



## REVENUES



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## EMPLOYMENT



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## INFRASTRUCTURE



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## HEALTH



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# Samia opens up about her humble start in life, pains

By Henry Mwangonde

PRESIDENT Samia Suluhu Hassan yesterday opened up about her humble beginnings which included looking for a job at 17, studying from certificate to Master's level up to holding the highest office in the land. She said in 1977, while only 17, she applied for a job as a clerk but was turned away because she was underage. But, determined, she knocked that door six months later upon turning 18. She was hired, and has never looked back ever since.

Broadcasting Corporation (TBC) as part of her 62nd birthday celebrations, the Head of State said she was born to a father who was a teacher married to two wives, with her 15 children in the household, one of whom she said she attended several primary and secondary schools because her father used to get job transfers to various places. "I enrolled for a PhD but I stopped later owing to my busy schedules. Maybe I will finish up later or maybe I will end up here at Master's level," the president said, elaborating



President Samia Suluhu Hassan cuts a cake at an event held at Chamwino State House in Dodoma yesterday to mark her 62nd birthday. Photo: State House

Interviewed by the state-owned Tanzania

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## NMB posts 290bn/- profit, in new record performance

By Guardian Correspondent

NMB Bank Plc has had yet another operationally successful fiscal year and a sector-wide record-breaking performance after surpassing its 2020 historic net profit by 39 per cent. The lender announced yesterday that in 2021 it posted a net income of 290bn/-, which consolidated its market leadership and top profitability position in the industry. In 2020, the leading financial services provider made history after registering the highest profit ever recorded in Tanzania's banking history of 210bn/-.

It said in a press release that profit before tax amounted to 420bn/-, up by 41 per cent year-on-year from the 301bn/- for 2020. Releasing the full-year results, chief executive officer Ruth Zaipuna (pictured) said she was optimistic of the strong growth trajectory being sustained going forward. "I am profoundly proud and humbled by what we have achieved as a team, and I remain ever so confident that with the disciplined execution of our strategy, increased customers' activities, high staff morale and strong leadership, we will sustain this strong growth momentum of our underlying business," she stated. The bank's strong business growth and solid financial performance are critical in supporting its mission of leading Tanzania's social and economic development agenda, she asserted, attributing the sector-wide unparalleled performance to a differentiated business model and disciplined execution of its strategic initiatives.

The strong growth in profitability emanated from an operating income growth of 18 per cent that mostly came from the 19 per cent surge in net-interest income, with interest revenue boosted by increase in non-funded income of 15 per cent. This increase reflected higher customer activities on the bank's channels, she stated, highlighting that the bank has

## Open Kiswahili classes in foreign missions, government tells envoys

By Francis Kajubi

PRIME Minister Kassim Majaliwa yesterday directed Tanzanian envoys to open Kiswahili classes in their missions to promote the language and provide employment for teachers of the language. The premier issued the directive when he graced the seventh ceremony for the Mabati Cornell Kiswahili Prize for African Literature 2021 held in Dar es Salaam, asking the country's abroad to open Kiswahili classes for people in those countries so that they learn the language. "Kiswahili is key component in realizing actual middle income status for our country, but only if more people are convinced into learning and speaking the language," he said, pointedly asking the Ministry Foreign Affairs and East African Cooperation to support

**The ministry is going to establish a database of all novelists, playwright and others involved in literature for the purpose of enabling them to benefit from regional, continental and global opportunities**

ambassadors across the globe to establish such classes and convince people in the respective countries to join the classes. Kiswahili is currently spoken by over 200 million people around the world, he asserted, directing the Ministry of Culture, Arts and Sports to collaborate with Foreign Affairs in promoting Kiswahili as among key international languages in other blocs. It has succeeded in East Africa and in the Southern Africa Development Community (SADC), he stated. He similarly tasked the Ministry of Industry, Trade and Investment to make sure that manufacturers put a Swahili message on product information as a way of promoting the language to non-speakers.

Three months ago, during a plenary

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## Tanzania, India agree on new areas of cooperation

By Beatrice Philemon

TANZANIA and India have expressed readiness to open up new areas of cooperation to ensure sustainable development for mutual benefit. Foreign Affairs and East African Cooperation minister Liberata Mulamula (pictured) made remarks to this effect in an address a ceremony in Dar es Salaam on Wednesday to mark 75 years of the Indian Republic. The two countries have agreed to work more closely together in finding a better way for opening new trade and investment opportunities, along with strengthening existing opportunities in the two countries. The starting of direct Air Tanzania flights



from Dar es Salaam to Mumbai and the opening up of a market in India for Tanzania's avocados are among steps taken to strengthen trade and investment ties, along with tourism, minister Mulamula said. She said unlocking new potentials and reinforcing existing trade and investment opportunities was also vital, noting that Tanzania and India have established cooperation in energy and building agro-sector infrastructure. "Right now India is among Tanzania's largest trading partners, representing 16 per cent of foreign trade in our country. I believe we can go a long way and promote business links between the two countries," she added. She stated that India's "investments" include the number of Indian nationals visiting Tanzania for investment in sectors like mining, tourism, industry,

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## Samia opens up about her humble start in life, pains

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further on her journey in education.

She called upon Tanzanians to work hard in their specific areas of duty, saying there is only one country in the whole world that Tanzanians can call home.

"There is one country in the world called the United Republic of Tanzania and there are Tanzanians inside there. My call is for Tanzanians to work hard, everyone in his or her capacity, to build our country," she declared.

She said she entered politics after getting interested in a debate in the Zanzibar House of Representatives, "and it is that which pushed me into joining politics and becoming part of it".

She said when she was minister responsible for Union Affairs she managed to "remove" 12 challenges which were a nuisance to the harmonious conduct of relations between the Mainland and Zanzibar.

She revealed that the biggest shock of her life was early last year's death of

President John Magufuli, emphatically noting: "Nothing of that sort had ever happened in my life until then."

The president said the other especially notable moment in her life was when the ruling CCM nominated her to stand as its candidate for Union presidential running-mate in the 2015 General Election and earlier, being picked as deputy chairperson of the 2014 Constituent Assembly.

She hailed TBC for improvements made in its programmes, promising it a fatter budget.

Meanwhile, she revealed that during her free time she likes listening to music - "especially taarab" and that she often prefers spending time with her grandchildren "to ease tiredness from long hours of working".

She also spends time reading and perusing online content "to learn what other countries and leaders are doing when something hits their countries", she added.

## Tanzania, India agree on new areas of cooperation

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agriculture, crop processing, transport and construction, finance and the development of human resources.

India's High Commissioner to Tanzania, Binaya Srikanta Pradhan, meanwhile said the two countries enjoy cordial bilateral relations, "which helps to stimulate economic activities on both sides".

Existing cooperation and solidarity between the two countries stimulates development, he emphasised, and pointing out that India has opened up a new avocado market which Tanzanians can use to promote trade between two countries.

"As India celebrates its 75th Republic Day, we mark the historic and deep-rooted friendship between India and Tanzania and renew our gratitude to the government and the people of Tanzania for nurturing this relationship," the high

commissioner stated.

He said India's achievements in 75 years and developments in trade relations between the two countries have been tremendous in terms of social, economic and political transformation.

"India is one of the world's most advanced nations in the field of space engineering, ICT and biotechnology and it is now the third largest economy in the world in terms of purchasing power parity," he stated, noting further that India has had the honour of participating in most peacekeeping operations in Africa.

"We have been the largest contributor of troops to these operations," he declared, specifying that a number of Indian soldiers "made the supreme sacrifice for this noble cause".

Tanzania's own contribution to peace in Africa has been no less significant," the envoy remarked.

## NMB posts 290bn/- profit, in new record performance

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continued to demonstrate laudable operational efficiency. The gains resulted in improved cost-to-income ratio to 47 per cent from 51 per cent in 2020, within the regulatory threshold of 55 per cent, the statement said.

"Close management of the loan book and strong customer relationship management saw improvement in overall asset quality, with the non-performance

loans ratio decreasing to 3.2 per cent as of December 2021, well below the five per cent regulatory threshold," it added.

The bank also had a strong balance sheet with sustained growth, signalling enhanced customer relationships in its core business segments.

Lending went up by 13 per cent to 4.6trn/- following credit portfolio growth with farmers, small and medium enterprises as well as personal borrowers securing most extended loans, it added.



**PROF. AMON ZACHARIA MATEE**  
01/05/1950 - 25/01/2022

Our beloved father, *Prof. Amon Zacharia Matee* moved on from this world on 25/01/2022. With sadness in our hearts, we, his family find solace in knowing that he is in a better place.

There will be an intimate gathering at his residence, Old Moshi to share memories and farewell to our beloved father and thereafter his burial on 29/01/2022, Saturday.

Please join us.

*"The LORD gave, and the LORD has taken away; blessed be the name of the LORD" - Job 1:21*



India's High Commissioner to Tanzania, Binaya Srikanta Pradhan (2nd-L), graces a ceremony in Dar es Salaam earlier this week at which his delegation presented an India Republic Day anniversary souvenir to Mama Maria Nyerere (2nd-R), widow of founding president Mwalimu JK Nyerere, in remembrance of the Father of the Nation's legacy as an international statesman. Right is former prime minister Judge Joseph Sinde Warioba. Photo courtesy of Indian High Commission

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session in Paris, UNESCO member states declared July 7th as the World Kiswahili Language Day, with the premier underlining that such recognition by the international body should be taken as impetus for every Tanzanian in promoting the mother language.

Mohammed Mchengwa, the minister for Culture, Arts and Sports had earlier said that the ministry will soon start collecting information about writers of novels, plays and other facets of literature so that a database is created.

"The ministry is going to establish a database of all novelists, playwright and others involved in literature for the purpose of enabling them to benefit from regional, continental and global opportunities," he said.

Abdilatif Abdalla, who chairs the board of trustees of the Mabati-Cornell Kiswahili Prize for African Literature, said the judges undertook a rigorous exercise to select the best shortlist across the 256 entries submitted, expressing satisfaction in the

## Open Kiswahili classes in foreign missions, government tells envoys

high calibre of submissions that value and promote African literature.

"The quality of work submitted and breaking of geographical barriers to take literature work beyond African borders is a strong statement that African literature continues to grow dramatically in quantity and in recognition," he said.

The 2021 prize judging process is being undertaken by Prof. Aldin Mutembei, Dr Salma Omar and Dr Joseph Maitaria from different universities in East Africa.

In the fiction and poetry categories Tanzanians emerged on top, with the winners listed as Halfani Sudy with a fiction titled Kirusi Kipya, while Bweni la Wasichana by Lucas Lubango and Kido Kanzu ya Ukubwa by Hafidh Athumani also won accolades.

In the poetry category winning poems were Chemchemi Jangwani by Mohamed

Omar Juma, Malenga wa Masasi by Msusa Mohamedi Msusa and Sinaye Baba by Mfaume Hamisi Mfaume.

A play Sinaubi by Mbwana Kidato who lives in South Africa won the prize, the winners being provided with trophies alongside US\$2,500 for second place winners and US\$5,000 for category winners.

The prize is supported by Mabati Rolling Mills of Kenya, ALAF (T) Ltd (subsidiaries of the Safal Group), and the Office of the Vice Provost for International Affairs at Cornell University, the Africana Studies Centre at Cornell University and the Ngugi wa Thiong'o Foundation.

The Mabati Cornell Kiswahili Prize for African Literature was founded in 2014 by Dr Lizzy Attree and Dr Mukoma wa Ngugi to recognize writing in African languages and encourage translation from, between and into African languages.



Tanzania Women Miners Association members display mining products at their general meeting held in Dodoma city on Wednesday. Photo: Guardian Correspondent

By Guardian Reporter, Mwanza

TANZANIA Revenue Authority (TRA) in Mwanza Region has said beginning February 1 this year, any person caught not demanding a receipt after purchasing goods from a trader will be arrested and arraigned.

Speaking to this paper yesterday, Mwanza Region TRA Manager, Joseph Mtanda made a remark about TRA's tax collection performance in the first half-year period of FY 2021/22. He said that upon conviction, a convict will be liable to pay a fine of between 30,000/- and 1m/-.

Likewise, the Authority has said any trader who will be found not issuing a receipt to his/her customers will also be taken to court and upon conviction will be liable to a fine of between 3m/- and 4.5m/-.

## TRA in Mwanza: We'll arrest all those not demanding receipts after purchasing goods

Mtanda said that collection value Added Tax (VAT) was still problematic as people have no culture of demanding receipts when they buy goods from shops while traders themselves do not issue them, hence the authority will start taking stern measures against tax offenders.

In regard to tax collection, he said during the half-year period of FY 2021/22 TRA in Mwanza Region surpassed its customs duty collection target after collecting 32bn/- over 28.7bn set target.

In addition, he said the Authority in the region declared that in the half-year period between July to December 2021, it collected

106.4bn/- total revenue out of 113bn/- targeted.

He said the collection of customs duty charged on imports has increased and that the Authority will continue stressing its efforts in that area.

Regarding the collection of internal revenue, Mtanda said during the same half-year period they have collected 73.7bn/- equivalent to 87 percent of the set target.

In regard to total revenue collection in the same period, Mtanda said it increased and that in the same period in 2020/21 Financial Year, they collected 90bn/- from the 100.7bn/- target.





Pakistan's High Commissioner to Tanzania, Muhammad Saleem (L), has an audience with The Guardian newspaper managing editor Wallace Mauggo (R) during a courtesy call at The Guardian Ltd offices in Dar es Salaam yesterday. Looking on is Nafees Wahab, an official with the Pakistani High Commission. Photo: John Badi

By Guardian Correspondent

## Trace employers who default on workers' remittances, NSSF told

THE government has directed the National Social Security Fund (NSSF) to trace and take appropriate action against employers who do not remit workers' monthly contributions to the scheme.

Prof Joyce Ndalichako, Minister of State in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities), reiterated the need to do so as she toured the NSSF headquarters in Dar es Salaam yesterday for the first time since her recent reassignment by President Samia Suluhu Hassan.

Until the mini-reshuffle of the Cabinet, she was Health, Community Development, Gender, Elderly and Children minister.

The minister said some employers, especially in the private sector, do not submit the deductions at all

while some do but delay the monies meant for workers' retirement benefits.

She called on the NSSF leadership to also focus on the informal sector "which is expanding quickly and employing a big number of Tanzanians engaged in activities such as food vending, bodaboda, fishing and small-scale mining".

However, she expressed optimism over the way the Fund's management had realised an increase in the number of its membership base "which has led to its expansion".

Prof Ndalichako said that last year, complaints from disgruntled NSSF

members had decreased compared to the previous period when the dominant issue was members having difficulties in accessing their retirement benefits.

"The truth is that now the number of such complaints has gone down and the information I have is that you are doing well, as an institution. I congratulate you on the good work you are doing in serving Tanzanians diligently," she said.

She added that she was also pleased with the Fund's plan to offer its services through various ICT systems "without members having to visit its offices for everything".

The Deputy Minister of State in

the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities), Patrobas Katambi, earlier said that the success witnessed at the Fund was due to living up to the spirit of team work.

NSSF Director General Masha Mshomba promised the minister "full cooperation to ensure that you carry out your responsibilities successfully".

NSSF Board of Trustees chairman Ali Iddi Siwa meanwhile said the fund was in safe hands and members' contributions have been increasing in recent years.

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## Tanzania mulls sending technical college tutors abroad for further studies

By Marc Nkwame - Arusha

THE government is considering starting sending abroad tutors from local technical colleges for further studies targeting to upgrade their professional skills.

This was stated by the Minister of Education, Science and Technology, Prof Adolf Mkenda during his familiarization visit at the Arusha Technical College (ATC), where among other things, he inspected the on going construction of new facilities. "As we are working towards improving advanced technological studies in the country as well as upgrading medical sciences, it is crucial that our teachers, lecturers and other trainers go for further studies in selected overseas countries," Prof Mkenda pointed out.

The Minister pointed out that countries like Turkey and Korea have of late been exporting various technological items to other countries, including Tanzania; "Therefore instead of importing ready made goods, it is advisable to start importing skills and use the knowledge to create our own," he said.

In sync with that, Tanzania is also making arrangements for exchange programs with other countries, especially Germany, the country which built the Arusha technical College so as to enable direct transfer of knowledge and skills between students of the two countries.

The Arusha Technical College has meanwhile received 11.2 Billion/- which is around 30 percent of the total funds meant to execute the East Africa Skills for Transformation and Regional Integration Project.

The Arusha Training College is constructing the ambitious energy facility at the 354 acres of land in the Kikuletwa area of Hai District in Kilimanjaro region where ATC is

also working to revive the defunct Hydropower plant, previously owned by the Tanzania Electricity Supply Company (TANESCO).

ATC runs two campuses, one at the Arusha City Centre on 63 acres of land and the other one at Kikuletwa. The EASTRIP Project is being implemented at the Kikuletwa Campus. Around 650 students are supposed to be enrolled in the soon to be opened Renewable Energy Training and Research Centre at the Kikuletwa section of Hai District, in Kilimanjaro Region.

The Kikuletwa Renewable Energy Training and Research Centre is to receive 37 billion/- from the World Bank to execute the project which will serve as a sub-regional training centre for renewable energy.

The World Bank is supporting the Kikuletwa Renewable Energy initiative to the tune of US \$16.25 million. The project is being executed within the framework of the Eastern Africa Skills for Transformation and Regional Integration Project (EASTRIP).

It will not just train, but the Kikuletwa Centre remains a power churning plant capable of producing 1.7 megawatts of electricity which will be supplied into the National grid from 2022.

With on going expansion programs the institute intends to also increase the number of students, it will be able to accommodate each year to 1,500. This strategy will not only enable Tanzania to train its technicians on site but also train other candidates from the East and Central African Region.

Previously technicians used to have to go to Zambia for such training, but Zambia only provides short-term training and focuses just on hydroelectricity. Kikuletwa Centre will offer full-time training and cover all forms of renewable energy.



# MAENDELEO BANK PLC

## FINANCIAL STATEMENTS

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

### STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2021 (AMOUNT IN MILLION OF SHILLINGS)

	AS AT 31ST DEC. 2021	AS AT 30TH SEPT. 2021
<b>A. ASSETS</b>		
1 Cash	1,914	1,821
2 Balances with Bank of Tanzania	6,203	5,312
3 Investment in Government Securities	22,041	19,586
4 Balances with Other Banks and financial Institution	388	1,047
5 Cheques and Items for Clearing	123	125
6 Interbranch Float Items	0	0
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	7,428	7,194
10 Investments in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	57,714	59,063
12 Other Assets	3,843	4,137
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	2,268	2,380
<b>16 TOTAL ASSETS</b>	<b>101,902</b>	<b>100,655</b>
<b>B. LIABILITIES</b>		
17 Deposits from Other Banks and Financial Institution	4,300	4,300
18 Customers Deposits	65,285	63,518
19 Cash Letters of Credit	-	-
20 Special Deposits	233	245
21 Payment orders/Transfer payables	-	-
22 Bankers Cheques and Drafts Issued	(1)	0
23 Accrued Taxes and Expenses payable	618	661
24 Acceptances Outstanding	-	-
25 Interbranch Float Items	68	66
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	1,274	1,353
28 Borrowings	13,866	14,250
<b>29 TOTAL LIABILITIES</b>	<b>85,643</b>	<b>84,393</b>
<b>30 NET ASSETS/(LIABILITIES) (16 MINUS 29)</b>	<b>16,259</b>	<b>16,272</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	13,921	14,040
32 Capital Reserves	2,668	2,668
33 General Reserves	-	-
34 Retained Earnings	(828)	(828)
35 Profit (Loss) Account	498	393
36 Other Capital account	-	-
37 Minority Interest	-	-
<b>33 TOTAL SHAREHOLDERS' FUNDS</b>	<b>16,259</b>	<b>16,272</b>
34 Contingent Liabilities	-	-
35 Non-Performing Loans and Advances	4,496	6,763
36 Allowances for Probable Losses	2,295	3,708
37 Other Non-Performing assets	-	-
<b>D FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets (%)	16%	16%
(ii) Non Performing loans to Total gross Loans (%)	7%	11%
(iii) Gross Loans and Advances to Total Deposits (%)	86%	93%
(iv) Loans and Advances to Total Assets (%)	59%	62%
(v) Earning Assets to Total Assets	86%	86%
(vi) Deposits Growth	3%	4%
(vii) Assets Growth	1%	3%

### INCOME STATEMENT FOR THE PERIOD ENDED 31ST DECEMBER 2021 (AMOUNT IN MILLIONS OF SHILLINGS)

	CURRENT QUARTER 31ST DEC. 2021	COMPARATIVE QUARTER (Previous Year) 31ST DEC. 2020	CURRENT YEAR CUMULATIVE 31ST DEC. 2021	COMPARATIVE YEAR CUMULATIVE (Previous Year) 31ST DEC. 2020
1 Interest Income	3,518	3,063	12,865	11,011
2 Interest Expenses	(1,508)	(1,139)	(5,306)	(4,511)
<b>3 Net Interest Income (1 minus 2)</b>	<b>2,010</b>	<b>1,924</b>	<b>7,559</b>	<b>6,500</b>
4 Bad debts written off	-	-	(666)	-
5 Impairment Losses on Loans and Advances	(300)	(222)	(1,101)	(885)
<b>6 Non - Interest Income</b>	<b>485</b>	<b>413</b>	<b>1,683</b>	<b>1,398</b>
6.1 Foreign Currency Dealings and Translation Gains/Loss	21	-	64	34
6.2 Fees and Commissions	319	498	1,300	1,228
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	171	(90)	340	136
<b>7 Non - Interest Expenses:</b>	<b>(2,035)</b>	<b>(1,607)</b>	<b>(6,765)</b>	<b>(6,309)</b>
7.1 Salaries and Benefits	(838)	(720)	(3,103)	(2,638)
7.2 Fees and Commissions	-	-	-	(22)
7.3 Other Operating Expenses	(1,197)	(887)	(3,662)	(3,649)
7.4 Other Provision	-	-	-	-
<b>8 Operating Income/(Loss)</b>	<b>160</b>	<b>508</b>	<b>710</b>	<b>704</b>
9 Income Tax Provision	(54)	(227)	(212)	14
<b>10 Net income (loss) after Income Tax</b>	<b>106</b>	<b>281</b>	<b>498</b>	<b>718</b>
11 Number of Employees	93	73	93	73
12 Basic Earnings Per Share	4	21	20	32
13 Diluted Earnings Per Share	4	21	20	32
14 Number of Branches	4	3	4	3
<b>PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.1%	0.3%	0.5%	0.5%
(ii) Return on Average Shareholders' Funds	0.7%	2.0%	3.1%	3.2%
(iii) Non Interest Expenses to Gross Income	82%	69%	73%	79%
(iv) Net Interest Income to Average Earning Assets	2%	3%	9%	9%

SIGNED BY:

Dr. Ibrahim Mwangalaba  
CPA Peter B. Tarimo  
CPA Kapilima Saidi

Managing Director  
Head of Finance  
Head of Internal Audit

27-Jan-22  
27-Jan-22  
27-Jan-22

1 We, the undersigned non-executive members of the board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief, have been prepared in conformance with instructions and are true and correct.  
2 Figures in the brackets indicate negative value.

SIGNED BY:

Mr. Amulike Ngeliama  
CPA. Anna T. Mzingo

Chairman  
Director

27-Jan-22  
27-Jan-22





**KISHE AUCTION MART CO. LTD  
&  
COURT BROKER**



## PUBLIC AUCTION (RE ADVERTISEMENT)

Pursuant to the instructions given to us by EXIM BANK (T) LTD DAR ES SALAAM, we will sell by Public Auction the Legal mortgaged property in the name of Shabbir Akbar Dewji t/a World Link Travel and Tour Ltd.

The property to be auctioned is on Plot No.14, CT No.90172, Block "C", Sanzale Area in Bagamoyo District along Msata Road, about 3 km drive from Bagamoyo town. The property contains 3.565 Ha. (8.8 acres) with 3 godowns in it.

Auction will be conducted where the property is located on 17th February 2022 starting from 11.00 am onwards.

### TERMS AND CONDITIONS OF THE AUCTION:

1. The property will be sold on 'as where is' basis.
2. The successful bidder will be required to pay a deposit of 25% of the amount purchased on the auction day after the fall of the Auctioneer's hammer; and the balance of 75% to be paid on or before 14 days after auction date. In default of the said balance the amount deposited shall be forfeited and the property will be re auctioned.
3. All charges including transfer charges will be borne by the buyer.
4. The properties may be inspected from 09.30 am to 03.30 pm after this advertisement

### FOR MORE DETAILS: -

Contact the Auctioneer through:  
0754/0787/0655 – 363268/0754 302930

EXIM BANK (TANZANIA) LIMITED:  
+255 22 2293000



NSSF Board of Trustees chairman Ali Idi Siwa (L) welcomes Prof Joyce Ndalichako (C), Minister of State in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities), with a poster on the Fund. The minister was on a tour of the Fund's headquarters in Dodoma city yesterday. Right is NSSF director general Masha Mshomba. Photo: Guardian Correspondent

## Experts working on the establishment of TeIW saluted

By Guardian Correspondent, Morogoro

LEADERS of 12 agencies tasked to smoothen the investment process yesterday praised local experts working on phase one of the establishments of the Tanzania Electronic Investment Window (TeIW).

The government believes TeIW will be a panacea for hitches besetting the investment process right from receiving applications to the issuance of investment registration numbers and permits.

The software is being established in phases. Phase one is scheduled to be completed on February 28. As of yesterday, leaders were told, work had been completed by 42 percent.

Speaking on behalf of leaders of the 12 agencies after seeing the work being done by experts, the TIC Executive Director, Dr Maduhu Kazi, praised the experts saying the leaders are happy with the progress of work.

"We are satisfied and happy with the

progress of work and we encouraged our experts to sustain the tempo. We are battling to set up the TeIW because it is an online solution to erstwhile nagging impediments in the investment process. The TeIW will improve the flow of information from all 12 agencies to the One Stop Facilitation Centre (OSFC)," he explained.

The agencies in the OSFC are TIC, BRELA, TRA, Labour, Land, Immigration, Tanzania Medicines and Medical Devices Authority (TMDA), Occupational Safety and Health Administration (OSHA), Tanzania Bureau of Standards (TBS), Tanzania Electric Supply Company Limited (TANESCO), National Identification Authority (NIDA) and National Environment Management Council (NEMC).

Dr Kazi told journalists who accompanied the leaders during the site inspection of the software build-up that impressive improvements in the investment process have already been made, explaining

that the OSFC has been behind those improvements. He said he is very optimistic. "In future, the investment process will be as flawless as it can be possibly achieved because of the efforts the government is putting in this undertaking," he explained.

Dr Kazi said the idea behind the OSFC is to have a faultless investment process as much as possible.

"We are serious about this because once we have the TeIW in place the flow information from agencies to OSFC will be accurate and fast, enabling us to address quickly the challenges investors often talk about," he explained.

On Wednesday, Dr Kazi said leaders of the OSFC will visit investment projects cleared by the TIC to appraise progress and give investors opportunities to air comments on the investment and business environment. Dr Kazi made this promise after chairing a meeting of the leaders in the Prime Minister's Office in Dodoma.



# Bank of India (Tanzania) Ltd.

*Relationship beyond banking*

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

## PUBLICATION OF FINANCIAL STATEMENTS

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

### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2021 (Amounts in million shillings)

	Current Quarter 31-Dec-21	Previous Quarter 30-Sep-21
<b>A. ASSETS</b>		
1 Cash	1,905	1,521
2 Balances with Bank of Tanzania	16,405	12,176
3 Investments in Government securities	51,033	52,660
4 Balances with other banks and financial institutions	1,663	2,238
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	23,972	19,370
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	70,516	74,893
12 Other assets	2,678	2,845
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	1,383	1,540
16 <b>TOTAL ASSETS</b>	<b>169,555</b>	<b>167,243</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	57,932	56,071
18 Customer deposits	70,561	70,437
19 Cash letters of credit	-	-
20 Special deposits	-	-
21 Payment orders/transfers payable	28	31
22 Bankers' cheques and drafts issued	25	25
23 Accrued taxes and expenses payable	2,611	2,415
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	701	1,107
28 Borrowings	-	-
29 <b>TOTAL LIABILITIES</b>	<b>131,858</b>	<b>130,086</b>
30 <b>NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>37,697</b>	<b>37,157</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	21,500	21,500
32 Capital reserves	1,911	2,222
33 Retained earnings	12,580	12,269
34 Profit/(Loss) account	1,706	1,166
35 Other capital accounts	-	-
36 Minority Interest	-	-
37 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>37,697</b>	<b>37,157</b>
38 Contingent liabilities	9,516	7,523
39 Non performing loans & advances	2,081	2,129
40 Allowances for probable losses	636	455
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	22.23%	22.22%
(ii) Non performing loans to total gross loans	2.92%	2.82%
(iii) Gross loans and advances to total deposits	55.37%	59.56%
(iv) Loans and Advances to total assets	41.59%	44.78%
(v) Earning Assets to Total Assets	86.20%	88.12%
(vi) Deposits Growth	1.57%	3.09%
(vii) Assets growth	1.38%	2.85%

### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 DECEMBER 2021 (Amounts in million shillings)

	Current Quarter 31-Dec-21	Comparative Quarter (Previous Year) 31-Dec-20	Current Year Cumulative 31-Dec-21	Comparative Year (Previous Year) Cumulative 31-Dec-20
1 Interest Income	3,274	3,191	12,691	12,490
2 Interest Expense	1,173	1,295	4,713	5,014
3 <b>Net Interest Income (1 minus 2)</b>	<b>2,101</b>	<b>1,896</b>	<b>7,978</b>	<b>7,476</b>
4 Bad Debts Written-Off	(201)	175	(198)	182
5 Impairment Losses on Loans and Advances	472	(274)	1,163	656
6 <b>Non Interest Income:</b>	<b>426</b>	<b>189</b>	<b>927</b>	<b>697</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	50	34	166	188
6.2 Fees and Commissions	376	155	761	509
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 <b>Non Interest Expenses:</b>	<b>1,497</b>	<b>1,326</b>	<b>5,358</b>	<b>4,699</b>
7.1 Salaries and Benefits	585	457	2,155	1,743
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	912	869	3,203	2,956
8 <b>Operating Income/(Loss)</b>	<b>759</b>	<b>858</b>	<b>2,582</b>	<b>2,836</b>
9 Income Tax Provision	219	-	876	537
10 <b>Net Income/ (Loss) After Income Tax</b>	<b>540</b>	<b>858</b>	<b>1,706</b>	<b>2,099</b>
11 <b>Other Comprehensive Income/(Expense)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
12 <b>Total comprehensive income/(loss) for the quarter</b>	<b>540</b>	<b>858</b>	<b>1,706</b>	<b>2,099</b>
13 Number of Employees	32	30	32	30
14 Basic Earnings Per Share	101	160	159	98
15 Number of Branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	1.81%	2.11%	1.57%	1.68%
(ii) Return on Average Shareholders' Fund	5.73%	9.25%	4.61%	5.81%
(iii) Non Interest Expense to Gross Income	40.46%	39.23%	39.34%	35.63%
(iv) Net Interest Income to Average Earning Assets	5.78%	5.39%	5.68%	5.58%

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2021 (Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
Current Quarter 2021							
Balance as at the beginning of the quarter 01.10.2021	21,500	-	13,435	2,222	-	-	37,157
Profit for the quarter	-	-	540	-	-	-	540
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-	-
Regulatory Reserve	-	-	310	(310)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the quarter 31.12.2021</b>	<b>21,500</b>	<b>-</b>	<b>14,286</b>	<b>1,911</b>	<b>-</b>	<b>-</b>	<b>37,697</b>
Previous Quarter 2021							
Balance as at the beginning of the quarter 01.07.2021	21,500	-	12,424	2,222	-	-	36,146
Profit for the quarter	-	-	1,012	-	-	-	1,012
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the quarter 30.09.2021</b>	<b>21,500</b>	<b>-</b>	<b>13,435</b>	<b>2,222</b>	<b>-</b>	<b>-</b>	<b>37,157</b>

### CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2021 (Amounts in million shillings)

	Current Quarter 31-Dec-21	Previous Quarter 30-Sep-21	Current Year Cumulative 31-Dec-21	Comparative Year (Previous Year) Cumulative 31-Dec-20
<b>I: Cash flow from operating activities:</b>				
Net income/(loss)	759	1,231	2,582	2,636
Adjustments for:				
- Impairment/Amortization	712	555	1,332	1,406
- Net change in Loans and Advances	3,816	(4,056)	2,662	(2,224)
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	1,985	3,793	6,984	14,351
- Net change in Short Term Negotiable Securities	4,409	(3,809)	66	(839)
- Net change in Other Liabilities	(212)	(174)	(692)	(692)
- Net change in Other Assets	(3,214)	(758)	(666)	(4,131)
- Tax Paid	(219)	(219)	(876)	(886)
- Others (specify)	-	-	-	-
<b>Net cash provided/(used) by operating activities</b>	<b>8,037</b>	<b>(3,437)</b>	<b>12,825</b>	<b>9,710</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(63)	(40)	(273)	(215)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
<b>Net cash provided/(used) by investing activities</b>	<b>(63)</b>	<b>(40)</b>	<b>(273)</b>	<b>(215)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
<b>Net Cash Provided/(used) by Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(887)</b>
<b>Cash and Cash Equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	7,974	(3,477)	12,552	9,108
Cash and Cash Equivalents at the Beginning of the Quarter	37,118	40,595	32,540	23,432
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>45,092</b>	<b>37,118</b>	<b>45,092</b>	<b>32,540</b>

### SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2021

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

Name and Title	Signature	Date
Mr. Antaryami Sarangi Managing Director		20.01.2022
Mr. Heriabdell Ayoh General Manager		20.01.2022
Mr. Allen Richard Internal Auditor		20.01.2022
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name	Signature	Date
1. Mr. Sulbert Kageuka - Director		20.01.2022
2. Dr. Paul Kato - Director		20.01.2022





## ADVERTISEMENTS






## JOB ADVERTISEMENT

<b>The Company</b>	ISOAF Tz Limited is a Tanzanian-incorporated company with its head office in Dar es salaam and its plant in Nzega District. The company is soon expecting to commence its operations as a Thermal Insulation System Contractor for East African Crude Oil Pipeline (EACOP) Project				
<b>Position</b>	<b>Finance Manager Tanzania (Fixed-Term Contract)</b>				
<b>Department</b>	<b>Finance and Administration</b>				
<b>Base Location</b>	<b>Dar es Salaam, Tanzania</b>				
<b>Reporting to</b>	<b>Finance Manager, Project</b>				
<b>Direct Reports (positions)</b>	<b>Project Accountants in country</b>				
<b>Position Objective</b>	The Finance Manager is responsible for all aspects of the financial reporting in the location. Success is measured by smooth operations of the payable/receivable/inventory/tax/cost accounting, positive business impact through reliable and timely reporting, clean bookkeeping resulting in no audit nonconformities for statutory and tax reporting.				
<b>Key Responsibilities</b>	<ul style="list-style-type: none"> <li>- Manage Purchase-To-Pay process of vendor invoice verification to release of payments</li> <li>- Manage Order-To-Cash process of milestone billings to EACOP and ad-hoc sales</li> <li>- Supervise daily data-entry accounting team for payables invoices</li> <li>- Supervise local team staffing levels, coach and lead individual development</li> <li>- Manage Payroll with HR department, salary payments, statutory deductions</li> <li>- Ensure accurate posting to correct WBS unit and Cost Centre on all transactions</li> <li>- Ad-hoc budget reporting for Project Controller and Project Scheduling teams</li> <li>- Oversee all local tax and customs matters</li> <li>- Manage working capital and payments</li> <li>- Produce monthly financials for management meetings internal and external</li> <li>- Liaise with auditors to ensure smooth audit processes</li> </ul>				
<b>Key Working Relationships</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"><b>Internal</b></td> <td style="width: 50%; vertical-align: top;"><b>External</b></td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• Procurement</li> <li>• Project Controlling</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• EACOP Finance + External Vendors</li> <li>• Auditors</li> </ul> </td> </tr> </table>	<b>Internal</b>	<b>External</b>	<ul style="list-style-type: none"> <li>• Procurement</li> <li>• Project Controlling</li> </ul>	<ul style="list-style-type: none"> <li>• EACOP Finance + External Vendors</li> <li>• Auditors</li> </ul>
<b>Internal</b>	<b>External</b>				
<ul style="list-style-type: none"> <li>• Procurement</li> <li>• Project Controlling</li> </ul>	<ul style="list-style-type: none"> <li>• EACOP Finance + External Vendors</li> <li>• Auditors</li> </ul>				
<b>Qualifications/ Experience/ Technical Skills / Knowledge</b>	<ul style="list-style-type: none"> <li>• Degree/Diploma and/or Professional Accounting Designation</li> <li>• Prior Supervisory Skills</li> <li>• Construction Project Experience</li> <li>• High level of Excel and analytical tool expertise</li> <li>• SAP ERP and/or SAP S/4HANA (FICO/MM/SD/PS) Experience</li> <li>• Fluent in English and Swahili</li> </ul>				
<b>Job Advertising Date</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>Job Reference No</b></td> <td style="width: 50%;"><b>Closing Date</b></td> </tr> <tr> <td style="background-color: yellow;">28/01/2022</td> <td style="background-color: yellow;">ISOAF/0001/FIN/22      11/02/2022</td> </tr> </table> <p style="text-align: center; margin-top: 5px;"><i>Apply to: <a href="mailto:hr-tanzania@isoaf.com">hr-tanzania@isoaf.com</a></i></p>	<b>Job Reference No</b>	<b>Closing Date</b>	28/01/2022	ISOAF/0001/FIN/22      11/02/2022
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28/01/2022	ISOAF/0001/FIN/22      11/02/2022				
<b>NOTE:</b>	<i>Please note that should you not be contacted within 2 weeks after closing Job Advertisement – Consider your application unsuccessful</i>				

## REQUEST FOR EXPRESSION OF INTEREST TO SUPPLY ELECTRICAL GENERATORS

ISOAF Tz Limited is a Tanzanian-incorporated company with its head office in Dar es salaam and its plant in Nzega District. The company is soon expecting to commence its operations as a Thermal Insulation System Contractor for East African Crude Oil Pipeline (EACOP) Project. ISOAF Tz invites experienced and reputable Contractors to express their interest in providing Electrical Generators for the EACOP Project.

The EACOP Project development involves engineering, construction, operation and maintenance of a crude oil export pipeline crossing Uganda and Tanzania and an onshore Marine Terminal in Chongoleani, near Tanga Port in Tanzania.

**BRIEF DESCRIPTION OF THE SCOPE:**  
As part of its Scope of Work for the EACOP Project ISOAF Tz seeks a tender for Electrical Generators in Tanzania.

Requirements for the equipment required shall include, but will not necessarily be limited to the supply of:

- **Electric Generator of 2250 KVA.**
  - o Quantity: 3 equipment.
  - o Frequency: Hz 50.
  - o Voltage: 400 V
  - o Power Factor: Cos 0.8.
  - o Phase: 3F + N
  - o Power Rating: Prime Power PRP: 2250.00 kVA,
  - o Prime power PRP: 1800.00 kW
  - o Current: 3240A
  - o Soundproof version, it will have cabinet or assembly inside container. It will work out side building. Specify noise in dB(A). Specify all characteristic of diesel engine, like performance class, diesel capacity, autonomy, electronic equipment control, protection switch, transfer switch inside panels, specifications for all of them, two panels.

**MINIMUM REQUIREMENTS:**



Companies expressing their interest are invited to document their request with:

- Evidence of selling international and regional Electrical Generators and install and transport into the country in compliance with all applicable laws and jurisdictions for major projects.
- A detailed commitment to develop local / national content value.
- Current registration on EWURA's Local Suppliers and Service Providers (LSSP) database – Please provide registration evidence.
- A copy of their own and main suppliers ISO 9001:2015, ISO 22301:2019 and ISO/IEC 27001 current certification if available.
- A two -year look-ahead showing booked work, anticipated work and remaining capacity for the scope of work.

Interested companies which meet the minimum requirements and have the capacity to provide the equipment listed above should express their interest by sending together with the above listed documents an email to: [Info@isoaf.com](mailto:Info@isoaf.com). (Max. Email Size: 20 MBs & All documents must be submitted in the English language) on or before **17:00 hours** East African Time (EAT), on **11th February 2022**.



Companies satisfactorily meeting the above minimum requirements will receive, subject to the signature of a Non-Disclosure Agreement (NDA), a detailed pre-qualification questionnaire for further evaluation by Company. ISOAF Tz reserves the right not to consider companies that submit incomplete dossiers.

**Note: Only pre-qualified companies will receive an invitation to submit their bid in furtherance of the Call for Tender process.**

## JOB ADVERTISEMENT

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<b>Position</b>	<b>HSE REPRESENTATIVE (Fixed-Term Contract)</b>				
<b>Position Objective</b>	Ensure implementation of ISOAF HSE policy on EACOP project in TIS Coating Plant.				
<b>Base Location</b>	<b>TIS Plant, Nzega District, Tanzania</b>				
<b>Key Responsibilities</b>	<ul style="list-style-type: none"> <li>• Always lead by example and promote Golden Rules and STOP Card Work Authority</li> <li>• Provide ISOAF with on-site assurance against all contractor activities</li> <li>• Organize all documents that you generate as part of your day-to-day work; these include but not limited to photographs taken during site visits, daily activity logs, etc.</li> </ul>				
<b>Qualifications/ Experience/ Technical Skills / Knowledge</b>	<p>Degree, diploma or vocational training in engineering, construction or HSE Experience in Pipelines, LNG, oil &amp; gas, mining, petrochemical, chemical or process industry preferred</p> <p>Experience of large construction sites with onshore and nearshore facilities Understanding of H&amp;S and Environmental management systems and operational requirements for a large and diverse construction Team member with leadership and communication skills</p> <p>Ability to communicate effectively and be stay informed on HSE legislation and regulations. Computer literate on Word, Excel, PowerPoint and Internet required. Ability to work autonomously on site, coach and mentor fledgling HSE culture.</p> <p><b>Presentation and training skills.</b> Computer literate on Word, Excel, PowerPoint and Internet required 3 years in a similar role</p>				
<b>Reporting to:</b>	<b>On-site HSE Manager</b>				
<b>Job Advertising Date</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>Job Reference No</b></td> <td style="width: 50%;"><b>Closing Date</b></td> </tr> <tr> <td style="background-color: yellow;">28/01/2022</td> <td style="background-color: yellow;">ISOAF/0001/HSE/22      11/02/2022</td> </tr> </table> <p style="text-align: center; margin-top: 5px;"><i>Apply to: <a href="mailto:hr-tanzania@isoaf.com">hr-tanzania@isoaf.com</a></i></p>	<b>Job Reference No</b>	<b>Closing Date</b>	28/01/2022	ISOAF/0001/HSE/22      11/02/2022
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<b>Position</b>	<b>Procurement Manager Tanzania (Fixed-Term Contract)</b>				
<b>Department</b>	<b>Finance and Administration</b>				
<b>Base Location</b>	<b>Nzega, Tanzania</b>				
<b>Reporting to</b>	<b>Procurement Manager, Project</b>				
<b>Direct Reports (positions)</b>	<b>In- country Procurement Specialists</b>				
<b>Position Objective</b>	The Procurement Manager is responsible for all aspects of the procurement in the location Tanzania				
<b>Key Responsibilities</b>	<ul style="list-style-type: none"> <li>- Act as a Procurement Representative in Tanzania for different process steps in procurement</li> <li>- Make sure that Procurement Procedures are always followed</li> <li>- Act as the primary point of contact with the contractor/ supplier representative/ personnel for contract and commercial administration in Tanzania</li> <li>- Ensure that tendering milestones are met on time (as scheduled)</li> <li>- Attend Kick off Meetings and progress meetings with contractor/supplier</li> <li>- Ensure that field expediting visits are organized with contractor / supplier, and track planned and actual progress against the project schedule</li> <li>- Approve documents such as minutes of meeting, work, and service agreements (in line with the approval authority), etc.</li> <li>- Make recommendations to his/her superiors on more significant matters (e.g. safety issues, delays, claims for variations and extensions of time etc.)</li> <li>- Monitor flow of documentation to and from the contractor /supplier</li> <li>- Liaise with other departments (e.g. Quality, Logistics, Materials, Project Controls, etc.) to ensure the schedule is maintained in accordance with contractual delivery dates and on site construction</li> <li>- Highlight any project issue which may impact delivery (e.g. late document returns and unresolved deviations or concessions)</li> <li>- Lead a group of local buyers within Tanzania (around 4)</li> </ul>				
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<b>Qualifications/ Experience/ Technical Skills / Knowledge</b>	<p>Degree in Engineering / Administration Fluent in English /Swahili Broad experience in procurement (purchasing and logistics). More than 5 years Experience in import of goods Leadership experience Experience in use of Microsoft tools Experience in SAP is a must Previous experience working for multinational companies would be an advantage.</p>				
<b>Job Advertising Date</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><b>Job Reference No</b></td> <td style="width: 50%;"><b>Closing Date</b></td> </tr> <tr> <td style="background-color: yellow;">28/01/2022</td> <td style="background-color: yellow;">ISOAF/0001/PROC/22      11/02/2022</td> </tr> </table> <p style="text-align: center; margin-top: 5px;"><i>Apply to: <a href="mailto:hr-tanzania@isoaf.com">hr-tanzania@isoaf.com</a></i></p>	<b>Job Reference No</b>	<b>Closing Date</b>	28/01/2022	ISOAF/0001/PROC/22      11/02/2022
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# NCBA BANK TANZANIA LIMITED

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

## PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

### CONDENSED STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2021

(Amounts in million shillings)

	Current Quarter 31-December-21	Previous Quarter 30-September-21
<b>A. ASSETS</b>		
1 Cash	22,643	20,838
2 Balances with Bank of Tanzania	22,574	24,237
3 Investments in Government securities	72,767	79,925
4 Balances with other banks and financial institutions	1,418	21,847
5 Cheques and items for clearing	127	66
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	36,743	9,688
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	238,713	231,800
12 Other Assets	11,644	8,701
13 Equity Investments	811	811
14 Underwriting Accounts	0	0
15 Property and Equipment	15,299	15,846
<b>16 TOTAL ASSETS</b>	<b>422,740</b>	<b>413,759</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	70,617	61,004
18 Customer deposits	252,742	248,843
19 Cash letters of Credit	710	0
20 Special Deposits	21,907	30,154
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	351	348
23 Accrued taxes and expenses payable	10,338	8,802
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	0	0
27 Other Liabilities	19,594	20,173
28 Borrowings	0	0
<b>29 TOTAL LIABILITIES</b>	<b>376,259</b>	<b>369,325</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>46,481</b>	<b>44,434</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	54,223	39,558
32 Share premium	8,913	8,913
33 Retained Earnings	(33,962)	(33,962)
34 (Loss)/Profit Account	(22,476)	(11,462)
35 Other Capital Accounts	39,782	41,385
36 Minority Interest	0	0
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>46,481</b>	<b>44,434</b>
38 Contingent Liabilities	31,399	39,448
39 Non performing Loans & Advances	45,161	42,753
40 Allowances for Probable Losses	21,236	26,196
41 Other non Performing Assets		
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	11.0%	10.7%
(ii) Non performing Loans to Total Gross Loans	17.1%	16.5%
(iii) Gross Loans and Advances to Total Deposits	80.2%	83.3%
(iv) Loans and Advances to Total Assets	56.5%	56.0%
(v) Earning Assets to Total Assets	82.7%	83.0%
(vi) Deposits Growth	1.9%	-7.8%
(vii) Assets Growth	2.2%	-7.2%

### CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED DECEMBER 31, 2021

(Amounts in million shillings)

	Current Quarter 31 Dec 2021	Previous Quarter 30 Sep 2021	Current Year Cumulative 31 Dec 2021	Comparative Year Cumulative 31 Dec 2020
<b>I. Cash flow from operating activities</b>				
<b>Operating (Loss) /Income</b>	<b>(9,678)</b>	<b>(3,103)</b>	<b>(17,837)</b>	<b>(11,864)</b>
Adjustments for:				
-Impairment/Amortization	3,551	2,417	8,241	3,480
-Net change in Loans and Advances	6,913	(30,525)	(23,382)	8,293
-Gain/loss on Sale of Assets	0	0	0	0
-Net change Deposits from other banks and financial institutions	(9,613)	23,372	34,742	(10,620)
-Net change in Deposits	(11,030)	(28,364)	(69,244)	15,946
-Net change in Short Term Negotiable Securities	(7,158)	4,867	12,516	(295)
-Net change in Other Liabilities	959	6,390	9,972	(3,344)
-Net change in Other Assets	24,721	9,905	36,286	(5,155)
- Tax Paid	0	0	0	(212)
-Others (specify) SMR- Movement	(4,656)	3,836	3,677	(2,544)
<b>Net cash provided (Used) by operating activities</b>	<b>(5,992)</b>	<b>(11,204)</b>	<b>(5,029)</b>	<b>(6,315)</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(1,084)	(183)	(1,348)	(2,874)
Proceeds from Sale of Fixed Assets	0	0	6	0
Purchase of Non- Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Purchase of Intangible Assets	0	0	0	0
<b>Net cash (Used in) /generated from investing activities</b>	<b>(1,084)</b>	<b>(183)</b>	<b>(1,342)</b>	<b>(2,874)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of Long-term Debt	0	0	0	(3,603)
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	14,665	5,100	19,765	6,300
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	(3,299)
Others (specify) - WHT paid on Bonus Shares	0	0	0	0
<b>Net Cash generated from Financing Activities</b>	<b>14,665</b>	<b>5,100</b>	<b>19,765</b>	<b>(603)</b>
<b>IV. Cash and Cash Equivalents:</b>				
Net Increase/ (Decrease) in Cash and Cash Equivalents	7,589	(6,287)	13,394	(9,792)
Cash and Cash Equivalents at the beginning of the Quarter	58,798	65,085	52,993	62,785
<b>Cash and Cash Equivalents at the end of the Year</b>	<b>66,387</b>	<b>58,798</b>	<b>66,387</b>	<b>52,993</b>

### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED DECEMBER 31, 2021

(Amounts in million shillings)

	Current Quarter 31st Dec 2021	Comparative Quarter 31st Dec 2020	Current Year Cumulative 31st Dec 2021	Comparative Year Cumulative 31st Dec 2020
1 Interest Income	7,150	9,637	40,216	38,149
2 Interest Expense	(4,373)	(4,587)	(18,173)	(12,793)
3 Net Interest Income (1 + 2)	<b>2,777</b>	<b>5,050</b>	<b>22,043</b>	<b>25,357</b>
4 Bad Debts Written-Off	(2,162)	0	(10,876)	(6,409)
5 Impairment Losses on Loans and Advances	(4,294)	(422)	797	(3,317)
<b>6 Non Interest Income:</b>	<b>2,534</b>	<b>2,968</b>	<b>9,897</b>	<b>5,138</b>
6.1 Foreign Currency Dealings and translation Gain/(Loss )	769	1,409	2,647	1,812
6.2 Fees and Commissions	1,765	1,559	7,250	3,263
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	63
<b>7 Non Interest Expenses:</b>	<b>(8,532)</b>	<b>(10,838)</b>	<b>(39,699)</b>	<b>(32,632)</b>
7.1 Salaries and Benefits	(4,478)	(4,924)	(19,375)	(14,268)
7.2 Fees and Commission	0	0	0	0
7.3 Other Operating Expenses	(4,054)	(5,914)	(20,325)	(18,365)
<b>8 Operating (Loss) /Income</b>	<b>(9,678)</b>	<b>(3,242)</b>	<b>(17,837)</b>	<b>(11,864)</b>
9 Income Tax Provision	(1,339)	(2,119)	(4,639)	(2,241)
<b>10 Net (Loss)/Income After Income Tax</b>	<b>(11,016)</b>	<b>(5,361)</b>	<b>(22,476)</b>	<b>(14,105)</b>
11 Other Comprehensive Income (Itemize)	(1,605)	794	(2,685)	1,856
<b>12 Total comprehensive(loss)/ income for the year</b>	<b>(12,621)</b>	<b>(4,567)</b>	<b>(25,161)</b>	<b>(12,249)</b>
13 Number of Employees	277	305	277	305
14 Basic Earnings per Share	(233)	(195)	(475)	(417)
15 Number of Branches	12	12	12	12

#### SELECTED PERFORMANCE INDICATORS

(i) Return on Average Total Assets	-11.3%	-6.4%	-6.0%	-4.6%
(ii) Return on Average Shareholder Funds	-103.9%	-55.6%	-55.4%	-39.6%
(iii) Non Interest Expenses to Gross Income	160.7%	163.8%	124.3%	107.0%
(iv) Net Interest Income to Average Earnings Assets	2.39%	5.1%	6.2%	10.1%

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT DECEMBER 31, 2021

	Share capital	Share Premium	Retained Earning	Regulatory reserve	Fair Valuation Reserve	Others	Total
<b>Current Year</b>							
Balance as at the beginning of the year	34,458	8,913	(33,071)	1,019	2,074	38,484	51,877
Profit for the year	0	0	(22,476)	0	0	0	(22,476)
Other Comprehensive Income	0	0	0	0	(2,685)	0	(2,685)
Transaction with owners	19,765	0	0	0	0	0	19,765
Dividends Paid	0	0	0	0	0	0	0
Regulatory reserve	0	0	(890)	890	0	0	0
General Provision Reserve	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0
<b>Balance as at the end of the current period</b>	<b>54,223</b>	<b>8,913</b>	<b>(56,437)</b>	<b>1,909</b>	<b>(611)</b>	<b>38,484</b>	<b>46,481</b>
<b>Previous Year</b>							
Balance as at the beginning of the year	28,158	8,913	(19,237)	1,290	218	0	19,342
Profit for the year	0	0	(14,105)	0	0	0	(14,105)
Other Comprehensive Income	0	0	0	0	1,856	0	1,856
Transaction with owners	6,300	0	0	0	0	38,484	44,784
Dividends Paid	0	0	0	0	0	0	0
Regulatory reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	271	(271)	0	0	0
Others	0	0	0	0	0	0	0
<b>Balance as at the end of Previous Year</b>	<b>34,458</b>	<b>8,913</b>	<b>(33,071)</b>	<b>1,019</b>	<b>2,074</b>	<b>38,484</b>	<b>51,877</b>

Margaret Karume  
Managing Director & Chief Executive Officer  
26-January-22

Genes I. Kunda  
Acting Head of Finance  
26-January-22

Peter Kimwari  
Chief Internal Auditor  
26-January-22

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

Name	Date
1. Ms. Stella Ndikimi (Director)	26-January-22
2. Vinaykant Somaiya (Chairman)	26-January-22



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NCBA BANK TANZANIA LIMITED IS REGULATED  
BY BANK OF TANZANIA





**DKT International Tanzania managing director Kelvin Hudson (C) briefs journalists in Dar es Salaam yesterday during the launch of the Cycle for HIV 2022 campaign. The drive is meant to raise awareness among young people on HIV prevention. This will include an awareness competition on the firm's products, with winners taking part in a cycling contest in Zanzibar. The MD is with the firm's head of marketing, Farida Rubanza (L), and the Bull condoms "ambassador" Calisah Abdulhamid. Photo: Guardian Correspondent**

# Don't close eyes on acts of sexual abuse, students told

By Correspondent Sabato Kasika

STUDENTS have been required not to close their eyes on acts of sexual abuse they are subjected to; instead they should report them to teachers or parents and guardians for legal steps to be taken against the perpetrators.

The call was made yesterday by the Assistant Inspector of Police, Christopher Newton of Gender Desk in Kinondoni Police region in Dar es Salaam when speaking on how to prevent these acts to primary and secondary school students from Mwananyamala ward.

Inspector Newton was in his introduction tour for the pilot project aimed at preventing sexual abuse in Mwananyamala and Makumbusho wards in Dar es Salaam.

The project is being organised by the Legal and Human Rights Centre (LHRC), Japan International Cooperation Agency (JICA), and Mwananyamala regional referral Hospital.

Other stakeholders in the project are Kinondoni Police Region Gender Desk, Dar es Salaam Community Development Office and Kinondoni Municipal council.

Other participants are the women community-based organisation - "Wanawake Katika Jitihada za Maendeleo" (WAJIKI) and other community-based activists.

Inspector Newton said when students or children see any signs of such acts should tell their teachers or parents or guardians for them to report the same to the Gender Desk.

"If you find that they do not take any steps, you can go to the Gender Desk yourself to report or direct to the appropriate unit at Mwananyamala Region Referral Hospital," he added.

He also called on students not to accept any gifts, car lifts, or other things from people they do not know and whenever they see such people pestering them they should report the issue soon as possible.

Private Advocate Theresia Kinabo from LHRC called on students to make teachers their friends by disclosing to them all information on any acts of sexual abuse.

She said there could be some teachers and parents who also engage in these acts, and in such cases, the students should go to the Gender Desk for assistance.

# UNESCO teams up with TIE in revising support materials in effort to curb the spread of GBV, HIV/AIDS in schools

By Correspondent Rose Mwalongo

THE United Nations Educational, Scientific and Cultural Organization (UNESCO) under Education for Health and Wellbeing (EHW) in collaboration with the Tanzania Institute of Education (TIE) have revised life skills based Sexual Reproductive Health, HIV & GBV prevention curriculum support materials to curb the widespread and prevalence of GBV cases in schools.

The Institute with support from the UN agency has managed to improve the quality of existing materials to align with the Tanzanian context.

The revised documents comprise of the teacher training manual and guide, classroom activities/syllabi to enable schools to teach life skills-based Sexual Reproductive Health Education.

The materials have taken heed recommendations received from piloting the said documents in 50 schools in Ilala and Sengerema districts under a slogan connect with respect where during the launching ceremony, various students shared their experience over how they had been able to change their perception of gender norms and roles and not to mention of being proactive to address and intervene domestic violence issues at home where possible.

"Connect with respect has helped me as a person to understand what GBV entails. I came home once and saw my parents fight where I told them that I would in no way get inside until they settle their differences. Efforts to convince me to get inside provide futile as I stood by my word until they made peace. I now enjoy as my parents live in harmony where mum prepares some delicacies for my father," recalls a primary school student from Sengerema district in Mwanza who was part of the pilot project while auditing that tranquility now reigns supreme in the house.

The connect with respect project has also helped teachers to change their teaching style where previously according to one of the teachers, the latter had been canning students on their back to shape them. However, the program has helped them to befriend students and to use fewer canes, and he admits that students are now more comfortable when it comes to asking questions than was the case before.

Speaking during the handover ceremony of the revised documents, Dr Lyabwene Mutahabwa, the Director of Education and the Chief of Guest for the day said the revised documents are going to make a breakthrough through the education system in Tanzania and if shared with all primary and secondary schools, the syllabus will bring great and positive impact.

The Director called upon the need for society to learn to love the people they work for and to inculcate the culture of respect regardless of their education or status.


He said a family which relates to one another with respect is more likely to prosper unlike the one where there is none.

According to the doctor, respect within each sector will help Tanzania to excel.

For his part, UNESCO Regional Director Professor Hubert Gizjen could not hide his feeling than to hail the government of Tanzania for its move to allow students who drop out of school due to pregnancy to resume school after delivery. UNESCO believes that education is a vehicle for transforming individual behaviors and broader social norms around sexual and reproductive health, violence, gender equality, and discrimination.

The move has come timely taking into consideration of recent events where incidents of gender based violence are taking a toll amid deaths and injuries. If one were to research, they would note that its perpetrators were raised in families with violent behaviours.

It is our hope that teaching children at a young age will help them grow into decent adults who will abhor GBV and who will respect the other gender.



## NCBA BANK TANZANIA LIMITED

### TARIFF GUIDE EFFECTIVE FROM 22<sup>nd</sup> NOVEMBER, 2021.

ITEM / TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS	ITEM / TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS
<b>DEPOSITS RATES</b>					
Fixed Deposits	3.5%-10%*	1.25% - 4.5%*			
Gold Savings Account	Below TZS 300,000 = 0% and above TZS 300,000 = 3%	Below USD 300 = 0%; Above USD 300 = 15%			
Young Champion Account	Below TZS 300,000 = 0% and above TZS 300,000 = 3%	Below USD 300 = 0%; Above USD 300 = 15%			
Pro-saver Account	Below TZS 1,000,000 = 0% and above TZS 1,000,000 = 5%	Below USD 1,000 = 0% and above USD 1,000 = 2.5%			
<b>CURRENT ACCOUNTS</b>					
Required minimum opening balance:					
Normal Current Account	TZS 50,000	USD 50			
Private Banking Current Account - Bundled	TZS 250,000	USD 250			
Private Banking Current Account - Pay As You Go	TZS 250,000	USD 250			
Salary Current Account	NIL	NIL			
Business Gold Account	TZS 1,000,000	NIL			
Corporate Current Account	TZS 500,000	USD 500			
Business Collection Account	NIL	NIL			
Business Current Account	TZS 100,000	USD 100			
Business Pay As You Go	TZS 50,000	NIL			
Institutional Banking Current Account	TZS 1,000,000	USD 1,000			
Non-Profit Organization account (Free Banking)	TZS 1,000,000	USD 1,000			
<b>MONTHLY LEDGER FEE:</b>					
Normal Current Account	TZS 10,000	USD 10, GBP 10, EURO 10			
Private Banking Current Account - Bundled	TZS 40,000	USD 25, GBP 15, EURO 15			
Private Banking Current Account - Pay As You Go	TZS 20,000	USD 10, GBP 10, EURO 10			
Salary Current Account	TZS 2,000	USD 2, GBP 2, EURO 2			
Business Gold Account	TZS 20,000	NIL			
Corporate Current Account	TZS 10,000	USD 10, GBP 10, EURO 10			
Business Collection Account	NIL	NIL			
Business Current Account	TZS 10,000	USD 10, GBP 10, EURO 10			
Business Pay As You Go	TZS 5,000	USD 5			
Institutional Banking Current Account	NIL	NIL			
Non-Profit Organization account (Free Banking)	NIL	NIL			
Manual Statement Current Accounts per page	TZS 2,500	USD 125			
Interim Statement	TZS 3,000	USD 150			
Closing account	TZS 10,000 if over 6 months and TZS 20,000 if less than 6 months	USD 10 if over 6 months and USD 20 if less than 6 months			
Account Activation	TZS 10,000	USD 10			
<b>Over the counter withdrawal limit:</b>					
Over the counter withdrawal fee(CORP)	TZS 5,000	1% of amt, min USD 5, max USD 150			
Over the counter withdrawal fee(PB)	TZS 3,500	1% of amt, min USD 5, max USD 150			
Certificate of Balance (to Auditors)	TZS 50,000	USD 25			
<b>CHEQUES</b>					
Cheque book					
New cheque book (30 leaves)	TZS 25,000	USD 15			
New cheque book (50 leaves)	TZS 35,000	USD 15			
New cheque book (100 leaves)	TZS 55,000	USD 30			
Counter Leaf	TZS 25,000	USD 25			
Unpaid Cheque (insufficient funds) - Outward	TZS 70,000	USD 70			
Unpaid Cheques - technical	NIL	NIL			
Bankers Cheque	TZS 20,000	USD 20			
Bankers Cheques - Cancellation	TZS 20,000	USD 10			
Bankers Cheques - Repurchase	TZS 10,000	USD 5			
Stop payment	TZS 25,000	USD 15			
<b>SAVINGS ACCOUNTS</b>					
Required minimum opening balance:					
Gold Savings Account	TZS 50,000	USD 50			
Pro-saver Saving Account	TZS 500,000	USD 500			
Young Champion Savings Account	TZS 50,000	USD 50			
Monthly Ledger Fee	NIL	NIL			
<b>INTEREST EARNING MIN BALANCE:</b>					
Gold Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 15%			
Pro-saver Saving Account	Below TZS 1,000,000 = 0% Above TZS 1,000,000 = 5%	Below USD 1,000 = 0% Above USD 1,000 = 2.5%			
Young Champion Savings Account	Below TZS 300,000 = 0% Above TZS 300,000 = 3%	Below USD 300 = 0% Above USD 300 = 15%			
Over the counter withdrawal limit:					
Gold Savings Account	Unlimited Cash withdrawals	Unlimited Cash withdrawals			
Pro-saver Saving Account	Twice a year	Twice a year			
Young Champion Savings Account	Once per quarter	Once per quarter			
Over the counter withdrawal fee	TZS 2,500	1% of the amount max USD 50			
<b>ELECTRONIC BANKING</b>					
Online Banking Monthly Fee-Corporate	TZS 5,000	USD 25			
Online Banking Monthly Fee-Retail	TZS 1,000	USD 0.5			
TISS	TZS 7,000	USD 3			
TISS	NIL	0.25% of amount, minimum USD 60/max USD 250			
<b>TELEGRAPHIC TRANSFERS INTERNATIONAL</b>					
Outward		0.25% of amount, minimum USD 60; max USD 250			
Charges Borne by Sender (OUR)		0.25% of amount, minimum USD 60; max USD 250			
Charges Borne by Receiver		USD 25			
Inward T/T		USD 10			
Amendment of Transferred instructions	TZS 200,000	USD 100			
Tracer	TZS 200,000	USD 100			
Recall	TZS 200,000	USD 100			
<b>TANZANIA INTERBANK SETTLEMENT SYSTEM (TISS)</b>					
EFT - (Manual)	TZS 3,300				
EFT - (Electronic)	TZS 2,200				
EFT Inward	Free	Free			
TISS Outward Manual	TZS 10,000	USD 10			
TISS Inward	NIL	NIL			
Local TISS Amendment	TZS 6,000	USD 6			
Tracer	TZS 6,000	USD 6			
Recall	TZS 6,000	USD 6			
Mobile banking Transactions B2W	TZS 1,100 for amount 1,000 - 50,000 TZS 1,650 for amount 50,001-100,000 TZS 2,200 for amount 100,001-200,000 TZS 3,300 for amount 200,001-500,000 TZS 4,950 for amount 500,001-1,000,000*				
Payments to Mobile wallet (Via Internet Banking)	TZS 2,200 per transaction	N/A			
<b>TRADE FINANCE TRANSACTION</b>					
Foreign Cheque collection (Local and International), Courier fees	0.3% of value, Min of TZS 15,000 plus courier fees TZS 300,000	0.3% of value, Min of USD 7.50, plus courier fee of USD 165			
<b>LETTERS OF CREDITS (IMPORT LC)</b>					
Issuing commission	N/A	15% per quarter +USD 100			
General amendment Commission	N/A	15% per quarter +USD 100			
Extension Commission (period / amt)	N/A	15% per quarter +USD 100			
L/C Cancellation unutilized LC	N/A	USD 100			
General correspondence follow up	N/A	0.30%			
Acceptance LC	N/A	0.25%			
Release document (Letter of undertaking)	N/A	USD 100			
<b>IMPORT DOCUMENTS FOR COLLECTION</b>					
Advancing commission	N/A	0.25% minimum USD 100+ SWIFT Charges USD 40			
<b>EXPORT LETTER OF CREDIT:</b>					
Examination of documents	N/A	0.5% per document Min USD 150			
Confirmation Charges	N/A	0.5% per quarter Min USD 250			
Advancing commission (non customer)	N/A	15% per quarter Min USD 250			
Negotiations Charges	N/A	1%			
Discrepancy Fees	N/A	USD 100			
Courier Charges	N/A	USD 165			
<b>EXPORT DOCUMENTS:</b>					
Handling Commission	N/A	0.25% Minimum USD 40 + Swift USD 40			
Courier Charges	N/A	USD 165			
Examination of Documents	N/A	0.5% per document Min USD 250			
Negotiation Charges	N/A	0.5% per document Min USD 250			
<b>BONDS &amp; GUARANTEES:</b>					
<b>UNSECURED BID BOND:</b>					
Issuing commission	2% per quarter min TZS 100,000	2% per quarter min USD 100			
Amendment / Extension	2% per quarter min TZS 100,000	2% per quarter min USD 100			
<b>PERFORMANCE AND ADVANCE PAYMENTS:</b>					
Issuing commission	1.5% per quarter min TZS 100,000	1.5% per quarter min USD 100			
Extension and amendment	1.5% per quarter min TZS 100,000	1.5% per quarter min USD 100			
<b>OTHER SERVICES</b>					
Salary processing fees per transaction	TZS 2,200	USD 120			
Cash Deposits fees	Free	Free			
3rd party charges up to Tsh 1m maximum payment amount	N/A	N/A			
Confirmations of balances to clients auditors	TZS 20,000	USD 10			
Introduction/Reference Letter	TZS 40,000	USD 20			
<b>STANDING ORDER FEES</b>					
Inward Standing Orders	Free	Free			
Outward Standing orders to other banks	TZS 10,000	USD 10			
Standing order within the bank	N/A	N/A			
Setup/Amendment of Standing Order	TZS 2,200	USD 22			
Unpaid Standing Order (penalty)	TZS 27,500	USD 16.50			
Stop/Cancel Standing orders	TZS 27,500	USD 16.50			
<b>DEBIT CARD CHARGES</b>					
New Card Issuance	N/A	N/A			
Annual Card Fee	TZS 10,000	N/A			
ATM withdrawal - NCBA ATMs	TZS 1,200	N/A			
ATM withdrawal from Non-NCBA ATMs (Tanzania)	TZS 2,400	N/A			
ATM withdrawal from Non-NCBA ATMs (Outside Tanzania)	TZS 3,000 + 4% of the amount	N/A			
ATM mini statements	TZS 300	N/A			
Daily withdrawal Limit	TZS 1,000,000	N/A			
Minimum withdrawal amount	TZS 5,000	N/A			
Replacing lost/destroyed cards	TZS 10,000	N/A			
Blocking/unblocking ATM cards	N/A	N/A			
Card renewal	N/A	N/A			
Cheque Status Enquiry	TZS 400	N/A			
Cheque Book Request	TZS 300	N/A			
Account Balance Enquiry	TZS 300	N/A			
<b>SAFE LOCKERS FEES*</b>					
Small	TZS 250,000	N/A			
Medium	TZS 350,000	N/A			
Large	TZS 500,000	N/A			
Fees per visit	TZS 5,000	N/A			
<b>CREDIT CARDS</b>					
Annual Subscription - Personal Classic	TZS 85,000	N/A			
Annual Subscription - Personal Gold	TZS 140,000	USD 110			
Annual Subscription - Business Gold	TZS 140,000	USD 110			
ATM Withdrawal	6% of amount withdrawn	N/A			
Debit Interest	3.85% of total outstanding	3.85% of total outstanding			
Late Payment Fee	11% of minimum amount due	11% of minimum amount due			
Over limit Fee	5.5% on excess amount	5.5% on excess amount			
Auto Pay Fee	TZS 51,000	USD 25			
Minimum Payment of the due balance	20% of unpaid balance or TZS 127,350	20% of unpaid balance or TZS Equivalent			
Supplementary Card - Personal Classic	TZS 85,000	USD 88			
Supplementary Card - Personal Gold**	TZS 140,000	USD 110			
Supplementary Card - Business Gold**	TZS 140,000	USD 110			
ATM Daily Limit	TZS 1,000,000	75% of total credit card limit			
ATM Minimum Withdrawal	TZS 5,000				
Card Replacement	TZS 10,000				
Card Renewal	TZS 11,000				
PIN Replacement	TZS 11,000				

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

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FRIDAY 28 JANUARY 2022

Taking A New Look  
At The News  
ESTABLISHED IN 1995

## More seriousness a must on disposal, use of food, drugs

THE regulation of food and cosmetics has since July 1, 2019 been shifted from the then Tanzania Food and Drugs Authority (TFDA) to the Tanzania Bureau of Standards (TBS).

With the changes, TFDA was renamed Tanzania Medicines and Medical Devices Authority (TMDA) while retaining the functions of regulating medicines, medical devices and diagnostics.

It was meanwhile announced that all functions related to the food and cosmetics categories in the country had been shifted to TBS.

TBS would henceforth be responsible for, among other things, receiving and processing all applications for the registration of food and cosmetics made within and outside Tanzania.

It is also the bureau that would inspect all premises dealing with the manufacture, storage, distribution and sale of food and cosmetic products, as well as issuing all import and export permits including as relates to the inspection of all the respective products at all ports of entry.

The bureau's mandate would further cover the registration of premises dealing with manufacturing, slaughtering, wholesaling and retailing food and cosmetic products; and the monitoring and control of food-borne diseases and surveillance over prohibited cosmetics.

Also on the list were the collection of samples of food and cosmetics from the market to ascertain their quality and safety, and the running of public education programmes on the effects of using unsuitable food and harmful cosmetics.

Despite these evidently well-intended changes, many ordinary people know and care precious little about the likes of TFDA and TMDA except after "things have fallen apart" in the sense of someone having flouted the law and the cost of such wrongdoing having shown up.

It was once widely believed that the TFDA of old, as a statutory agency standing as a wing of the then Health, Community Development, Gender, Elderly and Children ministry, was often a lot more reactive than proactive in its operations.

But could things have been different, with the agency was only loosely charged with the protection and promotion of public health?

This was supposed to entail ensuring the quality, safety and effectiveness of foodstuffs,

medicines, drugs, cosmetics and medical devices.

In going about its duties, it was expected to be the leading regulatory agency in Africa with respect to these responsibilities.

In the particular case of the safety and efficacy of supplies and devices, coverage was supposed to include the evaluation and registration or certification of conventional and herbal human, veterinary, herbal medicines or drugs and vaccines.

Thus, the mounting of crackdowns leading to the closure of supermarkets, mini-supermarkets and drugstores or chemists' shops found selling fake, expired or otherwise suspicious foodstuffs, medicines or cosmetics was but just a fraction of the much bigger scope of the agency's role.

In implementing all this there have been times when it seemed to matter little whether the manufacturing, distribution or sales points were legally registered or were effectively an integral part of swelling black market rings.

Previous crackdowns had had reasonably effective impact, although the situation has often degenerated again not so long after the operations were over, with the sale of high-risk medicines, cosmetics and food products soon back in high gear.

The watchdog agency's efforts have often benefited from support by law-enforcement agents. However, only a few battles have seen indications of victory - and the war is surely far from won.

Considering the complex nature of the market for foodstuffs, medicinal and other drugs as well as cosmetics, it is hardly surprising that law-enforcers have been having a terrible time fighting to ensure that everybody observes the law.

This underscores the need for the citizenry to support agencies like TFDA and TMDA in facilitating the implementation of legally recognised and sanctioned initiatives meant to ensure that Tanzanian society does not fall easy prey to criminal and other anti-social agents and practices. There are pitch-dark and even open-air points all around us selling all manner of consumables confirmed as or feared to be unfit for human use - among them infant feeds, energy drinks and salt.

All this illustrates the serious risk at which we could be putting public health in our country without getting as disturbed about it as we ought to be. And it is intolerable.

## Having focus on small-scale fishing worthy move by the United Nations

LEST anyone forgets: The United Nations General Assembly has declared 2022 the International Year of Artisanal Fisheries and Aquaculture - IYAF 2022, for short.

The world body's Food and Agriculture Organisation (FAO) has been picked as the lead agency in overseeing the commemoration of the year in collaboration with other relevant agencies of the UN system.

One may wonder whether there is really much in all this for countries like Tanzania. The answer will in all likelihood be an unqualified YES.

One simple and quick reason for this would relate to very definitions of the terms 'artisanal' (meaning 'small-scale') and aquaculture, the latter also known as aquafarming.

So, generally, these terms describe fisheries and aquaculture that use relatively small production units with relatively low input and low output as well as limited levels of technology and small capital investment.

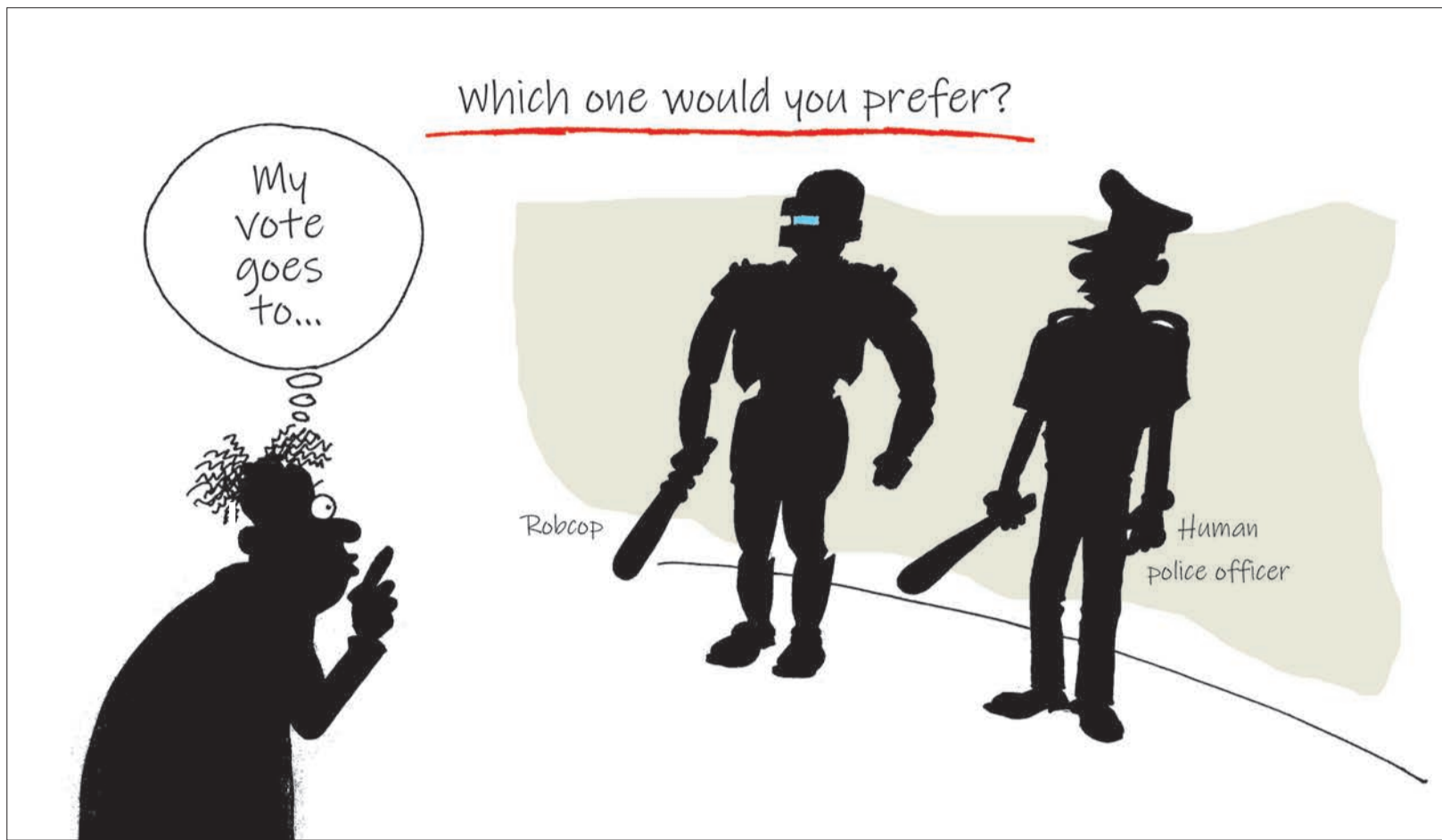
Experts say that while fishing is the harvesting of already existing

populations of fish and other aquatic animals, with seaweed harvesting considered differently, aquaculture is the purposeful cultivation and subsequent harvesting of both freshwater and marine aquatic plants and animals.

Already, it is as clear as daylight that the pride of place IFAYA 2022 has been honoured with is of monumental importance and relevance to Tanzania and other countries across the globe where small-time fisheries and aquafarming make a difference in the lives of local populations often without a better option to cling on in ensuring their survival. IYAF 2022 is aptly being marked under the motto 'small in scale, big in value', the spotlight being on the plight of small-scale fishers, fish farmers and fish workers and the role they play in food and nutrition security.

The UN would be happy seeing part of the focus being on the eradication of poverty and the sustainable use of natural resources. And what country - filthy rich or poor - honestly finds this inconsequential?

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## New story agency shifts narratives away from damaging stereotypes about Africa

By Agbaje Ayomide

FOLLOWING a news conference during the World Economic Forum in Davos, Switzerland, in 2020, Ugandan climate activist Vanessa Nakate was cropped out of a photo taken with her white fellow activists.

The photo was featured in reporting by the Associated Press and various other international media outlets. Outraged by the situation, Nakate became a strong voice advocating how climate activism and emerging voices in Africa should be represented in the media.

Media coverage about Africa and Africans has received deserved criticism over the years. In his popular satire, "How to write about Africa", published in 2009, Kenyan writer and activist Binyavanga Wainaina critiqued the racial stereotypes often used by Western journalists and storytellers when writing about the continent.

Later, in 2015, some young Africans began using the hashtag #TheAfricaTheMediaNeverShowsYou to crowdsource beautiful images showcasing the diversity and richness of the continent beyond media stereotypes.

Also in 2015, a group of Kenyans similarly trended the hashtag #SomeoneTellCNN on social media to express their displeasure over a CNN report describing Kenya as "a hotbed of terror".

In an effort to sustainably address the often negative, stereotype-laden media coverage, Africa No Filter, a nonprofit organisation committed to rewriting, defining and amplifying African narratives, launched **bird**, the continent's first digital story agency, in 2021.

The agency seeks to report stories that cover the advancement of people and places spotlighting more of Africa's beauty and promise, pushing coverage away from tired, damaging narratives.

"We live and breathe harmful and stereotypical narratives about Africa every day. One of the first things we looked at when we started was research on narratives about Africa," Moky Makura, the executive director of Africa No Filter, told IJNet.

"We went through nearly 60 documents - research papers, reports, books, academic journals from 2,000 - that had been written on African narratives," he said.

He elaborated: "We also surveyed 38 African editors and analysed over 300 articles from 60 African news outlets across 15 countries in 2020. The five key frames through which most stories were told about Africa are poverty, conflict, corruption, disease and poor leadership."

Upon identifying these prevalent stereotypes - and that one-third of stories in African news outlets are sourced from foreign media - Makura determined that African media should be empowered to cover, tell and deliver stories with more positive angles about the continent.

To achieve this goal, **bird** commissions and distributes engaging multimedia reporting produced by journalists and other content creators for free to its 20 content partners, which include leading media outlets and digital publishers across Africa. To date, the agency has produced over 350 stories from more than 40 contributors.

According to Tom Kirkwood, **bird**'s managing editor, these stories are loaded onto a purpose-built website from where the stories can be



downloaded by their partners.

"The content partners are digital news platforms that have signed our memorandum of understanding, agreeing for us to count reads of the stories," he said.

He added: "We can also count the number of stories read by readers on our partner sites - thanks to a piece of code, the snippet counter, that we provide with each story. That way, we can gauge the efficacy of the funding provided for the **bird** project."

Targeted at African, mobile-first audiences, **bird**'s stories focus on development, innovation, entrepreneurship, creativity, arts and culture in Africa, among other topics - to showcase the dynamism, progress and resources that abound on the continent.

To further its efforts, **bird** partners with like-minded organisations to create and support a community of creative storytellers and journalists across Africa. Through these relationships, the agency is able to offer opportunities for paid work and training.

One example is the African Arguments fellowship, a mentorship and training programme that equips young freelance journalists in Africa with skills to produce in-depth, high quality stories about the continent.

**bird**'s parent organisation, Africa No Filter, has traditionally supported research, independent media, creative initiatives and advocacy efforts that in turn support nuanced, contemporary and diverse stories about Africa.

Since 2019, the Johannesburg-based organisation has raised over US\$6 million from external funders to support its pioneering work. In turn, it has awarded over US\$1 million annually in micro-grants to support digital storytellers, content creators and research reports through its Kekere Storytellers Fund.

Earlier this month, Africa No Filter announced the launch of a new initiative in partnership with The Africa Centre called the Global Media Index, which will monitor and measure how leading international outlets report on Africa.

**bird**'s vision resonates with fellow journalists. "The media have an important role to play by amplifying voices and bringing a deep focus on the rapidly-evolving technological ecosystems, innovative farming techniques, and creating balance in political discourses on the continent," said Todah Opeyemi.

This is a multimedia expert and junior editor at The Republic, a Lagos-based journal focused on in-depth coverage of underreported stories about Africa.

Opeyemi also believes that African news media must tell their stories and shape their own narratives about Africa, particularly with the rise of Africa-focused publications in the media landscape. "Stories have the greatest power to influence our identity as Africans," he said.

Today, **bird** has moved past its pilot phase, arriving at what Kirkwood termed **bird 2.0**. The story agency is now building out its team and network of contributors and, through a new partnership with the Thomson Foundation, offering a training module for the agency's contributors in an effort to speed up content production.

"We have received funding for 2022, which is great news for **bird**, its partners, the virtual newsroom team and our contributors, said Kirkwood.

He added: "We're looking forward to adding to our current offering through the year, with the potential to use **bird** as a platform to deliver a whole swathe of content that fits with Africa No Filter's commitment to shifting narratives on and in Africa. We are looking to expand our footprint further through the 54 countries that make up this vast, dynamic continent."

*A dispatch by the International Journalists' Network (IJNet), a project of the Washington-based International Centre for Journalists. Agbaje Ayomide is a Nigerian freelance writer and storyteller. He is currently a media fellow at Climate Tracker, a 2020 alumnus of Future News Worldwide, and a contributor for Quartz Africa.*



# Samia now part of global leaders' effort to end NTDs

By Guardian Reporter

It was not birthday celebration alone for President Samia Suluhu Hassan yesterday. For, she joined other like-minded leaders in a virtual meeting to support global efforts to end Neglected Tropical Diseases (NTDs).

The meeting came ahead of the World NTD Day this Sunday to celebrate the 10-year anniversary of the London Declaration and kick off endorsements to the Kigali Declaration on (NTDs) – a high level political declaration which aims to mobilise political will and secure commitments to achieve the targets set out in the World Health Organization (WHO) NTD road map 2021-2030 and the Sustainable Development Goal (SDG) target on NTDs.

"This meeting will lay a platform to transform the lives of individuals, including millions of women and girls in Tanzania and around the world who are at risk of being infected with NTDs. I believe the commitment we are going to pledge in this meeting today will help with equitable access to quality essential health care, which is paramount to limit the transmission of these preventable diseases. It is only through country leadership and ownership that we can truly end these diseases. I commit to offer my full support and call on world leaders to commit and endorse the Kigali Declaration on NTDs," she said.

Apart from Samia, other heads of government supporting the kick-off of the Declaration include the Prime Minister of Rwanda Édouard Ngirente, President of Nigeria Muhammadu Buhari and Prime Minister of Papua New Guinea, James Marape.

NTDs are a group of 20 diseases like blinding trachoma, intestinal worms and elephantiasis which are preventable and treatable, but still affect 1.7 billion people around the world. By preventing children from going to school and adults from being able to work, NTDs trap individuals and whole communities in cycles of extreme poverty.

The Kigali Declaration on NTDs will be the successor to the ground-breaking London Declaration on NTDs that was launched in 2012 and expired in 2020. The London Declaration galvanized donor countries, philanthropists, private sector companies, non-governmental organizations, academia and research organisations to come together and commit to prioritising NTDs.

Key successes since the London Declaration include over one billion people reached with treatment for NTDs each year, five years in a row; 35 countries have eliminated at least one NTD bringing the overall total to 43 countries; and 600 million fewer people now require NTD treatments. Preliminary data shows that only 14 cases of Guinea worm disease were reported globally in 2021, representing the lowest case total, since the beginning of the eradication programme in the mid-1980s. This progress proves that ending NTDs is possible, however, there is still more to be done.

The Kigali Declaration aims to protect the gains that have been made, whilst accelerating action by putting country ownership, integration, and cross-sectoral collaboration front and centre. This will ensure the long-term sustainability of these programmes and the achievement of the WHO NTD road map and SDG 3 targets.

Commenting on the Kigali Declaration, Dr Edouard Ngirente, Prime Minister of Rwanda said: "More commitments and endorsements for the Kigali Declaration on Neglected Tropical Diseases (NTDs) are needed, to achieve a better future for our people and reach the 2030 targets".

Driving endorsements and commitments towards the Kigali Declaration is the 100 per cent committed to ending NTDs campaign, also launched yesterday. The 100 per cent committed campaign will be led by countries affected, backed by bold financial and political commitments, and championed by civil society, influencers, and people affected by NTDs calling for action.

The campaign will drive commitments that will relieve needless suffering from NTDs, decrease the health-related drivers of poverty, make health systems more resilient and the world a more equitable and safer place.

Significant challenges remain in the journey to elimination of NTDs, including climate change, conflict, emerging zoonotic and environmental health threats, as well as continued inequalities in access to healthcare services, adequate housing, safe water and sanitation. There are also major gaps in current intervention packages of diagnostics, treatment and service delivery models.

Remarking on what action is needed to tackle NTDs, Rebeca Grynspan, Secretary General of UNCTAD and Chair of Uniting to Combat NTDs said: "Efforts to tackle neglected tropical diseases (NTDs) are a global health success story and show that ending NTDs is possible. But there is still a lot more work to be done. Building on previous success, and recognising the changing global landscape, we are using World NTD Day 2022 as a catalyst to translate awareness into action, to secure increased resources for NTDs, and crucially to facilitate political leadership and ownership of NTD programmes from around the world. By working together, adopting people-centred approaches, and collaborating across sectors in an integrated manner, we can, and we will, achieve the targets of the World Health Organization NTD roadmap."

Mark Suzman, CEO of the Bill and Melinda Gates Foundation, also added: "The partnership between the private and public sectors on NTDs, exemplified by the London Declaration, has led to one of the great public health successes of the past decade. The sheer scale of the accomplishment – one billion people reached with treatments each year for the past five years – means that hundreds of millions fewer people are at risk compared to 2012. The Bill and Melinda Gates Foundation

is pleased to join many of our long-standing partners in welcoming the new, country-led Kigali Declaration to build on this incredible progress. Funding for NTDs is an investment in health equity—with a focus on integrating NTDs into strengthened health systems, the Kigali Declaration promises a chance at a healthier life for people affected by these debilitating diseases."

Eliminating NTDs is at the core of strengthening health systems across endemic countries. "We have achieved unprecedented progress in the elimination of neglected tropical diseases – with 43 countries eliminating at least one NTD – in large part due to our shared commitment to the London Declaration. At its 10-year anniversary and on World NTD Day, the biopharmaceutical industry reaffirms its commitment to combat NTDs as a supporter of the Kigali Declaration. Through continued joint action, we can sustain the success we've seen in access to NTD treatment and care and co-create solutions for stronger health systems. We welcome the Declaration's emphasis on country ownership and the importance of mobilizing domestic resources in a sustainable manner and look forward to working with the global health community to bring innovative solutions to accelerate progress", remarked Thomas Cueni, Director General, IFPMA.

Now in its third year, World NTD Day (January 30), aims to generate awareness and action around the need to end neglected


tropical diseases. The day was officially recognized by the WHO in 2021 following the unanimous adoption of a resolution proposed by the United Arab Emirates (UAE) alongside Oman and Brazil. This year, World NTD Day will see over 100 key landmarks across the globe light up in unity to bring attention to NTDs with support from more than 350 global partners.

Demonstrating country support for World NTD Day, Reem Al Hashimy, UAE Minister of State for International Cooperation said: "On World NTD Day, the UAE stands with our partners and friends all around the world to demonstrate that collective action grounded in global solidarity can in fact eliminate these preventable and treatable diseases and lift billions of people out of extreme poverty."

Amanda Milling MP, Minister of State, Foreign Commonwealth and Development Office (FCDO), United Kingdom also added: "I am pleased to join partners in celebrating the 10-year anniversary of the London Declaration, and the achievements we have made over this last decade. The UK Government is proud to have supported the delivery of over half a billion treatments across 30 countries and contributed to strengthening health systems in countries most affected by Neglected Tropical Diseases (NTDs). It is great to see the Kigali Declaration take forward progress we have made, to ensure countries most affected by NTDs are at the centre of the response."



President Samia Suluhu Hassan has joined global effort to end NTDs



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### PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS

REPORT OF CONDITION OF BANK ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31TH DECEMBER 2021.

	Current Quarter 31-Dec-21 TZS	Previous Quarter 30-Sep-21 TZS
<b>A. ASSETS</b>		
1 Cash	811,284,530	819,368,398
2 Balances with Bank of Tanzania	99,362,319	32,832,347
3 Investment in Government securities		
4 Balances with other banks	27,602,387	126,767,311
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 probable losses)	13,801,091,769	14,544,415,369
12 Other assets		
13 Equity Investments	1,458,387,098	1,535,111,154
14 Receivables		
15 Property, plant and equipment (net)	1,773,501,419	1,711,129,297
<b>TOTAL ASSETS</b>	<b>17,971,229,522</b>	<b>18,769,623,874</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks		
18 Customer Deposits	2,274,439,496	2,154,646,532
19 Cash letters of credit		
20 Special deposits	1,418,704,594	2,064,363,594
21 Payment orders/transfers payable		
22 Bankers' cheques and draft issued		
23 Accrued taxes and expenses payable		
24 Acceptances outstanding		
25 Interbranch floats items		
26 Unearned income and other deferred charges		
27 Other liabilities	277,852,173	229,836,593
28 Borrowings	5,650,000,000	5,700,000,000
29 <b>TOTAL LIABILITIES</b>	<b>9,620,996,263</b>	<b>10,148,846,719</b>
<b>NET ASSETS/(LIABILITIES)</b>	<b>8,350,233,259</b>	<b>8,620,777,155</b>
<b>C. CAPITAL AND RESERVES</b>		
31 Paid up share capital	6,056,496,547	6,056,496,547
32 Regulatory Reserves		
33 Statutory Reserves		
34 Retained earnings	2,439,473,000	2,439,473,000
35 Profit/(Loss) account	(207,854,619)	56,434,051
36 Other capital account	62,118,331	68,373,556
<b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>8,350,233,259</b>	<b>8,620,777,155</b>
37	17,971,229,522	18,769,623,874
38 Contingent liabilities	0	0
39 Non Performing Loans & Advances	3,194,085,725	4,448,185,825
40 Allowances for probable losses	605,675,243	717,420,694
41 Other non performing assets		
<b>D. PERFORMANCE INDICATORS</b>		
i Shareholders funds to total assets	46%	46%
ii Non performing loans to total gross loans	23.14%	30.58%
iii Gross loans and advances to total deposits	390%	362%
iv Loans and advances to total assets	77%	77%
v Earning Assets to Total Assets	80%	81%
vi Deposits Growth	1%	1%
vii Assets growth	-2%	-2%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31TH DECEMBER 2021.

	Current Quarter 31-Dec-21 TZS	Previous Quarter 30-Sep-21 TZS
<b>I Cash Flow from Operating Activities :</b>		
Net (loss)/Income	(207,854,619)	56,434,051
<b>Adjustments for non cash items :</b>		
-Gain/loss on Sale of Assets		
-Depreciation of property and equipment	101,590,391	100,702,752
-Amortization of Refurbishment		
-Amortization of Capital Grant		
-Amortization of Intangible assets		
- Change in Statutory minimum reserve (SMR)	(106,264,229)	157,136,803
-Net change in loans and advances	743,323,600	-
-Net change in other assets	(76,724,056)	134,287,250
-Net change in deposits	119,792,964	797,660,627
-Others- Special deposit	(645,659,000)	14,961,519
-Net change in other liabilities	48,015,580	27,415,352
-Tax paid	(89,080,551)	(32,000,000)
<b>Net cash flows/(used) from operating activities</b>	<b>(6,595,692)</b>	<b>1,119,461,552</b>
<b>II Cash Flow from Investing Activities</b>		
Dividend Received	0	-
Purchase of property, plant & equipment	62,372,122	(40,555,242)
Proceeds from disposal of property and equipment		
Other- Fixed deposit		
Purchases of Non Dealing securities	0	-
Proceeds from sale of Non-Dealing Securities	0	-
<b>Net cash provided (used) by investing activities</b>	<b>62,372,122</b>	<b>(40,555,242)</b>
<b>III Cash Flow from Financing Activities</b>		
Repayment of Long term Debt	(50,000,000)	(955,619,586)
Proceeds from issuance of long term debts		
Others (specify)		
Proceeds from issuance of paid up capital	(46,495,249)	(47,415,352)
Payment of Cash Dividends		
Others (utilization)		
<b>Net cash provided (used) by investing activities</b>	<b>(96,495,249)</b>	<b>(1,003,034,938)</b>
<b>IV Cash and Cash equivalents</b>		
Net increase (decrease) in cash & cash equivalents	(40,718,818)	75,871,372
Cash & equivalents, beginning of the period	978,968,055	903,096,683
<b>Cash &amp; equivalents, end of quarter</b>	<b>938,249,237</b>	<b>978,968,055</b>

STATEMENT OF CHANGE IN EQUITY FOR THE QUARTER ENDED 31TH DECEMBER 2021.

Amount in Tzs. ' (000)

	Share Capital	Share Application Money	General Reserve	Statutory Reserve	Capital Grants	Retained Earnings	Total
Opening Balance 01/01/2020	6,056,497	-	-	-	69,693	2,332,349	8,458,539
Adjustment:							
Net Interest Income					(69,693)		(69,693)
Less: Transfer to Defended Income						67,005	67,005
Defined Tax Underspent last Year						434,618	434,618
Total Comprehensive Income for the period						(94,944)	(94,944)
Dividend paid						(272,551)	(272,551)
<b>Balance as 31.12.2020</b>	<b>6,056,497</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>67,005</b>	<b>2,439,472</b>	<b>8,562,974</b>
Opening Balance as 01.10.2021	6,056,497	-	-	-	67,005	2,439,472	8,562,974
Adjustment:							
Other capital account					62,118,331	(67,004)	(4,886)
Less: Transfer to Defended Income						-	-
Transfer to General Reserve						-	-
Change in accounting policy - Adoption IFRS						-	-
Total Comprehensive Income for the period						207,854,62	(207,855)
Less: Dividends paid						-	-
<b>Balance as 31.12.2021</b>	<b>6,056,497</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>129,123</b>	<b>2,184,613</b>	<b>8,360,234</b>

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31TH DECEMBER 2021.

	Current Quarter 31-Dec-21 TZS	Previous Quarter 30-Sep-21 TZS	Cumulative amount 31-Dec-21 TZS
1 Interest Income	1,072,410,349	1,033,423,856	4,464,549,211
2 Interest Expense	109,311,397	150,931,913	458,922,410
3 <b>Net Interest Income (1 minus 2)</b>	<b>963,098,953</b>	<b>882,491,943</b>	<b>4,005,626,801</b>
4 Bad debts written off			0
5 Impairment losses on Loans and Advances	-27,793,822	-206,094,716	-60,287,854
6 <b>Non Interest Income</b>	<b>151,597,635</b>	<b>163,690,836</b>	<b>854,483,042</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)			0
6.2 Commissions and fees	110,717,422	103,803,732	441,670,915
6.3 Dividend Income			
6.4 Other Operating Income	40,880,213	59,887,105	412,812,127
7 <b>Non Interest Expense</b>	<b>1,439,425,580</b>	<b>1,171,657,422</b>	<b>4,838,847,257</b>
7.1 Salaries and Benefits	636,722,799	618,195,313	2,515,816,021
7.2 Fees and Commission	36,436,487	13,035,652	50,044,365
7.3 Other Operating expenses	766,266,294	540,426,457	2,272,986,871
8 <b>Operating Profit/(Loss) before Income Tax</b>	<b>- 298,935,170</b>	<b>80,620,073</b>	<b>81,550,440</b>
9 Income Tax Provision	(89,080,551)	24,186,022	24,465,132
10 <b>Net Income/(Loss) after Income Tax</b>	<b>(207,854,619)</b>	<b>56,434,051</b>	<b>57,085,308</b>
11 Other Comprehensive Income			
12 <b>Total comprehensive income/(Loss) for the period</b>	<b>(207,854,619)</b>	<b>56,434,051</b>	<b>57,085,308</b>
13 Number of Employees	129	129	129
14 Basic Earnings Per Share	13	13	13
15 Number of Branches	3	3	3

**SELECTED PERFORMANCE INDICATORS.**

(i) Return on average total assets	-1%	5.50%	0.45%
(ii) Return on average shareholders funds	-2%	12.00%	1%
(iii) Non Interest Expense to Gross Income	71%	52.00%	51%
(iv) Net Interest Income to Average Earning Assets			



# NATIONAL BANK OF COMMERCE LTD

PUBLICATION OF FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014.



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 <sup>ST</sup> SEPTEMBER 2021	(AMOUNT IN MILLION SHILLINGS)	
	Position as at 31-December-21	Position as at 30-September-21
<b>A ASSETS</b>		
1 Cash	130,865	97,697
2 Balances with Bank of Tanzania	141,058	187,504
3 Investment in Government securities	362,685	345,707
4 Balances with other banks and financial institutions	43,445	79,326
5 Cheques and items for clearing	4,550	4,862
6 Interbranch Float Items	-	-
7 Bills negotiated	-	-
8 Customer liabilities for acceptances	53,545	62,467
9 Interbank Loans Receivables	18,111	16,750
10 Investment in other securities	-	-
11 Loans, Advances & Overdrafts	1,387,351	1,245,650
12 Other assets	76,645	67,280
13 Equity Investments	2,028	2,028
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	48,639	51,044
<b>16 TOTAL ASSETS</b>	<b>2,268,920</b>	<b>2,160,315</b>
<b>B LIABILITIES</b>		
17 Deposits from Other Banks and Financial Institutions	9,549	8,207
18 Customer deposits	1,518,748	1,466,521
19 Cash Letters of Credit	73,721	77,742
20 Special Deposits	-	-
21 Payment orders/transfers payables	5	5
22 Bankers' Cheques & Drafts Issued	20	-
23 Accrued Taxes and expenses payable	32,013	33,559
24 Acceptances Outstanding	53,545	62,467
25 Interbranch float items	526	3,707
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	37,067	45,045
28 Borrowings	240,420	173,496
<b>29 TOTAL LIABILITIES</b>	<b>1,965,613</b>	<b>1,870,748</b>
<b>30 NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>303,307</b>	<b>289,567</b>
<b>C SHAREHOLDERS' FUNDS</b>		
31 Paid-Up Share Capital	87,000	87,000
32 Capital Reserves	-	-
33 Retained Earnings	171,733	171,733
34 Profit/(Loss) accounts	40,030	26,124
35 Other Capital Accounts	4,544	4,710
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>303,307</b>	<b>289,567</b>
38 Contingent Liabilities	239,949	259,648
39 Non Performing Loans & Advances	59,117	38,686
40 Allowance For Probable Losses	41,735	39,530
41 Other Non Performing Assets	293	193
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to Total Assets	13.4%	13.4%
(ii) Non Performing Loans to Total Gross Loans	4.1%	3.0%
(iii) Gross Loans and Advances to Total Deposits	88.9%	82.5%
(iv) Loans and Advances to Total Assets	63.0%	59.5%
(v) Earnings Assets to Total Assets	77.9%	74.4%
(vi) Deposits Growth	3.2%	5.2%
(vii) Assets Growth	5.0%	3.1%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 <sup>ST</sup> DECEMBER 2021	(AMOUNT IN MILLION SHILLINGS)			
	Current Quarter 31-Dec-2021	Comparative Quarter (Previous Year) Ending 31-Dec-2020	Current year Cumulative Ending 31-Dec-2021	Comparative Year Previous Year Cumulative Ending 31-Dec-2020
1 Interest Income	50,403	37,932	186,146	163,616
2 Interest Expense	(7,485)	(7,532)	(27,823)	(30,916)
<b>3 Net Interest Income (1 minus 2)</b>	<b>42,917</b>	<b>30,399</b>	<b>158,323</b>	<b>132,700</b>
4 Bad Debts Written Off	(1,404)	(32,904)	(3,652)	(40,640)
5 Impairment Losses on Loans and Advances	(2,744)	20,011	(3,679)	7,885
<b>6 Non Interest Income:</b>	<b>16,328</b>	<b>22,684</b>	<b>61,555</b>	<b>65,234</b>
6.1 Foreign Currency Dealings and Translations Gains/(Loss)	3,596	6,080	12,137	18,718
6.2 Fees and Commissions	11,572	14,989	43,210	42,666
6.3 Dividend Income	-	-	40	-
6.4 Other Operating Income*	1,160	1,615	6,169	3,838
<b>7 Non Interest Expense</b>	<b>(36,326)</b>	<b>(40,300)</b>	<b>(152,512)</b>	<b>(157,697)</b>
7.1 Salaries and Benefits	(21,396)	(20,436)	(79,546)	(85,465)
7.2 Fees and Commissions	(1,930)	(1,807)	(8,962)	(10,332)
7.3 Other Operating Expenses	(13,001)	(18,057)	(64,004)	(61,900)
<b>8 Operating Income/(Loss)</b>	<b>18,771</b>	<b>(110)</b>	<b>60,035</b>	<b>7,482</b>
9 Income Tax Provision	(4,865)	(13,114)	(20,005)	(29,942)
<b>10 Net Income/(Loss) After Income Tax</b>	<b>13,906</b>	<b>(13,224)</b>	<b>40,030</b>	<b>(22,460)</b>
11 Other Comprehensive Income				
11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(166)	(1,813)	(873)	2,293
<b>12 Total Comprehensive Income/Loss</b>	<b>13,739</b>	<b>(15,036)</b>	<b>39,156</b>	<b>(20,167)</b>
13 Number Of Employees	950	1,005	950	1,005
14 Basic Earnings Per Share	8,857	(8,423)	25,497	(14,306)
15 Number of Branches	47	47	47	47
<b>PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	2.4%	(2.5)%	1.8%	(1.1)%
(ii) Return on Average Shareholders' Funds	18.2%	(19.8)%	13.2%	(8.5)%
(iii) Non interest Expense to Gross Income	61.3%	75.9%	69.4%	79.7%
(iv) Net Interest Income to Average Earning Assets	9.6%	7.5%	9.0%	8.7%

\*Note 6.4: Other operating income includes income from bond trading of TZS 5.8bl.

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 <sup>ST</sup> DECEMBER 2021	(AMOUNT IN MILLION SHILLINGS)			
	Current Quarter 30-Dec-21	Previous Quarter 30-Sep-21	Current Year Cumulative 30-Dec-21	Comparative Year (Previous year) Cumulative 30-Dec-20
<b>I Cash flow from operating activities:</b>				
Net Income/(Loss)	18,771	12,747	60,035	7,482
Adjustment for:				
-Depreciation/Amortization	3,030	2,478	10,375	7,701
-Impairment charge/(release)	2,744	3,190	3,679	(7,885)
-Net change in Loans and Advances	(145,848)	(67,634)	(288,819)	(149,876)
-Gains/Loss on Sale of Assets	-	2	2	-
-Net change in deposits	49,548	77,112	89,664	10,304
-Net change in short term negotiable securities	-	-	-	-
-Net change in other liabilities	(21,607)	(49,926)	(28,699)	34,333
-Net change in other assets	6,647	50,629	5,613	(36,796)
-Net change in SMR deposits	5,242	13,722	8,272	4,024
-Tax Paid	(6,030)	(4,189)	(16,248)	(7,013)
-Write offs	1,404	(907)	3,652	40,640
<b>Net cash provided/(used) by operating activities</b>	<b>(86,099)</b>	<b>37,225</b>	<b>(152,474)</b>	<b>(97,087)</b>
<b>II Cash flow from investing activities</b>				
Dividends received	-	40	40	12
Purchase of fixed assets	(5,218)	(3,372)	(15,082)	(12,538)
Proceeds on sale of fixed assets	-	(2)	(2)	-
Sale/(Purchase) of Non-Dealing Securities	(17,144)	8,911	58,281	(10,618)
Others (Equity)	-	-	-	(711)
<b>Net cash provided/(used) by investing activities</b>	<b>(22,362)</b>	<b>5,577</b>	<b>43,236</b>	<b>(23,856)</b>
<b>III Cash flow from financing activities</b>				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	-
Proceeds from Issuance of Shares Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net change in other borrowings	66,923	30,450	33,039	120,782
Others (Leased liability)	(1,331)	(704)	(2,794)	(3,987)
<b>Net cash provided/(used) by financing activities</b>	<b>65,592</b>	<b>29,746</b>	<b>30,246</b>	<b>116,795</b>
<b>IV Cash and cash equivalents</b>				
Net increase (decrease) in cash and cash equivalents	(42,869)	72,548	(78,992)	(4,148)
Cash and cash equivalent at the beginning of the quarter	281,053	208,504	317,176	321,324
<b>Cash and cash equivalent at the end of the quarter</b>	<b>238,184</b>	<b>281,053</b>	<b>238,184</b>	<b>317,176</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 <sup>ST</sup> DECEMBER 2021	(AMOUNT IN MILLION SHILLINGS)						
	Share capital	Share premium	Retained earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Value)	Total Equity
<b>Current Year</b>							
<b>Profit for the year</b>	15,700	71,300	171,755	-	-	5,417	264,172
Other comprehensive income			40,030				40,030
Transaction with owners						(873)	(873)
Dividend Paid							-
Regulatory Reserve							-
General Provision Reserve							-
Others							-
Balance as at the end of current period	15,700	71,300	211,763	-	-	4,544	303,307
<b>Previous Year</b>							
<b>Balance as at the beginning of the year</b>	15,700	71,300	189,886	4,329	-	3,124	284,339
Profit for the year			(22,460)				(22,460)
Increase/(decrease) resulting from adopting of IFRS 16			-				-
Other Comprehensive Income						2,293	2,293
Transaction with owners							-
Dividend paid							-
Regulatory Reserve				4,329			-
General Provision Reserve							-
<b>Balance as at the end of previous period</b>	15,700	71,300	171,755	-	-	5,417	264,172

**SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31<sup>ST</sup> DECEMBER 2021**  
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

Name and Title	Signature	Date
Theobald Sabi (Managing Director)	Signed	27/01/2022
Waziri Barnabas (Chief Financial Officer)	Signed	27/01/2022
Fulgence Shirati (Chief Internal Auditor)	Signed	27/01/2022

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

Name	Signature	Date
Dr. Kassim Hussein (Board Member)	Signed	27/01/2022
Felix Raphael Herini Mlaki (Board Member)	Signed	27/01/2022









# Road to COP27: Why Africa cannot be complacent on energy, climate change

UNITED NATIONS

A year ago, we welcomed 2021 with a sense of cautious optimism when the newly developed vaccines promised a shift in the fight against the COVID-19 pandemic. The focus turned towards building back better and doing things differently as many countries started to rethink and rebuild their shattered economies.

For African countries, however, the pandemic exposed the stark realities of global inequality. These countries scrambled to buttress their shattered food systems; they lacked industries to shift production to life-saving personal protection equipment even as young Africans were left out of schools because of lack of access to electricity and the internet, which made the shift to virtual learning

almost impossible.

The pandemic revealed how Africa, despite its best efforts, was unprepared for some of the pressing emergencies of our times, be it the pandemic or the looming threat of climate change.

The UN Office of the Special Adviser for Africa is advocating for Africa to transition into 2022 with a sense of utmost urgency in building the continent's resilience. We firmly believe that the foundational building blocks to this resilience lie in Africans' access to reliable, affordable and sustainable energy.

For over a decade, the United Nations has touted energy as "The golden thread that connects economic growth, social equity, and environmental sustainability" to achieve the 2030 Agenda for Sustainable Development. Energy is the key to unlocking Africa's future envisioned in the African



Africa's Practical Realities on Energy and Climate Change. Credit: United Nations

terminated Contributions (NDCs) for COP 27.

What do these mean for African countries? These ambitious proposals require massive investments in capacity building, infrastructure development and regulations. Indeed, the amounts needed are much more than anything currently on the table.

While significant financial pledges have been made at these summits, African countries are wary of them being fulfilled, and rightfully so. Developed countries are still "progressing" towards delivering the \$100 billion by 2020 climate finance goal (a broken promise) and now hope to reach it by 2023.

Added to previous failed promises, trust has further been eroded with a significantly varied and unequal pace of recovery from the COVID-19 pandemic evidenced, for example, in the mismatch between promised COVID-19 vaccine distribution pledges versus what has been delivered for African countries.

There are increasing calls for the private sector to fill these financing gaps. However, the private sector inherently operates on a profit-making model that differs from the public good model expected of the public sector. It requires tailored incentives, foolproof technologies that can guarantee certain profit margins, and risk minimization models for the sector to come in at a large enough scale.

In addition, the nuanced approach and extended timelines needed for Africa to achieve a balanced energy mix are getting lost in the shuffle. African countries should not be confined to limited options or cornered into untenable paths to energy access, especially with the call for public finance institutions to stop international support for the unabated fossil fuel energy sector in 2022.

The stakes are high for Africa to get it right, hence this urgent call to action towards building the continent's energy systems. Energy presents a compelling multiplier effect for Africa's renaissance. It is the cornerstone to ensuring food security by improving efficiency in food production, storage, transportation, and job creation through value addition.

Reductions in post-harvest losses, combined with improved cooking solutions, would have an added benefit of minimizing deforestation. Africa's industrial revolution and achieving the African Continental Free Trade Area's potential hinge on access to reliable, affordable, and adequate energy.

Finally, energy access is among the major building blocks to deliver services, adapt to climate risks and provide sustainable livelihoods, ensuring the continent's peace, security and development for the next generation.

As we prepare for COP 27, we cannot be complacent. We must jointly advocate for Africa's equitable future through a balanced energy mix and realistic timelines. We owe it to all Africans—past, present and future—to move beyond negotiating for the bare minimum.

Source: Africa Renewal, January 2022

Union's Agenda 2063.

Whether it is for economic transformation, ensuring food security, digitalizing education, revolutionizing health systems, building manufacturing and industrialization capacities, or sustaining peace by creating quality jobs and delivering services, no country in the world has achieved these ambitions without abundant and affordable access to energy.

Access to energy will make or break the continent's effort to tackle climate change effects, including adverse weather events, water scarcity and significant threats to livelihoods.

However, Africans are getting the short end of the stick in the global race to combat climate change when it comes to energy. First, the promised financing to invest in reliable energy systems and adaptation is trickling very slowly to where it is needed most.

Second, Africa could be handicapped if the global-level policies designed to limit greenhouse gas emissions and the proposed timelines toward net-zero emissions do not take the continent's unique and nuanced circumstances into account. Looking ahead at what 2022 holds for Africa's quest for equitable energy access, it would be remiss not to reflect on three major events that took place in 2021 namely, the High-Level Dialogue on Energy (HLDE), the Food Systems Summit and the UN Climate Change Conference (COP 26).

Among other factors, energy remains vital to the full implementation of promises made at these events. In the roadmap that ensued after the HLDE, UN Secretary-General António Guterres set a target date of 2025 to ensure 500 million more people gain access to electricity and 1 billion more people gain access to clean cooking solutions.

The Food Systems Summit called for a transformation in global food systems "in ways that contribute to people's nutrition, health and well-being, restore and protect nature, are climate neutral, adapted to local circumstances, and provide decent jobs and inclusive economies."

The COP 26 outcome document calls for bold and strengthened goals by countries to reduce emissions through more ambitious Nationally De-

## MWALIMU COMMERCIAL BANK PLC

### PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2021 (Amounts in million shillings)	Current Quarter 31-Dec-2021	Previous Quarter 30-Sep-2021
<b>A. ASSETS:</b>		
1. Cash	237	216
2. Balances with Bank of Tanzania	7,805	7,483
3. Investments in government securities	-	-
4. Balances with other banks and financial institutions	59	61
5. Cheques and items for clearing	36	(32)
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	1,000	1,000
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	44,774	44,928
12. Other assets	3,799	3,398
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	833	873
<b>16. TOTAL ASSETS</b>	<b>58,543</b>	<b>57,927</b>
<b>B. LIABILITIES:</b>		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	38,419	39,165
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	1,064	1,048
24. Acceptances outstanding	-	-
25. Interbranch float items	1,706	1,116
26. Unearned income and other deferred charges	-	204
27. Other liabilities	1,343	1,306
28. Borrowings	-	-
<b>29. TOTAL LIABILITIES</b>	<b>42,532</b>	<b>41,839</b>
<b>30. NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>16,011</b>	<b>16,088</b>
<b>C. SHAREHOLDERS' FUNDS:</b>		
31. Paid up share capital	30,912	30,912
32. Capital reserves	-	-
33. Retained Earnings	(18,508)	(18,508)
34. Profit (Loss) account	(1,393)	(1,316)
35. Others capital accounts (Advance towards share capital)	5,000	5,000
36. Minority interest	-	-
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>16,011</b>	<b>16,088</b>
<b>38. CONTINGENT LIABILITIES</b>		
39. Non performing loans & advances	523	500
40. Allowances for probable losses	(382)	(309)
41. Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
- Shareholders' Funds to Total Assets	27.3%	27.8%
- Non Performing Loans to Total Gross Loans	1.18%	1.1%
- Gross Loans and Advances to Total Deposits	117.5%	113.9%
- Loans and Advances to Total Assets	75.8%	77.0%
- Earning Assets to Total Assets	78.2%	79.3%
- Deposits Growth	-1.9%	40.7%
- Assets Growth	1.1%	23.8%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2021 (Amounts in million shillings)	Current Quarter 31-Dec-2021	Comparative Quarter 31-Dec-2020	Current Year Cumulative 31-Dec-2021	Comparative Year Cumulative 31-Dec-2020
1. Interest income	1,781	807	5,674	2,770
2. Interest expense	576	334	1,783	694
<b>3. Net interest income (1 minus 2)</b>	<b>1,205</b>	<b>473</b>	<b>3,891</b>	<b>2,076</b>
4. Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	71	-	51	36
6. Non-interest income:				
6.1 Foreign currency dealings and transaction gains/loss	579	192	1,346	382
6.2 Fees and commissions	(1)	-	1	7
6.3 Dividend income	-	-	-	-
6.4 Other operating income	39	2	55	5
7. Non interest expenses	1,767	1,571	6,556	6,472
7.1 Salaries and benefits	742	708	2,874	2,801
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	1,025	863	3,682	3,671
<b>8. Operating income/(loss) (6 minus 7)</b>	<b>(54)</b>	<b>(906)</b>	<b>(1,370)</b>	<b>(4,050)</b>
9. Income tax provision	23	-	23	12
<b>10. Net income/(loss) after income tax</b>	<b>(77)</b>	<b>(906)</b>	<b>(1,393)</b>	<b>(4,062)</b>
11. Other Comprehensive Income	-	-	-	-
<b>12. Total comprehensive income/(loss) for the year</b>	<b>(77)</b>	<b>(906)</b>	<b>(1,393)</b>	<b>(4,062)</b>
13. Number of employees	55	65	55	54
14. Basic Earnings Per Share	-1	-15	-22	-66
15. Number of branches	2	2	2	2
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-0.1%	-2.0%	-2.9%	-10.0%
(ii) Return on Average Shareholders' Funds	-0.5%	-6.0%	-6.6%	-29.0%
(iii) Non Interest Expense to Gross Income	99.0%	236.0%	125.2%	263.0%
(iv) Net Interest Income to Average Earning Assets	2.6%	2.0%	8.5%	8.0%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2021 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulatory Reserve	Advance towards share capital	Total
<b>Current Year</b>					
Balance as at the beginning of the year	30,912	(18,508)	-	-	12,404
Profit for the year	-	(1,393)	-	-	(1,393)
Advance towards share capital	-	-	-	5,000	5,000
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the current period	30,912	(19,901)	-	5,000	16,011
<b>Previous Year</b>					
Balance as at the beginning of the year	30,912	(14,445)	-	-	16,467
Profit for the year	-	(4,062)	-	-	(4,062)
Advance towards share capital	-	-	-	5,000	5,000
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the previous period	30,912	(18,507)	-	5,000	17,405

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 DECEMBER 2021 (Amounts in million shillings)	Current Quarter 31-Dec-2021	Previous Quarter 30-Sep-2021	Current Year Cumulative 31-Dec-2021	Comparative Year Cumulative 31-Dec-2020
<b>I. Cash flow from operating activities:</b>				
Net (loss)/profit before tax	(54)	35	(1,370)	(3,988)
Adjustment for:				
- Impairment/amortisation/depreciation	314	326	1,329	1,413
- Net change in loans and advances	154	(7,486)	(7,486)	(10,353)
- Net change in deposits	(746)	8,133	19,894	7,610
- Net change in short term negotiable securities	-	-	-	-
- Net change in other liabilities	1,441	(215)	1,280	536
- Net change in other assets	(724)	883	(543)	599
- Tax paid	(23)	-	(23)	-
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>352</b>	<b>1,666</b>	<b>2,190</b>	<b>(4,183)</b>
<b>II. Cash flow from investing activities:</b>				
Dividend received	-	-	-	-
Purchase of fixed assets	(10)	(30)	(160)	(29)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(10)</b>	<b>(30)</b>	<b>(160)</b>	<b>(29)</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of long term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
Others (Advance towards share capital)	-	-	-	5,000
<b>Net cash provided (used) by financing activities</b>	<b>(10)</b>	<b>(30)</b>	<b>(160)</b>	<b>(29)</b>
<b>IV. Cash and cash equivalents:</b>				
Net increase/(decrease) in cash and cash equivalents	342	1,656	2,030	788
Cash and cash equivalents at the beginning of the quarter/year	6,547	4,891	4,485	1,557
Cash and cash equivalents at the end of the quarter/year	6,889	6,547	6,515	2,345

**SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2021**

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

Name and Title	Signature	Date
Richard L. Makungwa (Chief Executive Officer)	(signed)	27 January 2022
Selemani Kijori (Head of Finance)	(signed)	27 January 2022
Patrick Mashalla (Head of Internal Audit)	(signed)	27 January 2022

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

Name	Signature	Date
1/ Francis Ramadhani (Chairman)	(signed)	27 January 2022
2/ Enna V. Mwakipesie (Director)	(signed)	27 January 2022

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11			
<b>1. Current Accounts</b>	<b>CHARGE/FEE</b>		
(i) Received minimum opening balance	TSh 50,000		
(ii) Monthly service/transaction fee customer	TSh 1,000		
(iii) Cheque cleared over the counter	TSh 2,500 for amounts less than 100 (otherwise 0.1% up to TSh 100,000)		
(iv) Fee per ATM withdrawal	Free		
(v) ATM fee statement	TSh 300		
(vi) Interest statement per page	TSh 1,000		
(vii) Periodic credit statement	0		
(viii) Cheque book	TSh 500 per set		
(ix) Debit card charge	TSh 100,000		
(x) Standing order	Free		
(xi) Centre charge	TSh 6,000		
(xii) Stop payment	TSh 40,000		
(xiii) Standing order (same bank)	Free		
(xiv) Balance enquiry	TSh 300		
(xv) New ATM card issuance	TSh 10,000		
(xvi) ATM card renewal or replacement (include costs for different card type)	TSh 10,000		
(xvii) Overdraft account interest charge	20%		
(xviii) Overdraft overdraft	20%		
(xix) Interest transfer	TSh 10,000		
(xx) Bill payment through ATM	0		
(xxi) Other (please specify)	0		
<b>2. Savings Accounts (Savings for product specifications)</b>			
(i) Received minimum opening balance	TSh 5,000		
(ii) Interest transfer	TSh 1,000		
(iii) Branch statement	TSh 1,000		
(iv) Account closure	TSh 20,000		
(v) Interest transfer monthly fee	20%		
(vi) Interest transfer	TSh 1,000		
(vii) SMS banking	TSh 1,100		
(viii) Other	na		
<b>3. Foreign Exchange Transaction</b>			
(i) Purchase/sale of TD transactions over the counter	na		
(ii) Sub-quotient of cash payment	na		
(iii) Telephone transfer	na		
(iv) Telex-SWIFT	na		
(v) Transfer of foreign currency deposit amount to local current account within bank and to other banks	0		
<b>4. Personal Loans</b>			
(i) Processing/charging/repayment fee	0.75% p.a.		
(ii) Prepayments	1%		
(iii) Overdrafts	2.5%		
(iv) Mortgage finance	2.5%		
(v) Asset finance	3.5%		
(vi) Special low interest	2%		
(vii) Waiver fee	na		
(viii) Other	na		
<b>5. Deposit Rates</b>			
Fixed Deposit - TSh	3 Months	8 Months	12 Months
0 - 50k	1.5%	2.2%	2.5%
51 - 100k	2.0%	2.5%	3.0%
101 - 500k	2.5%	3.0%	3.5%
501 - 1000k	3.0%	3.5%	4.0%
1000 - 5000k	4.0%	4.5%	5.0%
5000 - 10k	4.5%	5.0%	5.5%
10k - 100k	5.0%	5.5%	6.0%
100k - 1M	5.5%	6.0%	6.5%
1M - 10M	6.0%	6.5%	7.0%
10M - 100M	6.5%	7.0%	7.5%
100M - 1B	7.0%	7.5%	8.0%
1B - 10B	7.5%	8.0%	8.5%
10B - 100B	8.0%	8.5%	9.0%
100B - 1T	8.5%	9.0%	9.5%
1T - 10T	9.0%	9.5%	10.0%
10T - 100T	9.5%	10.0%	10.5%
100T - 1000T	10.0%	10.5%	11.0%
1000T - 10000T	10.5%	11.0%	11.5%
10000T - 100000T	11.0%	11.5%	12.0%
100000T - 1000000T	11.5%	12.0%	12.5%
1000000T - 10000000T	12.0%	12.5%	13.0%
10000000T - 100000000T			



By Property Watch Reporter

**M**INING engineers, technicians and other related disciplines at Bulyanhulu Gold Mine in Kahama will be assigned other duties once Barrick Gold Corporation puts in place an automated mining system in the near future.

Minerals Minister, Dr Dotto Biteko said last week while on a visit to Bulyanhulu that plans to automate mining activities will not necessarily eliminate all mining jobs. "But for those that will be affected, we have already agreed with Barrick's management that they should be given alternative work," Dr Biteko said.

He pointed out that putting in place an automated mining system will improve efficiency and increase production as the miner seeks to expand their area for more mining of gold. "We want more production to increase revenue for both the government and the investors," he stated while commending Barrick Gold's CEO and President Mark Bristow for a job well done as the mine moves towards becoming a Tier One Gold Asset with production of over 500,000 ounces last year.

He paid tribute to Barrick Gold which has improved almost everything at both Bulyanhulu and North Mara mines since taking over in 2019 after dissolution of Acacia Mining Plc. The government and Barrick formed a joint company called Twiga Minerals which has 16 percent Treasury shares.

Shinyanga Regional Commissioner, Sophia Mjema backed Dr Biteko's observation saying Barrick has become an important partner

## MINERALS MINISTER ALLAYS FEARS OF MASS RETRENCHMENT AS BARRICK MOVES TO HI-TECH MINING



Bulyanhulu gold mine in Kahama district.

in the region both in terms of offering employment and state revenue through its corporate activities.

"We at regional level appreciate the support especially through CSR that you offer to our communities apart from providing jobs," Mjema said but requested the miner to allow villagers present their priority projects for financing under Barrick's corporate social responsibility.

Earlier while briefing the minister and his delegation, Bristow said the move to use artificial intelligence and automation in mining activities is at advanced

stage. He introduced the delegation to some of the facilities that have already been installed towards automation saying mining is quickly changing globally.

"When the system starts operations many manual activities will be done by machinery," Bristow said while pointing out that as Bulyanhulu and North Mara mines move towards Tier One Gold Assets, modernization of activities through adoption of use of latest technologies is inevitable.

A Tier One Gold Asset is an asset with a reserve potential to deliver a minimum 10-year life, annual production of at least

500,000 ounces of gold and total cash costs per ounce over the mine life that are in the lower half of the industry cost curve.

Since Barrick re-entered Tanzania in 2019, it has spent more than US\$1.8 billion in taxes, salaries and payments to local businesses. It has also invested US\$6.7 million in community education, health and infrastructure projects. Referring to Barrick's recently published Human Rights Report, Bristow said the environmental and other issues it had inherited from the mines' previous operators had been or were being settled.

## Transport minister commends NIT for pilots training programme

By Property Watch Reporter

The planned introduction of a pilots training course by the National Institute of Transport later this year will help the government save foreign currency spent to train such personnel abroad but also help lower costs which will mean more Tanzanians will join the programme.

The Deputy Minister for Works and Transport, Atupele Mwakibete said in Dar es Salaam mid this week when he visited NIT's main campus at Mabibo that the course will also help to improve availability of quality pilots in the country.

"NIT has done a great job in coming up with the pilots training programme that will help address the needs of the industry by providing qualified manpower," Mwakibete said adding that the government will continue supporting the institute.

Mwakibete further stated that the government of President Samia Suluhu Hassan is currently continuing purchasing aircrafts to rejuvenate Air Tanzania Company Limited while also implementing several other projects in the transport industry which need skilled manpower to run.

"The ministry's ambition is to see NIT continuing to produce competent personnel in all modes of

modern transport that will perform various professional functions and activities in the transport sector," he observed. He also commended NIT management and board for increasing enrolment of students from 500 a decade ago to over 12,000 this.

Briefing Mwakibete on NIT's progress, its Rector Professor Zacharia Mganilwa said the planned pilots training programme is scheduled to start before December this year, pending the arrival of three aircraft that are to be purchased under a World Bank funded East Africa Skills for Transformation and Regional Integration Project (EASTRIP).

"We have done all procedures to commence offering the pilots training programme, our plan is to kick off before end of this year but what we are waiting for now are aircrafts that are expected to arrive the country between July and August," Prof Mganilwa said.

He revealed that while a pilot's course costs up to 200m/- a year if done outside the country, at NIT it will only cost 70m/- a year. "Currently, Tanzania has a 60 percent shortage of aircraft related manpower, a shortage that is being filled by expatriates," he lamented.

## Bank director urges customers to use TemboCard Visa to transact



CRDB director of retail banking Boma Raballa (2nd L) presenting a model air-ticket to one of the winners of a paid up trip to Cameroon, Mwigwaga Rusibamayila during a ceremony held in Dar es Salaam mid this week. Photo courtesy of CRDB.

By Property Watch Reporter

CUSTOMERS of CRDB Bank Plc have been challenged to use their TemboCard Visa when paying for goods and services to avoid risks associated with use of cash.

CRDB's Director of Retail Banking Boma Raballa said in Dar es Salaam earlier this week when presenting paid up return tickets to Africa Cup of Nations finals in Cameroon to four lucky winners of a 'Tisha na TemboCard Visa' campaign that use of digital payment solution is a better way to transact.

"Even those shopping online should make use of their TemboCards because it's safe and efficient but also convenient," Raballa said while commending the winners for their decision to adopt digital payment solutions from the bank.

He urged other bank customers and the general public to continue

using the bank's TemoCard Visa which can pay for goods and services anywhere in the world. "The objective of this campaign is to cultivate a culture of using bank cards in transactions because it's safe and efficient compared to use of cash," he advised.

Raballa congratulated the winners who included three others who won paid up trip for two to Zanzibar and home theatre and smart television. The 'Tisha na TemboCard Visa' campaign which started in December last year and involves Visa International has already witnessed 127 winners who include 15 Samsung smartphone winners, 100 cash prize winners of 100,000/- and five winners of 500,000/- worth of shopping vouchers.

Commenting on the campaign, CRDB's Head of Card Business, Farid Seif said the public had responded positively to the

promotion because use of cards in transacting has surged tenfold. "The positive response is a good indication that people are willing to adopt digital payment solutions which puts the country on the global map of leading digital payment economies," Seif said.

One of the Afcon trip winners, Njama Matumbo commended CRDB's management for the promotion saying it has mobilised the public to join the prevailing global electronic commerce and digital payment family.

"This campaign is important because it also discourages people from using cash in transactions as it is risky in many aspects," Matumbo said. CRDB introduced TemboCard in the market in 2002 with an objective to transform its banking services by allowing customers to draw money from automated teller machines.



**Ndio maana una uhuru wa kufanya miamala popote, wakati wowote**

**Deka tu!**

**Piga +255(0)714197700**







**INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE SUPPLY AND DELIVERY OF SANY SPARES WITH PART NUMBER 12602674 AND 13127621 TO GGML TANZANIA**

**I. INTRODUCTION**

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

The Company is in the process of procuring Sany spares and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below.

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

**Scope of work:**

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01381	SUPPLY AND DELIVERY OF SANY SPARES WITH PART NUMBER 12602674 and 13127621 TO GGML

**I. INFORMATION REQUIRED**

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01381)</b>	
Ability to supply OEM – Sany Parts	20%
Warranty terms clearly stipulated	20%
Dealership proof clearly indicated	20%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01381) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>TH</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



**INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE MANUFACTURE, SUPPLY, DELIVERY AND INSTALLATION OF NEW TYRE HANDLER ATTACHMENT BY GEITA GOLD MINING LIMITED (GGML), TANZANIA**

**I. INTRODUCTION**

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

The Company is in the process of procuring One (1) Brand New IMT TH15K160 Tyre handler Attachment and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below.

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

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01386	MANUFACTURE, SUPPLY, DELIVERY, INSTALLATION AND COMMISSIONING OF ONE (1) NEW IMT TH15K160 TYRE HANDLER ATTACHMENT, INCLUDING OPERATORS TRAINING AND CERTIFICATION

**I. INFORMATION REQUIRED**

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labor	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01386)</b>	
Availability of warranty terms for the supplied CAT 988 FEL IMT TH15K160 Tyre handler Attachment	15%
Proof of supplying similar IMT brand of tyre handler attachment to other industries	5%
Proof of dealership with IMT TH15K160 Tyre handler Attachment	10%
Proof of availability upon delivery of IMT TH15K160 Tyre Handler Attachment Catalogue/ Maintenance Manuals	10%
Proof of technical and qualification capability to Install and commissioning IMT TH15K160 Tyre Handler Attachment including Operators/maintenance personnel training and certification	20%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01386) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>TH</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



CONSTRUCTION



# ABU DHABI RESIDENTIAL CAPITAL VALUES HIT FIVE-YEAR HIGH IN FOURTH QUARTER OF 2021

ABU DHABI

The capital values of villas and apartments in Abu Dhabi rose to their highest level in five years in the fourth quarter of 2021, underpinned by a broader recovery in the UAE economy, according to property consultancy ValuStrat.

The ValuStrat Price Index (VPI) for Abu Dhabi, which monitored five villa communities and five apartment areas in the emirate, jumped 11 per cent on an annual basis to 70.2 points in December. On a quarterly basis, it grew 2.1 per cent.

VPI is a valuation-based index that tracks the change in capital values for a representative fixed basket of properties. Although Abu Dhabi's residential capital values outperformed 2019 figures by 1.7 per cent, prices are still 29.8 per cent below 2016 levels, according to ValuStrat.

For villas, the highest annual capital gains were recorded in Al Reef (13.5 per cent), Saadiyat Island (13.5 per cent) and Al Raha (12.9 per cent), the consultancy said. The top performers in the apartment category were located on Al Reem Island (10.4 per cent), Al Muneera Island (9.8 per cent) and Al Bandar (8.4 per cent).

The property market in the UAE, the second-biggest Arab economy, has made a strong recovery from the coronavirus-induced slowdown as the country's economy benefits from a number of business and social reforms.



A residential housing estate in Abu Dhabi.

Pent-up demand and improved investor sentiment have also helped to drive property sales, particularly in Dubai and Abu Dhabi, amid the pick-up in economic activity. New initiatives, such as visas for retirees

and the expansion of the 10-year golden visa programme, are expected to support the local property market, according to industry experts.

About 4,182 apartments and villas were completed across 18

projects at the end of the fourth quarter of last year. This constituted 34.3 per cent of all newly built units that were in the pipeline for the year, the report said.

Al Raha Beach and Yas Island accounted for 30 per cent of

newly built units while Al Reem Island contributed to 24 per cent of overall units. Notable apartment completions during the fourth quarter were Al Ghadeer Phase 2 (611 units), Al Raha Lofts (278 units) and Marina Rise Tow-

er (234 units), the report said.

The average residential asking price per square foot in the fourth quarter of 2021 was up 1.9 per cent from the previous quarter and up 8.6 per cent annually, according to ValuStrat. Overall, citywide residential asking rents increased 3.1 per cent annually and 2.3 per cent from the previous quarter.

Villa rents rose by 2 per cent annually and by 2.6 per cent from the three months ending September 30, 2020. Apartment rents were up 4.1 per cent on an annual basis and 2.1 per cent over the third quarter of last year, the report found. The average annual rents for two-bedroom villas was Dh12,000 while three-bedroom and four-bedroom villa yearly rents were Dh134,000 and Dh210,000, respectively, ValuStrat said.

The average yearly rent for a studio apartment was Dh51,000 while that for a one-bedroom apartment was Dh80,000. Two-bedroom and three-bedroom apartment rents were Dh116,000 and Dh160,000, respectively. Residential occupancy in Abu Dhabi was estimated at 81.9 per cent during the quarter.

Meanwhile, fourth quarter asking rents for offices in Abu Dhabi's primary commercial districts declined 6.2 per cent from the previous three-month period and by 8.5 per cent annually, ValuStrat said. The average occupancy for buildings in the city's central business districts stood at 84.4 per cent, it said.

## FIRST HOUSING FINANCE (TANZANIA) LIMITED PUBLICATION OF FINANCIAL STATEMENTS



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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DEC. 2021

(Amounts in thousand shillings)	Current Quarter	Previous Quarter
	31st Dec. 2021	30th Sept. 2021
<b>A. ASSETS</b>		
1. Cash	615	158
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	3,001,585	3,657,273
4. Balances with Other Banks and Financial Institutions	946,017	1,072,627
5. Cheques and Bills 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)	13,756,790	12,363,541
12. Other Assets	592,245	646,214
13. Equity Investments	1,622,000	1,622,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	407,387	511,971
<b>16. TOTAL ASSETS</b>	<b>20,976,639</b>	<b>20,973,784</b>
<b>B. LIABILITIES</b>		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	488,008	407,991
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	556,831	881,133
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	219,398	191,549
27. Other Liabilities	446,560	379,993
28. Borrowings	1,010,685	1,010,685
<b>29. TOTAL LIABILITIES</b>	<b>2,721,562</b>	<b>2,871,352</b>
<b>30. NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>18,255,077</b>	<b>18,102,432</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
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	(3,940,293)	(3,940,293)
35. Profit/(Loss) Account	270,898	118,241
36. Regulatory Reserve	50,899	35,191
37. Minority Interest	-	-
<b>38. TOTAL SHAREHOLDERS' FUNDS</b>	<b>18,255,077</b>	<b>18,102,432</b>
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i). Shareholders' Funds to Total Assets	87.03%	86.31%
(ii). Non-Performing Loans to Total Gross Loans	2.30%	1.00%
(iii). Gross Loans & Advances to Total Deposits	2821.43%	3088.54%
(iv). Loans & Advances to Total Assets	65.00%	66.00%
(v). Earning Assets to Total Assets	89.09%	92.19%
(vi). Deposits Growth	19.63%	-2.97%
(vii). Assets Growth	0.01%	0.29%

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

(Amounts in Thousand shillings)	Current Quarter	Comparative Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Dec. 2021	31st Dec. 2020	31st Dec. 2021	31st Dec. 2020
1. Interest Income	670,827	482,729	2,347,759	1,611,080
2. Interest Expense	(30,527)	(15,575)	(121,148)	(135,911)
<b>3. Net Interest Income</b>	<b>640,300</b>	<b>467,154</b>	<b>2,226,611</b>	<b>1,475,169</b>
4. Bad Debt Written-Off	-	-	-	-
5. Impairment Reversal / (Losses)	(24,462)	17,221	9,470	47,524
<b>6. Non Interest Income</b>	<b>67,638</b>	<b>5,522</b>	<b>267,651</b>	<b>24,051</b>
6.1 Foreign Currency Dealings and Translation Gain/(Loss)	37	2	189	(2,622)
6.2 Fees and Commissions	48,888	1,050	183,403	7,650
6.3 Dividend Income	-	0	35,130	10,333
6.4 Other Operating Income	38,715	3,570	38,928	6,644
<b>7. Non Interest Expenses</b>	<b>(647,141)</b>	<b>(646,533)</b>	<b>(2,219,996)</b>	<b>(2,125,096)</b>
7.1 Salaries and Benefit	(306,736)	(295,190)	(1,094,091)	(947,092)
7.2 Fees and Commissions	-	-	-	-
7.3 Other Operating Expenses	(240,411)	(296,343)	(1,125,905)	(1,178,003)
<b>8. Operating Income/(Loss)</b>	<b>156,384</b>	<b>(76,272)</b>	<b>283,723</b>	<b>(678,401)</b>
9. Income Tax Provision	(3,729)	(8,137)	(12,837)	(9,170)
<b>10. Net Income/(Loss) after Income Tax</b>	<b>152,655</b>	<b>(84,763)</b>	<b>270,886</b>	<b>(687,571)</b>
11. Other Comprehensive Income	-	-	-	-
<b>12. Total Comprehensive Income/(Loss)</b>	<b>152,655</b>	<b>(84,763)</b>	<b>270,886</b>	<b>(687,571)</b>
13. Number of Employees	16	12	16	12
14. Basic Earnings Per Share	0.70	(0.39)	1.24	(2.24)
15. Number of Branches	1	1	1	1
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i). Return on Average Total Assets	0.73%	-0.43%	1.32%	-2.44%
(ii). Return on Average Shareholder's Fund	0.84%	-0.47%	1.50%	-2.67%
(iii). Non Interest Expense to Gross Income	75.15%	120.73%	88.00%	129.67%
(iv). Net Interest Income to Average Earning Assets	3.75%	2.65%	11.72%	9.33%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DEC. 2021

(Amounts in Thousand shillings)	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
	<b>Current Quarter (31.12.2021)</b>						
Balance as at the beginning of the quarter (01.10.2021)	21,800,000	-	(3,828,590)	35,191	-	95,831	18,102,432
Profit/(Loss) for the quarter	-	-	152,655	-	-	-	152,655
Dividends Paid	-	-	-	-	-	-	-
Transfers with owners	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(15,688)	15,688	-	-	-
General Provision	-	-	-	-	(22,822)	22,822	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current quarter (31.12.2021)</b>	<b>21,800,000</b>	<b>-</b>	<b>(3,691,603)</b>	<b>50,899</b>	<b>-</b>	<b>95,831</b>	<b>18,255,077</b>
<b>Previous Quarter (30.09.2021)</b>							
Balance as at the beginning of the quarter (01.07.2021)	21,800,000	-	(3,893,228)	12,395	-	95,831	18,014,973
Profit/(Loss) for the quarter	-	-	77,759	-	-	-	77,759
Dividends Paid	-	-	-	-	-	-	-
Transfers with owners	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the quarter (30.09.2021)</b>	<b>21,800,000</b>	<b>-</b>	<b>(3,828,590)</b>	<b>35,191</b>	<b>-</b>	<b>95,831</b>	<b>18,102,432</b>

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DEC. 2021

(Amounts in Thousand shillings)	Current Quarter	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
	31st Dec. 2021	30th Sept. 2021	31st Dec. 2021	31st Dec. 2020
<b>Cash Flow from Operating Activities:</b>				
Net Income/(Loss) before tax	156,384	81,130	283,723	(478,401)
<b>Adjustments for:</b>				
- Impairment/Amortization/Depreciation & Non-cash items	246,613	187,399	272,729	517,150
- Net Change in Loans and Advances	(1,193,269)	(3,534,067)	(7,628,770)	(4,213,845)
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	80,096	(12,482)	75,001	-
- Net Change in Short Term Negotiable Securities	55,687	(56,997)	(1,059,490)	-
- Net Change in Other Liabilities	(242,733)	(14,039)	445,125	(60,935)
- Net Change in Other Assets	53,969	34,322	(6,389)	(75,121)
- Tax Paid	-	-	-	(8,137)
- Others (Interest paid & Adjustments for previous items)	(1,678)	(4,039)	14,000	20,157
<b>Net Cash (Used)/ Provided by Operating Activities</b>	<b>(84,972)</b>	<b>(3,318,776)</b>	<b>(7,653,244)</b>	<b>(4,297,128)</b>
<b>Cash Flow from Investing Activities</b>				
- Dividend Received	-	-	-	10,627
- Purchase of Fixed Assets	(192,028)	(154,017)	(465,974)	(11,828)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of TMRC Securities	-	-	-	(2,729,274)
- Proceeds from Sale of Non-Dealing Securities	-	-	-	2,028
- Purchase of Intangible Assets	-	-	-	-
<b>Net Cash (Used)/ Provided by Investing Activities</b>	<b>(192,028)</b>	<b>(154,017)</b>	<b>(466,974)</b>	<b>(2,729,274)</b>
<b>Cash Flow from Financing Activities</b>				
- Repayment of Long-Term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- Net Change in Other Borrowings	18	(8)	96	96
- Others (Repayment of Loans/Leases)	(24,801)	(24,801)	(42,702)	1,000,000
<b>Net Cash Provided by Financing Activities</b>	<b>(24,801)</b>	<b>(24,801)</b>	<b>(48,496)</b>	<b>1,000,000</b>
<b>Net Cash and Cash Equivalents</b>				
Net Increase/(Decrease) in Cash and Cash equivalents	(1,061,761)	(3,497,594)	(8,011,414)	(6,026,822)
Cash and Cash Equivalents at the Beginning of the period	1,972,796	5,436,797	8,801,429	14,884,048
ECG in bank balances	36,628	3,497	36,628	36,628
<b>Cash and Cash Equivalents at the End of the period</b>	<b>846,663</b>	<b>1,972,700</b>	<b>846,663</b>	<b>8,954,454</b>

MINIMUM DISCLOSURES OF CHARGES AND FEES		
1	Prime Lending Rate (PLR)	1.8% p.a.
2	Maximum spread above PLR	4.5% p.a.
3	Application Fee (Non-refundable)	TZS 200,000/-
4	Processing Fee	1.5 % of the loan value
5	Facility Fee	1.5 % of the loan value
6	Valuation Fee	Placed by the client as per the invoice
7	Legal Fee	Placed by the client to FHF account and FHF will pay law firm
8	Early Repayment	5% of the amount to be prepaid
9	Annual Review Fee	NIL
10	Arrears returned Unpaid (Outward & Inward)	TZS 50,000/-
11	Loan Statement	TZS 20,000/-

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

Name and Title	Signature	Date
Sasa M. Chonza (Chief Executive Officer)	(Signed) .....	25.01.2022
Amulike E. Kamwela (Chief Financial Officer)	(Signed) .....	25.01.2022
Isambo Binde (Internal Audit Manager)	(Signed) .....	25.01.2022

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

Name	Signature	Date
Sanjay Suchak (Chairperson)	(Signed) .....	25.01.2022
Charles Itembe (Director)	(Signed) .....	25.01.2022





**INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE SUPPLY AND DELIVERY OF 16M CAT GRADER 204 PARTS TO GEITA GOLD MINE LIMITED (GGML) TANZANIA**

**I. INTRODUCTION**

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

The Company is in the process of Procuring 16M CAT grader parts and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the provision of these goods as detailed below.

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

**Scope of work:**

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01382	SUPPLY AND DELIVERY OF 16M CAT GRADER 204 PARTS TO GGML

**I. INFORMATION REQUIRED**

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	<b>5%</b>
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	<b>5%</b>
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	<b>5%</b>
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	<b>5%</b>
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01382)</b>	<b>60%</b>
Ability to supply OEM – CAT Parts	20%
Warranty terms clearly stipulated	20%
Dealership proof clearly indicated	20%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01382) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>th</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



**INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE MANUFACTURE, SUPPLY AND DELIVERY OF CAT 785C MAJOR COMPONENTS BY GEITA GOLD MINING LIMITED (GGML), TANZANIA**

**I. INTRODUCTION**

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

The Company is in the process of procuring CAT 785C Major Components and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below.

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

**Scope of work:**

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01388	MANUFACTURE, SUPPLY AND DELIVERY OF CAT 785C MAJOR COMPONENTS INCLUDING TORQUE CONVERTOR, DIFFERENTIAL, AND WHEEL STATION UNITS

**I. INFORMATION REQUIRED**

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	<b>5%</b>
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	<b>5%</b>
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	<b>5%</b>
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	<b>5%</b>
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01388)</b>	<b>60%</b>
Availability of warranty terms for the supplied CAT 785C Major Components including after sales OEM Maintenance support	12%
Proof of supplying similar CAT 785C Major Components to other Mining industries	12%
Proof of dealership with CAT 785C Major Components Manufactures	12%
Proof of availability upon delivery CAT 785C Major Components Catalogue/ Maintenance and Installation Manuals	12%
Proof of Existing physical workshop to Refurb and Rebuild including technical experience and capability to disassemble, inspect, refurb, assembling, Testing, and commissioning of 785C Dump Truck	12%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01388) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>th</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



## ADVERTISEMENTS




### INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE PROVISION OF REBUILD OF AGA 785C DUMP TRUCK'S BY GEITA GOLD MINING LIMITED (GGML), TANZANIA

#### I. INTRODUCTION

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

The Company is in the process of procuring Service for AGA 785C Dump Truck's rebuild and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below

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

#### Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01387	PROVISION OF AGA 785C DUMP TRUCK REBUILD INCLUDING PURCHASING OF NEW 785C PARTS, COMPONENTS REFURBISHMENT, TESTING, COMMISSIONING, AND OTHER ASSOCIATED SERVICES

#### I.I INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME01387)</b>	
Availability of warranty terms for the new purchased AGA 785C parts and refurbished components including after sales OEM Maintenance support	12%
Proof of supplying similar Parts and components of 785C Dump truck to other Mining industries	12%
Proof of dealership with CAT 785C Dump truck OEM's	12%
Proof of Existing physical workshop to Refurb and Rebuild including technical experience and capability to disassemble, inspect, refurb, assembling, Testing, and commissioning of 785C Dump Truck	12%
Proof of availability upon delivery CAT 785 Major Components Catalogue/ Maintenance and Installation Manuals	12%
<b>Total</b>	<b>100%</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01387) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>TH</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



### RE- ADVERTISEMENT

### INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE SUPPLY AND DELIVERY OF HYDRAULIC HOSE AND FITTINGS TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

#### I. INTRODUCTION

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

The Company is in the process of procuring Hydraulic Hose and Fittings and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below.

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

#### Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME0802	SUPPLY AND DELIVERY OF HYDRAULIC HOSE AND FITTINGS TO GEITA GOLD MINING LIMITED ON FIS BASIS

#### I.I INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
<b>COMMERCIAL</b>	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	
Audited & certified financial statements (2019-2020)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
<b>OTHER POLICIES</b>	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
<b>PAST EXPERIENCE</b>	
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
<b>TECHNICAL CRITERIA (GGME0802)</b>	
Technical Capability/working knowledge (Be able to provide technical support)	10%
Proof of Dealership with a Premier and Reliable hoses and fittings manufacturer (capable of providing technical support and smooth supply)	10%
Capable to carry hose Warranties on Equipment used by GGML (Caterpillar, Sandvik, Normet and Bell and Volvo)	5%
Proof of previous supply and maintenance history of hydraulic/ air hoses & fittings to Mining Operation	10%
Proof of ability to supply high pressure hoses for excavators (O&K) and Drill Rigs	10%
Proof of Dealership with a Premier and Reliable manufacturer of automatic grease systems to mobile equipment (Smooth Supply and Technical Support)	5%
Ability to supply and maintain refuelling systems (service station) for mobile equipment	5%
Capable of providing correct and reliable resources for making hoses and fitting (experienced labour, clamping equipment & tools, and hose storage facilities)	5%
<b>Total</b>	<b>100</b>

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME0802) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than 8.30AM 10<sup>TH</sup> February 2022 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=





African Stars Band 'Twanga Pepeta's leader, Luiza Mbutu.

## Dar dance music singer in pursuit of longevity in career

By Correspondent Sabato Kasika

PROMINENT Tanzanian female dance music singer, Luiza Mbutu, has said she has no plans to retire from the job, even she is too old.

Luiza, who leads a popular Dar es Salaam-based troupe, African Stars Band 'Twanga Pepeta', was adamant music is a job she has chosen to do.

The musician, who has now completed 24 years with the band, revealed she has no plans to leave the band.

Luiza pointed out she is not an artist who has the desire to move from one troupe to another.

The musician noted: "The issue of retiring from music is not in my mind, my profession cannot be compared to dancers' that have to retire once they are old."

"A singer can keep on performing even when he or she is old," Luiza stated.

Luiza revealed she has been repeat-

edly asked if she plans to either retire from music or move to another band.

"Why did veteran artist, Bi Kidude, die while she was still singing? I want to be like her. If God continues to keep me alive, I will continue singing," she said.

Luiza pointed out: "When it comes to moving to other troupes, that plan doesn't exist at all."

"If I could not leave the troupe when there were a lot of popular bands, where would I go now?" she queried.

Luiza moreover revealed that sticking to one troupe helps an artist earn respect both in and outside the troupe.

She added that an artist loses respect once he or she resorts to moving from one band to another.

"The instability of many dance music bands has continued to strengthen my stance, as there is no band that can be compared to 'Twanga Pepeta', which entertains music lovers a lot," she noted.

## CAF: Refereeing misconduct, regulatory breaches now tolerated at highest level

By Correspondent John Kimbutu

THERE is an expression - inverted, actually - that if you marvel at what Moses can do, you have not heard about the Pharaoh.

As a matter of fact that is a folk legend based on a clear perception of who was bigger or more powerful of the two, not really anchored in who conducted big miracles, for Moses annulled all the miracles that the priests of Egypt were delivering.

But that expression serves a cultural purpose, that at times we are pushed to the brink by small things, unrealistic about 'the things men do' - as a novelist said.

'The things men do' is not about day to day actions as there would be little to recite them but the horizon of what they do, what Hannah Ahrendt, a German philosopher, once described as 'the banality of evil.'

It appears that the Confederation of African Football (CAF) has reached a state of paroxysm where evil is done blatantly and before everyone, and nobody notices that this is wrong, dastardly wrong.

It is a virtual situation where the host country has formed a vibrant cartel with referees and tournament officials, to win.

One result is that perhaps it is time for pundits in the local Premier League to relax somewhat about things like referees' misconduct as regulatory breaches here and there, since there is no one to appeal to in the CAF environment, themselves being masters of that art.

It is what the local expression says 'the case of taking a pig to a court of warthogs' as definitely one shall not achieve anything, since they do not have other standards but the same as those of pigs.

Complaining about refereeing in the Premier League more or less ends now, as each country - or tournament organisers - is free to follow the standards they think fit...

Typical of the wider witch environment in the continent, the



Rwandan female referee, Salima Mukansanga, officiates Africa Cup of Nations finals' tie pitting Malawi against Zimbabwe, which took place at Stade Omnisports de Bafoussam in Cameroon on January 14. PHOTO: CONFEDERATION OF AFRICAN FOOTBALL

but waited until the last 10 minutes to be more or less assured of a 2-1 win.

There is no death of opprobrium on what happened, but the mistake is to see issues in terms of the host side, some kind of covert arrangement that the hosts win all the way - like the two penalties that enabled the hosts to win 2-1 over Burkina Faso in the opening encounter.

This is essentially what commentators are focusing at whereas it is to commit what literature says is to 'mistake the trees for the forest,' namely that there is a much bigger and encrusted problem of standards in frankly, all African states.

Except if they just form a part of an event or a tournament organised by an agency with international standards, in which case, the sort of autonomy Africa has carved out for itself shall impact on its levels of international soccer.

Sooner or later players based in Europe will be disinclined to participate, as sabotage is assured.

It would be unrealistic to suggest that there is misconduct by host country authorities or individual match officials perhaps for reasons of bribes handed by promoters of the national team which they want to crown with the title at all costs.

The error lies in the fact that African soccer chiefs have done all they can to make it known that they wish to govern soccer their own way, including holding the tournament in January, at the peak of the UEFA Champions League run.

This punishes clubs with players called up for their national sides, in which case this sort of sabotage shall either reduce or mitigate the turn out for reluctant players.

To add up, CAF has its own coaching certification process it believes is totally equivalent to UEFA certification!

coronavirus pandemic is now an excellent excuse or pretext to keep out players one does not want if a team comes visiting for a competitive fixture.

That this can be done at the finals of the Africa Cup of Nations, not once but repeatedly, and within the use of red cards as a weapon in the same fixture goes a long way to show how low African soccer has sunk - that unless the international federation (FIFA) is in charge of a game, anything can happen.

There is no one to question what is happening, that would mean to surrender the freedom to do so back home.

It will take a while for tournament organisers anywhere to outclass the Cameroonian hosts of the current finals, ensuring that the Comoros, giant killers in the tourney whom nobody knew before, will not only have an injured goalkeeper.

That was not of their making but they duly exploited it with finding a corona infection on the two other substitute goalkeepers, and when an ordinary player (a defender) took to the posts and did what he could - and not so badly, all the same - the referee followed up with a red card.

Still the hosts did not win 5-0



Charlotte Hornets guard Terry Rozier (3) goes up to dunk in front of Indiana Pacers forward Torrey Craig (13) during the second half of an NBA basketball game in Indianapolis, Wednesday, Jan. 26, 2022. The Hornets won 158-126. (AP Photo)

## Hornets break franchise record with 158-126 win over Pacers

INDIANAPOLIS

CHARLOTTE coach James Borrego gave his players a simple instruction Wednesday night.

Let it fly.

The Hornets didn't disappoint. They made 24 3-pointers, broke the franchise's single-game scoring record and produced the highest point total in the NBA this season with a 158-126 win over the Indiana Pacers.

"Tonight we we kind of got in that zone in the third quarter and we didn't look back," said Kelly Oubre Jr., who scored a career-high 39 points and made a career-best 10 3-pointers. "None of us were going for numbers today. We just wanted to play hard."

The numbers, though, were incredible. Oubre was 12 of 18 from the field and only missed five 3s. LaMelo Ball had his fourth triple double of the season with 29 points, 13 assists and 10 rebounds. In all, four Hornets players topped the 20-point mark as they tied a season-best from beyond the arc.

Charlotte also snapped a two-game losing streak and pulled off a four-game sweep of the injury-depleted Pacers, who eliminated the Hornets in the play-in round last season.

It was no surprise to Borrego.

"We were due for one of these games," he said. "We just got rolling, one guy after another and just a great game offensively tonight and a great third quarter defen-

sively. That's what turned the game."

The Pacers, led by 17 points from both Goga Bitdaze and rookie Isaiah Jackson, lost their third straight and seventh out of nine.

Playing without three starters, Indiana simply couldn't keep up, and it didn't much time to see what was coming.

Charlotte opened the game by scoring 12 of the first 15 points and led 71-70 at the half. The Hornets opened the third quarter with seven straight points and used a 13-2 spurt to take a 104-82 lead with 4:18 to go.

They broke the franchise mark, fittingly, on a 3 from Myles Bridges with 5:14 to go and coasted to the final buzzer. AP

## Barty ends drought by making Australian Open final, 1 to go

MELBOURNE, Australia

ASH Barty ended a long drought by reaching the Australian Open final with a 6-1, 6-3 win over unseeded Madison Keys.

She still has one to go.

Barty is the first Australian woman to reach the singles final of her home Grand Slam tournament since Wendy Turnbull in 1980. No Australian has won the title since Chris O'Neil in 1978.

The top-ranked Barty conceded only 17 games on her way to the semifinals and continued her strong form by beating Keys, the 2017 U.S. Open runner-up.

Barty hit 20 winners to only eight for Keys. She converted four of her six break-point opportunities, and saved the only two break points she faced on her serve. In six matches so far at the tournament, she has dropped one service game.

Barty has won major titles on grass at Wimbledon and on clay at the French Open, and is one win away from adding another on a hard court.

"It's unreal. Honestly, it's just incredible," Barty said in her court TV interview. "I love coming out here and playing in Australia."

"As an Aussie, we're exceptionally spoiled we get to play in our own back yard. Now we have a chance to play for a title. It's unreal."

Keys was playing in the Australian Open semifinals for the first time since 2015, when she lost to

eventual champion Serena Williams. That year was the last time a No. 1-seeded player won the women's title at Melbourne Park.

Keys was on a career-best 10-match winning streak ahead of the semifinals, including a run to the title in a tune-up tournament in Adelaide - her first WTA title since 2019 - and a first-round win over 2020 Australian Open champion Sofia Kenin. Her full tally of 11 match wins this month already equals her total for 2021, when she dropped into the 50s in the rankings. She's expected to return to the top 30 next week.

Barty will next play Saturday against either 2020 French Open champion Iga Swiatek or 2019 Australian Open semifinalist Danielle Collins. That match was later Thursday on Rod Laver Arena.

The stadium was limited to two-thirds capacity, with the state government allowing an increase from the earlier 50% restriction on ticketed courts late this week as part of the easing of rules in place for the COVID-19 pandemic.

Most of the support, obviously, was for Barty. Chants of "Let's go Barty, Let's go!" - combined with coordinated clapping - were regular at each changeover, with pockets of fans wearing the yellow shirt synonymous with the Australian player scattered around arena. Rod Laver, the aging Australian tennis great, was in the stadium himself.

While Barty is potentially one win away from giving the host nation a title, there's a guaranteed win in another competition.

AP



Madison Keys of the U.S. plays a forehand return to Ash Barty of Australia during their semifinal match at the Australian Open tennis championships in Melbourne, Australia, Thursday, Jan. 27, 2022. (AP Photo)



## FIFA links more World Cups to averting migrant deaths at sea

GENEVA

FIFA President Gianni Infantino linked his plan for biennial World Cups on Wednesday to giving more hope to Africans who risk their lives crossing the sea to Europe.

In a speech to European lawmakers, Infantino said soccer was being dominated by the few who "have everything" and it needed to be more global and inclusive.

"We need to find ways to include the entire world, to give hope to Africans so that they don't need to cross the Mediterranean in order to find, maybe, a better life but more probably death in the sea," Infantino told the Parliamentary Assembly of the Council of Europe at Strasbourg, France.

He spoke on the day Spanish authorities said at least 18 people died and more than 300 were rescued from several boats trying to reach the Canary Islands from North Africa.

"We need to give dignity, not by giving charity but by allowing the rest of the world as well to participate," Infantino told lawmakers at a session he attended with Arsène Wenger, FIFA's director of global development.

FIFA and Wenger have been strongly resisted across European soccer since launching a formal proposal in September to organize men's and women's World Cups every two years instead of four.

Infantino has said organizing more editions of the World Cup will lead to more countries qualifying and fuel interest there. It would also raise billions of dollars for FIFA and increase funding for its 211 member federations to develop soccer.

Though Infantino was a longtime staffer at UEFA before being elected to FIFA in 2016, a constant theme of his presidency has been countering Europe's dominance of the World Cup – Italy, Spain, Germany and France won the past four tournaments – and its clubs hiring the best players from other continents.

One of Infantino's first big projects at FIFA was adding 16 nations to the World Cup for a 48-team competition from 2026, when Africa will have nine entries instead of five. Europe will get 16.

"In Europe, there is no need for additional possibilities and events," Infantino told lawmakers at the 47-nation Council of Europe which promotes human rights, democracy and the rule of law.

Soccer must not effectively tell the world to hand over its money and best players "but watch us on TV," Infantino said. "We have to make (football) truly global, we have to make it truly inclusive such as the values that have built Europe and we are bringing as well all over the world."

Hours later, FIFA issued a statement from its president in which he said "certain remarks" made in Strasbourg "appear to have been misinterpreted and taken out of context."

## Italy coach Mancini defends call-up of Mario Balotelli

FLORENCE, Italy

ITALY coach Roberto Mancini dismissed suggestions that recalling forward Mario Balotelli to the Italy squad after a three-year absence smacked of desperation.

Balotelli, who plays for Turkish club Adana Demirspor, made the last of his 36 international appearances in a 1-1 draw against Poland in the Nations League in September 2018.

Mancini recalled him on Monday for a three-day training camp this week ahead of the World Cup play-offs in March.

Italy won the European Championship last summer but has lacked a consistent goalscorer, with Ciro Immobile and Andrea Belotti struggling to replicate their club form on the international stage.

"Am I playing a desperate card? No, and then if that desperation is the same as that before the European Championship, then that's fine," Mancini said at a press conference on Wednesday at the start of the camp. "But that's not the situation here."

"Over the next few days we'll try different things and evaluate players that have not been called up for a while, like Mario, and others that are new."

The 31-year-old Balotelli has scored eight goals in 19 league appearances since moving to Turkey in the offseason.

Mancini knows Balotelli well, having worked with him at Inter Milan and Manchester City.

"On a technical level, he was always good, that's not up for debate, we just need to see how he is physically," Mancini said. "Then he has to fit into a group that has been working really well."

"He doesn't need to promise me anything," the coach continued. "He's been called up just as others have been called up. We were curious to see him after so long, but we have to see how it goes. I think he's happy to be here. We'll see if he will be able to give us a hand."

Italy hosts North Macedonia in the World Cup qualifying playoffs on March 24. The winner advances to play at Portugal or Turkey five days later.

Mancini also handed seven players their first international call-ups, although one of them, defender Giorgio Scalvini has had to pull out of the squad along with Inter defender Alessandro Bastoni. They have been replaced by Gian Marco Ferrari, Alessio Romagnoli and Caleb Okoli.

Leonardo Bonucci and Lorenzo Pellegrini have also joined the camp but both are injured and so will only take part in the tactical session before returning to their clubs on Thursday. AP

# Salah takes Egypt through on penalties as two Cup of Nations matches moved

YAOUNDE

MOHAMED Salah scored the decisive penalty as Egypt beat the Ivory Coast in a shoot-out on Wednesday to advance to the Africa Cup of Nations quarter-finals, while organisers of the troubled tournament moved two matches away from Douala to Cameroon's capital Yaounde.

The Liverpool star smashed home his spot-kick with the Ivory Coast's Eric Bailly the only player to miss in the shoot-out in Douala, which Egypt won 5-4 after the last-16 tie finished goalless at the end of extra time.

Egypt, the record seven-time continental champions, go on to play Morocco in the last eight in Yaounde on Sunday.

Carlos Queiroz's team are through to the quarter-finals despite having scored just twice in their four matches in Cameroon so far.

"Sometimes penalties are a lottery and they are, but today I think the best team on the pitch was rewarded with the penalties at the end. Today was our day," said Queiroz.



Equatorial Guinea players celebrate after beating Mali on penalties in Limbe (AFP)

This was their 11th AFCON encounter and still Egypt have lost just once to the Elephants -- among their many successes against the Ivory Coast was their victory on penalties in the 2006 final.

"I can't really reproach the players. It's not as though they missed every penalty. It was just decided by a little detail," said Ivory Coast coach Patrice Beaumelle.

The quarter-final lineup was completed by Equatorial Guinea, who stunned Mali 6-5 on penalties after a drab 0-0 draw in the late game in Limbe.

Santiago Eneme scored the decisive penalty before Malian Falaye Sacko had a kick saved by Jesus Owono as his country bowed out in the first knockout stage for the second successive Cup of Nations.

Liverpool superstar Salah was the main attraction in Douala, where fans cheered every time his face appeared on the big screen, but he sometimes struggled on the bobbly pitch at the Japoma Stadium.

After much speculation, the Confederation of African Football confirmed that the last two matches scheduled to be

played there would be moved to the Ahmadou Ahidjo Stadium in Yaounde. - Investigation into crush -

CAF president Patrice Motsepe had already said Tuesday that the quarter-final due to be played at the Olembe Stadium in Yaounde would also be switched to the Ahmadou Ahidjo Stadium after a deadly crush which killed eight people.

The additional moves are "not related to security issues but motivated by the state of the pitch at Japoma," a CAF official told AFP under cover of anonymity.

The last quarter-final on Sunday, between Senegal and Equatorial Guinea, and the first semi-final scheduled for February 2, are the matches concerned.

The decision to shift the other quarter-final match away from the 60,000-seat Olembe Stadium was made official Wednesday after Motsepe hosted a meeting with tournament organisers.

"The next match that was scheduled for the Olembe Stadium will not take place until CAF and the Local Organising Committee have received the full report of the Investigation Committee (into the Olembe incident) indicating the circumstances and events that led to the injury and death of spectators at the Olembe Stadium," CAF said in a statement.

The second semi-final, to be played February 3, and the February 6 final are still scheduled at Olembe Stadium for the time being.

"The CAF AFCON Organising Committee also requires the assurance and guarantee that appropriate and adequate interventions and mea-

sures have been implemented to ensure that a similar incident will not occur," the statement added.

Motsepe said on Tuesday that an "inexplicable" decision to keep an entry gate closed was responsible for the crush which killed eight people and injured 38 before a match between hosts Cameroon and the Comoros.

Cameroon's President Paul Biya has also ordered an investigation.

Crowds at all venues had been officially limited to 60 percent of capacity for the tournament because of the pandemic, but the cap is raised to 80 percent when Cameroon play.

The decision to move matches from Douala, meanwhile, is a blow to the country's economic capital.

The stadium, which was built for the tournament and cost a reported \$230 million, will host its final game on Saturday when Cameroon play Gambia.

The other quarter-final, between Tunisia and Burkina Faso, will be played in the northern city of Garoua.

AFP

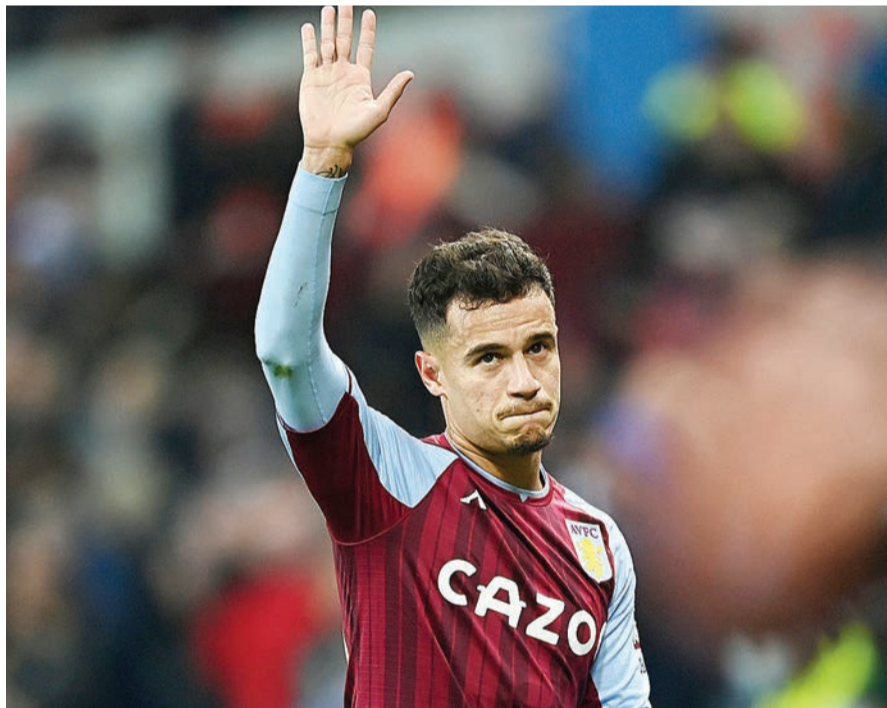
## Time will tell if Villa's gamble on Coutinho pays off for both sides

By Ian Darke, ESPN.com writer

WHO would have thought that Philippe Coutinho, the third-most expensive footballer on the planet after his €160 million move to Barcelona from Liverpool in 2018, would sign for mid-table Aston Villa? Put it down to the magnetism of new Villa manager Steven Gerrard and his belief that the Brazilian midfielder can sprinkle stardust in England once again. But can he?

Since escaping what had become a nightmare at Barcelona, Coutinho has made a dream debut for Villa, with a goal in their comeback to draw 2-2 with Manchester United and then helping them to a win at Everton. Gerrard clearly believes that his former Liverpool teammate -- the pair played together from 2013 to 2015 -- can provide the spark and creativity to turn a useful but erratic team into top six challengers. Not every manager would have taken the gamble, but Coutinho's former captain remembers how the Brazilian's vision, spectacular goals and dribbling skills lit up Anfield for several seasons.

At Villa, Gerrard can offer a welcoming home where Coutinho can nurse a bruised ego back to health, remind him of how special he can be, and hope to rebuild his crumbled confidence. Coutinho is already acquainted with the bright young players who can help him light the way, like England striker Ollie Watkins, breakout midfielder Jacob Ramsey, tough and consistent John McGinn and gifted wide player Emi Buendia, who might be the sort of flair player to



Philippe Coutinho

thrive alongside Coutinho's subtle skills.

Against Everton, Coutinho's first start meant no place for striker Danny Ings, who has not yet produced his Southampton form (34 goals in 67 games) since moving to the Midlands last August. For the moment, it seems Gerrard prefers the chemistry of Buendia and Coutinho playing just behind the striking threat of Watkins. But this all represents a happy selection headache for the manager, who also has winger Leon Bailey in the attacking mix when fit. The defence and goalkeeper rarely change and Villa are looking up rather than down, having picked up 16 points from 10 games since Gerrard took over from Dean Smith in November.

Much of Villa's resurgence will depend on Coutinho proving that he is not yesterday's man, and sadly that's not something that can be taken for granted. His experience at Barcelona was brutal and bruising after arriving for a

potential fee of €160m, which made him the third-most expensive transfer in history behind Neymar (€222m) and Kylian Mbappe's (€180m) moves to Paris Saint-Germain from Barcelona and Monaco respectively.

The fee proved a millstone. Fans expected him to be their "new Neymar" or maybe play a little deeper in Andres Iniesta's role. Impossible boots to fill. And, of course, any new star signing for Barca at that

time had to adapt to performing in the chorus line behind Lionel Messi. Not easy for any arrival. Under that sort of pressure, Coutinho could show only glimpses of his Liverpool form. The fans turned on him, especially after an ill-judged "fingers in the ears" celebration after a Champions League goal against Manchester United. Coutinho's former coach at Espanyol, Mauricio Pochettino, said: "Philippe has turned back into the shy

boy from Brazil."

Barca loaned him to Bayern Munich and, while he was there, he helped knock his parent club out of the Champions League with a two-goal cameo to round off a stunning 8-2 victory in the quarterfinals on the way to winning a Treble in 2019-20. But he was something of a fringe player throughout the season and the German giants did not exercise their option to make the move permanent. So it was back to Barcelona, a club deep in debt to the tune of €1.4 billion and desperate to get expensive stars off their wage bill. That is where Villa and Gerrard came in this month with a loan deal that could become permanent.

It might be exactly the right move for a gifted player who has lost his way after finding the expectation levels too high in Spain and Germany. With the friendly and understanding face of his old captain around, it's not hard to believe Coutinho could reproduce the form that nearly inspired a Liverpool title in the Brendan Rodgers/Luis Suarez era, or the kind of performances that saw him shortlisted for the Player of the Year

award in 2015, twice score "goals of the season" for Liverpool and where he was for a time regarded as indispensable.

England holds happy memories for him and, to some extent, Coutinho returns a sadder and wiser man, determined to prove a point to a lot of people. His once-dazzling reputation needs a boost, which might make him a dangerous proposition for Premier League defences.

Coutinho, still only 29, could be the comeback story of the season. But there is no guarantee in such a demanding environment and the fact that he needed to be substituted after 74 minutes at Everton on Saturday was a reminder that it will probably take time for him to hit peak fitness, something his manager admitted afterwards.

Gerrard has either pulled off a masterful coup, or taken a losing punt. We will find out soon enough. Either way, you suspect only Gerrard could have pulled off the signing, and it has moved Aston Villa -- former European champions, remember -- even further toward centre stage again.

Gwiji by David Chikoko





# Polisi Tanzania FC makes it to 2021/22 Federation Cup round of 16

## SPORT

### Salah takes Egypt through on penalties as two Cup of Nations matches moved

PAGE 19



Polisi Tanzania Football Club.

By Guardian Correspondent

**T**HE NBC Premier League outfit, Polisi Tanzania FC, has booked a place in this season's Azam Sports Federation Cup (ASFC)'s round of 16 after walloping Championship side, Ndanda FC, 3-1 in the showpiece's round of 32's game which took place in Kilimanjaro yesterday.

Mtwara-based Ndanda FC should, nevertheless, be credited for showcasing spirited performance, only to succumb to the loss in the closing stages of the clash played at Ushirika Stadium.

Polisi Tanzania FC's head coach, Malale Hamsini, rested a good number of first-team footballers that turned out for the club in an NBC Premier League tie against Yanga which took place in

Arusha early this week.

Ndanda FC's defenders put solid showing for almost all of the opening period of yesterday's match, providing good cover for the keeper, Kirungi.

The defenders kept Polisi Tanzania Football Club's attackers at bay whenever the latter went in search of goals.

The visitors sat back for the better part and made a few dangerous moves that could have seen them score if their attackers would have been clinical.

Ndanda FC attackers made forays into Polisi

Tanzania FC's area after the half-hour mark and had two good chances which however were not converted.

In one of the chances, the Mtwara club forward executed a nice one-two with a teammate on the left flank, then dribbled past a Polisi Tanzania FC player and whipped in a dangerous low cross that was cleared by defenders.

Ndanda FC then threatened to register an opener as the outfit's attacker was put clear a few meters from the Polisi Tanzania FC area.

The forward's shot was saved by Polisi Tanzania FC goalie, Geoffrey Msafiri, for a corner kick.

The two sides returned to the dressing rooms once the opening half ended, with the scoreboard reading 0-0.

It was an end-to-end affair after the restart, as both outfits pushed forward seeking to post an opening goal.

Polisi Tanzania FC went close after 62 minutes as one of the squad's attackers arrived late outside Ndanda FC's penalty and, as a result, could not find

the latter's back of the net off fellow attacker's assist.

The hosts were 1-0 up on the 64th minute but leveled matters on the 66th minute when an attacker, Zubeir Halina, scored from within the box.

Polisi Tanzania FC keeper, Msafiri, had to punch away a fierce effort executed by a Ndanda FC attacker after the restart for a corner kick.

The visitors then made the most of the set-piece, which was taken on the right, as Halina calmly slotted in from close range after he was set up by a fellow attacker. Attacker, Daruweshi Saliboko, made it 2-1 for Polisi Tanzania FC on the 78th minute and fellow attacker, Kassim Haruna, added the third for the side two minutes later.

The hosts' third goal eventually confirmed their qualification for the showpiece's round of 16.

Two other Federation Cup's round of 32's fixtures were set to take place the same day.

Baga Friends entertained Catamine FC in Dar es Salaam, Dodoma Jiji FC took on Sumbawanga United in a late kick off in Dodoma.

Three fixtures in the showpiece's round of 32 have been slated to take place today, as the pursuit of a place in the round of 16 gathers pace.

Namungo FC will entertain Lindi United in Lindi, Pamba FC will come up against Mtwara's Stand FC in Mwanza.

Dar es Salaam's Azam FC will be at home to Transit Camp FC at Azam Complex.

**TONIGHT @ 9:00**

**EATV FRIDAY**

11:00 DADAZ LIVE  
12:00 Mid Week Movie (r)  
13:30 Kall Za Wana  
14:00 Bongo Hits  
15:00 Funguka  
15:30 Wakilisha (r)  
16:00 Ujenzi (r)  
16:30 #HASTAG  
17:00 SSELEKT  
17:55 Kurasa  
18:00 eNewz  
18:30 Skonga  
19:30 EATV SAA I  
19:45 MJADALA  
20:00 DADAZ (r)  
21:00 Friday Night Live  
23:00 Kurasa (r)

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06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 Friday Night Live

**88.1FM DAR ES SALAAM**

## New-look Gladiators hope to overcome recent slump

KARACHI

GLADIATORS appeared to have the firepower to challenge for the title last season, but a combination of poor fortune - they lost each of their first six tosses - and a star cast that underperformed doomed them well before the business end of the tournament. Dale Steyn, in particular, found himself off the pace, and in a number of tight games, the bowlers found the pressure getting to them as they looked to defend totals.

Sarfraz's mounting frustration, often publicly directed at them, gave off the image of a disjointed, demoralised side, but a number of below-par showings as a team meant the other five franchises pulled away fairly quickly.

While the other fellow Karachi strugglers Multan Sultans upped their game in Abu Dhabi, the Gladiators wilted further, with a 110-run thumping at Sultans' hands in their penultimate game perhaps a fitting reflection of how the season had gone for them.

### What's changed for the season?

Plenty, and perhaps not enough at quite the same time. Azam Khan has been traded out for Iftikhar Ahmed, who's in the form of his life, and might yet become the Gladiators' X-factor.

Umar Akmal returns to the PSL for the first time since he helped the Gladiators to the title in 2019.

James Vince and Sohail Tanvir have moved to the franchise from the Sultans, while instead of Steyn, the overseas fast bowler this time is Englishman Luke Wood.

But a side that reached three of the first four finals doesn't quite appear to have made the wholesale changes required to correct their recent slump.

Mohammad Hasnain and Naseem Shah are a touch too similar to truly balance out a bowling attack; the cloud hanging over Hasnain concerning his bowling action is concerning enough as it is.

James Faulkner was successful in Abu Dhabi but his medium left arm might not carry the same potency in Pakistan.

The absence of Jason Roy and Vince from the start could be an issue, with no obvious opening replacements of a similar calibre.

Moin Khan and Sarfraz Ahmed continue as coach and captain respectively, who have overseen both the rise and then the fall of this franchise.

If they can orchestrate another successful season, it might be their most salient achievement yet.

Umar Akmal has at times become the subject of ridicule and outrage within Pakistani cricket, but when it comes to the PSL, few Pakistani batters match his consistency.

He remains in the top 15 highest scorers in the competition's history despite not playing the last two seasons; no players with fewer games has more runs than him.

His 604 runs have come at a strike rate of 137.91; of the Pakistan batters with more PSL runs, only Asif Ali (164.29) and Sharjeel Khan (144.74) outpace his scoring rate.

Suggesting Umar is the same player he was before this lengthy absence, or that he's even as sharp, would be foolhardy, but he nevertheless remains an intriguing cricketer to keep an eye on over the next month.

AGENCIES

## Iqbal steps away from T20Is for next six months

DHAKA

TAMIM Iqbal has made himself unavailable from T20Is for the next six months, effectively staying out of contention for the T20 World Cup later this year.

Tamim, however, said that he could reconsider this decision if the BCB asks him again before the World Cup, although he doesn't believe it will be required.

The announcement follows recent discussions between Tamim and top BCB officials including president Nazmul Hassan, who tried to dissuade him from taking the decision.

Tamim had been mostly away from Bangladesh's T20I side for the past 12 months.

In a press conference in Chattogram on Thursday, Tamim insisted that it was a cricketing decision, and that his focus is on Tests and ODIs this year, but he will only reconsider T20Is if circumstances get difficult for the team.

"There have been discussions about my T20I future," Tamim said. "In the last few days, I have been doing meetings with the BCB president (Nazmul Hassan) and Jalal (Yunus) bhai and Kazi Inam (Ahmed). They wanted me to continue T20Is till the World Cup (this year). I had a different sort of thinking."

"I will not be considering T20Is for the next six months. My full focus will be on Tests and ODIs. We are preparing for the World Test Championship and qualification



Tamim Iqbal has ruled himself out of T20Is for the next six months. BCB

for the 2023 World Cup. I will not be thinking about T20Is in the next six months."

"I hope that those playing will do so well, that the team won't need me in T20Is. But if God forbid the team or cricket board needs me, and I am ready, I will possibly think about it."

Ahead of last year's T20 World Cup, Tamim voluntarily pulled out of the tournament in order to give the other openers

like Litton Das, Soumya Sarkar and Mohammad Naim opportunities.

Tamim said at the time that since he missed the lead-up to the T20 World Cup, it was only fair for him to skip the tournament.

His last T20I was against Zimbabwe in 2020, after which he missed the rest of the three-match series due to a knee injury.

Tamim is Bangladesh's third highest run-getter

in T20Is. He has played 74 T20Is for Bangladesh and four for World XI teams - three in Pakistan in 2017 and one against West Indies at Lord's in 2018.

He has 1701 runs for Bangladesh, at an average of 24.65 and a strike-rate of 117.47, while his overall T20I record is 1758 runs at 24.08 and a strike-rate of 116.96. He is Bangladesh's only centurion in the format.

Till the end of 2018,

Tamim was one of the most regular members of the T20I side, having played 75 out of 84 T20Is (89.3%) that Bangladesh played. But in the last three years, he has only played three out of 38 matches.

Tamim will continue to play in domestic T20 leagues, having already made two half-centuries for Minister Group Dhaka in the ongoing BPL.

Tamim insisted that the new players who will be tried in his place should be given a long rope.

He drew an example from his, and other senior Bangladesh cricketers' early days, to compare the situation for the likes of Naim, Sarkar and Saif Hassan.

"We handed chances to a number of youngsters in the last (T20I) series. We cannot lose hope in them quickly. We have to give them time."

"I think six months is a good enough time. I am pretty confident that I won't be needed in T20Is. Even then, if the team management or cricket board feels otherwise, I will be open for discussion."

"The team has to go forward. You know my stand ahead of the last T20 World Cup (of giving the young openers more opportunities), so it won't be wise to judge anyone after one or two series. Many of us seniors went through three or four bad series, and then bounced back with maybe three good series on the trot. Considering those who will play in my place, I am sure they will find their feet and do well," he said.

AGENCIES

## Flexibles by David Chikoko

