globalized container trade in 2023.

Attacks on commercial ships in the Red Sea, which began in November 2023, prompted large numbers of vessels to navigate away from the Suez Canal and around the Cape of Good Hope.

The rerouting, having increased congestion in South African ports, created opportunities for countries like Madagascar, Mauritius, Namibia or Tanzania, which are strategically located on maritime routes connecting Asia with Europe.

For example, East Africa has seen a shortage of perishable goods and standard containers due to longer cargo delivery times, impacting avocado, tea and coffee supply chains.

Moreover, the impact on empty containers, driven by carriers prioritizing shipments to high-paying markets such as Europe and the United States, came at the expense of regions like Africa - reminiscent of the pattern seen during the COVID-19 pandemic.

Some African countries are already tapping into green hydrogen to meet their energy needs, while others look to become port hubs for green hydrogen production, storage and transport.

The African Hydrogen Partnership has identified Djibouti, Egypt, Ethiopia, Ghana, Kenya, Mauritania, Morocco, Nigeria, Tanzania, Rwanda and South Africa as potential landing zones or hubs for storing and distributing green hydrogen.

UGANDA RAIL DEAL SPURS HOPE FOR CHINESE PROJECT RESUMPTION

By Jevans Nyabiage, Nairobi

A Ugandan construction deal could provide the impetus needed to see China hand over extra financing to a stalled rail project in Kenya, according to observers.

On Monday last week, Uganda awarded Turkish construction firm Yapi Merkezi the contract to build a 272km (169-mile) section of the Standard Gauge Railway (SGR) from capital Kampala to Malaba at the Kenyan border, at a cost of US\$3 billion.

It comes just over a year since funding delays saw Kampala terminate a 2015 contract it had with China Harbour and Engineering Company (CHEC) to build the railway.

Yapi Merkezi termed the deal as "one of the largest projects signed by Turkish contractors abroad" and said it holds strategic significance not only for Uganda but also for East Africa.

The contract involves the design, construction and supply of rail vehicles for a standard gauge railway that meets European and American standards. It will be fully electrified, the firm said.

Uganda is optimistic the railway will lower the cost of doing business, reduce the strain on roads and support the country's ambition to export 12 million bags of coffee each year.

But the effects of the deal could extend past Uganda's border. Observers believe it will also increase the likelihood of China funding the Naivasha to Malaba leg of the Kenyan SGR, since the ability to freight goods into Uganda - and beyond to Rwanda, South Sudan

and the Democratic Republic of the Congo (DRC) - will see a major boost to revenues.

The SGR project is part of the East African Railway Master Plan, aimed at revitalising the railways servicing Tanzania, Kenya, Uganda and extending to Rwanda and Burundi and eventually to South Sudan and the DRC.

In 2013, Chinese planners incorporated the railway plan into what was then the newly announced Belt and Road Initiative.

In 2014 and 2015, Kenya secured about US\$5 billion from China Eximbank to build its 590km (366-mile) track from the Indian Ocean port city of Mombasa through capital Nairobi to Naivasha, a town in the Central Rift Valley. This was completed in 2017.

But the line never went any further. China Eximbank pulled the plug on finance for the project's extension to Malaba without a new commercial viability study.

Tim Zajontz, a research fellow in the Centre for International and Comparative Politics at South Africa's Stellenbosch University, said paradoxically, the contract between Kampala and Yapi Merkezi must be reassuring for Chinese financiers, even if the project has not been awarded to a Chinese firm.

"The viability of Kenya's SGR, which is a belt and road flagship project, depends on cross-border cargo that is destined for Kampala and beyond," Zajontz, who is also a lecturer in global political economy at the University of Freiburg, said.

The fact that Uganda is now



finally going to build the Malaba-Kampala section increases the chances that Chinese banks will get involved in closing the Kenyan SGR gap between Naivasha and the Ugandan border, he said. The prospect of cargo travelling seamlessly from Mombasa to Kampala should positively affect the internal rate of return of Kenya's SGR.

"This is quite crucial, especially if the extension from Naivasha to the Ugandan border should come in the form of a public-private partnership with Chinese participation," Zajontz said.

However, sub-Saharan Africa geoeconomic analyst Aly-Khan Satchu said the main issue for China is the lack of coordination and alignment among East African nations and, as such, China is probably not keen or invested in achieving that alignment.

"Therefore, my sense is East African nations are on their own and working independently of Beijing," Satchu said of the decision by the countries to proceed

Wamburu.

Last week, Uganda's works and transport minister Edward Kautumba Wamala said Uganda will use its own funds and credit from export credit organisations to finance its rail project, which will take four years to complete once work begins next month.

He also revealed that Kenya is working on connecting Naivasha to Malaba, "and together, their infrastructure will bring the SGR to life, unlocking economic opportunities across the region".

Meanwhile, Kenyan officials said they had resumed talks with China to fund the extension of the railway to Malaba.

On the sidelines of the Forum on China-Africa Cooperation (FOCAC) held in Beijing in September, Kenyan President William Ruto spoke to Chinese President Xi Jinping on the issue of extending the railway to the Ugandan border to boost regional trade.

"We agreed to discuss regional infrastructure projects such as the expansion of the SGR," Ruto said at the time.

However, Satchu is sceptical that Kenya has its "ducks in a row" to a degree that Beijing would be keen to bankroll the extension of Kenya's SGR.

"They [China] might prefer to continue to see a roll-down in Kenya exposure," Satchu said of the railway loans that Kenya currently owes Chinese lenders.

Zajontz said the Kenyan government has tried to solicit funding for an extension for years - from both Chinese and non-Chinese sources.

"So far, banks have been reluctant to sign another loan, con-

sidering Kenya's difficult fiscal situation," Zajontz said. He added that a lot depends on Nairobi's debt management efforts and on the International Monetary Fund which is monitoring Kenya's debt portfolio closely.

"If packaged as a bankable project, we might see another public-private partnership after the Tazara rehabilitation deal that was announced last month," Zajontz, co-editor of the book Africa's Railway Renaissance, said.

"Obviously, Yapi Merkezi now has a firm foot in the door of Uganda's railway construction market. However, this does not mean that possible future extensions beyond Kampala towards Rwanda, the DRC and South Sudan will necessarily be awarded to Yapi Merkezi."

In August, Tanzania unveiled its modern railway, which was built by Yapi Merkezi. At a cost of US\$3.1 billion, the 541km (336-mile) line runs from Dar es Salaam and the eastern city of Morogoro to capital Dodoma. As well as that, a joint venture involving China Civil Engineering Construction Corporation and China Railway Construction Corporation is building two sections of Tanzania's 2,561km (1,591-mile) railway line.

Zajontz said Tanzania's SGR was proof that governments can flexibly award railway segments to different contractors as long as common technical standards and norms are defined.

"East Africa's railway renaissance will continue for at least a decade and Chinese firms will certainly secure a stake in it," Zajontz said.

Tobacco farmers receive 7.3bn/- in subsidy

By Guardian Correspondent, Morogoro

Tobacco farmers have received a total of 7.3bn/- (US\$3.7 million) in subsidy as part of contract farming obligation strategy by Alliance One tobacco company.

This funding is directed at these farmers for only two years, from the 2023/24 agricultural season to the 2024/25 season, and so far, 3.5bn/- (USD 1.3 million) has already been disbursed to benefit them in the country.

The company's spokesperson, Advocate John Magoti, stated this during a visit by a 60-member delegation including parliamentarians, Councilors, and experts from the Uyui District Council in Tabora region, who visited the Alliance One tobacco factory located in Morogoro region.

He informed them that the funds received by the farmers this year aim to alleviate their burden of input loan debts after facing natural disasters, including heavy rains that damaged their tobacco crops, leading to poor harvests.

He noted that the remaining funds, which totals 3.8bn/- (USD 1.5 million), will be allocated to farmers in the upcoming 2024/25 season for use in building modern tobacco curing barns, hence greatly contributing to post-harvest losses reduction, which typically range from 20 percent to 30 percent.

He explained to the guests that the company, in collaboration with stakeholders, has constructed large warehouses for storing tobacco in Tabora region, where collective purchasing of the crop also takes place over a short period.

"Thanks to the existence of these warehouses where we buy tobacco collectively, the purchasing period is now just 44 days, compared to before when it took up to six months," he said.

While at the factory the visitors witnessed the processing of the crop grown in their districts, they



Alliance One sales representative Stephen Godfather (2nd R) explains a point to Uyui District councilors during their guided tour at the factory in Morogoro yesterday. Others facing the camera are the company spokesman John Magoti (3rd L) and Uyui constituency legislator Almasi Maige (2nd L). Photo: Guardian Correspondent

praised the company's leadership for maintaining high-quality operations and commended the technology used in adding value to the crop, which is fundamental to their livelihoods. The Chairperson of the Uyui Council, Said Shaban Ntahondi, stated that their visit aimed to determine whether what they hear about the company aligns with reality.

"We have seen significant investment in this company, and this gives us confidence as leaders and our farmers that they are committed to collecting large quantities of tobacco produced by our farmers," he said.

Mwanaidi Ali Ahungu, a Special Seats Councilor and farmer from Mbola village in Isila Ward, mentioned that they will oversee many activities for the farmers to enable them to produce high-quality crops.

She explained that previously they were unaware of the steps the crop goes through before it reaches the market, thinking it was a simple process.

She noted that during the visit, she and her colleagues saw how

machines identify non-tobacco related materials (NTRM) that some farmers mix with tobacco to increase weight on scales, thereby damaging the quality of the crop.

"After this visit, my colleagues and I will be good ambassadors for these industries to encourage farmers to produce high-quality crops and avoid mixing with any impurities," she said.

Uyui Member of Parliament Almasi Athumani Almasi Maige expressed that what they witnessed exceeded their expectations, as they saw how well the tobacco is prepared before being sent to the international market, thus enhancing the quality of Tanzanian tobacco in global markets.

"We saw today that this factory is a mother factory as it processes tobacco from other companies that also buy tobacco here in the country," he said.

He thanked Alliance One for being the only company so far to provide subsidies to farmers affected by rain disasters that impacted their yields.

Additionally, the Deputy Chairperson of the council, Shaban Ital-

ambula, who is also a farmer, said the subsidy support is not mere rhetoric, but a reality, as he has received over 13 million shillings.

"I received a total subsidy of 13m/- from selling my tobacco to the Nguruuwoja and Mwiitkila Amcos associations, where I sold 13,000 kilos, as we were paid subsidies based on the amount of kilos sold," he stated.

He expressed satisfaction with the number of people employed at the factory, particularly women who are sorting the crop.

In giving thanks, the Administrative Secretary of the council, Neema Mfugale, stated that what they observed aligns with what they have been hearing.

"Tobacco is our economy. After leaving here, we will tell the citizens to increase their production rates as the market is available," she said.

Regarding the subsidy for tobacco curing barns, she mentioned they will encourage farmers to build modern barns and properly keep the tobacco to achieve better grades that meet quality and cleanliness standards.

SA's prime oceanfront land now in the market

CAPE TOWN

An unprecedented opportunity to acquire an oceanfront parcel of land in Hermanus has hit the market, according to Paul Kruger, licensee for Seeff Hermanus.

The 14,198m² parcel of land, Mollergren Park, is perched on the cliffs of Kwaiwater which overlooks Walker Bay with spectacular ocean views.

The property is on the market for R160m, contingent upon successfully relocating the current, approximately 30 occupants and securing suitable new land for development.

The vast size and cliff-top location is incredibly rare. Kruger says it is exceedingly difficult to find such a large oceanfront residential estate. This is an exceptional property, and one of the most remarkable offerings in the history of Hermanus. The likelihood of such an opportunity arising again is slim, he adds.

What makes the property even more special is the natural servitude at the front, which preserves breathtaking ocean views, while the public cliff path remains far below, ensuring an uninterrupted and private perspective of the sea.

The iconic property offers endless development potential, whether envisioned as a luxurious private manor or superlative development of high-end apartments, the property can accommodate a variety of visions.

It combines exclusivity, spectacular ocean views, and natural vistas and surroundings. It provides the perfect setting for a prestigious development, whether luxury private residences, or an exclusive residential project.

Zoning is in place and covers a broad spectrum from dwelling houses, townhouses, and apartments to a retirement village, or tourist accommodation including a hotel, guest house or BnB, or a combination.

Mollergren Park is close to all of the world-class amenities that Hermanus has to offer, from whale watching, to

wine tasting, and kayaking to mountain biking. The possibilities here are endless, making it a rare and enticing canvas for visionary developers, he says.

Hermanus is a growing town, and has arguably become the most sought-after coastal hotspot on the Southern Cape coastline.

The proximity to Cape Town, well under 2-hours' drive makes it a popular weekend, holiday, and retirement destination. It is highly desirable for second homes, and new developments have sold like hotcakes, especially during the recent market boom.

Over the last five years, luxury-house prices in Hermanus edged up notably. According to Lightstone data, the current average transaction price of around R3.2m is about 45% higher compared to five years ago, boosted by the 2021/2 market boom.

For the 12-month period to the end of September 2024, some 839 property transactions worth over R2.76bn have been recorded, at an average transaction price of R3.2m.

The data shows that the average price for an estate house is now around R2.3m to R6.3m, and freehold is around R2.3m to R5.5m. Sectional titles average at around R2.1m to R5.4m, especially in the prime areas.

Buyers and investors continue to pay a premium for certain properties with over 90 transactions concluded over R5m for the 12-months to the end of September. These were primarily in Voëlkop, Westcliff and the Fernkloof Golf Estate where homes sold for up to R11.7m, R11.995m, R12.5m and R14m. More high-end homes are now also achieving prices over R20m, says Kruger.

Kruger says the management company of Mollergren Park has the distinct and meaningful objective for this sale to fund a new development for elderly residents that will include enhanced facilities to ensure optimal care.

CONSTRUCTION

ZANZIBAR STUDENTS WIN TOP PRIZE FOR INNOVATION

By Correspondent James Kandoya

At the 2024 Young Scientists Tanzania (YST) National Exhibition, Salha Shamim Khamis and Ramlat Hamad Abdulla, students from Lumumba Secondary School in Zanzibar, were celebrated for their innovative project, "Sustainable Seaweed Farming and Coral Reef Conservation," which earned them the top prize.

Their project stood out among entries from across the nation by offering a creative solution to critical environmental and economic challenges. It focused on preserving ecosystems while enhancing the livelihoods of local communities.

Abdulla explained that their inspiration stemmed from witnessing the environmental damage caused by traditional seaweed farming practices in Zanzibar. For over three decades, seaweed farming has been a vital source of income for many Zanzibaris. However, the widespread overharvesting of seaweed, along with the use of pegs and ropes for cultivation, has caused significant environmental degradation, particularly the destruction of mangroves that are crucial to Zanzibar's coastal ecosystems.

This degradation threatens local biodiversity and the com-

munities that rely on these resources. Additionally, seaweed production has been steadily declining due to the adverse effects of climate change. Abdulla warned that if current practices are not addressed, many mangrove areas could become barren "sea deserts" within the next decade.

"These ecosystems are essential, not only for marine biodiversity but also for the livelihoods of local communities," she emphasized.

The students' project proposes a ground-breaking solution: integrating coral reefs into seaweed farming. By incorporating corals into the cultivation process, Khamis and Abdulla believe they can help protect mangrove forests while increasing farmers' incomes. Coral reefs naturally boost fish populations in nearby waters, allowing seaweed farmers to engage in both seaweed farming and fishing, providing a dual benefit.

"This combination of seaweed farming and fishing supports environmental sustainability while also driving economic growth," Abdulla explained.

Khamis echoed her partner's sentiments, emphasizing the transformative effect of coral reefs. "This approach would



Karimjee Foundation's Head of Marketing, Cobus Van Zyl (C), presents a trophy to the overall winners of the Young Scientists Tanzania (YST) National Exhibition 2024.

greatly reduce the need for farmers to cut down mangroves for pegs, thus preserving the forests and promoting biodiversity conservation," she added.

Additionally, coral reefs promote healthier seaweed growth by improving water quality and maintaining ecological balance, which has the potential to increase productivity and support essential ecosystem services.

Both Khamis and Abdulla

stressed that the success of their initiative relies on a collaborative approach. "Protecting coral areas is key to ensuring the long-term sustainability of these ecosystems," they said, urging the government to raise awareness within local communities and invest in coral nurseries to help transition to coral-based farming methods.

Their project has the potential to revolutionize seaweed farm-

ing in Zanzibar by balancing economic productivity with environmental preservation. By integrating coral reefs into farming practices, farmers can protect mangroves, improve seaweed yields, and support marine biodiversity, fostering a sustainable future for the community.

During the exhibition, YST Board Chairman Prof. Yunus Mgaya praised the projects for their focus on practical solutions in areas such as environmental conservation, agricultural storage, human health, and energy optimization. He underscored the importance of investing in science education, particularly in an era of rapid technological advancement.

"The future development of our country depends on science," he remarked.

Dr. Gozbert Kamugisha, YST Co-founder, reflected on the foundation's 14-year commitment to nurturing scientific talent among Tanzania's secondary school students. He highlighted how YST has provided young people with opportunities to develop practical solutions to local challenges, contributing to the country's broader development goals.

At the event, the Minister of State for Planning and Invest-

ment reaffirmed the government's commitment to supporting YST's mission of fostering a culture of science among students. He emphasized that science and technology are essential for Tanzania's development and industrialization efforts.

"Our national development vision has identified science and technology as core drivers of progress. Initiatives like YST contribute to this agenda," he explained. He predicted that by next year, 50 percent of Tanzania's population will have attained secondary education, a milestone expected to significantly boost the country's economic and developmental objectives.

"This initiative is integral to the government's vision for the future. It fosters innovation from an early age, and we are committed to supporting it," he added.

The Minister hailed Khamis and Abdulla's project as a shining example of how scientific innovation can address local environmental challenges while promoting sustainable economic growth. Their work is not only a testament to the power of science but also a beacon of hope for Zanzibar's coastal ecosystems and the communities that depend on them.

Entrepreneurs urge banks to offer low interest loans



Women entrepreneurs in Dar es Salaam listen to Ilala district commissioner Edward Mpogolo as he closes the three-day training program, offered by the College of Business Education. Photo: Correspondent Joseph Mwendapole

By Correspondent Joseph Mwendapole

Entrepreneurs who attended the modern business practices training offered by the College of Business Education (CBE) have urged financial institutions to offer low-interest loans to help them expand their capital.

They made this appeal yesterday after receiving certificates from the Ilala District Commissioner, Edward Mpogolo, during a brief ceremony held at the college grounds in Dar es Salaam.

Aneth Bambo, a resident of Chanika, expressed her gratitude to the Rector of the college, Prof. Edda Lwoga, for providing women with the opportunity to attend the training, which she said has broadened their understanding of various business concepts.

However, Bambo pointed out that many women entrepreneurs struggle to grow their businesses due to limited access to sufficient capital from financial institutions, leaving them stuck with the same level of business opera-

tions and capital.

"We appreciate the training, but financial institutions should also provide loans with favorable terms to help us grow our businesses. I urge CBE to continue offering such programs. There are many women out there who lack business education—please reach out to them and provide similar opportunities. If they receive training like this, they can greatly improve their businesses," she said.

Rachel Mtambo, a businesswoman

and resident of Chanika, added that many women are hesitant to participate in such training programs but emphasized the benefits, stating that the knowledge they gained has transformed their approach to business.

"Often, we engage in business without understanding the fundamentals and best practices, so CBE's decision to provide us with this training is a significant and commendable step. However, it is crucial to ensure the sustainability of such programs because there are many women who need this education," she said.

Mtambo also called for financial institutions and banks to offer more favorable loan conditions to women, enabling them to grow their businesses and scale up their operations.

Khadija Said, a trader from Mbaga, shared that she used to operate her business on a small scale, but the training has empowered her to improve her enterprise. She praised CBE and Equity Bank for offering the educational program.

"I really hope this training reaches women at the grassroots level, including small street vendors, so they too can enhance their businesses. Women are powerful change-makers, and when empowered, they improve their family's economic situation, leading to a better quality of life," she said.

Equity Bank's Training Manager, Martin Rajabu, expressed the bank's pride in partnering with CBE to provide entrepreneurship education across the country, noting that many women run businesses without the necessary skills.

"We believe that small-scale entrepreneurs are key to driving the rapid growth of our country's economy. Therefore, we will continue to collaborate with CBE to ensure that more women entrepreneurs benefit from this education," he said.

Dubai real estate sales surge to \$37.79b in Q3

DUBAI

Dubai Real Estate market witnessed a robust performance across both residential and commercial sectors during Q3 2024, a report said.

Dubai's real estate market continues to attract global interest, with combined residential and commercial sales reaching AED138.8 billion (\$37.79 billion) for the quarter, said the report by Engel & Völkers Middle East, known for its residential and commercial real estate services in the premium segment. Residential transactions surged by 40.8 percent year-on-year, contributing AED115.6 billion, while the commercial market added AED23.2 billion in sales, reflecting a 28 percent increase in total transaction value compared to the same period in 2023.

Dubai's thriving real estate market is buoyed by strong economic fundamentals, rising foreign investment, and the emirate's appeal as a destination for high-net-worth individuals and businesses. This momentum is set against a backdrop of the UAE's projected economic growth of 3.9 percent for 2024, accelerating to 6.2 percent in 2025, driven by key sectors such as tourism, real estate, and international trade.

"Dubai's real estate market continues to demonstrate its resilience and appeal to a global audience, as both residential and commercial sectors are experiencing significant growth. The city's strategic vision, business-friendly environment, and world-class infrastructure continue to attract investors from around the world," said Daniel Hadi, CEO of Engel & Völkers Middle East.

"With demand for premium properties at an all-time high, and the government's economic diversification initiatives bolstering growth in key sectors, we anticipate continued upward momentum across all real estate segments."

Dubai's residential sector posted strong results in Q3, with total transaction volumes increasing by 40.8 percent year-on-year, reaching AED115.6 billion. Off-plan properties accounted for over 65 percent of total transactions, driven by the launch of new projects and growing investor interest.

In Q3 alone, more than 30,000 off-plan units were sold, marking a 62.5 percent increase from the same period last year.

Communities like Jumeirah Village Circle, Dubai Hills Estate, and Business Bay led the way, while new developments in areas like Dubai Creek Harbour and Sobha Hartland II also attracted significant attention.

In the secondary market, transaction volumes rose by 12.8 percent, reflecting the sustained demand for ready-to-move-in properties. Key communities such as Jumeirah Village Circle, Dubai Marina, and Business Bay experienced strong apartment sales, while villa and townhouse sales surged in Emirates Living, Al Furjan, and Mohammed Bin Rashid City, despite price increases exceeding 15 percent in many areas.

Despite a modest 6 percent decline in transactions over AED10 million compared to Q3 2023, Dubai's luxury real estate market remains on track for a record-breaking year.

The Palm Jumeirah, Dubai's iconic high-end community, recorded 110 transactions over AED10 million, including three exceeding AED200 million. Among these was the sale of a penthouse for AED275 million, showcasing the sustained appetite for ultra-luxury properties.

Other established luxury communities like Mohammed Bin Rashid City and Dubai Hills Estate continued to see strong demand, while emerging areas such as The Oasis and Palm Jebel Ali highlighted the broadening appeal of Dubai's luxury market, attracting high-net-worth individuals seeking exclusive properties in the city.

IMF warns China on worsening property market

WASHINGTON

The International Monetary Fund (IMF) warned of a possible worsening of the state of China's property market as it trimmed its growth expectations for the world's second-largest economy.

In a report published Tuesday, the IMF trimmed its forecast for growth in China for this year to 4.8 percent, 0.2 percentage points lower than in its July projection. In 2025, growth is expected to come in at 4.5 percent, according to the IMF.

The Washington, D.C.-based organization also highlighted that China's property sector contracting by more than expected is one of many downside risks for the global economic outlook.

"Conditions for the real estate market could worsen, with further price corrections taking place amid a contraction in sales and investment," the report said.

Historical property crises in other countries like Japan (in the 1990s) and the U.S. (in 2008) show that unless the crisis in China is addressed, prices could correct further, the IMF's World Economic Outlook noted. This in turn could send consumer confidence lower and reduce household consumption and domestic demand, the agency explained.

China has announced the introduction of various measures aimed at boosting its fading economic growth in recent months. In September, the

People's Bank of China announced a slate of support such as reducing the amount of cash banks are required to have on hand.

Just a few days later, China's top leaders said they were aiming to put a halt to the slump in the property sector, saying its decline needed to be stopped and a recovery needed to be encouraged. Major cities including Guangzhou and Shanghai also unveiled measures aiming to boost homebuyer sentiment.

China's Minister of Finance then earlier this month hinted that the country had space to increase its debt and its deficit. Lan Fo'an signaled that more stimulus was on its way and policy changes around debt and the deficit could come soon. The Chinese housing

ministry meanwhile announced that it was expanding its "whitelist" of real estate projects and speeding up bank lending for those unfinished developments.

Some measures from the Chinese authorities have already been included in the IMF's latest projections, Pierre-Olivier Gourinchas, chief economist at the IMF told CNBC's Karen Tso on Tuesday.

"They are certainly going in the right direction, not enough to move the needle from the 4.8 percent we're projecting for this year and 4.5 percent for next year," he said, noting that the more recent measures were still being assessed and have not been incorporated into the agency's projections so far.

WORLD

Putin proposes discussing idea of creating BRICS own economic platform



potential of our growing economies," the head of state said during an Outreach/BRICS Plus meeting in Kazan. According to the Russian leader, the goal of this platform is to increase investment flows to the BRICS countries, the Global South and East, and to focus on investing in large infrastructure and technology projects in those countries.

"It is important to build alternative, reliable and free from any dic-

tate multilateral financial mechanisms for production, logistics chains, establish an exchange of technologies and advanced knowledge, develop and increase the capacity of new international transport corridors," Putin added.

He also invited all interested countries to cooperate on such projects as the North-South international transport corridor and the Northern Sea Route.

BRICS Summit demonstrates that West's plan to isolate Russia failed, says Duma speaker

MOSCOW



The BRICS Summit currently underway in Kazan has shown that Brussels and Washington's plan to isolate Russia fell through, Russian State Duma Chairman Vyacheslav Volodin said on his Telegram channel.

"Representatives from 36 countries came to Kazan to participate in the BRICS Summit. Twenty-two delegations are represented at the highest level. Russia became a magnet. Washington and Brussels' plan to isolate Russia has failed," the Duma speaker (pictured) said.

He noted that important decisions are being made at the summit while the range of its participants indicates BRICS' clout on the global stage.

The high level of the summit is confirmed by the participation of UN Secretary General Antonio Guterres who plays a key role in maintaining global peace and stability.

Volodin also pointed out that BRICS economies are rapidly and steadily developing, with their purchasing parity share in global GDP surpassing that of the G7.

Additionally, the BRICS countries are fostering interparliamentary interaction, expanding this format of cooperation. All of this shows that the countries want to live in a multipolar and fair world based on mutual respect and sovereign equality, the Russian Duma speaker concluded.

The 16th BRICS Summit, which is the key event of Russia's chairmanship in the association, is being held in Kazan on October 22-24. The BRICS group was founded in 2006 by Brazil, Russia, India, and China, with South Africa joining it in 2011. On January 1, 2024, Egypt, Ethiopia, Iran, Saudi Arabia, the United Arab Emirates, became its full-fledged members.

During the summit, BRICS leaders adopted the Kazan Declaration that sums up the results of the meeting, including their stance on the group's development, global issues and regional crises, including those in Ukraine and the Middle East.

Proportion of women killed in war doubled in 2023: UN report

UNITED NATIONS

THE proportion of women killed in armed conflicts doubled last year compared to 2022, accounting for 40 percent of all deaths in war, according to a UN report released on Wednesday.

The latest UN annual report on women, peace, and security also showed that the cases of the conflict-related sexual violence, which were verified by the United Nations, increased by 50 percent in 2023.

The United Nations recorded at least 33,443 civilian deaths in armed conflicts in 2023, representing a 72 percent increase from a year earlier, and the proportion of women and children killed doubled and tripled, respectively. The majority of recorded deaths, or 70 percent, occurred in the occupied Palestinian territory and Israel – the deadliest conflict for civilians in 2023. Women in war zones were also increasingly suffering from restricted access to healthcare, the report said.

According to UN data, about 500 women and girls in conflict-affected countries died from complications related to pregnancy and childbirth every day in the year. By the end of 2023, nearly 180 women gave birth daily in war-torn Gaza, most without necessities or medical care.

"Women continue to pay the price of the wars of men," said Sima Bahous, executive director of UN Women. "This is happening in the context of a larger war on women. The deliberate targeting of women's rights is not unique to conflict-affected countries, but is even more lethal in those settings."

The report underscored that one of the key challenges for women's rights is severe lack of funding. While global military expenditures reached a record 2.44 trillion U.S. dollars in 2023, funding for organizations and movements that support women's rights average just 0.3 percent of total aid annually.

Israel, Hezbollah exchange heavy fire as Blinken pushes for peace

BEIRUT/JERUSALEM

ISRAELI strikes pounded Beirut's southern suburbs on Wednesday and Hezbollah said it fired precision guided missiles for the first time at Israeli targets, as US Secretary of State Antony Blinken toured the region, pushing for a halt to fighting in both Gaza and Lebanon.

The strikes on the edges of Beirut sent thick columns of flames shooting up into the night sky one after the other, shortly after an Israeli military spokesman issued evacuation warnings for the neighbourhood.

It later said it had targeted an Israeli military factory on the outskirts of Tel Aviv. Around the time of Hezbollah's claim, air raid sirens sounded in Tel Aviv and neighbouring cities.

The Israeli military said four projectiles were identified as having been fired from Lebanon, two were intercepted, one fell in an open area and one was identified as having fallen in the area. There was no immediate indication of any defence facility having been hit around Tel Aviv.

The intensifying exchanges of fire come as Washington makes a final major push for peace between Israel and Iran-backed groups Hezbollah and Hamas before the Nov 5 US presidential election that could alter US policy.

Washington has called on Israel to do more to help Gazans, who have faced almost daily bombardments and the destruction of their homes by Israeli forces.

US Defense Secretary Lloyd Austin told his Israeli counterpart that Washington had deep concerns about reports of strikes against the Lebanese armed forces. Austin also



Smoke rises from buildings hit in an Israeli airstrike in Tyre, Lebanon on Wednesday. AP

urged Israeli Defense Minister Yoav Gallant to make sure Israel takes steps to ensure the safety and security of the Lebanese armed forces and the UN peacekeeping mission in Lebanon, the Pentagon said.

Blinken, who has travelled to the Middle East regularly during the war, is making his first trip since Israel killed Hamas leader Yahya Sinwar, its most-wanted enemy, whose death Washington hopes can provide an impetus for peace.

But the conflict appeared to be spreading, with new strikes around midday on Wednesday on Tyre, a UNESCO-listed port city in south Lebanon, which also came after Israeli evacuation orders.

Tens of thousands of people have already fled Tyre as Israel steps up its campaign to destroy Hezbollah in Lebanon and Hamas in Gaza, both close allies of its arch Middle East enemy Iran.

The port is typically bustling with fishermen, tourists and

even UN peacekeepers on a break from deployments. Israel's evacuation orders this week have for the first time encompassed swathes of Tyre, right up to its ancient castle.

"We are better off dying with dignity than living on the street," said Batoum Zalgout, 25, who fled the latest evacuation zone for another part of the city. She said she had been already displaced with her two children five times.

The Israeli military said it had targeted Hezbollah command and control centres there, including its southern front headquarters. There was no immediate comment from Hezbollah. Tyre Mayor Hassan Dabouq said the city's historic sites were not hit.

In Gaza, where Israel has intensified an assault on the northern edge of the territory since killing the leader of Hamas last week, health authorities and residents reported 42 people killed in fresh Israeli strikes, most in the north.

Among the dead were Mohammed and Bilal Abu Atwi - a driver for UN aid agency UNRWA and his brother - killed in a strike that blasted their UN-marked vehicle in Deir al-Balah.

"Our children have become martyrs as they were serving their community and people," their father Marwan said at the hospital where their bodies were laid out in white plastic bags.

Washington aims to head off a widening of the conflict in anticipation of Israeli retaliation for an Iranian Oct 1 missile attack. Blinken said Israel's retaliation should not lead to greater escalation.

Blinken met with Israeli officials including Prime Minister Benjamin Netanyahu, then travelled to Saudi Arabia to meet Crown Prince Mohammed bin Salman.

'Strategic success'

Arriving in Lebanon for talks on ending hostilities,

Nearly 25m votes already cast as Harris, Trump hit battleground states

PHILADELPHIA / DULUTH

WITH millions of US voters already heading to the polls, Democratic presidential candidate Kamala Harris on Wednesday will seek support from undecided voters at a televised town hall in battleground Pennsylvania, while Republican Donald Trump swept through Georgia.

Nearly 25 million voters have cast ballots, either through in-person early voting or mail-in ballots, according to tracking data from the Election Lab at the University of Florida.

Several states, including the battlegrounds of North Carolina and Georgia, set records on their respective first day of early voting last week.

"The votes in Georgia are at record levels," Trump told a religious-themed "ballots and believers" event in Zebulon, Georgia. "The votes in every state, frankly,

are at record levels. We're doing really well and hopefully we can fix our country."

The robust early turnout comes as Vice-President Harris and former President Trump remain neck and neck in the seven most competitive states with less than two weeks to go until the Nov 5 election.

Pennsylvania and Georgia are among the seven battleground states that will decide who wins the presidency, and both candidates are likely to spend much of the rest of their campaigns visiting them.

Trump in recent days has sought to rally turnout from Christian evangelicals, hoping they will set aside any concerns about his frequent off-color commentary like his tale about Arnold Palmer's anatomy.

Trump, who made campaign rallies a staple of his political career starting back in 2015, said in



This combination of file photos shows Democratic presidential nominee Vice-President Kamala Harris (L), speaking at a campaign rally Oct 18, 2024, in Grand Rapids, Michigan, and Republican presidential nominee former President Donald Trump, speaking at a campaign rally Oct 22, 2024, in Greensboro, North Carolina. AP

Zebulon that "in many ways it's sad" that his time as a political candidate is coming to a close. If he wins on Nov 5, he would serve

his second and final term.

"We've been doing this for nine years, and it's down to 12 days," he said.

After Zebulon, Trump was speaking in Duluth, Georgia, for a rally with former Fox News star Tucker Carlson and former independent presidential candidate Robert F. Kennedy Jr. Also present was country music star Jason Aldean, who encouraged attendees to vote early, a message that Trump is slowly embracing after denouncing the practice for years.

Harris is set to participate in a CNN town hall in Chester Township, Pennsylvania, an attempt to persuade the dwindling number of undecided voters to support her and help turn the tide in a closely divided race where even a small percentage of votes could be critical.

On Wednesday, she seized on comments by Trump's former

White House chief of staff John Kelly, who told the New York Times that the former president met the "general definition of fascist" and admired dictators.

Harris, who has argued that Trump is a threat to US democracy, called Trump's remarks as quoted by Kelly "deeply troubling and incredibly dangerous." Trump's campaign has denied Kelly's account, calling them "debunked stories."

The Vice-president tried and failed to push Trump to agree to a second presidential debate on CNN after she was considered to have won the first and only presidential debate between the two candidates, which took place in September on ABC News.

Harris held a marginal 46 percent to 43 percent lead nationally over the former president in the latest Reuters/Ipsos poll.

Agencies

Spain arrests two Daesh supporters in joint operation with Morocco

MADRID

THE Spanish National Police has arrested two individuals presumed to be members of the terrorist organization Daesh, in an operation carried out in collaboration with Morocco's General Directorate for Territorial Surveillance (DGST).

The suspects were arrested in the cities of Itsasondo (Guipúzcoa) and Avilés (Asturias), for their alleged involvement in the crimes of indoctrination, dissemination of terrorist propaganda, and incitement to commit violent acts, the Spanish police said in a statement.

The investigations have shown that the suspects were under strict surveillance since the beginning of the year due to their suspicious activities on social media, where they were spreading messages in support of Daesh, inciting violence and terrorism.

The operation carried out under the supervision of the Central Court of Investigation in coordination with the Public Prosecutor's Office of Spain's National Court, was supported by the DGST, according to the Spanish National Police, which stated that thanks to this collaboration, many terrorists have been arrested in recent years.

It stresses that this international cooperation "is essential" to strengthening the effectiveness of the fight against terrorism, thanks to the outstanding professionalism and in-depth knowledge of the terrorist threat of the services involved.

The press release concluded that it also illustrates the sustained commitment to combating terrorism both on Spanish territory and beyond, within the framework of international partnerships, "a strategic priority for the national police." **Agencies**

IMF warns of elevated risks to global public debt

WASHINGTON

THE International Monetary Fund (IMF) on Wednesday warned of elevated risks to public debt and called on policymakers to implement enduring and carefully designed fiscal adjustments.

"Deficits are high and global public debt is very high, rising and risky. Global public debt is projected to go above 100 trillion dollars this year," Vitor Gaspar, director of the IMF's fiscal affairs department, said at a press briefing during the ongoing 2024 IMF and World Bank Group Annual Meetings.

"At the current pace, the global debt GDP ratio will approach 100 percent by the end of the decade, rising above the pandemic peak," said Gaspar. The IMF official noted that public debt is higher and projected to grow faster than pre-pandemic in about one third of the countries.

"This includes not only the largest economies, China and United States, but also other large countries such as Brazil, France, Italy, South Africa and United Kingdom, representing in total about 70 percent of global GDP," he said. In the case of China, Gaspar said at the press

conference that China "has ample policy space" to contain its growing debt. "It has the means to put public debt in China under control."

The newly released October 2024 Fiscal Monitor makes the case that public debt risks are elevated and prospects are worse than they look.

The report shows that future debt levels could be even higher than projected, and much larger fiscal adjustments than currently projected are required to stabilize or reduce it with a high probability. Era Dabla-Norris, deputy director in the IMF's Fiscal Affairs Department, and her colleagues, wrote in a recent blog.

The Fiscal Monitor presents a novel "debt-at-risk" framework linking current macro-financial and political conditions to the entire spectrum of possible future debt outcomes, the blog noted.

At the press conference, Gaspar told the audience that the fiscal plans that governments have put in place are insufficient to deliver stable or declining public debt ratios with a high degree of confidence. "Additional efforts are necessary. Delaying adjustment is costly and risky. Kicking the can down the road won't do. Time to act is now," Gaspar said.

Trump campaign accuses UK's Labour Party of election 'interference'

LONDON

DONALD Trump's campaign has accused British Prime Minister Keir Starmer's Labour Party of "blatant foreign interference" in the US presidential election after its volunteers travelled to the United States to help campaign for Kamala Harris.

The campaign has filed a complaint with the Federal Election Commission in Washington, calling for an immediate investigation into what it called "apparent illegal foreign national contributions made by the Labour Party of the United Kingdom and accepted by Harris for President".

The complaint cited media reports and a now deleted LinkedIn post from Sofia Patel, head of operations at Britain's Labour Party, who wrote that "nearly 100" current and former Labour party staff would be travelling to the US in the coming weeks to help elect Harris, the Democratic vice-president.

"Those searching for foreign interference in our elections need to look no further than [the] LinkedIn post," the letter of complaint said. "The interference is occurring in plain sight."

The center-left Labour Party, which sees the US Democrats as its sister party, swept to power in July. Starmer has since sought to build ties with Trump, meeting him at his Trump Tower during a visit to New York in September.

Starmer, travelling on a flight to Samoa, told reporters he did not expect the complaint to strain relations with Trump if he wins the election on Nov 5, adding Labour volunteers had gone to pretty much every US election.

"They're doing it in their spare time, they're doing it as volunteers, they're staying I think with other volunteers over there," he said.

"That's what they've done in previous elections, that's what they're doing in this election and that's really straightforward."

Xi advocates high-quality development of greater BRICS cooperation

KAZAN

CHINESE President Xi Jinping on Wednesday called on BRICS countries to work for high-quality development of greater BRICS cooperation.

Xi made the remarks when addressing the 16th BRICS Summit held in Kazan, Russia. Russian President Vladimir Putin chaired the summit, which was also attended by Egyptian President Abdel-Fattah el-Sisi, Ethiopian Prime Minister Abiy Ahmed, Indian Prime Minister Narendra Modi, Iranian President Masoud Pezeshkian, South African President Cyril Ramaphosa, the United Arab Emirates' President Sheikh Mohamed bin Zayed Al Nahyan.

Brazilian President Luiz Inacio Lula da Silva participated in the summit via video link. During a small-group meeting, Xi welcomed new members to the BRICS family and invited many countries to become partner countries.

Xi pointed out that the enlargement of BRICS is a major milestone in its development history, and a landmark event in the evolution of the international situation. It is for their shared pursuit and for the overarching trend of peace and development that BRICS countries have come together, he said.

Stressing that the world is undergoing accelerated changes unseen in a century, marked by new trends of multipolarity and the risks of a "new Cold War," Xi said BRICS countries should seize the historical opportunity, take proactive steps, remain committed to the original aspiration and mission of openness, inclusiveness and win-win cooperation, conform to the general trend of the rise of the Global South, seek common ground while reserving differences, work in concert to further consolidate common values, safeguard common interests, and strengthen BRICS countries through unity.

"We must work together to build BRICS into a primary channel for strengthening solidarity and cooperation among Global South nations and a vanguard for advancing global governance reform," Xi said. He stressed that the more turbulent the world is, the more BRICS countries should uphold the banner of peace, development and win-win cooperation, refining the essence of BRICS and demonstrating its strength.

BRICS countries should raise the voice of peace, advocating a new path to security that features dialogue over confrontation and partnership over alliance.

Xi urged BRICS countries to jointly pursue a path of development, advocate a universally beneficial and inclusive economic globalization, and stay committed to the principle of common development.

He said BRICS countries should consolidate the foundation of cooperation, deepen cooperation in traditional areas such as agriculture, energy, minerals, economy and trade, expand cooperation in emerging areas such as green, low-carbon and artificial intelligence, and safeguard trade, investment and financial security.

The Chinese president then attended a large-scale meeting, made important statements on BRICS' future development and put forward five suggestions. "As the world enters a new period defined by turbulence and transformation, we are confronted with pivotal choices that will shape our future.

Should we allow the world to descend into the abyss of disorder and chaos, or should we strive to steer it back on the path of peace and development?" Xi said.

He stressed that the more tumultuous our times become, the more firmly we must stand at the forefront, exhibiting tenacity, demonstrating the audacity to pioneer and displaying the wisdom to adapt, adding that China is willing to work with all BRICS countries to open a new horizon in the high-quality development of greater BRICS cooperation.

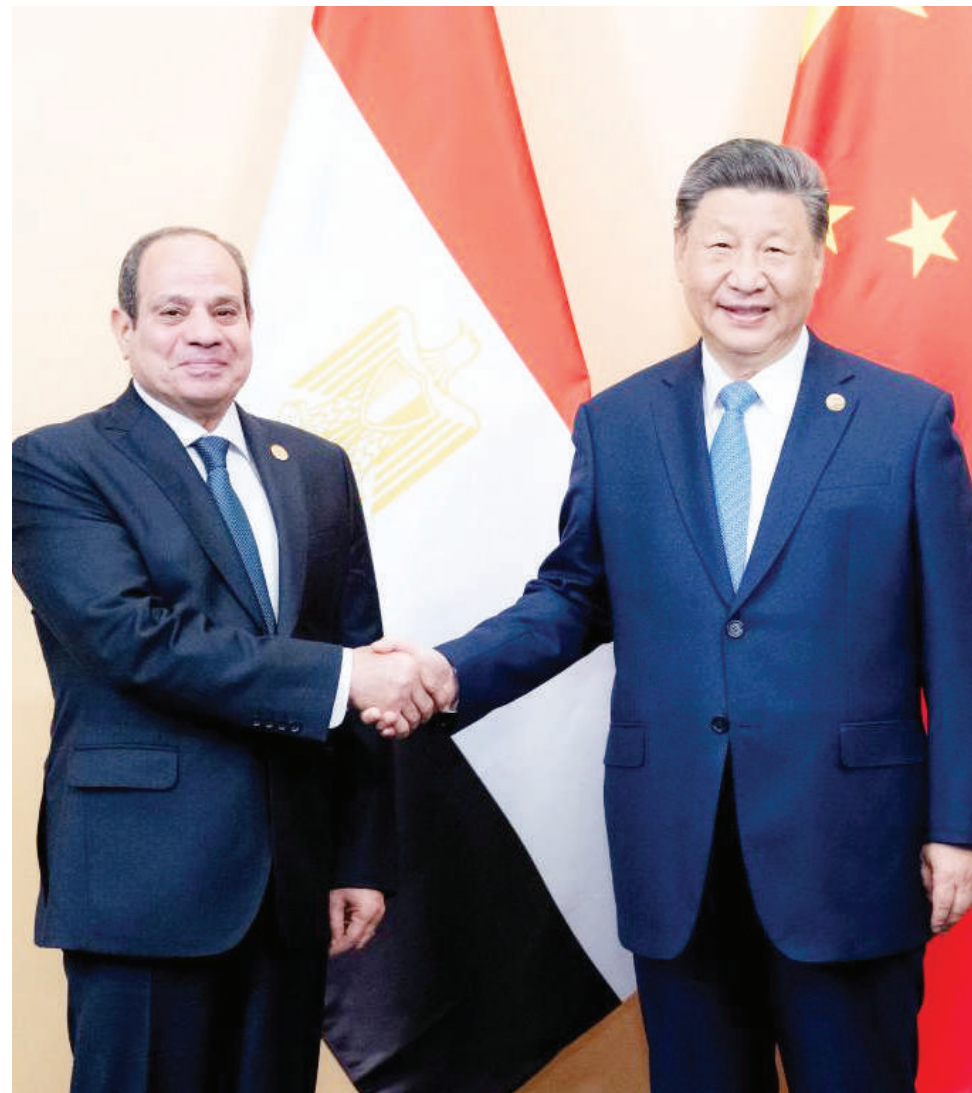
"We should build a BRICS committed to peace, and we must all act as defenders of common security," Xi said. Only by embracing the vision of common, comprehensive, cooperative and sustainable security can we pave the way for universal security, he added.

Xi urged the BRICS countries to uphold the three key principles: no expansion of the battlefields, no escalation of hostilities, and no fanning flames, and strive for swift deescalation of the situation in Ukraine.

He also urged BRICS countries to promote an immediate ceasefire in Gaza, and make unremitting efforts toward a comprehensive, just and lasting resolution of the Palestinian question.

"We should build a BRICS committed to innovation, and we must all act as pioneers of high-quality development," Xi said. "We must keep pace with the times and foster new quality productive forces."

Xi said China has recently launched a China-BRICS Artificial Intelligence Development and Cooperation Center, and will establish a BRICS Deep-Sea Resources International Research Center, a China Center for Cooperation on Development of Special Economic Zones in BRICS Countries, a China Center for BRICS In-



Chinese President Xi Jinping meets with Egyptian President Abdel-Fattah el-Sisi on the sidelines of the 16th BRICS Summit in Kazan, Russia, Oct. 23, 2024.

dustrial Competencies, and a BRICS Digital Ecosystem Cooperation Network, welcoming active participation from all interested parties.

"We should build a BRICS committed to green development, and we must all act as promoters of sustainable development," Xi said. He noted that China's high-quality production capacity, as exemplified by its electric vehicles, lithium batteries and photovoltaic products, provides a significant boost to global green development.

Xi said China is willing to expand cooperation with BRICS countries in green industries, clean energy and green mining, and promote green development through the entire industrial chain, so as to increase the "green quotient" of our cooperation and upgrade the quality of our development. "We should build a BRICS committed to justice, and we must all act as forerunners in reforming global governance," Xi said.

He said the international power dynamics is undergoing profound changes, but global governance reform has lagged behind for a long time, urging BRICS countries to champion true multilateralism and adhere to the vision of global governance characterized by extensive consultation, joint contribution, and shared benefits.

Xi said BRICS countries must ensure that global governance reform is guided by the principles of fairness, justice, openness and inclusiveness, and enhance the representation and voice of developing nations in global governance.

Xi said BRICS countries should promote the connectivity of financial infrastructure, apply high standards of financial security, expand and strengthen the New Development Bank, ensuring that the international financial system more effectively reflects the changes in the global economic landscape.

"We should build a BRICS committed to closer people-to-people exchanges, and we must all act as advocates for harmonious coexistence among all civilizations," Xi said.

Stressing that it is important that BRICS countries promote the spirit of inclusiveness and harmonious coexistence among civilizations and enhance the exchange of governance experiences among BRICS countries, Xi said he is delighted to see that the initiative for BRICS digital education cooperation has become a reality, and China will implement a capacity-building program for BRICS digital education, open 10 learning centers in BRICS countries in the next five years, and provide training opportunities for 1,000 local education administrators, teachers and students.

China is willing to work with BRICS countries to open a new horizon in the high-quality development of greater BRICS cooperation, and jointly promote the building of a community with a shared future for mankind, Xi concluded. Under the theme of "Strengthening Multilateralism for Just Global Development and Security," the participating leaders exchanged in-depth views on BRICS cooperation and major international issues of common interest.

The leaders made positive comments on the development of BRICS institutions and the important role they have played in ad-

ressing global challenges, expressing the belief that BRICS countries, with their large population, rich resources, huge development potential, growing appeal and international influence, have become a model of multilateralism.

They called on BRICS countries to uphold the BRICS spirit, strengthen solidarity and coordination, deepen the strategic partnership within greater BRICS, enhance cooperation in politics and security, economy, trade and finance, people-to-people and cultural exchanges, promote an equal and orderly multipolar world, a universally beneficial and inclusive economic globalization, and sustainable development of the world, and further increase the voice and representation of the Global South in international affairs, and promote the building of a more just and equitable international order.

The leaders vowed to safeguard multilateralism, uphold the core role of the United Nations in the international system, and support the United Nations in playing an important role in global governance such as artificial intelligence.

They also expressed commitment to peacefully resolving disputes through dialogue and consultation, support all efforts conducive to a peaceful settlement of the crisis, and respect the legitimate security concerns of all countries.

The leaders agreed to promote reform of the existing international economic and financial architecture and build the New Development Bank into a new type of multilateral development bank for the 21st century.

They also commended the UN General Assembly for adopting relevant resolutions on the China-proposed International Day for Dialogue among Civilizations, calling for respect for the diversity of world civilizations and strengthening exchanges and mutual learning among different civilizations.

The Kazan Declaration of the 16th BRICS Summit was issued and the establishment of BRICS partners was announced at the summit. During the summit, the BRICS leaders also heard reports on the work of President of the New Development Bank Dilma Rousseff and other heads of BRICS institutions. **Xinhua**



We should build a BRICS committed to closer people-to-people exchanges, and we must all act as advocates for harmonious coexistence among all civilizations



Unbeaten in 50 matches: Numbers behind Yanga's three-year home dominance

By Correspondent Michael Mwebe

FOLLOWING their 2-0 NBC Premier League victory over JKT Tanzania at Chamazi on Tuesday, Young Africans are now unbeaten in their last 50 home league games.

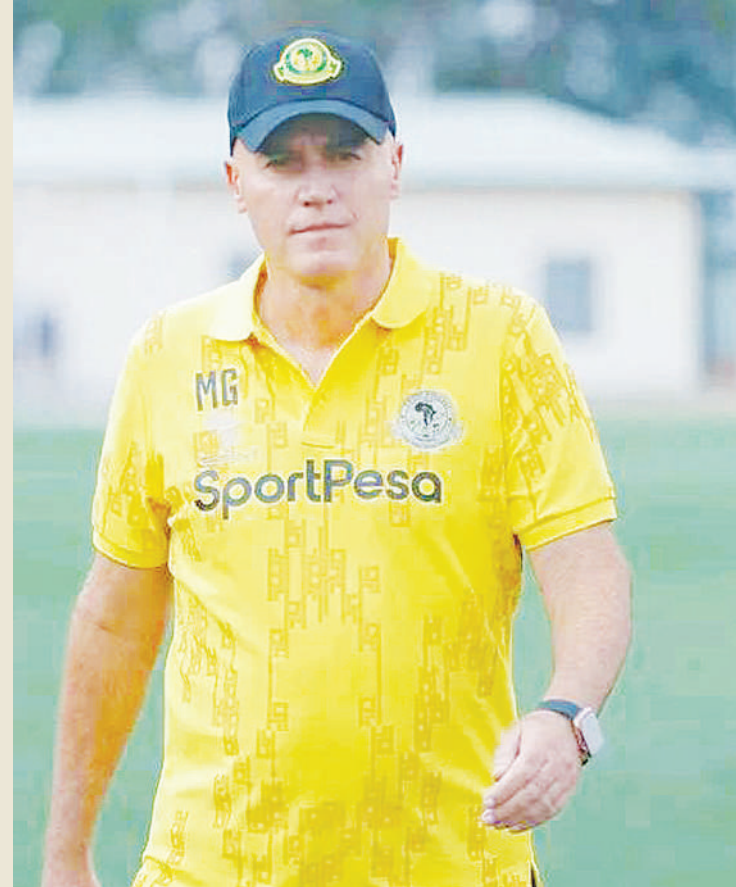
That domination of home league fixtures stretches all the way back to 2021 when they lost 1-0 to Azam in what was then head coach Nasreddine Nabi's first game in charge of the club.

Three years without a home defeat in the league.

The reigning champions have won 45 and drawn only five of the games during their run, an astonishing 90 per cent win rate and 2.8 points per match.

In this unbeaten run, Young Africans have scored 119 goals and conceded just 18. Their defensive solidity has been a cornerstone of their success, with 36 clean sheets registered.

This balance between attack and defence has made them one of the most difficult teams



to beat in Tanzania and across Africa. Bitter rivals Simba are responsible for two of those

draws. Azam, Mbeya City and Tanzania Prisons are the only other teams to take points off the Green and Yellow.

They have won 30 successive home league matches and are unbeaten in the last 24 meetings in all competitions.

This victory means Young Africans maintain their 100% winning record after six games of 2024/25 as they look to claim a fourth successive title.

Overall, it's now 16 games without a defeat in the top flight.

Coach Miguel Gamondi (pictured) will surely demand a maintenance of focus from his side with some huge fixtures coming up.

Young Africans face Coastal Union tomorrow, before travelling to Zanzibar for another away game against Singida Black Stars on Wednesday.

However, the real test looms on November 2, when they face Azam, who are the last team to beat them both home and away.



The reason behind Kimanzi's departure from Tabora United

By Correspondent Nassir Nchimbi

IN August, former Harambee Stars head coach Francis Kimanzi embarked on a new chapter in his coaching career, joining the Tanzania Mainland Premier League as the head coach of Tabora United.

The team had narrowly escaped relegation the previous season and was eager to make its mark in the current campaign.

To bolster their squad, Tabora United made significant investments during the transfer window, including the high-profile signings of former Young Africans' players Heritier Makambo and Yacouba Songne, and Nigerian international goalkeeper Victor Sochima.

However, just two months later, both Kimanzi (pictured) and his assistant coach, Yusuf Chipu, have left the club.

Christina Mwangala, the head of media for Tabora United, confirmed that the decision to part ways with the Kenyan coaches was due to the team's underwhelming performance, despite the club's heavy spending in the off-season.

"The club made major signings this season to deliver strong results, but that wasn't happening. Losing four matches in a row was tough for the club and our fans," Mwangala said.

During Kimanzi's tenure, the team managed just eight points from eight matches, placing them 11th on the league table.

Despite the investments, Tabora

United's performances failed to meet expectations, leading to growing frustration within the club.

Their heaviest defeat, a 4-2 loss to JKT Tanzania, proved to be the breaking point. Notably, Kimanzi and Chipu attended the match from the stands rather than the touchline, adding fuel to speculation about internal tensions.

There were reports of friction between the coaching staff and club management, with rumours swirling about issues related to the coaches' licensing and contracts.

However, Mwangala dismissed these claims, insisting that the decision to part ways was a mutual one.

"We are not saying Kimanzi is not a good coach. He has a strong profile, but sometimes things just don't work out in football, no matter your experience," she stated.

Kimanzi's exit marks the sixth coaching change in the NBC Premier League this season, highlighting the pressure and instability faced by managers in Tanzanian football.

Despite the premature end to his tenure, Kimanzi did have some positive moments, including wins over Namungo and Kagera Sugar, as well as a draw against Tanzania Prisons.

However, losses to top teams like Simba SC, Singida, and Dodoma Jiji sealed his fate.

Kimanzi's departure has left Tabora United searching for a new direction as they aim to turn their season around and avoid slipping into a relegation battle.



Jakaya Kikwete Sports Park youth team player Shaban Ramadhan (R) pictured on Wednesday negotiating his way past Mzambarauni SC player Issa Ali during their friendly match held at the centre in Dar es Salaam. PHOTO: CORRESPONDENT JUMANNE JUMA

Twiga Stars set for friendly clash against Morocco in Casablanca

By Correspondent Nassir Nchimbi

THE Tanzania national women's team, Twiga Stars, will face the Morocco Women's National team in a friendly match today at Stade Père Jégo in Casablanca.

The match is part of the FIFA calendar, with Twiga Stars also set to face Senegal on October 27. Both games are vital preparation for the team's future competitions.

Currently in training camp in Morocco, Twiga Stars will be led by assistant coach Hilda Masanche for these friendlies, as head coach Bakari Shime is overseeing the

men's national team in the CHAN qualifiers.

Twiga Stars' last outing ended in a goalless draw against Botswana in a friendly match.

Masanche expressed satisfaction with the team's preparations, highlighting the importance of the two friendlies in refining squad combinations and improving team cohesion.

"While we don't have major tournaments immediately ahead, these friendly matches offer a valuable opportunity to fine-tune our squad and strengthen team unity.

"The squad is a blend of do-

mestic and international talent, including standout players who have consistently excelled at their clubs abroad," said Masanche.

She further emphasized the value of having a diverse squad: "The diversity within our squad brings a wealth of experience and skill. It allows us to combine different playing styles and strategies, making the team more adaptable and resilient as we continue to build a cohesive and competitive unit for future challenges."

The squad is being built up by Najat Abasi (JKT Queens), Asha Mrisho (Amani Queens), Janet Shija (Simba Queens), Lidya

Maximilian (JKT Queens), Noela Luhala (ASA Tel Aviv, Israel), Enekia Kasonga (Mazatlán Femenil, Mexico), Melikia William (Bunda Queens), Juletha Singano (Juarez, Mexico), Vaileth Nicholas (Simba Queens), Ester Maseke (Bunda Queens), Christer Bahera (JKT Queens),

Others are Maimuna Kaimu (ZED FC, Egypt), Suzan Adam (Tutankhamun, Egypt), Clara Luvanga (Al Nasr FC, Saudi Arabia), Stumai Abdallah (JKT Queens), Hasnat Ubamba (FC Masar, Egypt), Victoria Masele (Bunda Queens), Diana Lucas (AME SFK, Turkey), Malaika Meena (Wake Forest, USA), Aisha

Masaka (Brighton & Hove Albion, England), Winifrida Gerald (JKT Queens), Yasinta Mitoga (JKT Queens), Opa Clement (Henan FC, China).

However, players from Yanga Princess, who finished third in the 2023/24 Women's Premier League, are notably absent from the squad. Despite this, JKT Queens has a strong presence, contributing six players.

Twiga Stars have already qualified for the CAF Women's Africa Cup of Nations (WAFCON) 2024, marking their first return to the tournament since 2010.

They will be the sole represen-

tatives from the Council of East and Central Africa Football Associations (CECAFA) after Burundi and Kenya fell short in the qualifiers.

Due to a scheduling conflict, both WAFCON 2024 and AFCON 2025 will take place in July and December of 2025, respectively, with the latter continuing into 2026.

Twiga Stars will be up against strong competition at WAFCON 2024, including Ghana, South Africa, Botswana, Zambia, Tunisia, Algeria, DR Congo, Mali, Senegal, Nigeria, and hosts Morocco.

Bayern Munich stars react to humiliating defeat by Barcelona - 'Scoreline was not fair'

Barca Universal

BAYERN Munich midfielder Joshua Kimmich acknowledged Barcelona's dominance in their recent clash, though he felt the 4-1 final score was harsher than the performance suggested.

Kimmich pointed out that while Bayern had their moments, the game quickly slipped out of their control. After a shaky start, Bayern managed to pull even and looked in command until Barcelona's second goal changed the momentum.

Kimmich believed there was a foul involved in that second goal, but it wasn't called, and just before halftime, Barcelona netted a third goal, further dampening Bayern's chances.

"It was a very tough defeat. We started badly but then we managed to equalise and we were in control of the game until they scored our second goal, which I think was a foul on Kim," he said.

From that point, Bayern lost composure, and Barcelona took full advantage, breaking through Bayern's press with ease.

Despite the heavy scoreline, Kimmich felt the result didn't entirely reflect how competitive the match was, though he admitted that Bayern deserved the loss.

"We lost a bit of patience and control. We made mistakes and Barcelona were able to break the pressure more easily, which led to the goals.

"I don't think the 4-1 aggregate scoreline was a fair result considering how the game went, but we deserved to lose," he added.

*Manuel Neuer's take

Bayern's goalkeeper Manuel Neuer also reflected on the match, acknowledging that both teams played with high risk, which led to costly mistakes.

He stressed that Bayern needed to improve their aggression in midfield, especially against a team like Barcelona, who have quick attackers such as Raphinha.

According to Neuer, Barcelona's intense style of play was something Bayern hadn't encountered in their previous matches, and it exposed some weaknesses they needed to address.

"We made mistakes, we need to be more present and aggressive in midfield because Barça have fast players like Raphinha up front, who killed us," said the keeper.

*Then there's Kane

Striker Harry Kane echoed similar sentiments, focusing on the difficulty of conceding three goals in the first half while playing away.

"Conceding three goals away from home in the first half was not a great start for us. We had a moment in the first half when we looked very dangerous."

Source: Mundo Deportivo

Man City fans stage protest outside Premier League headquarters

Sports Staff

MANCHESTER City fans staged a protest outside the Premier League's head office in London on Tuesday amid the top-flight's civil war.

It came hours after City officials had engaged in a heated meeting with the other clubs and Premier League chiefs, in the wake of a tribunal ruling which found some of the league's associated party transaction (APT) rules were unlawful.

A City supporters' group claimed responsibility for the vehicle outside the Premier League's Paddington office which carried a giant screen displaying the club crests of Arsenal, Liverpool, Manchester United and Tottenham alongside the words "Richard's Masters", a jibe targeting the Premier League's chief executive Richard Masters.

Inside the meeting, Masters insisted to clubs that some amendments to the existing APT rules would ensure they were robust and lawful. These amendments will go to a vote and will need 14 clubs to approve them.

The Premier League believes the rules can be quickly and effectively remedied, and says it will continue to operate the existing APT system. City disagree emphatically and say the whole system is now void.

After the tribunal's ruling, the league said in a statement: "The Premier League welcomes the tribunal's findings, which endorsed the overall objectives, framework and decision-making of the APT system. The tribunal upheld the need for the APT system as a whole and rejected the majority of Manchester City's challenges. Moreover, the tribunal found that the rules are necessary in order for the league's financial controls to be effective.

"The decision represents an important and detailed assessment of the APT rules, which ensure clubs are not able to benefit from commercial deals or reductions in costs that are not at Fair Market Value (FMV) by virtue of relationships with Associated Parties. These rules were introduced to provide a robust mechanism to safeguard the financial stability, integrity and competitive balance of the league."

THE INDEPENDENT

Liverpool stays perfect in Champions League and Raphinha scores hat trick for Barcelona

By SAMUEL PETREQUIN

IT was a great night for English clubs, and for Barcelona captain Raphinha.

Premier League leader Liverpool moved level on points with Aston Villa at the top of the Champions League standings Wednesday by extending its perfect record to three wins, and Manchester City set a new record for the most consecutive games undefeated in the history of the competition.

Liverpool edged Leipzig 1-0 with a goal from Darwin Nunez. City routed Sparta Prague 5-0 with Erling Haaland scoring twice.

Raphinha scored a hat trick as Barcelona finally beat Bayern Munich to end a series of six consecutive wins for the German team in their head-to-head meetings that included a humiliating 8-2 loss for Barca in the quarter-finals in 2020.

This time, Barcelona came out on top of an entertaining contest with a 4-1 statement win. After three rounds in the revamped tournament, Liverpool and Aston Villa have a two-point lead over seven clubs including Man City and another Premier League team, Arsenal. The four English teams in the competition have conceded just one goal combined so far.

*Raphinha on a roll

In Barcelona, the hosts opened the scoring within a minute as Raphinha was found by Fermin Lopez's through ball, then rounded Bayern goalkeeper Manuel Neuer with ease.



Erling Haaland scores Manchester City's second goal (AFP via Getty Images)

Bayern leveled the score with Harry Kane's volley, but Barcelona responded with one goal from former Bayern great Robert Lewandowski and two more from Raphinha, who was later substituted to a standing ovation.

It was Barcelona's first win over Bayern since the 2015 Champions League semifinals. Barcelona came into the game without having scored in its four games against Bayern since an 8-2 loss in 2020. Barcelona coach Hansi Flick was Bayern's coach in that game.

"It could have been a Champions League final. Winning like this, in front of our fans, is the best," Raphinha said. "What we are doing on the pitch answers what Barça can do in this Champions League."

*Liverpool stays perfect

Arne Slot has guided Liverpool to first place in the

Premier League early in his tenure as Jurgen Klopp's replacement and now has the team on a maximum nine points in the Champions League.

The latest win in Europe came at Leipzig, one of the clubs that Klopp will be overseeing in his new role as head of global soccer at Red Bull.

Nunez tapped in the only goal in the 27th minute from Mohamed Salah's header back toward goal and could have earned a penalty in the 38th when he appeared to be tripped by Willi Orban.

"If we had left this place with a draw, I would have really felt we had lost something," Slot told TNT Sports. "For the 70 previous minutes - except, maybe, for the first 10 - we dominated."

Leipzig is the only team from the big 5 leagues to lose its three opening matches.

*City improves United record

Manchester City's new record won't please the red half of the English city.

By beating Sparta Prague, the English champions set the record for consecutive games undefeated in the history of the competition - even stretching back before 1992 into the European Cup era. City is now on 26 matches unbeaten. Alex Ferguson's Man United team from 2007-09 managed to stay unbeaten for 25 matches.

Phil Foden put the hosts ahead with less than three minutes gone. Haaland then scored an amazing goal off the back of his heel. John Stones made it 3-0, Haaland grabbed his second and Matheus Nunes added more lustre to the emphatic win.

*Lille upsets Atletico

After beating Real Madrid 1-0 in the previous round,

Lille won 3-1 at Atletico, which was unbeaten in its last 11 home matches in the Champions League.

The French side had just three shots on target, including a penalty kick.

Julian Alvarez put the hosts in front with an early opener before Edon Zhegrova curled in an equalizer close to the hour mark. Jonathan David then scored from the spot in the 74th minute and completed a brace in the 89th minute.

"We may not have played a great, great game, but we played the game we needed to tonight," Lille midfielder Benjamin Andre said.

*Brest frustrates Leverkusen

A superb goal from Pierre Lees-Melou helped minnows Brest to a 1-1 draw with Bayer Leverkusen as both teams remained unbeaten.

The French team played with verve throughout the second half but was unable to find the second goal.

Playing in Europe's top competition for the first time, the newcomers faced their toughest test yet against the German champions, who had also won their first two matches in the revamped tournament.

Florian Wirtz's low shot gave Leverkusen the lead in the 24th minute. It was his seventh goal in all competitions this season. Lees-Melou, who recently returned from a broken leg, leveled with a right-footed volley from outside the box. It was his first goal since March.

*Other matches

Elsewhere, Celtic struggled but frustrated Atalanta with a 0-0 draw. Mario Pasali hits the woodwork for the Italian team.

Looking for a third consecutive win, Benfica lost 3-1 to Feyenoord, while substitute Marcus Thuram scored in stoppage time to help Inter Milan scrape a 1-0 win at Young Boys.

AP

'Almost unbeatable' - so will Liverpool turn wins and records into trophies?

By Neil Johnston

WHEN Arne Slot took charge of Liverpool following Jurgen Klopp's departure at the end of last season, the Dutchman recognised he had "big shoes to fill".

After all, Klopp had delivered a Champions League and a long-awaited Premier League title as well as the FA Cup and a couple of League Cups.

These are still very early days for Slot (pictured), but few could have predicted such a smooth transition like the one that has taken place at Liverpool.

A 1-0 Champions League victory against RB Leipzig on Wednesday was their 11th win in 12 matches since Slot took charge.

Meanwhile, Slot's Liverpool are the first team in the club's history to win each of their opening six away games of a season.

"Arne Slot says 'judge us after the end of November', because he thinks they will be playing better than," said former Scotland winger Pat Nevin, who was in Leipzig for BBC Radio 5 Live.

"Maybe the rest of the Premier League will have to be worried because they are almost unbeatable.

"Liverpool fans have seen their team play better than this, but they haven't seen a better run than this."

*Winning Slot machine



Liverpool are just the seventh top-flight English side to win each of their opening six away games across all competitions in a season. They are the third team to do so in the Premier League era after Newcastle in 1994-95 and Manchester City in 2017-18.

They are becoming a winning machine under Slot, an efficient team who know how to get the job done rather than blowing opponents away.

Will they turn wins into trophies at the business end of the season? One thing is certain: Slot will not allow anyone to get carried away as he juggles the high-pressure demands of the Premier League and the Champions League.

But with Liverpool top in the Premier League and level on nine points with Aston Villa at the top of the league phase of the Champi-

games, it's a very nice position to be in."

*Heading to Arsenal after eight straight wins

Klopp's Liverpool won their opening seven Premier League and Champions League games in 2018-19, a season that saw them finish one point behind champions Manchester City before defeating Tottenham in the Champions League final.

Slot's Class of 2024 are the first Liverpool team ever to win 11 of their opening 12 games in a campaign, with September's 1-0 defeat by Nottingham Forest the single blip since he became head coach.

They head to Arsenal on Sunday (16:30 GMT) on the back of an eight-game winning run - the first time they have produced such a run since March 2022.

"Liverpool picked up when they needed to and

looked very, very good," added Nevin about the latest win against RB Leipzig.

"They are not quite there yet, but then you look at the Premier League and Champions League tables and you can't say anything negative."

"Records are nice - trophies are better"

Slot has also emulated legendary Liverpool boss Bill Shankly by winning his first three European matches as manager.

Liverpool's impressive start to the season includes wins against Manchester United, AC Milan and Chelsea.

There are some big tests on the horizon. As well as Arsenal, they have matches against German champions Bayer Leverkusen, Aston Villa, Real Madrid and Manchester City between now and 1 December.

"This is a team on a brilliant run with some players playing well, but it's clear more improvements will come," said Nevin.

"If you are having this sort of run and nowhere near peaking yet, that's real good news.

"Arne Slot's aware of it. There's more to come from this team, but you wouldn't think so from the results."

After the Leipzig game, Slot said his players must be proud after achieving the "almost impossible" feat of setting new club records.

Like Klopp, Slot is aware he will be judged on the number of trophies he brings to Anfield - not records.

"Records are nice, but other things are nicer than records and you know what I mean by that - trophies," Slot said.

BBC

Gwiji by David Chikoko



SPORT

Liverpool stays perfect in Champions League and Raphinha scores hat trick for Barcelona

PAGE 19



Azam look to keep up winning momentum

By Correspondent Michael Mwebi

Azam will look to keep winning momentum in the NBC Premier League when they host Ken Gold at Chamazi Complex this evening.

The clash between one of the main title contenders and one of the worst teams in the division will kick-off at 7pm.

Azam, under Moroccan coach Rachid Taoussi (pictured), snapped their two-game winless run with an impressive 1-0 away win over Namungo.

Captain Lusajo Mwaikenda netted the only goal of the game twelve minutes to normal stoppage time to the big relief of coach Taoussi.

Added to a 2-0 win over Tanzania Prisons on Monday, this leaves Taoussi looking for a hat-trick of wins for the first time since taking over from Yousouph Dabo last month.

Overall, Taoussi's men have suffered a solitary defeat in the Premier League this term, picking up four wins and three draws in the process as they sit fifth in the table, four behind leaders Singida Black Stars.

The former Raja Casablanca coach will be happy that his side has kept three successive clean sheets, and will look to his forwards to hit their stride and put more chances into the back of the net.

Ken Gold currently find themselves anchored at the bottom of the table after a difficult start to the campaign. Results have not improved significantly after replacing Fikiri Elias with the Chale Jumanne.

The league newcomers come into the clash on the back of a 3-0 loss away to Mashujaa FC on Monday, with the result representing their sixth defeat of the campaign.

The visitors' away league form is also concerning. They are the only side yet to pick a point on the road in all their four away games so far in this campaign.

They have been struggling defensively, conceding goals in all but one of their eight fixtures as they look like they may require open-heart surgery if they are to avoid a swift relegation back down to the second tier.

Simba now eye crucial fixture against Namungo to close gap at the top



By Correspondent Michael Mwebi

SIMBA SC are gearing up for another crucial NBC Premier League fixture against Namungo FC this afternoon at the KMC Complex, with kickoff set for 4:15 PM.

Both teams find themselves at critical junctures in their seasons - Simba pushing to stay within striking distance of league leaders Singida Black Stars, and Namungo fighting to climb out of the relegation zone.

This encounter holds major implications for both clubs, but Simba enter the match as clear favourites given their recent form and Namungo's ongoing struggles.

Simba secured a hard-fought 1-0 victory against Tanzania Prisons on Tuesday at the Sokoine Stadium, keeping them just three points behind the top spot. A win today would propel them into second place.

With Simba chasing their first league title in four years, every game becomes a must-win. Head coach Fadlu Davids is acutely aware that a slip-up against a team like Namungo could prove costly in their title ambitions.

Simba have dropped five points in their last three match-

es, intensifying the pressure to secure maximum points today.

Historically, Simba have dominated their head-to-head encounters with Namungo, boasting an un-

beaten record in ten league clashes, winning five and drawing five.

They've also triumphed over Namungo in the Federation Cup and the Community Shield, reinforcing

their psychological advantage.

Speaking ahead of the match, Simba assistant coach Darian Wilken (pictured) acknowledged that Namungo's position on

the table does not reflect the quality of their performances.

"Namungo is a good team. We've watched their games and seen their approach. They've been a bit unfortunate, and based on their performances, they probably deserve more points than what they've achieved," Wilken remarked.

However, Simba will have to contend with a few injury concerns. Abdulrazack Hamza and Yusuph Kagoma may not recover in time following their injuries in the recent Dar es Salaam derby against Young Africans.

Jean Ahoua has a slim chance of making the squad, but Ayub Lakred is still recovering from a long-term injury, and Valentino Mashaka remains sidelined with a hamstring issue.

Namungo head into this fixture following a 2-0 loss to Singida Black Stars last weekend, a result that prompted a reshuffle in their technical bench.

Former Simba caretaker coach Juma Mgunda has replaced Mwinyi Zahera at the helm and faces the challenge of reinvigorating his squad against his former club.

Mgunda will be eager to kick-start his tenure with a positive result to steer Namungo away from relegation danger.

Simba's superior form and unbeaten record against Namungo put them in a favourable position, but Mgunda's familiarity with the Msimbazi Reds adds an intriguing layer to the match as both teams fight for crucial points.

Singida Black Stars aim to extend unbeaten streak against high-scoring Fountain Gate

By Correspondent Seth Mapoli

THE NBC Premier League leaders, Singida Black Stars, are set to face off against Fountain Gate FC today in a highly anticipated clash at the CCM Liti Stadium, with kickoff scheduled for 2:00 pm.

Both teams are looking to make a statement in the league, with Singida aiming to extend their unbeaten run while Fountain Gate seeks to challenge the league leaders and continue their own strong start to the campaign.

Singida Black Stars have been a dominant force this season, having won six of their seven matches and drawing just one. Their unbeaten record has been underpinned by a rock-solid defense, conceding only three goals, making them the team with the best defensive record in the league. This resilience at the

back has played a key role in maintaining their top position in the league standings.

As they prepare for today's encounter, Singida Black Stars will rely on their defensive organization to secure another win in front of their home crowd. Their consistency has been impressive, and their ability to shut down opponents will be tested by Fountain Gate's potent attacking trio.

Assistant coach Denis Kitambi stressed the importance of remaining disciplined and focused.

"We know we are going up against a team that can block attacks and take advantage of scoring opportunities. Our defense has been strong, and we aim to maintain that. We've prepared thoroughly, and we'll approach the match cautiously to ensure they don't break through," Kitambi explained.

Fountain Gate FC, currently in the top four with 16 points, have also had a strong start to the season. With four wins from five matches and just one defeat, they've proven they can compete with the league's best. Their success has been driven by a high-scoring attack, with 17 goals scored so far, making them one of the top-scoring teams in the league.

The attacking trio of Selmani Mwalimu, Edger William, and Salum Kihimba has been crucial to Fountain Gate's success. Collectively, they have contributed to 12 of the team's goals, forming one of the most dangerous attacking lines in the league. Breaking down Singida's solid defense will be key for Fountain Gate if they hope to pull off an upset.

Head coach Mohamed Muya emphasized the significance

of the match and the need to respect Singida's position as league leaders.

"We've been preparing for this match since our last game. Singida Black Stars are the top team in the league, and we know it's going to be a tough match. But we are ready to fight for a win," Muya said.

The clash between Singida's impenetrable defense and Fountain Gate's lethal attack is likely to decide the outcome of this match.

Singida have conceded only three goals in seven games, but they will face their toughest test yet against Fountain Gate's free-flowing attack, which has averaged over three goals per game.

Looking ahead, Singida Black Stars have a challenging fixture list, including a match against reigning champions Young Africans on October 30. This will be followed by games

against Coastal Union, Tabora United, and Azam FC - fixtures that will truly test their title credentials. Fountain Gate's upcoming schedule includes matches against Mashujaa FC and Pamba Jiji FC at home before facing Young Africans away and JKT Tanzania at home. A win today could set the tone for their next games, propelling them into serious title contention.

With both teams in great form, today's match promises to be an exciting, high-stakes encounter.

Singida's unbeaten run and tight defense will be tested by Fountain Gate's powerful offense, and the outcome could have significant implications for the Premier League title race.

Fans at the CCM Liti Stadium can expect a thrilling contest that may shape the direction of the season.

Flexibles by David Chikoko

