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## MALNUTRITION



GOVT TO FIGHT STUNTING, MALNUTRITION **PAGES**

## AGRICULTURE



AGRICULTURE TO GROW AT 10 PCT BY 2030 **PAGE4**

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## MEDIA



TAMWA CALLS FOR MEDIA LAWS REVIEW **PAGE6**



## Regular inspections vital at mining site ponds - VP Mpango

By Guardian Correspondent, Shinyanga

VICE President Dr Philip Mpango has directed operational supervisors with the National Environment Management Council (NEMC) to conduct regular inspections on toxic waste ponds in the various mining centres in the lake zone.

He issued this directive in remarks at a foundation stone laying ceremony for a water tank of water channeled from Lake Victoria at Tinde town in Shinyanga District, to be piped to Shelui town in Iramba district, Singida region.

Thorough inspections on ponds near mining sites, used to wash the ore to obtain gold at artisan mining in particular, would stem chances of incidents like what happened at the Mwadui Diamond Mine pond, he said.

He also tasked the government valuer in the zone to quickly complete the valuation exercise on the victims of a mud slide at the Mwadui Diamond Mine pond for processing of



**Supplying the other 37 villages with water is now being worked upon**

compensation to pursue their lives after that catastrophic event.

He similarly pointed at the need for water authorities and the police to track illegal water connections and arrest people suspected of stealing water or using the resource illegally.

"Water theft in our country should end," he said, noting that it was even worse that the theft was being done by people registered as investors, while they are expected to dig wells for their farming or other water needs and not divert water. But they will be dealt with, he declared.

He urged members of the public to take care of water sources within the lake zone, plant trees on those sources and restore the natural vegetation.

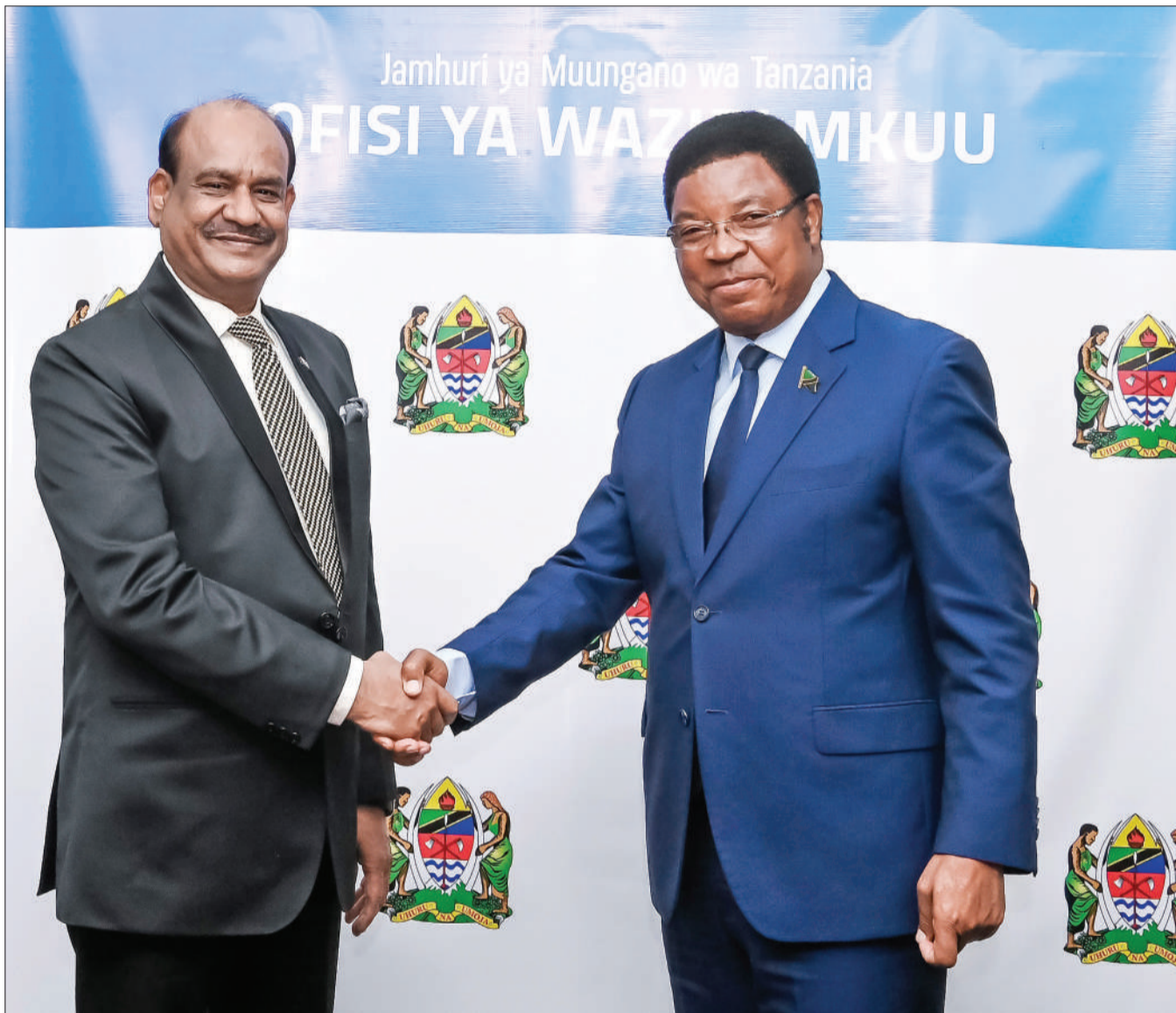
Water minister Jumaa Aweso said that implementation of water projects has 18 strategic projects in Shinyanga district, costing 1.9bn/- altogether.

Nadhifa Kemikimba, the Water permanent secretary, said that the Tinde project will serve 22 villages with upwards of 60,000 people, adding Shelui area of Iramba district in Singida region. The project is estimated to cost 24.4bn/-.

Solwa MP Ahmed Salum praised the implementation of the large water project, pointing out that the constituency has 126 villages with 89 villages having access to clean and safe water. Supplying the other 37 villages with water is now being worked upon, he added.

# Impressive investment flows: Indian Speaker credits Samia

By Guardian Reporter



Prime Minister Kassim Majaliwa and Om Birla, visiting Speaker of the lower house of India's bicameral Parliament (Lok Sabha), pose for a photo shortly after talks in Dar es Salaam yesterday at which the PM filled in for President Samia Suluhu Hassan. Photo: PMO

THE Speaker of the Indian Parliament (Lok Sabha), Om Birla, yesterday linked an influx of Indian investors in Tanzania with the impressive leadership of President Samia Suluhu Hassan.

The top Indian legislator who is in the country for a three day working visit made the remarks in Dar es Salaam in talks with Prime Minister Kassim Majaliwa, the premier's office said in a statement.

The distinguished visitor said there are upwards of 630 new investment projects estimated at \$3.6bn in value being undertaken by Indian firms in Tanzania. Speaker Birla and his delegation were scheduled to visit various tourists' attractions and inspect some of the projects.

The government has successfully created a conducive business and investment environment while the economy grows at a pace, giving confidence to potential investors wishing to establish projects in the various sectors, he asserted.

He expressed the high regard the Indian government holds for President Samia's leadership, pointing at rapid economic growth and implementation of a number of strategic projects.

The visiting Indian parliamentarians will be good ambassadors of Tanzania-India relations, while the premier praised the work of the Tanzania Investment Centre (TIC) in the current investments influx.

He reiterated the government's intention to ensure a conducive business environment for rapid economic growth and improving welfare.

India and Tanzania have enjoyed business relations for a long period,



**President Samia is happy with your visit to our country**

with India ranked third in the country's investment portfolio at 4.58bn/- inflows during 2021 to 2022, he stated, noting that Tanzania and India have a working relationship in fields like energy, education, health, business and technology.

"President Samia is happy with your visit to our country," he said, noting that the leadership sees the visit as likely to cement ties between the two countries.

In June last year, six Indian companies signed contracts to execute water projects in 28 urban centres costing \$500m., noting further that India is currently chairing the Group of 29 industrialises and well advanced developing countries.

It is therefore also a representative of developing countries like Tanzania especially on issues related to climate change, food security, women empowerment and youth, and in curbing economic impacts caused by COVID-19 outbreak, he stated.

The visit by Indian parliamentarians will also strengthen ties between the National Assembly and the Lok Sabha, as the visiting legislators will share their experiences with colleagues, he further noted.

He expressed appreciation for the Indian government for providing learning opportunities for Tanzania students and experts in various fields, urging that pursuing courses in health, engineering, agriculture, water, energy, gas, information and communication technology (ICT) be prioritised.

## 'Varsities' quality must equal foreign standards'

By Guardian Reporter, Dodoma

THE GOVERNMENT wants the quality of university education in the country to equal that issued by foreign universities, the Tanzania Commission for Universities (TCU) was told yesterday.

Prof Adolf Mkenda, the minister for Education, Science and Technology, yesterday urged the commission to strengthen supervision efforts to attain that goal, when launching a new board of directors for TCU.

The commission needs to form a team



**We need to invest in quality because without doing so, we will end up producing a workforce which is not competent**

of experts to verify the quality of awards issued by some foreign universities, he said, pointing at some foreign universities issuing doctorate qualifications that are not competent.

"I cannot mention them here but we have already communicated with various embassies to look intensely at those universities," he said.

"Our aim is to ensure that our children are at home or seeking education outside the country get quality education to contribute to the country's development,"

TURN TO PAGE 2

## Regulator, posts body tread on digital markets, services

By Correspondent Valentine Oforo,

Dodoma

E-COMMERCE developers and users face challenges hindering them from penetrating expanded global digital markets, regulatory officials affirm.

Dr Jabiri Bakari (pictured), director general at the Tanzania Communication



Regulatory Authority (TCRA) made this affirmation on Wednesday at the climax of marking 43 years of the Pan African Postal Union (PAPU), an event held under the theme of using the post to promote cross-border e-commerce in Africa.

The event featured a series of relevant presentations and awareness creation, where the problem of competing and

TURN TO PAGE 2



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## Regulator, posts body tread on digital markets, services

FROM PAGE 1  
reaping fruits from the global and regional digital markets was examined.

The more acute shortfalls that upset efforts by local digital users to reach out to expanded e-commerce markets across the world are poor technological backup, language capacities, licensing of operations, etc.

The government is working on a number of professional and technical interventions addressing the challenges, to place Tanzania on a better footing for potential cross-border business opportunities via digital platforms, he stated.

Similarly, TCRA was conducting a quarterly joint service quality evaluation, a task to be relentlessly pursued to ensure that Internet service providers (ISPs), telecommunications companies (telcos), broadcasting agencies and the entire communication sector across the country offer services at required quality levels, he said.

It seeks to foster professional standards in regulating electronic and postal communications along with managing spectrums, he stated.

Nape Nnauye, the minister, said the communication sector has a paramount role in accelerating service delivery and socioeconomic development countrywide.

The sixth phase government was working to increase

investment pace in key areas like internet, information, posts and transformation work now engaged, he said.

So far, much has been accomplished to digitalise the various sub-sectors, with installation of vital infrastructures and updated equipment, he said, pointing at the installation of address and postcodes across the country.

The rollout of the National ICT Broadband Backbone (NICTBB) was another example of government efforts to have the sector grow professionally and profitably, he said.

"Our focus, among others, is to enable Tanzania to become a major e-commerce hub for East and Central Africa by 2030," he declared.

Sifundo Chief Moyo, the PAPA secretary general, said that it was fascinating to see how the Tanzania Posts Corporation (TPC) was a shining example in post service delivery in the region.

He underscored the need for the public entity to team up with like-minded firms and stakeholders to uplift the skills of its workforce, to handle advanced digital operations.

Ferdinand Kabemela, the regional posts manager, in brief remarks observed that the postal agency was seeking out how to work with an influx of private courier companies wishing to work with it.

## 'Varsities' quality must equal foreign standards'

FROM PAGE 1  
he stated

Lecturers who are employed and have master's degrees should present their academic papers for public viewing to hear and evaluate their capacities, he said.

"We need to invest in quality because without doing so, we will end up producing a workforce which is not competent. Universities have a role to produce good graduates and TCU should also supervise the quality of education in higher learning institutions," he emphasized.

He repeated an earlier appeal to employers not to look at GPAs when seeking to hire but also take time to evaluate the competence of candidates through interviews.

"I remember when I was serving at the university, one person came with his papers but as we were interviewing him, we found that he had nothing to offer and ended up saying he wrote the paper quickly. And when we looked at his academic certificates we found that

he studied abroad," he explained.

Universities need to strongly supervise research papers as many candidates conduct deception by paying others to write for them, to access upper level pursuits, he cautioned.

"You should start exposing these people, those who are found engaging in these illegal acts of deceiving in research papers," he urged, noting that in doing so the country will be curbing academic malpractices.

TCU board chairperson Prof Penina Mlama assured the minister that the board will take up the minister's directives, including opening the country's higher education institutions and sending more Tanzanians to study in registered and competent universities abroad.

The board will ensure that universities in the country stand well, invest in programmes that add to more competent graduates to enhance productivity levels in various sectors, she added.

## Dimwa receives huge welcome in Zanzibar

By Guardian Reporter, Zanzibar

CCM Deputy Secretary General (Zanzibar) Muhammed Said Dimwa has on Tuesday received a tumultuous welcome by party members and pledged for the party to win by more than 90 per cent in the 2025 elections.

Addressing party members who emerged to welcome him, he said in the last elections CCM won by 76 per cent but under his leadership, he will make sure the percentage will go up and called upon CCM members to continue maintaining unity and solidarity.

"My predecessor has done great work and CCM garnered 76 percent in the 2020 elections but in the next elections we pledge to increase the percentage to 90 per cent," he boasted.

He said under his leadership, they are coming up with a task plan starting at cells, district, and constituency up to regional level by having in place a political strategy to make sure CCM continues to hold the country's helms.

He said the Zanzibar President, Dr Hussein Ali Mwinyi continues to implement the party's Manifesto and makes sure accountability exists in the party ranks and file with the aim of doing the same

regarding the government itself.

Addressing reporters after the tumultuous welcome, he said reporters are an important pillar in the implementation of party activities and pledged to closely work with them through the party's Ideology and Mobilisation Department.

The deputy secretary general was welcomed at Zanzibar Malindi Port at 2:00 pm and his procession passed through Malindi, Darajani, Michezani and was received by other party members at CCM Head office at Kisiwandui.

Among leaders and officials present included the minister for Tourism and Heritage Simai Muhammed Said, Zanzibar Urban West Regional Commissioner Idrisa Kitwana Mustafa, Regional Commissioner for North Zanzibar Region Ayoub Mahmoud, former Secretary for Ideology and Party Mobilisation, Shaka Hamdu Shaka who turned to be the centre of attraction with almost everybody wanting to shake his hands.

Recently, CCM national chairperson President Samia Suluhu Hassan formed her new central committee after the completion of the party national elections, but Shaka was not included in the list, his post was taken by Sophia Mjema.



Energy minister January Makamba briefs members of the Parliamentary Energy and Minerals Committee in Dodoma city yesterday on the current state of the production, transmission and distribution of electricity in the country. Photo: Correspondent Theresia Mhagama

## Committee discerns loopholes in supervision of projects implemented through borrowed funds

By Guardian Reporter, Dodoma

THE Parliamentary Public Accounts Committee (PAC) has spotted loopholes in the Ministry of Finance and Planning especially in the supervision of projects implemented through borrowed funds.

The committee's chairperson Naghenjwa Kaboyoka said this yesterday in a meeting with the ministry's leadership especially on the issues raised by the Controller and Auditor General (CAG) report for the year 2020/21.

"We were looking at the projects

which are implemented using borrowed funds, the committee has evaluated the performance of the ministry for the past five years from 2016 to 2021 and with the CAG report, this ministry has gaps in some areas especially in supervising projects," she said.

She said that the six out of 55 projects implemented through borrowed funds have shown that there are huge gaps within the ministry in supervising the projects which at the end leaves burden to the citizens as they are the ones paying taxes to service the loans.

"This is not a good sign, the ministry has to change and ensure that funds secured through loans are well supervised so as to achieve the intended goals of bringing development to people," she said.

According to her, when a country takes out a loan, its expectation is to bring profit and positive outcomes in the social and economic areas but if used otherwise, then normal citizens will feel the burden of paying taxes.

Japhet Hasunga, the committee's vice chairman said the implementation of projects wasn't

supervised well thus failing to bring the required productivity and efficiency.

"Delay in making decisions in the implementation of projects is a major challenge, for example on the supply of backbone power connecting Kenya and Zambia where if Tanzania will face any shortage it will get the electricity from the project, implementation isn't good," he noted.

He named another project as that of supplying water in Dar es Salaam city saying the ministry needs to organise itself to supervise it well so as to bring productivity.



Tanzania Commercial Bank corporate banking director Adolfin William (R) briefs Vice President Dr Philip Mpango in Shinyanga yesterday on the bank's participation to the implementation of the national standard gauge railway project. The VP was gracing the launch of the implementation of the project's Tabora-Isaka stretch. Related photo on Page 5. Photo: Guardian Correspondent





Tanzania Truck Owners Association chairman Elias Lukumay (L) briefs journalists in Dar es Salaam yesterday on preparations for the body's annual general meeting expected to be held in the city tomorrow. He is with GF Trucks & Equipment Ltd marketing and communication manager Smart Deusl (R) and Double Luck Consulting Ltd operations director Sandeep Basra. Photo: Guardian Correspondent

## Give priority to foreign students who want to visit Tanzania, embassies told

By Guardian Correspondent, Arusha

THE 129-man strong tourism ministerial public and private dialogue (MPPD) meeting that ended here at the weekend has praised the government for implementing its tourism recovery blueprint on COVID 19, further calling upon embassies to pay special attention to foreign students who want to visit Tanzania.

The meeting adopted 25 resolutions on 'the future of tourism in Tanzania' which detailed obligations of ministries and departments, saying their implementation will increase speed in recovery efforts of the sector. Tourism is known to be Tanzania's leading foreign exchange earner. The resolutions seek to help the public and private sectors to achieve the declared goal of hosting five million tourists and earning six billion US dollars by 2025.

"Students in foreign countries are Tanzania's future tourists. Our embassies must pay special attention to those students, especially when it comes to concession fees. They must be given special offers," reads one of 25 resolutions.

The meeting called for online credit notes in all conservation areas and called on Ngorongoro Conservation Area to have online credit notes by February 2023.

TANAPA's Investment manual must be improved, stakeholders resolved, calling for preference to Tanzanian tourist game hunters so that they do not compete with rich foreign hunters. The meeting also wants porters to be paid 15 US dollars, instead of the current 10 dollars and all tour guides to have your guiding license. The meeting also called for training of porters, guides and conservators of mountains, describing the training as a reliable move in facilitating preparedness needed to face

fire break-outs. Tour guides must visit the southern circuit, the meeting also resolved.

The meeting called for a reduction of the annual (20,000 US dollars) land-based rent, saying the rent was eating up investors' capital of hotel owners in conservation areas. The meeting said Finance and President's Office (TAMISEMI) ministries should stop imposing taxes, levies and deductions on tourist operations because, it said, the charges are undermining, instead of promoting the sector. It also called for standard rates for local tour operators.

The meeting called for waiving of TALA licence on air operators and air balloons parking fees, while another resolution called for removal of on-transit fees paid by tourists and stop tourists from paying VAT on deposits. The meeting also called for strong support to the Tanzania Tourist Board so that it can promote the Cultural Tourism Enterprises.

The meeting was called by Minister for Natural Resources and Tourism, Dr Pindi Chana, who chaired the meeting.

## Government to incorporate issues associated with food security in school curricula in fight against malnutrition

By Getrude Mbago

THE government is investing heavily in strategies to strengthen nutrition, fight stunting and malnutrition which also include incorporating food security issues in school curriculums so as to produce graduates with high understanding in the areas.

Prof Paschal Ruggajo, director of curative services in the Ministry of Health said this yesterday during the opening session of the 4th Annual symposium of Arise Network and the 6th annual symposium on HIV Implementation Science.

Themed: "Translating research into practice for adolescent health and nutrition in Sub-Saharan Africa," the symposium was organised by the Muhimbili University of Health and Allied Sciences (MUHAS).

He said that the government has been working closely with stakeholders and development partners to implement strategies and interventions in schools and other areas so as to address the burden of malnutrition among adolescents in the country.

According to him, for the nation to attain its development goals, it needs to have a strong and healthy population and workforce, and that is one of the major priorities of the government in ensuring that people stay healthy and engage in economic activities.

"We are happy that researchers from various countries in Africa and abroad have gathered here today to discuss and share expertise that will stimulate more investment in researches that bring answers to society problems," he said.

He noted that adolescent youth aged between 15 and 19 years represents 20 percent of the total population and is equivalent to 12 million people.

"This a very huge population which the nation has to invest in, we are implementing strategies in collaboration with stakeholders to ensure that we strengthen nutrition by fighting stunting and ensuring that the county has enough food which is safe," he said.

He further said the new structure of

the ministry of health has a newly formed department that focuses on mother and child health as well as adolescent youth services something which translates that the group has given special attention for it to remain safe and prosper.

Prof Ruggajo further called upon Tanzanians to get prepared to join the Universal Health Coverage (UHC) system once the new bill that makes it mandatory for everyone to have a health insurance card is passed into law.

Dr Mary Sando, AAPH chief executive officer (CEO) said the symposium provides a platform for local and international public health experts in the health sector, development partners, and government agencies to discuss priority public health issues gleaned from locally generated scientific evidence.

The goal is to celebrate scientific advances in the public health field, to point out the challenges identified using scientific approaches, and to together chart collaborative opportunities for addressing these challenges. The symposium will highlight ongoing adolescent health and nutrition interventions in Dodoma, Zanzibar, Tanga and Dar es Salaam, while sharing the adolescents' perspective on various collective efforts," she said.

Dr Mary said the organisation is committed to being the premier provider of innovative public health research and health systems training activities for the benefit of the community by advancing public health priorities through ground-breaking research, training, capacity building, and knowledge translation.

In this, AAPH upholds core values of excellence, integrity, collaboration, innovation, community empowerment, sustainability, and investing in people.

Principal Investigator at MUHAS, Prof Muhammad Bakari said the university has been collaborating with Harvard University to build scientific capacity to Tanzanian experts to enable them translate research into practice and address various challenges facing youth and HIV.



SAVING LIVES  
CHANGING LIVES

### Expression of Interest

#### The United Nations World Food Programme seeks Milling Companies, that can provide milling services in Tanzania.

The United Nations World Food Programme is updating its Milling Services shortlists and is inviting applications from registered grain (maize and sorghum) milling facilities Millers who are interested and capable to provide these services:

1. Miller must own the milling facility registered in the company name and indicate the daily working hours capacity (MT/day).
2. Miller must have a good internal control measures in place to ensure the quality of the milled products along with the technical staff required to run and monitor the operations.
3. Miller must have the capacity to do fortification if required or requested.
4. Miller must have an adequate holding or storage capacity for grain stock before and after milling.
5. The ideal location for the milling facilities should be in Dodoma town (most preferred), Kahama town and Kigoma.

Any grain Milling Company which is interested and capable of providing these services is requested to complete a WFP Milling Questionnaire (see below for details). Only companies which meet above-mentioned WFP's criteria need reply to this Expression of Interest:

- Milling company must be fully registered with all relevant Tanzanian Governmental departments and has all required licenses.
- Milling company, as well as its employees must not be blacklisted by any UN or non-UN organization.

If your Milling company meets these criteria and wishes to be considered for provision of these Milling services in Tanzania, you must submit the below documentation via email by close of business day of the **30th of January 2023** to [Mohammed.KHALIFA@wfp.org](mailto:Mohammed.KHALIFA@wfp.org) and [Clementina.mapunda@wfp.org](mailto:Clementina.mapunda@wfp.org)

1- A completed WFP Questionnaire (please contact [Mohammed.Khalifa@wfp.org](mailto:Mohammed.Khalifa@wfp.org) or [Clementina.mapunda@wfp.org](mailto:Clementina.mapunda@wfp.org) to obtain a copy).

2- A copy of the company Commercial registration, Certificate of Incorporation, a copy of the most recent audit report, a copy of Bank letter that shows your company's account information.

**This announcement is not a tender and rates are not being requested at this stage.** Accordingly, please note that neither this Expression of Interest nor the receipt of completed questionnaires binds the World Food Programme to issue any tenders or contracts to any such interested parties. **Following assessment of applications, WFP reserves the right to accept or reject your interest to be included in WFP's service provider's shortlist, without any further clarification.**

Please note that WFP does not charge fees from applicants at any stage of the Milling Services shortlisting process.

Queries, strictly related to this expression of interest should be directed to: [Mohammed.Khalifa@wfp.org](mailto:Mohammed.Khalifa@wfp.org) or [Clementina.mapunda@wfp.org](mailto:Clementina.mapunda@wfp.org)

217239401



SAVING LIVES  
CHANGING LIVES

### Expression of Interest

#### The United Nations World Food Programme in Tanzania Seeks a Warehouse Facilities in Dodoma and surrounding areas.

WFP Tanzania seeks to identify warehouse facilities in **Dodoma and surrounding areas.**

The warehouse Facility will mainly be used for the storage of food and commodities and some non-food items, which should ideally meet the following requirements:

- Very good condition without any major repairs required.
- A good accessible location, Near a main roadway and preferably accessible to railway.
- Fitted with Fire detectors; Ablution amenities; main Water and Electricity power from national supply.
- Secured by a surrounding fence, equipped with a gate and proper lightings.
- **Minimum size required, in terms of covered storage area, is no less than 5,000 SQM** and can at least hold up to **10,000 MT of food commodities** with an adequate open area for trucks to turn, manoeuvring and park.

Any interested party/ies in possession of a warehouse facility that fit the description in or around Dodoma City should respond to this expression of interest, as WFP may require such facilities soon.

WFP invites qualified landlords, who own such facilities, to submit their information (as detailed below) for consideration for short listing.

1. Proof of ownership/**Title deed** (certified)
2. Certificate of **incorporation or commercial registration.**
3. Land and structure **blueprint**, pictures of the facility and **Google coordinates** of the Warehouse location.

Please submit requested information to WFP no later than 4pm, **30th January 2023** at the address listed below:

Please note that this is **not an invitation to tender.** No rates/prices are required at this stage, and this invitation does not bind the World Food Programme to issue any tenders or contracts to the companies who expressed their interest. This expression of interest may be followed by a visit, inspection of facility and offices.

Please note that WFP does not charge any fee for registration forms.

**WFP Tanzania Logistics Unit**  
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By email to: [Mohammed.khalifa@wfp.org](mailto:Mohammed.khalifa@wfp.org) and [Clementina.mapunda@wfp.org](mailto:Clementina.mapunda@wfp.org)

Queries strictly related to this expression of interest should be directed to [Mohammed.khalifa@wfp.org](mailto:Mohammed.khalifa@wfp.org) and [Clementina.mapunda@wfp.org](mailto:Clementina.mapunda@wfp.org)

217239401



# JKCI and Zanzibar referral hospital to conduct screening for heart problems

By Correspondent Joseph Mwendapole

THE Jakaya Kikwete Cardiac Institute (JKCI) is set to conduct a heart screening exercise in collaboration with colleagues from Mnazi Mmoja referral hospital in Zanzibar.

The screening will be done to children and adults for five days from 23rd this month at the Mnazi Mmoja referral hospital in the Isles.

"We will also have nutritionists who will provide education on better eating habits that will give people understanding and follow a better lifestyle that will help them avoid heart diseases," JKCI said in a statement.

According to the statement, heart diseases are among non-communicable diseases that can be avoided if society follows better eating habits and lifestyles.

"We ask the public to come in large numbers to check their heart status to find if they have heart problems so that they can start

early treatment for those who will be found with heart challenges," it said.

In 2022, JKCI conducted cardiac screening and treatment for children and adults in Dar es Salaam, Pwani, Arusha, Geita, Mtwara and Lindi regions where it managed to screen 3,935 people.

Among those screened, 1,391 were found with various heart diseases including hypertension, dilatation of the heart muscle, blockage of the blood vessels of the heart, heart holes especially to children and damaged heart valves.

The statement said 335 patients were referred for further treatment at the Jakaya Kikwete Heart Institute (JKCI), where they received treatment.

*"We will also have nutritionists who will provide education on better eating habits that will give people understanding and follow a better lifestyle that will help them avoid heart diseases"*



Iringa regional traffic police commander Mosi Ndozero has a word in Iringa on Tuesday with drivers of 15 imported vehicles headed for across Tanzania's territorial border but held in the municipality in connection with various offences, including unlawfully carrying passengers and lacking vital documents. Photo: Correspondent Friday Simbaya

# 'Agriculture sector to grow at an annual rate of 10 percent by 2030'

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan has said that Tanzania expects the agriculture sector to grow at an annual rate of 10 percent by 2030 from the current growth of 3.6 percent as part of the country's ambitious agricultural transformation vision.

In a statement issued yesterday by the State House Director of Communications, Zuhura Yunus, the Head of State said that Tanzania has developed a national pathway for food system transformation which is expected to strengthen local production, improve livelihoods, help mitigate and adapt to climate change.

Contributing as a panelist at a session on 'Food Action and Partnership: Investing in Greater Resilience', on the Sidelines of the World Economic Forum's Annual Meeting in Davos, Switzerland, President Samia said Tanzania has a great vision of transforming the agriculture sector.

In implementing a sustainable

food system in Tanzania, a number of efforts have been implemented including establishing a programme for youth while continuing to build on the successful work of agricultural growth corridors.

"In this financial year, the national budget for the agriculture sector increased four times from the previous budget. Tanzania also

plans to host Africa's Food Systems Forum this September to showcase learning progress and learning," she added.

The Food Action Alliance session convened over 50 leaders from Africa, Asia and America to accelerate partnership and investments for greater resilience at country level.

Among the panelists scheduled to speak about food system goals were Gustavo Petro, President of Colombia, Tran Hong Ha, deputy prime minister and the minister for Natural Resources and Environment from Vietnam as well as president of the International Fund for Agricultural Development (IFAD), Alvaro Lario.



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Currently, the firm has a vacancy for an Accountant and so is looking for a dynamic, qualified, competent and motivated personnel to fill this vacancy.

**QUALIFICATION**  
At least a Bachelor's degree or Advanced Diploma in one of the following fields: Accountancy, Tax, Finance, Commerce/Business Administration majoring in Accountancy or Finance or equivalent qualifications from accredited institutions and must hold a certification of either CPA (T), ACCA, ACA, CIA or equivalent professional qualification recognized by the National Board of Accountants and Auditors (NBAA) of Tanzania. Knowledge of tax laws and statutory compliance issues is also mandatory. Minimum work experience should be at least 8 years including work experience in the private sector.

**DUTIES AND RESPONSIBILITIES:**

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- To prepare bank and final accounts reconciliation; and
- Etc.
- Participates in the preparation of statutory payments, management accounts, Financial Statements, etc.
- Preparation of final accounts, etc.
- Other duties related to taxation, accounts, etc.

Interested applicants should submit their applications no later than **02<sup>nd</sup> February 2023** to [info@unitec.co.tz](mailto:info@unitec.co.tz) and copy to [admin@unitec.co.tz](mailto:admin@unitec.co.tz) It is mandatory to submit the following information with the application; Curriculum Vitae, Academic Certificates, Professional Certificate(s), Names and Contacts of three Referees, Certificate of Completion from Previous Employer(s), and Contacts (email & telephone) of previous Employer(s) that may be contacted.

**Applications should be addressed to:**

**The Administrator,  
Unitec Civil Consultants Ltd,  
P. O. Box 32507,  
Dar-es-Salaam, Tanzania**



## Contractor given 42-month ultimatum to complete Tabora-Isaka SGR section

By Guardian Reporter, Shinyanga

THE Tanzania Railway Corporation (TRC) has given a 42 months ultimatum to a Turkish construction firm—Yapi Merkezi to complete construction of the fourth phase of the 165 kilometres Standard Gauge Railway (SGR) section from Tabora to Isaka.

On Wednesday, Vice President Dr Philip Mpango laid the foundation stone for construction of the railway during an event held at Isaka village in Shinyanga Region.

Addressing the gathering, Dr Mpango said the SGR project is crucial for the country's development and that it will generate over 20,000 job opportunities worth 1.9trn/-. He said some of the work will be given to local contractors who will pay taxes, thus contributing to the national income.

Dr Mpango commended TRC's efforts in increasing the capital of small and large contractors while urging contractors to work diligently to ensure the project is completed within schedule.

Minister for Works and Transport, Prof Makame Mbarawa said the government is determined to improve the country's transport infrastructures including railway to facilitate economic growth. He noted that almost 14 percent of the national income is contributed by the transport sector which includes transportation of people and commodities.

Deputy General Manager, Yapi Merkezi, Hana Alkan said their firm was awarded tender to construct the Tabora-Isaka section of the SGR because of the experience and good work it had shown in implementing the 722 kilometres section from Dar es Salaam to Mwanza as well as the

Dar es Salaam-Makutupora section.

He said sections of the railway are the longest to be implemented by a Turkish construction firm in Africa.

Alkan said that his company will also construct three centres between Isaka and Tabora whereas one will be for maintenance, cargo storage area and an administration block. He said the railway line will also include electrical sign systems to be used for communications.

He said that Yapi Merkezi has successfully implemented its projects across the world, promising to ensure proper implementation of the SGR's fourth phase.

TRC Director General, Masanja Kadogosa said completion of the railway will ease transportation of commodities as well as people and save time. He said the Dar es Salaam-Mwanza trip will only take 8 eight hours.



Hana Alkan (R), a deputy manager with Turkish construction firm Yapi Merkezi Holding A. ., briefs Vice President Dr Philip Mpango at Isaka in Shinyanga Region on Wednesday on progress in the ongoing construction of the standard gauge railway (SGR). It was shortly before the VP graced the launch of the implementation of the project's Tabora-Isaka stretch. To the VP's left is Shinyanga Regional CCM chairman Mabala Mlolwa and in pink tie is Tanzania Railways Corporation director general Masanja Kadogosa. Photo: Guardian Correspondent

## Bashe asks farmers in Namtumbo District to vacate from ASA's farm

By Correspondent Valentine Oforo

AGRICULTURE minister Hussein Bashe has directed authorities in Namtumbo district in Ruvuma region to relocate farmers who have invaded a seed farm belonging to the Agriculture Seed Agency (ASA) at Suluti village in the district.

Minister Bashe issued the directives during a recent tour of the district to inspect progress on various agriculture projects noting that farmers' invasion of the ASA farm was derailing efforts by the government to improve seed production in the country.

"I am kindly asking you to vacate from ASA's earmarked seed farm areas as the government in cooperation with the Agency has already set aside more than 3000 hectares of arable land where you will smoothly continue with farming activities," he told the farmers.

The minister directed District

Commissioner Dr Julius Ningu to work with other stakeholders in the district to ensure the farmers were relocated to another area where they will continue with their activities.

He directed the council's Executive Director to oversee the land allocation exercise so that every citizen who was farming in the ASA farm gets his own farming area.

In his further directives, the minister challenged the Chief Executive Officer at ASA, Dr Sophia Kashenge to ensure that the seed farm in the area was immediately demarcated and fenced by the SUMA JKT to avoid invasion as it is the case.

Dr Sophia Kashenge expressed that professionally, seed production farms should be far from normal farms to avoid the overlap of seeds, saying the state-owned agency was working round the clock to meet

the standard.

She hailed minister Bashe for his tireless efforts to help protect and improve ASA's seed multiplication farms saying the robust development observed will result in major improvement in the seed production volume and standard and thus, enabling the local farmers to timely accessing improved seeds varieties at cheap prices.

She detailed that the Suluti - based seed farm is the second largest among ASA's farms with at least 3580 hectares while the first largest farm is Mbozi Farm in Songwe Region with 4840 hectares.

Briefing over performance of the state-owned seed agency, Dr Kashenge said ASA has a total of 13 farms with a total of 16,588 hectares, out of which, 3,857 hectares are, however, not potential for production.

## Govt provides 60bn/- for constructing 60-km tarmac road in Songea District

By Guardian Reporter, Songea

THE government has provided 60bn/- to start constructing the 60km Likuyufusi-Mkenda tarmac road in Songea District, Ruvuma Region.

The road is within the Tanzania-Mozambique border area with a total length of 124 kms that will reach the Mkenda Bridge on Ruvuma River connecting the two countries.

Ruvuma Region TANROADS Manager, Eng Ephatar Mlavi said for a start, the government will implement the 60km portion from

Likuyufusi in Songea Municipality to Mkayukayu in Songea District.

"The project will involve the construction of the road at tarmac level for the Likuyufusi - Mkayukayu stretch.

However, he said the tender for the contract has already been floated since January this year and that its implementation is expected to begin any time.

Meanwhile, Songea District Commissioner, Polelet Mgema, thanked President Samia Hassan for providing the funds for the project that will connect Tanzania and Mozambique by

tarmac road.

He said the road will also open up investment opportunities for both countries as traders and investors can proceed to either country to look for economic opportunities.

Kwirinus Mapunda, a resident of Litapwasi said the people have great expectations after the project is completed because as the number of vehicles will increase thereby reducing transportation costs.

The government has allocated 46.35bn/- for the improvement of the roads sector in Ruvuma Region in its FY 2022/2023 budget.

UONGOZI  
Institute

## CALL FOR APPLICATIONS

### Postgraduate Diploma in Leadership 2023/24

**UONGOZI Institute** invites applications from leaders working in public, private and civil society organisations for a one-year executive programme, Postgraduate Diploma in Leadership. The programme, undertaken in collaboration with Aalto University Executive Education of Finland (Aalto EE), includes 10 modules that are run over the course of one year. It aims to develop leadership competencies in three areas; making strategic choices, leading people and other resources and excelling in personal leadership qualities.

The programme starts with an assessment, which allows participants to enhance their self-awareness plus understanding of the role of emotional intelligence in leadership. The modules are designed in a manner that encourages participants to challenge their thinking as they broaden their competencies in visioning, planning and inspiring others through advanced strategic communication. They also motivate participants to become better designers and innovators of effective structures and systems for better results.

The programme instructors are world-class professors and experts in leadership from around the world.

#### Starts

May 2023.

#### Venue

Dar es Salaam, Arusha and Zanzibar (Specific location will be determined for each module).

#### Programme requirements

Each module runs for a period of one month, consisting of intensive in-class workshops (2-3 days) as well as online individual and group assignments. To complete the programme, participants must attend all in-class workshops and also, complete written assignments plus four graded exams. On successful completion, candidates earn 18 European credits; all of which are transferrable to the Aalto EE Executive MBA programme or Aalto EE MBA programme.

#### Tuition fee

The tuition fee for the programme is EUR 8,000. It covers lectures, workshops, tutorials, programme literature, stationery, access to an e-learning platform and UONGOZI Institute's library, as well as meals and refreshments during in-class workshops. UONGOZI Institute provides an option for candidates to pay in three instalments:

- o 50% in advance of registration (April)
- o 25% in advance of module 4 (August)
- o 25% in advance of module 8 (January)

#### Scholarships

UONGOZI Institute offers a limited number of merit-based scholarships, including 50% and full tuition awards, to allow as many leaders as possible to receive this prestigious diploma.

#### Obtain support from your employer/sponsor(s)

Each participant needs to secure time away from the office and financial support to accommodate tuition fee plus travel and medical expenses. If you are planning to apply for this programme, we advise initiating discussions with your employer or sponsor(s) early.

#### How to apply

Please visit [www.uongozi.or.tz](http://www.uongozi.or.tz) to complete an online application.

Requirements for admission are:

- o Candidate's Curriculum Vitae (not exceeding 3 pages)
- o Cover letter (not exceeding one page)
- o An essay (between 450 - 500 words) explaining the candidate's leadership successes, challenges and motivation for applying for the programme
- o Reference letter indicating sponsorship commitment signed by the candidate and his/her sponsor
- o Certified copies of original academic certificates. NOTE: UONGOZI Institute reserves the rights to verify certificates with issuing institution.
- o Commitment letter from the employer to confirm the applicant's full participation in the programme.

#### Selection criteria include:

- o Minimum five years of work experience in a managerial or senior specialist position
- o Bachelor's degree
- o Advanced command of English
- o Excellent computer skills
- o Proficiency in writing academic papers

#### Deadline

Applications must be received by **Monday, 28 February, 2023 at 23:00 hours (EAT)**. Applications received after this deadline will not be considered. For more information about this programme, please scan the QR code below. Only successful candidates will be contacted.





# Prof Mbarawa: Modern ship being built in Mwanza ready by mid-Feb

By Guardian Correspondent, Mwanza

WORKS and Transport minister Prof Makame Mbarawa has expressed satisfaction on the building of MV Mwanza, a modern ship in Lake Victoria, saying the vessel is expected to be launched on February 15 this year.

During his visit to the project at Mwanza South Port early this week, he said additional works to the ship will be made after its launching.

The project, now 80 per cent complete, is under the management of the Marine Services Company Limited (MSCL) and will cost 108bn/- upon completion.

"Construction work is progressing well and we are satisfied with all the stages reached so far and on February 15 this year it will be launched into water for additional works," said Prof Mbarawa.

The minister instructed MSCL to closely follow up the installation of navigation equipment that will enable the ship's captain to identify water depth or other navigation hazards to prevent unnecessary catastrophes.



**Construction work is progressing well and we are satisfied with all the stages reached so far and on February 15 this year it will be launched into water for additional works**

He also called upon MSCL to supervise the construction of Kemondo Port in Kagera Region for its speedy completion as well as to make sure a contractor for building Mwanza south Port is sought so that MV Mwanza starts operation as early as possible.

Meanwhile, Mwanza Regional Commissioner Adam Malima appealed to the ministry to continue closely follow up the construction of the ship, other strategic projects including the Standard Gauge Railway (SGR) Project and the Kigongo-Busisi bridge to start offering services to the people.

He also called upon MSCL officials to learn from big international ports so as to make sure they build modern ports to cater for the modern ship that is expected to benefit Tanzanians and people in neighbouring countries.



Repair of a section of Iringa municipality's Soko Kuu in progress, as found yesterday. It's periodic maintenance forming part of a Tanzania Rural and Urban Roads Agency (TARURA) project. Photo: Correspondent Friday Simbaya

## REQUEST FOR PROPOSALS

**RFP Title :** Delivery of Education Subsidies to OVC  
**Number :** 2023-PASADA/01/01  
**Date of Solicitation :** 20<sup>th</sup> January 2023  
**Closing Date and Time :** 2<sup>nd</sup> February 2023, 11:00 am (Dar es Salaam, Tanzania)  
**Questions and Clarifications: Due by 26<sup>th</sup> January 2023**

### Introduction to PASADA and ACHIEVE Project:

Pastoral Activities and Services for people with AIDS Dar es Salaam Archdiocese (PASADA) is a social service agency operating under the Roman Catholic Archdiocese of Dar es Salaam that works in two regions Dar Es Salaam and Coast Region. Visit us at <https://PASADA.or.tz>

ACHIEVE is a five-year, USAID-funded global cooperative agreement with the objective of attaining and sustaining HIV epidemic control among at-risk and hard to reach pregnant and breastfeeding (PBF) women, infants, children, and youth, as well as to mitigate the impact of HIV/AIDS and prevent HIV transmission among these populations.

### Objective of the Assignment

The overall objective of this assignment is to procure and distribute Education Subsidies to 2410 in school Orphans and Vulnerable Children (OVC) aged 6-14 years in Pwani and Dar Es Salaam regions.

PASADA now invites quotes from eligible, registered companies to supply Education Subsidies for OVCS. Below is the requirements:

Item	Description of item	Number of items per kit
School bag	Black, waterproof, 14.5 -17 inch length	1
Mathematical set	Mathematical set including the geometry set i.e pencil, ruler, sharpener, eraser, stencil, compass, protractor, set square, timetable	1
Ball Pen	Ink colour: Blue, Pen length: 14.5cm	5
HB Pencil	Material: Wood, Dimension: 17.5 x 0.5 x 0.8cm, Point type: Fine	5
Eraser	Dimension: 4.3 x 2 x 1cm, Colour: White	5
A-4 exercise books	100 Pages	5

### Scope of Work

Specific scope of work includes but should not be limited to the following:

1. Provide sample prior to procurement.
2. Deliver Education Subsidies at our offices as instructed
3. Do an inventory with Programm Manager to match the Education Subsidies procured with the request that was provided prior procurement process. Submit to PASADA a report on the delivery of Education Subsidies and a signed delivery forms per delivery, highlighting number of items delivered.

Interested vendors should request the full Terms of Reference (ToR) through email with the subject line "TOR for Delivery of Education Subsidies for OVC" to [procurement@pasada.or.tz](mailto:procurement@pasada.or.tz) before 26th January 2023.

All questions and requests for clarification should be directed to [procurement@pasada.or.tz](mailto:procurement@pasada.or.tz) with the subject line "Request for Clarification: Delivery of Education Subsidies for OVC" before COB 26<sup>th</sup> January 2023.

### A. Eligibility

To be considered for the award, vendors must currently be legally operating in Tanzania, and the quotation must include all of the following information:

- Ability to meet or exceed the requirements/technical specifications.
- Ability to deliver the items/services specified in Terms of reference no later than the date(s) required.
- Legally registered in Tanzania.

### B. Submission Instructions

The following information is to be included by a vendor in the proposal:

1. Draft inception report detailing methodology for supplying and distribution of Education Subsidies for 2410 out of school OVC age 14-17, including tentative work plan, for review and approval by PASADA.
2. Quote, valid for at least 60 days
3. Current company profile
4. Copies of registration certificate and address of their registered office, valid Business license, VAT, TIN certificates and Tax clearance certificate
5. Evidence of similar assignments, and at least two (2) names and addresses of client served
6. Include sample of items that will be supplied
7. Current audited financial statement
8. Delivery time must be specified.
9. Payment terms 100% after delivery

Vendors who wish to answer this RFP should send their proposals in sealed envelopes to PASADA Head Office by 2nd February 2023, 11:00 am. All sealed envelopes need to be marked as: "Tender for Delivery of Education Subsidies for OVC"

### Office Address:

The Tender Committee  
 PASADA  
 Chang'ombe, Temeke  
 P. O. Box 70225, Dar es Salaam, Tanzania

PASADA will open all bids on Wednesday 2<sup>nd</sup> February 2023 at 11.30 am in the presence of Bidder's representatives who choose to attend.

### Quotes must be in Tanzania shillings and include taxes separately:

- Proposals submitted through emails will not be considered.
- Quotations received after that time or at a different address may not be accepted.

17236301

# Tanzanians urged to take precaution against aflatoxins

By Polycarp Machira, Dodoma

THE public has been urged to take precautions against aflatoxins as it is associated with stunting in children, suppression of the immune system, liver diseases and ultimately death.

Speaking during a meeting here recently, a lecturer from the Open University of Tanzania (OUT), Dr Happy Magoha said aflatoxins affect staple food crops such as maize and groundnuts.

She said the damage to children who feed on staples contaminated by mycotoxin is irreversible. They suffer both mental and physical health effects that they have to live with for the rest of their lives.

"Some of the effects of aflatoxins are not well known to many people but it is important for the public to follow the right guidelines on crop handling and storage," she said.

It is due to such wide effects that the government has allocated 80bn/- to execute programmes aimed at controlling the impact of aflatoxin in the country.

The funds have been allocated through projects implemented in five years (2019-2024) by the Tanzania Initiative for Preventing Aflatoxin Contamination (TANIPAC).

The country strategies were revealed yesterday during a meeting involving TANIPAC and media stakeholders from different houses in the country.

Speaking during the same meeting, TANIPAC coordinator, Clepine Josephat said the fund would be directed towards the

implementation of different projects.

"Some of the funds will be used for implementing infrastructure development projects such as construction of modern silos, warehouses and laboratories," he said.

He said 400 youths have received training that would enable them to construct 20 silos in every district during implementation.

Furthermore, he said TANIPAC was also executing a project to construct modern warehouses, allowing other players, especially the private sector, to adapt to projects implemented by TANIPAC.

Josephat also said the project had three main objectives which are improving food production, public

health and national economy through increased exports of food produce.

According to him, the project is implemented through building primary infrastructures, institutional strengthening as well as provision of education and awareness raising among stakeholders.

Districts that will benefit from construction of modern warehouses are Chemba, Kiteto, Kasulu, Buchosa and Bukombe.

"Through the project, the government is going to build a laboratory that will be used for studying biological disease-causing organisms that affect agriculture," he said.

The project is jointly funded by the Tanzania government, the African Development Bank (AfDB) as well as the Global Agriculture and Food Security Programme (GAFSP).

A report issued by the Nelson Mandela African Institution of Science and Technology in 2016 indicates that Tanzania is losing over \$264 million due to aflatoxins.

However, it states that what makes mycotoxin difficult to control is the fact that the chain through which it is spread is wide.

Contamination in crops starts in farmyards, where the fungi, which live in the soil, produce the harmful chemical which goes through storage and then on to consumers.

These substances are linked to cancer of the oesophagus, which is the tube that connects the throat to the stomach, (alimentary canal).



**Some of the effects of aflatoxins are not well known to many people but it is important for the public to follow the right guidelines on crop handling and storage**

# TAMWA calls for review of media laws

By Guardian Reporter, Zanzibar

THE Tanzania Media Women's Association (TAMWA-Zanzibar) has urged responsible institutions to prioritise the review of information laws to further enhance media freedom.

TAMWA-Zanzibar Director, Dr Mzuri Issa made the remarks when addressing journalists at a conference to present a reviewed report of Zanzibar information laws. The report was prepared by TAMWA Zanzibar in collaboration with INTERNEWS Tanzania.

She said media freedom is among the important pillars in facilitating economic growth, thus infringement of the laws undermines the country's development progress.

Dr Issa noted that one of the laws

that requires a review is the Act No. 8 (27) (i) for registration of news agents, newspapers and books which permits police officers to arrest or suspend publication of any publication that is alleged to violate international conventions.

"Our laws and regulations should resemble international conventions that speak on media freedom. We reviewed ten media laws, hence the need to push for its review," she said.

According to her, suspension of newspapers should be done by the judiciary instead of the minister and police officers.

Presenting the report, Shifaa said despite efforts by media stakeholders to push for the review of the media Acts, there has been little progress. She said the government should also

consider reviewing the Zanzibar Broadcasting Commission Act, 1977.

"We are working to ensure media freedom as well as creation of a better environment that would allow journalists to conduct their activities smoothly," Said added, urging journalists to join hands in pushing for the changes.

Zanzibar's senior journalist, Jabiri Idrissa said that journalists face various challenges including difficult working conditions, a situation which is contributed by the presence of some outdated laws.

Khadji Rashid from Radio Jamii in Mkoani Pemba emphasised the need for journalists to continue advocating for review of the media laws to ensure a conducive working environment. She said some journalists are unaware of the laws, hence the need to educate them.





**Habib African Bank Limited**  
**Dar es Salaam**

## PUBLICATION OF UN-AUDITED FINANCIAL STATEMENTS

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

#### CONDENSED STATEMENT OF FINANCIAL POSITION FOR THE QUARTER ENDED 31.12.2022

(Amounts in million shillings)

	Current Quarter 31.12.2022	Previous Quarter 30.09.2022
<b>A. ASSETS</b>		
1. Cash	7,864	6,901
2. Balances with Bank of Tanzania	22,248	25,008
3. Investment in Government Securities	62,592	65,321
4. Balances with other banks and financial institutions	22,030	22,251
5. Cheques and items for Clearing	50	50
6. Interbranch float items	201	181
7. Bills negotiated	1,710	1,736
8. Customer liability on acceptances	11,505	10,148
9. Interbank loans receivable	0	0
10. Investment in Other Securities	0	0
11. Loans, advances and overdrafts (Net of allowances for probable Losses)	170,867	168,199
12. Other Assets	5,065	5,911
13. Equity Investments	0	0
14. Underwriting accounts	0	0
15. Property, Plant and Equipment	558	585
<b>16. TOTAL ASSETS</b>	<b>304,690</b>	<b>306,291</b>
<b>B. LIABILITIES</b>		
17. Deposits from other Banks and financial institutions	0	0
18. Customer deposits	237,944	239,003
19. Cash Letters of Credit	0	0
20. Special deposits	4,711	6,072
21. Payment orders/transfers payable	0	0
22. Bankers' cheques and drafts issued	61	119
23. Accrued taxes and expenses payable	5,182	4,926
24. Acceptances outstanding	11,505	10,148
25. Inter branch float items	191	173
26. Unearned income and other deferred charges	0	0
27. Other liabilities	3,088	3,140
28. Borrowings	0	0
<b>29. TOTAL LIABILITIES</b>	<b>262,682</b>	<b>263,580</b>
<b>30. NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>42,008</b>	<b>42,712</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31. Paid up share capital	2,600	2,600
32. Capital reserves	220	223
33. Retained earnings	32,905	31,692
34. Profit (Loss) account	2,545	3,022
35. Other capital accounts	3,738	5,175
36. Minority Interest	0	0
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>42,008</b>	<b>42,712</b>
38. Contingent liabilities	59,969	71,185
39. Non performing loans and advances	6,917	8,730
40. Allowances for probable losses	(2)	(155)
41. Other non performing assets	0	0
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i). Shareholders Funds to total assets	13.79%	13.94%
(ii). Non performing loans to total gross loans	3.95%	5.05%
(iii). Gross loans and advances to total deposits	72.20%	70.56%
(iv). Loans and advances to total assets	57.50%	56.46%
(v). Earning Assets to Total Assets	83.85%	83.51%
(vi). Deposits Growth	-0.99%	2.12%
(vii). Assets growth	-0.52%	3.61%





#### CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31.12.2022

(Amounts in million shillings)

	Current Quarter 31.12.2022	Comparative Quarter (Previous Year) 31.12.2021	Current Year Cumulative 31.12.2022	Comparative Year Cumulative (Previous Year) 31.12.2021
1. Interest Income	6,301	5,554	24,057	21,611
2. Interest Expense	(3,551)	(3,342)	(13,567)	(13,299)
3. Net Interest Income (minus 2)	<b>2,750</b>	<b>2,211</b>	<b>10,490</b>	<b>8,312</b>
4. Bad Debts Written Off	(1,230)	0	(1,230)	0
5. Impairment Losses on Loans and Advances	(2)	155	(10)	(223)
<b>6. Non-Interest Income</b>	<b>1,280</b>	<b>1,411</b>	<b>4,844</b>	<b>4,745</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	345	300	1,165	981
6.2 Fees and Commissions	396	537	1,571	1,632
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	539	574	2,107	2,133
<b>7. Non Interest Expenses:</b>	<b>(2,593)</b>	<b>(2,532)</b>	<b>(9,968)</b>	<b>(10,107)</b>
7.1 Salaries and Benefits	(1,555)	(1,507)	(6,004)	(6,106)
7.2 Fees and Commission	(81)	(55)	(266)	(235)
7.3 Other Operating Expenses	(958)	(970)	(3,698)	(3,765)
<b>8. Operating Income/(Loss)</b>	<b>204</b>	<b>1,244</b>	<b>4,126</b>	<b>2,727</b>
9. Income Tax Provision	(693)	(105)	(1,593)	(810)
<b>10. Net Income (Loss) After Income Tax</b>	<b>(489)</b>	<b>1,139</b>	<b>2,533</b>	<b>1,917</b>
<b>11. Other Comprehensive Income/(Expense)</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>0</b>
<b>12. Total Comprehensive Income/(Loss) for the year</b>	<b>(477)</b>	<b>1,139</b>	<b>2,545</b>	<b>1,917</b>
13. Number of Employees	77	86	77	86
14. Basic Earning Per Share	(188)	438	974	737
15. Number of Branches	4	4	4	4
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-0.63%	1.52%	0.84%	0.65%
(ii) Return on Average Shareholders' Funds	-4.57%	11.69%	6.08%	5.04%
(iii) Non Interest Expense to Gross Income	34.21%	36.36%	34.49%	38.35%
(iv) Net Interest Income to Average Earning Assets	4.28%	3.68%	4.17%	3.47%

#### SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31.12.2022

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
<b>S. S HASAN RIZVI</b> (Managing Director)		10. 01. 2023
<b>EPHRAIM MKONDE</b> (Finance Manager)		10. 01. 2023
<b>SHAIBU GWANDI</b> (Asst. Internal Auditor)		10. 01. 2023
<b>Name</b>	<b>Signature</b>	<b>Date</b>
<b>1. ZAIN HABIB</b>		10. 01. 2023
<b>2. VAZIR A BUKHARI</b>		10. 01. 2023

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.

#### CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31.12.2022

(Amounts in million shillings)

	Current quarter 31.12.2022	Previous quarter 30.09.2022	Current Year Cumulative 31.12.2022	Comparative Year (Previous Year) Cumulative 31.12.2021
<b>I. Cash flow from operating activities:</b>				
Net income (loss)	204	1,229	4,126	2,727
Adjustment for:				
Impairment/Amortization	59	59	10	361
Net change in loans and advances	(2,669)	5,322	(2,661)	(17,555)
Gains/loss on sale of Assets	0	0	0	0
Net change in deposits	(2,420)	5,081	1,181	2,759
Net change in Short Term Negotiable Securities	(164)	22,320	(2,698)	13,131
Net change in Other Liabilities	165	155	(271)	(10)
Net change in Other Assets	458	434	733	(1,486)
Tax paid	(920)	(300)	(1,820)	(810)
Others (Specify)	13	0	58	0
Net cash provided/(used) by operating activities	<b>0</b>	<b>34,519</b>	<b>(21,342)</b>	<b>(805)</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(32)	(1)	(42)	(263)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale Non-Dealing Securities	0	0	0	0
Others (Specify)	0	0	0	0
Net cash provided/(used) by investing activities	<b>(32)</b>	<b>(1)</b>	<b>(42)</b>	<b>(263)</b>
<b>III. Cash flow from financing activities:</b>				
Payment of Long-Term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Cash Dividends	0	0	0	0
Net change in Other Borrowings	0	0	0	0
Others (Specify)	0	0	0	0
Net cash provided/(used) by financing activities	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>IV. Cash and cash equivalents:</b>				
Net Increase/(Decrease) in Cash and Cash Equivalents	(5,106)	34,509	(21,384)	(1,068)
Cash and Cash Equivalents at the Beginning of the Quarter/Year	<b>69,088</b>	<b>34,579</b>	<b>85,367</b>	<b>86,363</b>
Cash and Cash Equivalents at the end of the Quarter/Year	<b>63,982</b>	<b>69,088</b>	<b>63,983</b>	<b>85,295</b>

#### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31.12.2022

(Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Other Reserve	Total
<b>Current Year 2022</b>							
Balance as at the beginning of the year	2,600	-	30,881	6,345	0	285	39,912
Profit for the year	-	-	2,545	-	-	-	2,545
Transfer from/to Regulatory Reserve	-	-	2,600	(2,600)	-	-	-
Transfer from/to Other reserve	-	-	65	-	-	(65)	-
Tax paid for prior year	-	-	(227)	-	-	-	(227)
Others	-	-	(222)	-	-	-	(222)
<b>Balance as at the end of the year</b>	<b>2,600</b>	<b>-</b>	<b>35,459</b>	<b>3,745</b>	<b>0</b>	<b>220</b>	<b>42,008</b>
<b>Previous Year 2021</b>							
Balance as at the beginning of the year	2,600	-	30,849	3,816	0	321	37,586
Prior year adjustment for correction of deferred tax	-	-	1,120	-	-	-	1,120
Profit for the year	-	-	1,347	-	-	-	1,347
Transfer to statutory Reserve	-	-	(2,530)	2,530	-	-	-
Transfer to other Reserve	-	-	36	-	-	(36)	-
Tax paid for prior years	-	-	(141)	-	-	-	(141)
<b>Balance as at the end of the year</b>	<b>2,600</b>	<b>-</b>	<b>30,681</b>	<b>6,345</b>	<b>0</b>	<b>285</b>	<b>39,912</b>

#### Disclosures made under regulation 10 of banking and financial institutions (Disclosures) regulations, 2014

Bank of Tanzania debited Tshs 80,000.00 penalty in respect of Discrepancy of cash bundles deposited for the quarter ended 31st December 2022, under requirement of Circular number 1, Section 2.3 (b) and Section 2.4 of Bank of Tanzania.

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

NAME OF PRODUCT/ SERVICES	CHARGE/FEE	
	LCY	FCY
<b>SAVING ACCOUNTS</b>		
Transaction fees-Ledger Fees	TZS 13,200.00 half-yearly	US\$ 14.50 /Gbp 10/Euro 10 half-yearly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Interim Statement	Tsh.2,000.00 per page	US \$2.00 per page
Withdrawal Charges below TZS 5 MIL	No such Charges	No such Charges
Withdrawal Charges above TZS 5 mil	0.06% of the amount	Maximum 1.20% of the amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Savings Card/Passbook	No such Charges	No such Charges
Passbook/Card replacement	No such Charges	No such Charges
Closing Account-LCY	Tsh. 25,000.00	US\$ 25.00
Dormant account activation	TZS 15,000.00	US\$ 15.00
<b>CURRENT ACCOUNTS ( PERSONAL )</b>		
Transaction fees-Ledger Fees	TZS 35,000.00 monthly	US \$ 35.00/Gbp 25/Euro 25 monthly
Temporary Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Temporarily/Unauthorized Overdraft	27% p.a	No such Charges
Interim Statement	Tsh. 2,000.00 per page	US \$2.00 per page
Withdrawal Charges above TZS 10.0 MIL	1% of amount above 10M	0.06% of the excess amount
Cash deposit Charge	No such Charges	FCY-small denomination 5%
Closing account	TZS 30,000.00	US\$ 30.00
Bank Drafts	No such Charges	US\$ 35.00
Bank Draft cancellation charge	No such Charges	US\$ 60.00
Cheque book	TzS 35,000	US\$ 35.00
Cash payment to 3rd party	No such Charges	No such Charges
Bulk cash deposit below TzS 100M (Bulk Cash Counter) Charges	TzS 5,000	US\$ 5.00
Bulk cash withdraw below TzS 100M (Bulk Cash Counter) Charges	TzS 5,000	US\$ 5.00
Stop Payment orders	TZS 35,000.00	US\$ 35.00
Standing orders ( within bank )	TZS 2,500.00	No such Charges
Standing orders ( to other bank )	TZS 2,500.00	No such Charges
Certificate of balance/Balance confirmation	Tsh. 30,000.00 per certificate	US\$ 30.00 Per certificate
Letter of introduction	TZS 30,000.00	US\$ 30.00
Salary handling	TZS 10,000.00	No such Charges
School fees deposits	No such Charges	No such Charges
TFR collection	No such Charges	No such Charges
Safe custody charges	No such Charges	No such Charges
Safe custody access fees	No such Charges	No such Charges
TRISS transfers	TZS 10,000.00	No such Charges
Dormant account activation	TZS 25,000.00	US\$ 25.00
Retrieval of Old document more than a year	TZS 100,000.00	No such Charges
Incoming EFT	TzS 1,500	No such Charges
Outgoing EFT	TzS 1,000	No such Charges
Clearing charges	TzS 1,000 per cheque	No such Charges
SMS Alert charges	TzS 25 per sms	No such Charges
Non utilization fee on loans	1% of loan amount unutilized for over 6months	1% of loan amount unutilized for over 6months
Fund Recall charges	TZS 10,000.00	US\$ 10.00
EFT Manual posting charges for incorrect details	TZS 2,500.00	No such Charges
Blocking of Lost cheque leave/book charges	TZS 25,000.00	No such Charges
Previous year statement charges	TzS 1,000 per page	US\$ 1.0 per page
Printing Old statement charges	TzS 1,000 per page	US\$ 1.0 per page

Foreign Remittance Charges			
	Telex / Swift	Commission	Total ( USD )
LCY To FCY	70.00	NIL	70.00
FCY to FCY ( USD or Equiv )			
Up to 10,000	50.00	50.00	100.00
From 10,001 to 25,000	50.00	100.00	150.00
From 25,001 to 50,000	50.00	150.00	200.00
From 50,001 to 100,000	50.00	175.00	225.00
From 100,001 to 250,000	50.00	250.00	300.00

Please note that the above charges may vary at the discretion of the management approval

FOREIGN EXCHANGE SERVICES	CHARGE/FEE
Inwards foreign transfers - customers	US\$ 20.00
LC Opening commission ( cash covered )	1.75% per quarter
LC Opening commission ( no cash covered )	2.00% per quarter
LC Advising commission (Inward/Export)	US\$ 200.00
Foreign Document Bills for Collection (Inward & Outward)	1.2% of LC Value
LC Acceptance commission	commission 2.00% per qrt + swift charge US\$ 70.0
LC Payment/Settlement commission	1.2% per quarter+\$120
LC Amendments	US\$ 75.00 + US \$70.00 Swift
Special clearance-LCY	Not applicable
Special clearance-FCY	Not applicable
Outward Foreign Bankers Cheque (OFBC)	Not applicable
Treasury bill bid	



## Yes, Africa must take action on business, investment challenges

JAW-DROPPING opportunities across Africa appear to inspire delegates to the ongoing World Economic Forum meeting in the Swiss resort venue of Davos-Klosters.

However, unlike tourist attractions, it isn't simply a matter of learning of those opportunities and then coming in to invest.

President Samia Suluhu Hassan made this point clear at midweek in a keynote address at the world's most important gathering of policy makers and global business operators.

She said that enhanced cooperation with development stakeholders could ease the finding of solutions to investment challenges and help African countries raise agro-industrial productivity.

Speaking with investors, development stakeholders and some African leaders at an African Continental Free Trade Area (AfCFTA) convention, the president aptly noted that African countries need to invest more in agriculture to feed themselves and help reduce food shortages globally.

Strategically speaking, the promulgation of the free trade area for the continent has uplifted debate about development and investment in Africa, as it is a sphere that Europe and America understand only too well that it can't fail.

All other reforms leaving boundaries in place create no basic rights for trading partners, so failure is repeated.

A major reason they fail is that Africa lacks the sort of civil society that can defend a market economy free from overpowering influence from outside, and that is the secret of the political management of poverty since the early 1960s.

We are better at destroying what has, with great pain been created in earlier decades, and this on the pretext that those who built those systems were overlords from foreign countries.

Meanwhile, those we entrusted

to run the new system we thought was patriotic were inwardly just thinking of their ability to spend - with hundreds of public economic entities collapsing and some surviving, mainly courtesy of being shielded from competition.

While the onus of making up our minds on resolving investment challenges is first of all ours as Africans, it is nonetheless true that many of our "friends" in Europe, America and elsewhere don't have radically different viewpoints from those of African bureaucracies.

Essentially, many believe in public sector dominance and space for the private sector, which has problems being efficient. They in turn don't appeal for market rationalisation but rather to be protected in like manner as the public sector is protected.

This they don't get as it would hinder the usual practice of interstate trade, but is strong enough to create awful non-tariff barriers.

That is why it will not be easy, even at the local level, to take up the challenge raised by President Samia and work on it, as it has two open-ended attitudes that will dominate the post-Davos scenario.

Certain sections of the global business community will really be looking forward for the completion of the dismantling of non-tariff barriers around the continent, while strong undercurrents battle that projection.

Their preference is 'business as usual', that is, to add new empowerment institutions and promotional agencies, software, etc., on AfCFTA.

At the AfCFTA convention in Davos, which President Samia addressed, uplifting production was at the centre of stakeholder dialogue, looking at how to use the vast wealth of raw materials, etc.

The discussion needs to go a notch higher, to then focus on private ownership of the means of production and facilitating transferability of titles and investments.

## Researchers shedding the light on 'small' making big changes

JUST how individualised transport has lifted urban opportunities for thousands of young men and women, and indeed millions of them, is not in doubt.

This is either in having such means for one's use in a commercial way or in being able to pay for a quick ride to a particular destination.

It is the latter aspect that was targeted by researchers who unveiled their report on the two- and three-wheeled motorised vehicles in changing the face of Dar es Salaam and then that of Kumasi city in Ghana.

They came from the University of Dar es Salaam (UDSM) and the Kwame Nkrumah University of Science and Technology in the Ghanaian city cited. They had reason to feel at home, as the most prominent function hall at UDSM is, for sure, Nkrumah Hall.

The researchers went into details about how access to social, economic and cultural opportunities in African cities is pegged to these forms of transport, transportation that supplements fixed-route mass transit.

They also lower costs attached to traditional personalised transport, with a personal car or taxi services, as the number of the small quick transit vehicles is massive, so competition is rife and appropriate for the user. The motorcycles and tricycles are the mobile phone equivalents of bus or taxi services.

Reports on the presentation said the research was supported by

the Volvo Research and Education Foundation (VREF) and sought to figure out ways in which residents in both urban communities in unplanned areas could effectively conduct their daily activities.

The focus on informal settlements would unavoidably have shown the most intense impact in how goods and services are moved around along narrow streets.

However, the impact of motorcycles and tricycles goes well beyond informal settlements or randomly built houses with ill-defined addresses. Fortunately, initiative was conducted to that end in Tanzania in tandem with last August's national census.

An observation by one of the lead researchers dwelt on the need for the government to involve local communities at every stage of the carrying out of development activities in order to improve equity and accessibility to opportunities for socially differentiated groups.

But while the point is that this enhances livelihoods, adding to community welfare, it was somewhat unclear as to what precise sort of involvement was needed.

When it comes to unplanned settlements of zones in the suburbs, usually the scale of social involvement that researchers would likely highlight has to do with social and economic infrastructure like electricity supply, water pump points at the nearest neighbourhoods, etc.

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# What to do when you feel you need a break from journalism

By Aldana Vales

STRESS and anxiety have long been prevalent among news professionals. A Columbia Journalism Review (US) article in 1999 noted that nearly 40 per cent of editors in the US "reported job-related health problems ranging from insomnia to alcoholism and hypertension".

There was no social media at the time, and few newsrooms were even online back then. Still, media professionals worked long hours and covered difficult topics, among other occupational stressors.

In 2015, the Dart Center for Journalism & Trauma found that between four and 59 per cent of journalists have symptoms of post-traumatic stress disorder (PTSD), depending on their beats or locations.

The Covid-19 pandemic, social unrest and a range of economic crises globally in the years since have exacerbated the situation.

What can journalists do to care for their mental health today - including assessing whether they need to take a break? Here is some advice from career coaches who work with news professionals around the world.

### What they don't teach in journalism school

Phoebe Gavin, executive director of talent and development at Vox and a career and leadership coach, is "seeing an acceleration in occupational burnout and burnout-adjacent symptoms," she said in an interview for this article. Or, at least, "burnout-adjacent responses and descriptions of how people are experiencing work."

This, she explained, is the result of many layers of stressors that journalists experience as part of their job. The profession regularly engages with difficult topics - most notably in recent years the Covid-19 pandemic, protests and war. On top of that, there's the economic uncertainty that continues to haunt the industry.

The Self-Investigation, a foundation centred around journalists' well-being, is meant to encourage journalists to focus on their own well-being. One of the foundation's trainers, Aldara Martitegui, pointed to the Covid-19 pandemic as one of the main reasons for the current situation.

For her, many journalists who weren't used to high-risk reporting



suddenly found themselves in a strange, new place.

"For the first time, we had to report on a hard and difficult reality that was affecting us at the same time," she explained, adding that this crisis moved journalists away from the mere observer role and turned them into affected parties, too.

"Many of us saw that we lacked the tools to manage such a situation," Martitegui said, noting further: "This led journalists to be more open to the possibility of acknowledging that we are missing the emotional tools that they don't teach us in school."

### Communicating your boundaries

The Self-Investigation, Martitegui explained, tries to create a space for journalists to become aware of the conditions in which they operate. It's also about identifying what we need to practise the journalism we believe in, and do it "from a place of mental clarity, in a calm state of mind, not agitated".

Some questions might arise from this, Martitegui said, including: "Is it useful that I'm always connected to information and social media?" "How is this affecting my life?" "What type of journalist do I want to be?" "Can I be that journalist in the news organisation I'm with?"

One of the top challenges the Self-Investigation team has witnessed among journalists is their inability to express themselves.

"We see a lot of frustration in journalists who are overwhelmed by the amount of work they take on, and they feel unable to say 'enough, this is it, I can't do this'. There's a lot of fear," she said.

This also happens among freelancers, who might be afraid of

rejecting a project, fearing that they won't be asked again.

Gavin agreed, saying: "It really does come down to boundaries and expectations - as well as making sure what those are."

She added: "Journalists should communicate what feels right for them. They can't expect their partners or their bosses or their team members to magically just know what they need."

### The news industry's role

Gavin was categorical, saying: "Managers should be receptive to their employees' boundaries and expectations, and be willing to discuss what makes the most sense for you as an individual while also serving our audience and maintaining our business."

But she quickly remarked that this might not be the case at every news organisation, noting: "It's important, as a result, to research and identify the newsrooms that may churn through their people and those that are aware that this is a problem."

Some people in leadership roles are starting to notice how stress is affecting their staff. As journalists flee to other lines of work, editors recognize that they are losing talent.

"There's a concern because people are really experiencing burnout and want to leave the profession," Martitegui said.

Maybe, she posited, that's what's also increasing managers' interest in their journalists' emotional wellness and mental health: "Journalism needs healthy journalists. It needs to facilitate the right state of mind for doing journalism."

### Get it out of your head

Spend time writing out what

you're doing, how you feel, and how you wish things felt, recommended Gavin.

"Once it's on paper, you can actually do a little bit more analysis from a little bit more emotional distance than when it's just banging around in your head," she said.

She added: "Ask yourself: What of these things are problems that I have some agency and influence over? What are the assumptions that I'm making about myself or others?"

### Know your value

According to Gavin, the better one knows oneself, the better one is able to pitch oneself as a valuable contributor.

"The more strategic you are about building your skills and your portfolio and the more strategic you are about building your network, the more opportunities you're going to have to choose from," she said.

"Building our emotional vocabulary and our knowledge about what burnout actually is, beyond the sort of pop culture buzzword way of describing it, is going to be really helpful as we figure out what we need to do," Gavin noted.

### Practise being assertive

Martitegui meanwhile said there were two key ingredients for this - respect and firmness. She offered an example to help journalists communicate this: "I understand that you need this. I understand your need - that for you this is important. But I can't do this and I won't because doing this implies that I won't rest."

This can help fight demotivation and disquiet. "It helps us connect again with those journalistic values, principles and goals, and feel that fire and passion for the profession again," said Martitegui.

\* A dispatch by the International Journalists' Network (IJNet), a project of the Washington-based International Centre for Journalists. Aldana Vales is a DC-based journalist working at the intersection of audience and business in the media industry. She writes about media sustainability, audience engagement and diversity in journalism, with a special focus on Latin America.



# A big score for Tanzania's human rights record with political rallies resuming

By Guardian Reporter

**P**OLITICIANS can now hold rallies and meetings with their supporters in any part of this united republic without fear of being arrested or harassed by authorities. This comes after six years of being in the cold and that is why it is big and good news.

For, uncontrolled political rallies and meetings are integral part of freedoms of expression and association without which a country's human rights record gets tainted. And human rights record is a big deal as it gives or denies a country development opportunities in the form of aid or trade.

When President Samia Suluhu Hassan announced the lifting of the ban a fortnight ago, there was a sigh of relief in the country and beyond. The President's bold decision attracted attention of not only political stakeholders but human rights bodies.

"This is an important step in restoring some of the civil and political rights that had been curtailed under her predecessor, the late John Magufuli," reacted the Human Rights Watch.

The New York-based organization reputed for research and advocacy on human rights highlighted other progressive steps the country has made under President Samia:

"On November 24, 2021, the government decided to allow teenage

mothers into secondary schools, ended a discriminatory ban that forced pregnant students and young mothers to drop out. In February 2022, the government lifted its ban on four newspapers. And in March it dropped charges against and released Tanzania's main opposition leader, Freeman Mbowe, after he had been detained for seven months."

It should be remembered that opposition politicians have all along been calling for this to happen so as to create a level playing field ahead of civic elections next year and the 2025 General Election. To understand the significance—and by extension the brilliance of President Samia—imagine the credibility of the pending polls under the ban.

Also, it is an open secret that President Samia has proved skeptics wrong by doing what many did not expect from her. Since taking over following Magufuli's unexpected death in March 2021, she emerged as a strong advocate of political reform and reconciliation with both the opposition and within her own ruling CCM where some prominent members were thrown out.

In what not a single political pundit had predicted, in a meeting with political party leaders in Dar es Salaam early this month, the President directed the police and other security forces to allow parties to hold rallies without any harassment.

She stated the fact that the government's responsibility is to pro-

vide sufficient space for such rallies to be held peacefully regardless of the party's political affiliation and not to try and obstruct participants as political rallies are constitutionally legal.

The president emphasized that there are international conventions that guided the work of writing a draft constitution in 2014, but the world situation had changed and the country has to decide what it needs and what it doesn't need in such conventions.

She similarly asserted that the committee to be tasked with advising on areas that need to be changed in the constitution will be broad-based, not entirely anchored among political parties.

It will include representatives of political parties, academicians, civil society organisations, Tanzanians living outside the country, along with defence and security organs, among others.

The President expressed satisfaction with the task force which collected views from different sources and interest groups on how democracy can be restored, and the reforms needed to strengthen democracy.

The decision by the Head of State to lift ban on political activities was greeted by messages of appreciation in both mainstream and online media. Politicians, democracy stakeholders and religious leaders praised the move as well-meant for the good of the country.

# Historical port of Tanga plotting to reclaim past glory after expansion



Tanga Port's cargo handling capacity is set to increase from the current 1,201,000 tonnes per annum to 3 million upon completion of ongoing expansion in April this year. Photo/Correspondent Cheji Bakari

By Correspondent Cheji Bakari, Tanga

**B**UILT in 1914 initially to serve commercial and agricultural needs of northern Tanzania, it is the longest-serving port in East Africa. The Port of Tanga is now set to serve not only its originally intended market but also other regions and neighbouring countries upon completion of its ongoing expansion in April this year.

Thanks to its strategic location, the Port of Tanga is better placed to serve the northern regions of Tanga, Kilimanjaro, Arusha and Manyara as well as the Lake Zone and neighboring countries of Kenya, Rwanda, Burundi and Southern part of Uganda.

This port enjoys the advantage of a wide and deep entrance channel that can accommodate a vessel of any size and draft as well as it has a natural and well-sheltered bay for shipping services. It has no tide restrictions for vessels entering or leaving the port.

The Tanzania Ports Authority (TPA) now wants to leverage on these advantages to market it heavily once its upgraded cargo handling capacity increase from the current 1,201,000 tonnes per annum to 3 million tonnes come April.

It should not be forgotten that the Port of Tanga was a very busy facility in the 1960s, 70s and 80s when Tanga and neighbouring regions were the heartland of then thriving sisal economy was Tanzania's leading foreign exchange earner.

Masoud Mrisha, Manager of Port

of Tanga told reporters here in December last year that there will be more diversified investment and employment opportunities at the facility after the completion of the ongoing expansion works being undertaken by China Harbours Engineering Company (CHEC).

"Our marketing strategic plan is to embark on aggressive promoting the port locally and internationally immediately after the completion of expansion and renovation works," he said.

"The promotion will be in form advertisement through mass media here in the country as well as events in our embassies and high commissions abroad."

Mrisha expressed optimism that once the expansion and rehabilitation works are done and the facility is properly advertised, its revenue streams will also expand and make significant contribution to the national economy.

As the construction continues, a number of leaders have been visiting the port at different to see the progress. They include Works and Transport Minister Prof Makame Mbarawa, Zanzibar Second Vice President Suleiman Hemed Abdulla, CCM's Secretary General Daniel Chongolo and Vice President Dr Philip Mpango.

During his visit, Abdulla said the government had injected 400bn/- for the expansion and improvement works aimed at reviving the historical port and stimulate economic activities in both the isles and mainland.

"We need to see positive impact

of the money spent on the expansion and rehabilitation works. This port is very important not only for Tanga region but also the Isles, northern zone regions and East African countries," he said.

"In your marketing strategies, make sure you charge reasonable costs for cargo handling ship docking as well as conducive environments for your clients."

Chongolo who visited the port in August last year asked TPA to ensure that the ongoing improvements of ports in the country are undertaken with the objective of improving services and boosting public coffers.

He said the Port of Tanga has the potential to boost the economy of the region through exports and imports and jobs that come with the same but only if its expanded capacity is fully utilized as planned.

In November 2022, Dr Mpango made a two-day visit to Tanga Region and directed port authorities to ensure that the expansion and rehabilitation works are completed in April 2023 as agreed and bank on efficiency to attract and maintain customers. He further instructed the port manager to quickly deal with complaints from traders on the performance of the port, especially long time taken to discharge cargo passing through the port.

Port Manager Mrisha said they have in place a marketing strategy to serve customers and stakeholders such as shipping lines, shippers, terminal operators, logistics and forwarding companies and truckers.



## BOARD MEMBERS VACANCIES

CRDB Bank Plc is a leading commercial bank in Tanzania. Established in 1996, the Bank has grown and prospered over the years to become the most innovative and trusted Bank in the country. The Bank attained an important milestone when it was listed on the Dar Es Salaam Stock Exchange on 17th of June, 2009. CRDB Bank Plc owns two subsidiary companies - CRDB Bank Burundi S.A. and CRDB Insurance Broker Limited.

The Board of Directors invites applications from suitably qualified candidates to fill two positions of Board Members to represent the group of Independent Director elected by all shareholders.

"Independent Director" means a director who- (a) does not hold any executive or management position in the bank; (b) does not have, directly or indirectly, a significant interest in the bank including any parent or subsidiary in a consolidated group with the bank; **"Significant interest" means a holding of five percent or more of the voting shares of the bank** (c) has not been employed by the bank or its subsidiaries of which he currently forms part in any executive capacity for the preceding three (3) years; (d) is not a member of the family of an individual who is, or has been in any of the past three years, employed by the bank or its subsidiaries in an executive capacity; (e) is not a professional advisor to the bank or its subsidiaries; (f) is free from any business or other relationship which seems to interfere with the individual's capacity to act in an independent manner; and (g) does not receive remuneration contingent upon the performance of the bank as defined in the Banking and Financial Institutions (Internal Control and Internal Audit) Regulations 2014;

The names of qualified candidates will be presented to the Annual General Meeting for election. (<https://crdb.tiny.us/MEMARTS>)

### Expertise and Knowledge Requirements

In line with Section 5(2) of the Banking and Financial Institutions Act (Corporate Governance) Regulations, 2021 candidates for the Board of Directors positions should have the expertise and knowledge in the following academia: Banking; or Finance; or Accounting; or Auditing; or Law; or Economics.

### Skills Requirements

The following abilities are necessary for the Board of Directors Positions in light of the present board makeup, market practice, technical changes, and growth in digital banking: Insurance Expert, Project Financing as well as mergers and acquisitions skills, Data Science, Cyber Security and Lawyers.

### Roles of Board of Directors

- Determine the Bank's vision, mission and values aimed at providing continuity and legal existence of the Bank.
- Continuously monitor and evaluate the Bank's strategy to achieve the vision and mission and ensure the Bank survives and thrives.
- Govern the Bank by broad policies and objectives, formulated and agreed with Managing Director. Such policies and objectives shall aim at ensuring that:
  - procedures and practices are in place to protect the Bank's Assets and reputation;
  - the Bank complies with all relevant laws, regulations and codes of best practices; and
  - the technology and systems used in the Bank are adequate to properly run the Bank for it to compete through efficient use of its assets, processes and human resources.
- Monitor risk identification and its management so as to enhance shareholder value in the long run.
- Select and appoint the Managing Director to whom the responsibility of managing the Bank shall be delegated. The Directors shall review and evaluate the Managing Director's performance regularly.

### Mode of Application

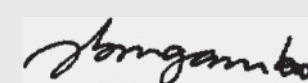
- Any person who wishes to be elected as Board member must submit an application letter, curriculum vitae, certified copies of relevant academic and professional certificates and awards, two passport size photographs, certified copies of the last page of their passports, and letters of recommendation from 3 references and declaration of indebtedness to banks.
- Notification of receipt of application and other details will be sent to all applicants upon receipt of the applications. Successful candidate will serve for a term of 3 years which is eligible for renewal. Applications must be received by **4.00 p.m. on Tuesday, 31st January, 2023.**

### CRDB strongly encourages women to apply

The contact for communication is:

The Secretary  
CRDB Bank Plc Headquarters  
Plot No 25 and 26 Ali Hassan Mwinyi Road & Plot No. 21 Barack Obama Road  
P. O. Box 268, 1101 Dar es Salaam, Tanzania  
Tel. no. 022 - 2219566  
E-mail - [shares\\_unit@crdbbank.co.tz](mailto:shares_unit@crdbbank.co.tz)

BY ORDER OF THE BOARD



J. B. Rugambo  
COMPANY SECRETARY  
19th January, 2023



# The value of strong multilateral cooperation in fractured world

By Ulrika Mod er and Tsegaye Lemma

**T**HE multilateral system, even in the face of heightened geopolitical tension and big power rivalry, remains the uniquely inclusive vehicle for managing mutual interdependencies in ways that enhance national and global welfare. The complex challenges of a global pandemic, climate emergency, inequality and the risk of nuclear conflict cannot be dealt with by one country or one region alone. Coordinated collective action is required.

Without coordinated and timely collective global action in recent years to respond to the COVID-19 pandemic, global suffering would have been far greater.

Initiatives such as COVAX and the UN's socio-economic response to COVID-19 not only helped mitigate the public health emergency, but also help decision-makers look beyond recovery towards 2030, managing complexity and uncertainty.

The devastating war in Ukraine has been a colossal blow to multilateral efforts by the international community to maintain peace and prevent major wars. However, multilateral cooperation cannot be declared obsolete - it is crucial in efforts to put human dignity and planetary health at the heart of cross-border cooperation.

The recent Black Sea Grain Initiative agreement represents a key testament to the value of multilateral cooperation working even in the most difficult circumstances, ensuring the protection of those that are most vulnerable to global shocks.

Without this agreement, global food prices would have risen even further, and vulnerable countries pushed fur-



**The COVID-19 pandemic demonstrates the value of multilateralism. Human suffering was greatly reduced by collective actions such as the COVAX initiative to accelerate development and deployment of vaccines. Credit: UNDP India**

ther into hunger and political unrest.

The multilateral system is faced with the ostensible imbalance in matching humanitarian and development needs with Official Development Assistance (ODA) commitments. Despite some donors' efforts to maintain - and even increase - their ODA commitments, others are faced with increasing politicization of aid - and it is part of the political calculus.

With the war in Ukraine still raging, there is real possibility that several donors will tap into ODA budget to cover the partial or entire cost of hosting Ukrainian refugees and rebuilding the devastated Ukrainian

infrastructure and economy.

The UN system, a core part of the rule-based international order, is funded dominantly by voluntary earmarked contributions. Ultimately, this gives donor countries influence over the objectives of global public good creation.

Funding patterns tend to be unpredictable, making it hard to strategize and plan for the long term. Although earmarked funding allows the system to deliver solutions to specific issues with scale, the system's lack of quality funding support risks eroding its multilateral character, strategic independence, universal presence, and development effectiveness.

The recently launched report by the Dag Hammarskj old Foundation and the UN's Multi-Partner Trust Fund Office showed that more than 70 percent of funding to the UN development system is earmarked, compared to 24 percent for the World Bank Group and IMF, and only 3 percent for the EU.

As the world faces daunting development finance prospects in 2022-2023, investments should focus on protecting a strong and effective multilateral system; the system that remains trusted by countries and partners for its reliable delivery of services.

It has also proven to complement

bilateral, south-south and other forms of cooperation - beyond the traditional development narrative. An ODI study showed that the multilateral channel, when compared with bilateral channel, remains less-politicized, more demand-driven, more selective in terms of poverty criteria and a good conduit for global public goods.

Notwithstanding the institutional and bureaucratic challenges that the multilateral system faces, which must be addressed head-on, a retreat from a shared system of rules and norms that has served the world for seven decades is the wrong response.

Those of us in the multilateral system, especially in the UN development system, must recognize the difficult work that lies ahead. We must continue to demonstrate that each tax dollar is spent judiciously and show traceable results, while upholding the highest standards set out in the UN charter.

Improved transparency on how and where we spend the funds entrusted to us by our key partners and the IATI standard have long been adopted as key requirement outlined in the funding compact.

The Multilateral Organisation Performance Assessment Network and other donor assessments have recognized the systems' value for money and confirmed that partnerships with other UN entities improve programmes and effectively integrates multiple sources of expertise. Of course, the system must continue to build on successes and lessons to prove to our partners that we remain worthy of their trust and drive our collective agenda.

However, the true value of multilateral cooperation can only be fully realized with strong political commitment by partners matched with the necessary financial investment.

Ulrika Mod er is UN Assistant Secretary-General and Director of the Bureau of External Relations and Advocacy, UNDP; Tsegaye Lemma is Team Leader, Strategic Analysis and Corporate Engagement, Bureau of External Relations and Advocacy, UNDP.

**Source: UNDP**



**Farmers in the southern state of Karnataka, India, during training sessions for multi-crop farming. The techniques have meant survival in the face of uncertain weather caused by climate change. Credit: Umar Manzoor Shah/IPS**

By Umar Manzoor Shah

THE South Indian State of Karnataka has been reeling for the past three years - the late arrival of monsoons, the surging temperatures, and drastic changes in the weather patterns are putting the state's farmers in dire straits.

Sugarcane and rice crops have died, causing considerable losses to the already perturbed farming community.

As per the government reports, climate change is affecting Karnataka's water cycle and rainfall patterns, resulting in heavy rainfall and flooding in some areas and drought in others. Extreme weather events have been more frequent and intense in Karnataka over the past few years. The average annual rainfall in the state is 1,153 mm, with 74 percent falling during the Southwest monsoon, 16 percent during the Northeast monsoon, and 10 per cent during the pre-monsoon.

Between 2001 and 2020, the

## How innovative farming rescues crises-stricken farmers in this Indian village

state was hit by a 15-year drought of variable intensity. Some areas have been drought-stricken for more than five years in a row. In addition to 2005, 2009, 2018, 2019, 2020, and 2021, Karnataka witnessed severe floods in 2005, 2009, 2018, 2019, 2020, and 2021. Flooding and landslides have been a problem for the fourth year since 2018. Flooding and landslides have become the new normal during the monsoon seasons in the southwest and northeast, which were previously the most vulnerable to drought, reflecting the impact of shifting climatological circumstances.

Farmers are concerned about the looming climate change menace.

A year ago, Kondaji Reddy

deemed farming an "absolutely unfit" profession for survival.

"For months together, I toiled hard in the field growing sugarcane and rice. However, the late arrival of monsoons devastated everything. The hard work didn't yield any outcome, and my family was on the verge of starvation," Kondaji told IPS.

He added that for months together, his family survived on the little savings it had made over the years.

"Then I thought I should quit farming forever and go to the city and work as a laborer. At least my family wouldn't starve," lamented the farmer.

Another farmer, M. Rachappa, shared a similar predicament. He says he extensively used chemical

fertilizers, hoping to improve his harvest.

"However, things didn't turn out the way I had hoped. The land turned barren... The crops I had sowed for months were destroyed. All I could stare at was the dead leaves and the barren soil," says Rachappa.

The farmer adds that he was on the brink of selling his ancestral land - spread across three acres - and buying some grocery stores in the town. "I had lost all hope in farming. I had cultivated a firm belief in my mind that farming would no longer provide me with a decent living. But at the same time, I was ridiculing myself for planning to sell the land where my forefathers have toiled for decades together."

To end the crisis, the farmers of this small hamlet recently developed a unique strategy. They are adopting techniques that could help them deal with the climate change crises.

Multi-cropping is one method that these otherwise crisis-stricken farmers are now relying upon. It is a common land management method that aims to increase agricultural production while diversifying the crop mix for economic and environmental reasons. It lowers the cost of inputs, irrigation, and labor, among other things.

Umesh Kalolli, a farmer leading the practice and imparting the training of this technique to other farmers in the village, says he got to know about this farming meth-

od from a research institute.

"I was uncertain about my future due to frequent losses. I was about to shun farming forever, but a friend of mine encouraged me to seek help from the experts. He took me to an agricultural university, where I shared my predicament with the researchers. For about three weeks, I was trained for multi-crop farming. Upon my return to my village, I began encouraging other farmers to use this farming method," Kalolli said.

He adds that besides multi-cropping, the farmers were encouraged to do away with using chemical fertilizers. Instead, they are asked to adopt an organic farming method that not only makes the produce profitable but also of high quality.

"There is a dire need to revolutionize farming practices with a natural system. This is going to be the greatest service for humankind. We need to focus on marginal and downtrodden farmers so that they can be empowered, and this way, we are going to build a prosperous world for ourselves and our future generations," Kalolli added.

Rachappa, the farmer, says that soon after acquiring the training, he began adopting the multi-crop method on his land. He began cultivating various vegetables, fruits, sugarcane, and rice paddies at the same time. This, he says, not only saved him time, but it also didn't need extensive irrigation facilities.

"I then subtly moved to the organic method of farming. I stopped the use of chemical fertilizers in the field. I got the cow dung from the livestock I had in my home. Today, I earn more than fifty thousand rupees (700 US dollars) every month. I did not even think once about selling off my land. I am content with the profit it is producing for me now," M. Rachappa said.

Kondaji was also trained to grow organic vegetables and produce manure.

"My fellow farmers even helped me dig the pit in the backyard for the manure to decompose. It is a natural fertilizer. The vegetables I produce now require the least amount of water, so the late arrival of monsoons no longer bothers me. My produce is sold at higher prices because it is organic," Reddy says with a smile.

**IPS UN Bureau Report**





**AFRICAN BANKING CORPORATION TANZANIA LIMITED**

**PUBLICATION OF FINANCIAL STATEMENTS**

**REPORT OF THE CONDITION OF BANK PURSUANT TO SECTION 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS ACT 2014**

**BALANCE SHEET AS AT 31 DECEMBER 2022**

(Amounts in Million Shillings)

	Current Quarter 31-Dec-22	Previous Quarter 30-Sep-22
<b>A ASSETS</b>		
1 Cash	4,533	4,611
2 Balances with Bank of Tanzania	11,598	12,194
3 Investment in Government Securities	43,956	40,023
4 Balances with other banks and financial institutions	6,091	9,759
5 Cheques and Items for Clearing	37	59
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities on Acceptances	-	-
9 Interbank Loans Receivables	100,998	98,523
10 Investment in Other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	129,102	128,241
12 Other Assets	29,436	28,051
13 Equity Investments	1,000	1,000
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	2,474	2,450
<b>16 TOTAL ASSETS</b>	<b>329,223</b>	<b>324,911</b>
<b>B LIABILITIES</b>		
17 Deposits From Other Banks and financial institutions	69,845	67,330
18 Customer Deposits	138,213	139,084
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	-	-
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	4,181	2,185
28 Borrowings	91,885	90,840
<b>29 TOTAL LIABILITIES</b>	<b>304,125</b>	<b>299,439</b>
<b>30 NET ASSETS/(LIABILITIES)</b>	<b>25,098</b>	<b>25,472</b>
<b>C CAPITAL AND RESERVES</b>		
31 Paid-up Share Capital	122,954	122,954
32 Capital reserves	3,581	2,163
33 Retained Earnings	(100,752)	(99,334)
34 Profit (Loss) Account	(3,703)	(1,300)
35 Other capital accounts	3,018	988
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS FUNDS</b>	<b>25,098</b>	<b>25,472</b>
38 Contingent Liabilities	538	413
39 Non performing loans and advances	15,738	18,247
40 Allowances for probable losses	11,002	11,856
41 Other non performing assets	-	-
<b>D PERFORMANCE INDICATORS</b>		
(i) Shareholders Funds to Total Assets	7.62%	7.84%
(ii) Non performing Loans & Advances to total gross loans	11.23%	13.03%
(iii) Gross Loans and Advances to Total Deposits	67.34%	67.37%
(iv) Loans and Advances to Total Assets	39.21%	39.47%
(v) Earning Assets to Total Assets	46.63%	46.40%
(vi) Deposit Growth	0.80%	0.00%
(vii) Assets growth	1.33%	0.00%

**INCOME STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2022**

(Amounts in Million Shillings)

	Current Quarter 31-Dec-22	Comparative Quarter 31-Dec-21	Current Year Cumulative Profits/Losses 31-Dec-22	Previous Year Cumulative Profits/Losses 31-Dec-21
1 Interest Income	10,571	10,554	40,899	40,620
2 Interest Expense	(5,115)	(5,427)	(19,878)	(20,403)
<b>3 Net Interest Income (1 minus 2)</b>	<b>5,457</b>	<b>5,127</b>	<b>21,021</b>	<b>20,217</b>
4 Bad Debts Written Off	(1,494)	-	(1,494)	-
5 Impairment losses on Loans and Advances	(1,340)	-	(1,340)	-
<b>6 Non Interest Income</b>	<b>3,945</b>	<b>1,010</b>	<b>8,902</b>	<b>4,728</b>
6.1 Foreign Currency Dealings and Translation Gains(Loss)	253	200	905	931
6.2 Fees and Commissions	324	288	1,180	1,574
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	2,468	522	6,817	2,221
<b>7 Non Interest Expense</b>	<b>(8,006)</b>	<b>(8,764)</b>	<b>(30,530)</b>	<b>(34,221)</b>
7.1 Salaries and benefits	(3,065)	(2,720)	(10,978)	(10,309)
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	(4,941)	(7,044)	(19,551)	(23,912)
<b>8 Operating Income/(Loss)</b>	<b>(2,338)</b>	<b>(3,626)</b>	<b>(3,442)</b>	<b>(9,278)</b>
9 Income Tax Provision	(65)	(157)	(261)	(279)
<b>10 Net Income/(Loss) After Income Tax</b>	<b>(2,403)</b>	<b>(3,783)</b>	<b>(3,703)</b>	<b>(9,557)</b>
11 Other Comprehensive Income	-	-	-	-
<b>12 Total comprehensive income/(loss) for the year</b>	<b>(2,403)</b>	<b>(3,783)</b>	<b>(3,703)</b>	<b>(9,557)</b>
13 Number of Employees	177	167	177	167
14 Basic Earnings Per Share	-98%	-154%	-38%	-49%
15 Diluted Earnings Per Share	-	-	-	-
16 Number of Branches	6	6	6	6
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	-2.94%	-1.12%	-1.13%	-2.71%
(ii) Return on Ordinary Shareholders' Funds	-38.02%	-11.27%	-14.65%	-33.66%
(iii) Non Interest Expense to Gross Income	94.16%	162.27%	102.03%	-136.11%
(iv) Net Interest Income to Average Earning Assets	3.06%	0.72%	2.94%	1.75%

**CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2022**

(Amounts in Million Shillings)

	Current Quarter 31-Dec-22	Previous Quarter 30-Sep-22
<b>I Cash flow from operating activities:</b>		
Net income (loss)	(2,338)	(369)
Adjustment for:		
- Impairment/amortization	3,680	758
- net change in loans and advances	(861)	1,130
- gain/loss on sale of assets	-	-
- net change in deposits	1,645	(2,406)
- net change in short term negotiable securities	(3,933)	3,332
- net change in other liabilities	1,996	(1,564)
- net change in other assets	(2,167)	(1,362)
- tax paid	(65)	(131)
- Net change in SMR	-	-
<b>Net cash provided/(used) by operating activities</b>	<b>(2,043)</b>	<b>(613)</b>
<b>II Cash flow from investing activities:</b>		
Dividend received	-	-
Purchase of fixed assets	(871)	(605)
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>(871)</b>	<b>(605)</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	1,045	844
Issue of preference shares	-	-
<b>Net cash provided/(used) by financing activities</b>	<b>1,045</b>	<b>844</b>
<b>IV Cash and cash equivalents:</b>		
Net increase (decrease) in cash and cash equivalents	(1,869)	(373)
Cash and cash equivalents at the beginning of the quarter	125,087	125,461
<b>Cash and cash equivalents at the end of the quarter</b>	<b>123,218</b>	<b>125,087</b>

**CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2022**

(Amounts in Million Shillings)

	Share Capital	Share Premium	Retained Earnings	Non-Distributable Reserve	General Provision Reserve	Others	Total
<b>Current Year 2022</b>							
Balance as at the beginning of the year	122,954	-	(99,334)	2,163	-	989	28,972
Profit for the year	-	-	(3,703)	-	-	-	(3,703)
Issue of share	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	2,029	2,029
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,416)	1,419	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>122,954</b>	<b>-</b>	<b>(104,450)</b>	<b>3,581</b>	<b>-</b>	<b>3,018</b>	<b>25,087</b>
<b>Previous Year 2021</b>							
Balance as at the beginning of the year	122,954	-	(99,334)	1,716	-	989	28,329
Profit for the year	-	-	(9,357)	-	-	-	(9,357)
Issue of share	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(447)	447	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>122,954</b>	<b>-</b>	<b>(99,334)</b>	<b>2,163</b>	<b>-</b>	<b>989</b>	<b>28,972</b>

	Name	Signature	Date
Managing Director	I. John	[Signature]	20-Jan-23
Head of Finance	H. Kharbush	[Signature]	20-Jan-23
Head of Internal Audit	J. Kilato	[Signature]	20-Jan-23
We, the under-named, non executive members of the board of directors, attest to the correctness of the above statements. We declare that the above 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.			
1 Director	P. Ishengoma	[Signature]	20-Jan-23
2 Director	Mr.R. Dave	[Signature]	20-Jan-23

**MINIMUM DISCLOSURES OF BANK CHARGES AND FEES**

	PRICING (TZS)	PRICING (US \$ / EUR)	PRICING (GBP)
<b>PERSONAL BANKING</b>			
<b>SAVINGS ACCOUNT</b>			
<b>IZZE</b>			
Account Opening Fee	Free	NA	NA
Opening balance	Free	NA	NA
Minimum Operating Balance	NIL	NA	NA
Minimum Interest Bearing Balance	TZS 10,000.00	NA	NA
Monthly Service Fee	Free	NA	NA
<b>FAHARI</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 10,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 50,000.00	\$ 100.00	£ 100.00
Monthly Service Fee	TZS 1,500.00	\$ 2.00	£ 2.00
<b>MWANGAZA JUNIOR ACCOUNT</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 20,000.00	\$ 50.00	£ 50.00
Minimum Interest Bearing Balance	TZS 20,000.00	\$ 500.00	£ 500.00
Monthly Service Fee (1 free withdrawal per quarter)	Free	Free	Free
Extra fee for more than 1 withdrawal per quarter	TZS 5,500.00	\$ 2.00	£ 2.00
<b>WEKEZA SAVINGS ACCOUNT (BALANCE BUILD UP)</b>			
Account Opening Fee	Free	Free	N/A
Opening balance	Free	Free	N/A
Minimum Operating Balance	NIL	N/A	N/A
Minimum Interest Bearing Balance	TZS 100,000.00	\$ 25.00	N/A
Monthly Service Fee*	Free	Free	N/A
<b>CURRENT ACCOUNT</b>			
<b>AMANA</b>			
Account Opening Fee	Free	N/A	N/A
Opening balance	TZS 20,000.00	N/A	N/A
Minimum Operating Balance	TZS 3,000.00	N/A	N/A
Minimum Interest Bearing Balance	TZS 3,000.00	N/A	N/A
Monthly Service Fee*	TZS 3,000.00	N/A	N/A
<b>MARIDHAWA</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 25,000.00	\$ 25.00	£ 25.00
Minimum Operating Balance	TZS 6,000.00	\$ 5.00	£ 5.00
Minimum Interest Bearing Balance	NA	NA	N/A
Monthly Service Fee*	TZS 10,000.00	\$ 10.00	£ 10.00
<b>PREMIUM</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 35,000.00	\$ 30.00	£ 30.00
Minimum Operating Balance	NIL	N/A	N/A
Minimum Interest Bearing Balance	NA	NA	N/A
Monthly Service Fee*	TZS 15,000.00	\$ 10.00	£ 10.00
<b>SME BANKING</b>			
<b>AMANA BIZ ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 50,000.00	\$ 50.00	£ 50.00
Minimum Operating Balance	TZS 50,000.00	\$ 100.00	£ 100.00
Minimum Interest Bearing Balance	NA	NA	NA
Monthly Service Fee*	TZS 15,000.00	\$ 15.00	£ 15.00
<b>SME TIERED CURRENT ACCOUNT</b>			
Account Opening Fee	Free	Free	NA
Opening balance	TZS 100,000.00	\$ 100.00	NA
Minimum Operating Balance	TZS 1,000,000.00	\$ 1,000.00	NA
Minimum Interest Bearing Balance	TZS 5,000,000.00	\$ 5,000.00	NA
Monthly Service Fee*	TZS 20,000.00	\$ 15.00	NA
<b>JAMI CURRENT ACCOUNT</b>			
Account Opening Fee	Free	Free	Free
Opening balance	Free	Free	Free
Minimum Operating Balance	TZS 100,000.00	\$ 100.00	£ 100.00
Minimum Interest Bearing Balance	TZS 5,000,000.00	\$ 50,000.00	£ 50,000.00
Monthly Service Fee*	Free	Free	Free
<b>CORPORATE BANKING</b>			
<b>CORPORATE CURRENT ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 500,000.00	\$ 250.00	£ 250.00
Minimum Operating Balance	NIL	N/A	N/A
Minimum Interest Bearing Balance	NA	NA	NA
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	£ 15.00
<b>CORPORATE CALL ACCOUNTS</b>			
Account Opening Fee	Free	Free	Free
Opening balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Operating Balance	TZS 10,000,000.00	\$ 10,000.00	£ 10,000.00
Minimum Interest Bearing Balance	TZS 1.00	\$ 1.00	£ 1.00
Monthly Service Fee*	TZS 20,000.00	\$ 20.00	£ 15.00
<b>CORPORATE TIERED INTEREST ACCOUNTS</b>			
Account Opening Fee	Free	Free	NA
Opening balance	TZS 500,000.00	\$ 250.00	NA
Minimum Operating Balance	NIL	N/A	NA
Minimum Interest Bearing Balance	TZS 50,000,000.00	\$ 100,000.00	NA
Monthly Service Fee*	TZS 25,000.00	\$ 20.00	NA

	TZS	USD	EUR	GBP
<b>GENERAL CHARGES</b>				
Bankers Cheque	50,000.00	\$ 25.00		N/A
<b>DISHONORED/UNPAID CHEQUE</b>				
Fund related	120,000.00	\$ 50.00		N/A
Technical	30,000.00	\$ 50.00		N/A
<b>Cheque book Processing Fee:</b>				
25 leaves	15,0			



# The people of Africa need relief: The Biden administration can provide it

By Pauline Muchina and Emira Woods

UNITED States Treasury Secretary Janet Yellen is traveling to South Africa, Zambia, and Senegal this week in the hopes of strengthening U.S.-Africa relations at a time of waning U.S. influence on the continent – the first in a series of Biden administration trips announced at last month's U.S.-Africa Leaders Summit.

As African women leaders working for peace and climate justice, we welcome this renewed engagement with a region that is too often sidelined. But meetings and photo-ops are not enough.

If the United States wants the trust of the African people, we need more than words. We need tangible action to materially improve the lives of communities across the continent.

There are two steps the Biden administration could take today to do just that: supporting a new issuance of Special Drawing Rights (SDRs) for cost-free, debt-free crisis relief, and providing additional financial support for the Loss and Damage Fund agreed to at COP27, the most recent UN Climate Conference.

Three years since the COVID-19 outbreak, under one-third of Africans have received a single vaccination dose. Economic growth in Africa slowed “sharply” in 2022, due to a worldwide economic slump, inflation, and an ongoing series of shocks.

The World Bank is warning of a “sharp, long-lasting slowdown” in 2023 that will “hit developing countries hard.” One-fifth of Africa's population faces chronic hunger—double the world average—and the climate crisis is only deepening these stark statistics.

For perspective: Driven by climate and conflict, half of Somalia's popula-



A new conversation is needed about food production in Africa. Credit: Joyce Chimbi/IPS

tion faces acute food insecurity. Trekking for weeks to refugee camps for food, many Somalis are forced to bury starved loved ones in shallow graves.

Against such challenges, the 2021 issuance of \$650 billion in SDRs by the International Monetary Fund provided a lifeline for millions of Africans. SDRs are a reserve asset that can be issued in times of crisis at no cost to the U.S. or any other country. Developing countries can then use these SDRs to pay debts, stabilize currencies, or fund critical purchases like vaccines and food supplies.

Since the 2021 issuance, over 100 low- and middle-income countries have used their SDRs for often life-saving care for their citizens. African countries used SDRs more than any

other region, with 47 of 54 African nations using some or all of their allocation.

Though last year's SDR issuance was impactful, it was not enough. That's why African leaders like African Union Chair Macky Sall and finance ministers across the continent are calling for a new SDR issuance of at least the same size.

The UN Global Crisis Response Group on Food, Energy, and Finance; dozens of US lawmakers; the International Chamber of Commerce; and nearly 150 civil society organizations worldwide also support the proposal.

Additionally, African countries must be compensated for the harms caused by a climate crisis for which they bear little responsibility. Despite having

contributed the least of any continent to greenhouse gas emissions, Africa remains the most vulnerable to climate change.

Nineteen million Africans have been affected by extreme weather events in 2022 alone, and cyclones and droughts wrought havoc on infrastructure, agriculture, and domestic economies.

In the words of the Pan-African Climate Justice Alliance, “you cannot set fire on someone's house and sell them the fire extinguisher, or worse still, loan them money to rebuild it.” The Loss and Damage Fund will provide climate reparations through financial support to nations most vulnerable to climate shocks.

The Fund's impact, however, will only be as strong as the world's commit-

ment. While nations like Germany and Belgium have made symbolic pledges to the fund, current contributions fail to address the existential magnitude of the crisis. Increased U.S. financial backing will pave the way for additional support from other high-income countries.

Naysayers may balk at the cost of these proposals, or suggest they do not align with U.S. national interests. However, a new SDR issuance, while costing nothing to U.S. taxpayers, would foster global economic—and therefore political—stability, while proving U.S. responsiveness to African needs.

Following the passage of the highest-ever Pentagon budget, the Biden Administration should recall their own analysis that climate change exacerbates global security challenges.

Instead of paying massive sums for weapons of war, often in the name of debunked strategies to counter terrorism, the U.S. should invest in measures that address the root causes of violent conflict in places like Somalia and the Sahel.

During last month's U.S.-Africa Leaders Summit, 60 organizations, including Partners In Health, Africans Rising, and Friends of the Earth US, called on President Biden to support these two urgent proposals. At the time, he failed to do so.

As Secretary Yellen travels to our continent, the administration has another opportunity to move beyond rhetoric and toward action to improve the lives of Africa's 1.2 billion people.

Supporting a new SDR issuance and contributing funding for the Loss and Damage Fund would go a long way toward salving the ever-present economic wounds of colonialism, addressing the climate crisis, and bolstering opportunities for Africans to chart their own course in the 21st century and beyond.

IPS UN Bureau

## Hand-to-mouth: South Africa's power lifeline frays with Eskom now scrambling for diesel

By Mariam Isa and Chris Yelland

IN the past two years, Eskom has been forced to rely increasingly on the open-cycle gas turbines (OCGTs) – which were intended only for dire emergencies or use during peak demand periods – because of a steadily increasing number of breakdowns within its ageing coal-fired power fleet.

In the past few months, the OCGTs have become essential in the face of the loss of 4,500MW of generation capacity due to problems at Medupi and Kusile, Eskom's two newest coal-fired power plants, and a life-extension refurbishment at Koeberg, its nuclear power station.

Eskom chief operating officer Jan Oberholzer says this combined outage equates to about five stages of load shedding.

Kusile Units 1, 2, 3 and 5 – which account for nearly 3,000MW of the amount – will be unavailable until the end of this year, he told EE Business Intelligence. The complex life extension of Units 1 and 2 at Koeberg will only be complete by March 2024, if all goes well. Medupi Unit 4 is only scheduled for return-to-service by September 2024 following a hydrogen explosion in August 2021.

When you add this large, combined outage to the country's existing power generation gap of 4,000 to 6,000MW declared by Eskom more than three years ago – which has still not been addressed – it is clear that South Africa is teetering on the edge of an electricity emergency.

### The diesel emergency

Eskom's management team drew the ire of government in November 2022 when it declared that the utility had run out of diesel and could not afford to buy more, having spent roughly double the R6-billion diesel budget for the financial year ending 31 March 2023.

When no further funds from Treasury materialised, Eskom chief financial officer Calib Cassim managed to



Ankerlig power station in Atlantis outside Cape Town. EPA/NIC BOTHMA

scrape together R1.5-billion intended for other purposes from his budget for the remainder of the year, to immediately buy 50 million litres of diesel from PetroSA.

That provided enough diesel to keep the OCGTs running as needed through December 2022. As the fuel ran out, Cassim came up with yet another R1.5-billion from Eskom's coffers for a further 50.4-million litres of diesel.

According to Oberholzer, this should last until the end of January 2023. “From an operational point of view, I can tell you we need diesel,” he told EE Business Intelligence. “We need at least – and this is based on certain assumptions – an additional 200 million litres of diesel to take us towards the end of March 2023. It may be less and it may be even more, it all depends on what's going to happen in respect of unplanned breakdowns. This is the best assumption we have, based on the outlook ahead”, he said.

Cassim says that this would cost Eskom another R6-billion.

When added to the eleventh-hour R3-billion which he has just coughed up, and the previous diesel spend of about R12-billion, the utility's diesel spend for the full financial year 2022/23 will amount to about R21-billion. This is much more than double that of the 2021/2022 financial year, when Eskom spent R8-billion on diesel.

It is easy to see that government is very upset by the financial and political consequences, as finance minister Enoch Godongwana declared in Davos on 16 January 2023 that, “I don't think Eskom has a diesel problem, I think it has a management problem.”

### The cost impact of load shedding

But despite the prohibitive cost of diesel, there is widespread consensus that the burden of severe load shedding on the economy is much higher.

Estimates vary widely. However, based on 11,797GWh (gigawatt hours) of unserved electricity

in the 2022 calendar year calculated from load shedding data from EskomSePush, and a very low assumption of R10/kWh for unserved energy suggested by Eskom, the total cost to the economy during the year would have been R115-billion.

This very conservative estimate does not account for the longer-term impacts of lost opportunities caused by extended load shedding on business, industry, agriculture and investment generally – and the money spent by households, business and industry on backup power systems.

Taking this into account, the cost of unserved electricity is likely to be much higher. At R50/kWh or even R85/kWh (if a study by the CSIR is anything to go by), the cost to the economy in 2022 would be more like R590-billion or R1-trillion respectively.

### Rising OCGT usage

The worst-case scenarios began to rear their head when Eskom was forced to implement

still seen as slim – provided that Eskom has enough diesel for the OCGTs, as well as other emergency levers at the disposal of the system operator.

Eskom's own OCGT power plants – Ankerlig and Gourikwa – can generate up to 2,067MW of power, which mitigates two stages of load shedding. There are also two further OCGT power plants – Dedisa and Avon – owned and operated by independent power producers (IPPs), which can generate 1,005MW to avert a further one stage of load shedding. The IPP OCGTs are not part of Eskom's diesel headache as they buy their own fuel.

A look at the load factor trend for Eskom's OCGT usage over the past year tells the whole story. In financial year 2021/2022 it averaged 7%, and in the year to date it stands at 14%, according to Cassim. This compares with an OCGT usage load factor of just 6% factored into Eskom's latest electricity tariff approved by Nersa for the 2023/24 financial year starting 1 April 2023.

### The diesel outlook

Now, once again, Eskom is peering into an abyss. Its second batch of diesel is expected to run out at the end of January 2023, and the Eskom board is looking at ways of coming up with the cash to keep the OCGTs running until the start of the new financial year on 1 April 2023.

“We now need to find cash somewhere, and as soon as possible. We have been given some actions that we are actively and urgently pursuing to see how we can obtain money to deal with this challenge of not being able to run the OCGTs”, Oberholzer said.

But none of the options on the table look like quick fixes. One option would be to receive some of the arrear debt of more than R50-billion which Eskom is currently owed by municipalities. Another would be the receipt of a hefty diesel tax rebate claimed from the South African Revenue Service (SARS), which Eskom's financials show as just over R3-billion for the year ending 31 March 2022.

DM



## Tanzania coal miners earn US\$211mn in FY 2021/2022

By Correspondent Valentine Oforo, Dodoma

TANZANIA has successfully managed to produce a total of 1.5 million tons of coal worth around US\$211 million during the 2021/22 fiscal year, the Tanzania Mining Commission (TMC) Executive Secretary, Engineer Yahya Samamba has unveiled.

According to him, more than 800,000 tons of the produced coal sold abroad and at least 600,000 tons were marketed within the country, especially at cement factories.

Eng. Samamba observed that coal mining, especially in the Ruvuma region, has continued to play a meaningful role in helping improve performance of the mining industry in the country through attracting potential investors, who are continuing to extend their investment footholds.

He said the impressive development was a result of the favorable investment environment and policies that the government had set pertaining to investment into the vital economic sector across the country.

And he added that, due to vigorous efforts by the government to assure for serious management of coal production, in the period of the 2022/2023 financial half year (July to December, 2022) an amount of 1.56 million tons have been produced and emphasized that more than three million tons are expected to be produced by June this year.

Explaining on the contribution of coal mining companies to Ruvuma region, Eng. Informed said instructions issued last year by minister of minerals, Dr. Doto Biteko during his meeting with key mining stakeholders in Ruvuma have positively triggered a number of achievements, including a major increase in the number of Tanzanians who currently work in different mining companies.

He also said that the government through the Mining Commission was continuing working to create an enabling environment for coal investors in order to ensure the sustainable metamorphosis of the economic sector, including the improvement of infrastructure such as roads, electricity in collaboration with other state-owned institutions.

In addition, the TMC's high-ranked officer explained that coal has been transported through Mtwara Port to foreign countries with the biggest buyers being India, Poland and the Democratic Republic of Congo (DRC-Congo).

Eng. Samamba challenged possible investors from inside and outside the country to come forward and grab numerous investment opportunities available in the mining sector, especially in Njombe region where copper, gold and manganese minerals are found in abundance.

# KIGAMBONI AREA RECORDS HIGHEST FREE-STANDING HOUSE RENTAL PRICE INCREASE

By Guardian Reporter

**K**igamboni has over the last one decade recorded a bigger average rental price increase for free-standing houses, than any other part of Dar es Salaam. This indicates that house owners are trying to catch up with the market price, which were charged by their fellows other areas like Ilala, Kinondoni and Ubungo.

According to the study titled "Urban rental housing markets in Tanzania: The case of Dar es Salaam and Dodoma" by Felician Komu and Sireena Ramparsad, the consultants to Centre for Affordable Housing Finance in Africa, Kinondoni remained the area with most expensive rental fee for free-standing house.

The study shows rental fee for free-standing house in Kigamboni jumped to 337,500/- per month in 2019 from 75,000/- recorded in 2010, which is an increase of more than 300 percent, higher than the regional average of 300,000/-.

Local brokers say there has been an increased construction and refurbishment of free-standing houses in Kigamboni, targeting middle income earners, as the area has become more accessible, since the completion of the bridge.

"Previously, many people were not opting to live in Kigamboni because of transport challenges, as the areas was only depending on the ferry, which sometimes,



Passengers disembark from Kigamboni Ferry in Dar es Salaam. The construction of the bridge has eased movements of people from the city centre to Kigamboni. File Photo

was not reliable," said Issa Kassim, a house broker located in Temeke.

"Currently, Kigamboni is easily accessible, as people are using a short time to move to the city centre or Kariakoo where they are working or conducting their economic activities."

Kassim said before the construction of the bridge, many people who were living in Kigamboni area, were those who have their own houses and other low incomes earners.

He said some of old houses

owners in Kigamboni have also improved or reconstructed their houses to improve their standards of accommodating middle income owners than previously when they were renting them in forms of single rooms.

"Landlords have reconstructed their houses and others have refurbished them to good standards, due to increased demands among public and private sector employees, students and traders," he said.

However, rental fees for free-standing house in Kigamboni

remain the cheapest than any other areas including Ubungo, Kinondoni, Ilala and Temeke.

The second area which recorded the highest rental fees for free standing houses was Ubungo which went up to 371,667/- per month in 2019 from 253,333/- in 2010.

According to the study, the third highest growth of rental fee for standing house is Ilala where it grew to an average of 367,500/- per month in 2019 from 256,250/- in 2010.

An average rental fee for free-

standing house in Kinondoni, most expensive suburb of the city, increased to 923,429/- per month from 886,143/- respectively.

In Temeke, the second most expensive also experienced slight growth of rental, as the study shows it increased to 455,119/- from 436,905/- respectively.

"Overall, there has been a general increase in rental charges in all housing categories, except for room lettings in Dar es Salaam which grew less than 4 percent per annum," said the study.

For Dar es Salaam, the study data indicates investment return for small-scale landlords are consistently high in the case of room lettings at 9 percent, while for a large standalone house, the yield is low (4.4 percent).

Yields for one-bedroom apartments and studio (bedsitter) appear to be at par, mainly because in the case of a bedsitter the low rent charged is compensated by the number of units per house.

However, rental housing leasing terms are varied, depending on area and housing environments.

In both formal and informal rental housing environments, landlords exercise the options of charging rent on varied terms.

Most landlords charge rent monthly, while others charge on a quarterly, semi-annual or even annual basis.

In all situations, landlords will ask for a security deposit or key money, typically equivalent to three months' rent.

## Global container house market to hit US\$51 billion

By Guardian Reporter

The global container houses market is expected to grow from \$46.63 billion in 2021 to \$51.35 billion in 2022 at a compound annual growth rate with Combined Annual Growth Rate (CAGR) of 10.1 percent, according to new report by Research and Market Store.

The container houses market is expected to reach \$67.96 billion in 2026 at a CAGR of 7.3 percent.

According to the report, major players in the container houses market are Giant Containers, SG Blocks, Inc. Anderco Pte Ltd., and Container Homes USA.

The container houses market consists of sales of houses developed using shipping containers.

Container house manufacturers utilize shipping containers to construct sustainable and af-

fordable high-quality houses.

These houses are considered environment friendly homes as these homes are made from used containers, which reduces the use of metal.

The container houses market is also segmented by end user into residential homes, recreational homes, emergency homes, nursing homes and by architecture type into duplex/bungalow, tiny house, multistory building/apartments.

The regions covered in the container houses market report are Asia-Pacific, Western Europe, Eastern Europe, North America, South America, Middle East and Africa.

The space constraint issues and resulting rise in housing prices in most of the major cities across the world is driving the growth in the container houses market.



Container houses make use of the old shipping containers to build their houses and require very less space compared to conventional houses, thus saving space.

According to Discover containers, every time a 40-foot container is recycled and reused to construct a house close to 3500 kilograms of steel can be used again, which would otherwise be melted down.

Moreover, people in urban areas are opting for container houses in order to afford a cheaper living, as container houses costs less compared to

traditional houses.

The affordable housing program in Alberta received a funding of \$10 million from the US federal government.

The program is aimed at using repurposed shipping containers to build houses. The container houses market is expected to benefit from increasing space constraints and housing prices during the forecast period.

High possibility of corrosion is restraining the growth of the market for container houses.

The life span of the container house is highly dependent on the climate in which the ship-

ping container is located. Container houses corrode faster in coastal areas due to a large amount of salt in the air.

For instance, according to the Confoot report, the average lifespan of a heavily used container house is close to 10-15 years if high maintenance is applied.

For container houses that are not used as often can last up to 25 years, after which, it can no longer be used.

This dependence of container houses on climatic factors and high vulnerability to corrosion is restraining the growth of the market.

# More uneducated men than graduates own homes

NAIROBI

More uneducated men in Kenya own a house than those that have attended middle-level colleges and universities a new survey suggests.

The Demographic and Health Survey 2022 released by the Kenya National Bureau of Statistics (KNBS) on Tuesday shows 46.7 percent of men who own a house have no formal education, compared to 32.2 percent that have gone beyond secondary

school.

A similar pattern plays out for their female counterparts with the data showing 10 percent of house owners are women with no formal education compared to 3 percent that have gone up to tertiary level.

This could be a reflection of the rural-urban migration patterns where educated Kenyans end up in urban areas in search of jobs, where they end up renting or unable to afford homes while their counter-

parts in rural areas build their houses.

The data shows that 20 percent of uneducated men jointly own a house with a wife or someone else compared to 36.3 percent of their female counterparts.

Overall, 45 percent of men aged between 15 and 49 years own a house compared to 33 percent or less than a third of women under the same age bracket.

"Women in rural areas (44 percent) are more likely to

own a house than women in urban areas (17 percent), although women in urban areas are much more likely to have a title deed for the house they own than women in rural areas," says the Kenya Demographic and Health Survey (KDHS) data.

House ownership is highest among women aged 45 to 49 years at 63 percent and among men aged 50 and 54 years at 88 percent.

The KNDH report shows 43 percent of men who own a

house alone are in rural areas while 21 percent are in urban settings.

The same data shows that 37 percent of women that jointly own a house are in rural areas while 15 percent are in urban settings.

According to the 2019 Census report, 73.8 percent of rural dwellings have mud, timber, iron sheets or other inferior materials as the main walling material, highlighting their inferior quality.

The Censors report further

shows most houses in rural homes have earth, sand or cow dung as the main flooring material.

The KNDH report shows 25 percent of women own agricultural land compared to 24 percent of men that own land.

Article 40 of the Kenyan Constitution which took effect in August 2010, gives women equal rights to land ownership as men.

Women also automatically become joint landowners with their spouses upon mar-

riage under Article 45(3).

"The likelihood of women who own agricultural land having the title deed in their name increases with increasing wealth, from four percent among women in the lowest quintile to 33 percent among those in the highest quintile," said the report.

Land ownership in Kenya is usually vested in fathers who customarily pass it on to their sons, making it hard for women to secure rights except through their husbands.



## WHERE THE REAL ESTATE MARKET IS HEADED IN 2023

By Megan O'Donnell

The 2023 real estate market faces a triple threat: recession, inflation, and high interest rates. While recession and inflation might be temporary, real estate investors are just beginning to understand the long-term ramifications of higher interest rates, and the whole picture should become more apparent in 2023. Here are a few things we expect to see, based in part on Joseph Rubin's article in the latest Preqin real estate report.

### Hedging against inflation

Inflation typically drives up the value of hard assets and enables rents to grow faster than operating expenses, creating the proverbial "hedge" against inflation. But higher interest rates can upset

this strategy if rising debt costs suck up the additional cash flow from higher rents. Despite the uncertainty, real estate ownership will still be an effective hedge against inflation for well-managed properties in the right markets in 2023.

### Multifamily and industrial sectors continue to outperform

The industrial and multifamily sectors have outperformed other property types during the past few years and most likely will continue to do so into 2023. Mortgage rates more than doubled in 2022, leaving many Americans unable to afford a home and maintaining the demand for rental properties. The need for last-mile delivery and enhanced supply chains is continuing to boost the demand for warehouse-distribution facilities. In addition, hotels are thriving as vacations and group meet-



ings have resumed, and the retail sector has benefited from an influx of in-store shopping. But a recession could soften hotel and retail demand.

Unlike other property sectors, office fundamentals continue to suffer. While we have seen many

employers encouraging a return to work at the office, the rise in hybrid workforce arrangements is here to stay, substantially reducing the demand for office space.

### ESG is a top priority

The real estate industry is re-

sponsible for about a third of all greenhouse gas emissions and 40% of global energy use, leading real estate firms to respond by reducing water and fuel consumption and managing waste more efficiently, ultimately helping them control costs. Real estate investors are also becoming increasingly focused on the vulnerability of their properties to severe climate conditions, both to reinforce the physical structures and to manage the rising cost of insurance.

Public real estate investment trusts (REITs) have played a significant role in developing and reporting on ESG initiatives. There's an incentive for their bottom line to do so: ESG-focused real estate firms that offer environmentally friendly spaces with a focus on wellness and safety attract more tenants. Property owners will continue to focus on ESG in 2023 and beyond, integrating ESG prin-

ciples into their real estate investments and operating processes.

### Bracing for an unpredictable 2023 real estate market

We're entering a new market-based interest rate regime that will significantly impact the real estate industry. The Fed artificially reduced interest rates after the Great Recession, and rates are now reverting to historical norms.

The result is a volatile market with investors experiencing reduced expected returns on existing deals and a hindered ability to project cash flow accurately on new deals. On the bright side, the tight labor market will help sustain demand for space against a fixed supply, despite a recession.

While the transition may be painful for some real estate investors, we can expect more predictability in the market as we settle into the new normal of 2023.

## Nigeria: Expert identifies limitations hindering affordable housing finance

LAGOS

Despite the availability of Multilateral Finance Institutions (MFIs), Chief Executive Officer, Financing & Partnerships Africa Limited, Mr Emmanuel Akinwumi, has identified poor project's preparation and readiness; poor records of accomplishment as reflected in lack of strong balance sheet; lack of complementary infrastructures in project sites; environmental impacts and social concerns.

Akinwumi also identified lack of quality concerns (technical, administrative and compliance); weak project sponsors and inadequate equity contribution; lack of synergy, harmony and collaboration to build communities as limitations to housing finance in the country.

In addition, he listed insecurity and social crises, including threats of secession; wrong policy conversation and inadequacy in policy, regulatory and judicial environment as parts of the limitations.

Others, he said, include corruption, impunity, criminality, inefficiency and other forms of weaknesses in land governance at all levels; forex crisis (short-

age of the Dollar and lack of transparency).

In addition, he said deficit in complementary infrastructures such as lack of reliable electricity, clean water supply, sanitation services and efficient transport system; and lack of national direction to build communities and improve existing housing stock.

Akinwumi, in one of his presentations at the recently organised workshop by the Association of Housing Corporation of Nigeria (AHCH)'s, also listed dominance of informal economy and lack of housing data, other information, and macro-economic turbulence (high inflation, high interest rates, high unemployment rate, sliding disposable incomes) as limitations of housing finance in Nigeria.

Nigerian Tribune noted that since the housing expert reeled out these limitations a year ago, the challenges confronting the sector are yet to be addressed.

To attract multilateral finance for affordable housing delivery in the country, Akinwumi pointed out that the challenges confronting the sector must be tamed.

Be it housing or other infrastructure, he explained that



Emmanuel Akinwumi

housing may be achieved in Nigeria if the challenges confronting the housing development sector are tamed; "There is a need to define Nigeria's social housing policy to 'affordable decent housing for all Nigerians.'

"This may expand focus to affordable home rental, affordable rent-to-own and rehabilitation, improvement and expansion of existing housing stock (including urban renewal, reconstruction of slums and development of satellite towns)."

As solutions to the identified limitations, Akinwumi said there was a need to deepen dialogue with multilateral finance institutions for housing delivery.

Besides, he said it has become necessary to strengthen collaboration in Public-Private Partnership (PPPs) to foster effective housing finance and delivery, while redefining policy conversation to 'affordable decent housing for all Nigerians'.

To attract multilateral finance, he urged the need to build sustainable communities.

He also tasked government and stakeholders to checkmate growing insecurity in the country and achieve improvement

in housing ecosystem.

"Improve macro-economic, policy, regulatory and judicial environment environment by putting round pegs in round holes in national and sub-national governance.

"Tame forex crisis and lack of transparency by evolving holistic reforms in place of ad hoc interventions. Invest in complementary infrastructures," he said.

For the umpteenth time, Akinwumi called for the commercialisation of the Federal Mortgage Bank of Nigeria (FMBN) to build capacity that will rank it with world class institutions like the CMHC Canada, which successfully take charge of housing development.

It will also help it relevance in finance anchor, research, data bank, advocacy, compliance, mortgage guarantee, securitisation, training and capacity building, improvement of communities, "green" advocacy, energy efficiency and leading in other housing development and finance issues, driving positive growth in the Canadian economy.

He urged the need to continue the housing development and finance advocacy.

## Zambia to develop \$2bn solar projects with UAE

LUSAKA

Zambia's state-owned power company Zesco signed an agreement with the United Arab Emirates' renewable energy company Masdar to develop solar projects worth \$2bn.

The two countries signed a Joint Development Agreement marking a significant move towards sustainable energy for Zambia. The venture will create a joint project to facilitate investment in Zambia's renewable energy, President Hakainde Hichilema announced in a statement.

"Once completed, the projects will result in an additional 2,000MW of electricity in the country within the next few years," he added, with construction done in phases, starting with the installation of 500MW.

"This is not a loan but a capital injection in which the Zambian people, through Zesco, will be partners in shareholding," he said.

The project will increase the country's generation base by more than half.

Zambia has been rationing electricity supply following a significant drop in water levels in Lake Kariba in the south, threatening the hydropower generation that contributes to more than 75% of the country's power output.

Last week levels in the lake were down to 1.66% of usable storage for the Kariba North Bank Power Station in Zambia and the Kariba South Bank Power Station on the Zimbabwean side of the lake, said the Zambezi River Authority, which manages the dam. The water levels fell due to reduced inflows from the Zambezi river and heavy use by power generation companies in both Zimbabwe and Zambia.

The Kariba Dam, on the border with Zimbabwe, is used by both countries to generate hydropower which makes up more than 75% of electricity generation. The lower water levels have led to the country suffering rolling blackouts lasting up to 12 hours a day.

The chairman of Zesco previously announced the country started rationing electricity supply to mining firms following reduced power generation, doubling the number of hours it cut supply to domestic customers to 12 hours from six hours daily. Chairman Vickson Ncube said power rationing is expected to be reduced by the middle of next month as water levels increased and full generation is likely to resume in March.

Last week seven British companies announced they are investing \$2bn in renewable energy projects in the country.

British High Commissioner to Zambia Nicholas Woolley said the British companies are currently conducting feasibility studies and applying for regulatory approvals before they can start projects.

This influx of rumoured funding only means good things for Zambia's green energy future.

## UK property market weakest since year 2010

LONDON

British house prices registered the most widespread falls in 13 years last month as buyer demand and sales activity weakened more sharply than expected in the face of higher borrowing costs and the risk of a recession, a survey showed on Thursday.

The Royal Institution of Chartered Surveyors (RICS) house price balance, which measures the difference between the percentage of surveyors seeing rises and falls in house prices, slumped to -42 in December from -26 the previous month.

December's figure was the lowest since October 2010 and below the -30 that economists had forecast in a Reuters poll.

Looking at the year ahead, the balance for price expectations edged down further from November.

Simon Rubinsohn, chief economist at RICS, said the survey "highlights challenges in the housing market as new buyers grapple with more costly finance terms and uncertainty over the outlook of the economy."

Prices fell across all Eng-

lish regions with East Anglia and the South East reporting the sharpest net balance declines.

Overall in Britain, agreed sales continued to weaken, RICS said, falling to -41. New buyer enquiries dipped marginally while the number of people putting their house up for sale was the weakest since September 2021.

The survey results echoed other signs of house price weakness. Mortgage lenders Halifax and Nationwide have both shown prices falling in monthly terms as inflation and rising interest rates squeeze home-buyers.

A Reuters poll of economists and analysts in November predicted house prices would fall around 5% this year having surged by 28% since the start of the pandemic in 2020.

In contrast to property price falls, rents are expected to push up, RICS said. Demand in the rental market was set to slow further after sinking to its weakest in nearly two years last month, but fewer landlords were offering properties.

RICS also said sellers were putting a price premium on



energy-efficient homes with more than half of respondents stating this was due to

better market value retention.

Energy bills in Britain and other countries have soared

in recent months, hitting disposable incomes for many households.



## CONSTRUCTION

# The Guardian PROPERTY WATCH

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## Mbeya resident scoops Sanlam's best insurance agents award

By Correspondent James Kandoya

GILDAS Rwiza, owner of Guidance Insurance Agency, in Mbeya region was yesterday awarded by Sanlam General and Sanlam Life Insurance Tanzania a new car as best agent for the year 2022.

Speaking at the handing over function yesterday in Dar es Salaam, Sanlam general insurance business development manager- Agent & Branches Charles Magori said that the second winner was Anjelina Francis resident of Chanika in outskirts of Dar es Salaam city, who was awarded a motorbike.

He said the overall winner was selected out of 150 agents after being able to collect 500mn/- annually.

He said Sanlam made this in appreciating the efforts put in by agents across the country.

"It is another opportunity for insurance agents to ensure they work hard and do better to be considered in the next competition," he said.

Khamis Suleiman, chief executive officer of Sanlam General Insurance said that out of 19 agents, Guidance general insurance was among them.

He said Guidance insurance agent was top out of ten winners. CEO said the agents have enabled Sanlam general insurance to reach target of collecting 34bn/- which is equivalent to 100 percent.

According to him, the target of all insurance companies was to collect 21trn annually.

"The premium collected to our clients will enable us to paid compensation to the casualties and other claimers," he said.

The government target is to ensure at least all adults are enrolled in any one of insurance by the end of 2030.

Rwiza, the overall winner thanked Sanlam general insurance for awarding him a car prize.

"In deed the prize is proud to me and will to great extent motivate me to be another winner in 2023he winner," he said.

Sanlam offers a wide range of services and products including their best sellers, motor insurance, house insurance, micro insurance and travel insurance.

# THE 2023 COMMERCIAL REAL ESTATE OUTLOOK IN AFRICA

JOHANNESBURG

**A**t the start of 2022, many property developers in Africa had mixed feelings about the future of the Commercial Real Estate market on the continent.

There were many vacant spaces in the commercial sub-sector, with heightened concerns fuelled by working-from-home patterns, increased inflation, rising unemployment rates, and the ongoing devaluation of local currencies.

As 2022 ends, the picture seems to be changing for the better. Here are some of the trends we expect to define 2023:

### 1. Data Centres

According to our recently released Africa Industrial market dashboard, data centres and modern logistics facilities are fast emerging as significant new demand drivers in Kenya, Nigeria, and South Africa.

Investors, landlords, and developers are responding to rising requirements by expanding existing data centres and building high-quality warehouses, which remain in short supply.

A closer look at the Nairobi market indicates that there is a rising demand for cloud storage requirements as businesses rapidly expand their online platforms, driving a surge in data centre requirements.

In turn, investors are increasingly active in this space, with Africa Data Centre (ADC), for instance, announcing an investment in excess of US\$ 200 million for data centres in Nairobi and a third one planned soon.

Nairobi currently has seven data centres owned and operated by Telkom Kenya, PAIX Data Centre, Safaricom, Icolo, SimbaNET Comm, and ADC.

### 2. ESG considerations

Throughout 2022, there has been an increased focus on best-in-class office space by occupiers, which has supported rental growth and high occupancy levels across many of the continent's prime office buildings, which remain in short supply in a number of markets.



Businesses are actively targeting higher-quality space to mitigate talent retention challenges and meet increasing ESG considerations, which are primarily confined to international businesses.

According to our research, Africa has approximately 785 green-rated buildings, and 641 are in South Africa alone. For comparison, the United States has 81,000 green-rated buildings.

If Africa is to reach the targets set as part of the reaction to the globally recognized "climate emergency" then real estate needs to play a significant part, as almost 40% of all carbon emissions originate from the built environment. Governments, regulators, and those looking to have an impact will have to work hard to bring this figure down.

Several governments around the continent have already passed legislation to encourage the development of ESG-compliant buildings.

The Nigeria Code of Corporate Governance (NCCG), for instance, encourages companies to pay adequate attention to sustainability issues including environmental, social, occupational, and community health and safety, as

they ensure successful long-term business performance and project the company as a responsible corporate citizen contributing to economic development.

### 3. Hybrid working

The pandemic changed nearly all aspects of our lives. Some businesses reassessed their office needs and adopted hybrid working patterns as a cost-saving mechanism.

To maintain occupancy, landlords will need to do better to deliver what occupiers want, such as modern, prime Grade A space that is also ESG compliant.

It is noteworthy that occupancy levels in some African countries have remained relatively stable despite the widespread adoption of hybrid working. This has been driven by greater landlord flexibility as well as the inability to break leases. Nonetheless, more firms are downsizing or renegotiating their leases on expiry.

### 4. Rising economic woes

Despite emerging stability in the office market, many African countries

are struggling with spiking inflation and repeated currency devaluations, which are stalling economic recovery and making some occupiers nervous about pursuing expansion plans.

The war in Ukraine is adding to economic woes, with global growth expected to slow from an estimated 6.1% in 2022 to 3.6% in 2023 according to the IMF projections. This situation is exacerbated by increased unemployment rates across the continent.

According to Oxford Economics, the unemployment rate in South Africa was at 32.9% in Q3 2022. The official unemployment rate remains above pre-pandemic levels and unsustainably high.

Employment increases for manufacturing, trade, construction, transport, and community & social services were reversed by job losses in finance, mining, and agricultural industries, many of which are key drivers of office space demand.

Overall, Africa is slowly returning to normalcy, and the Commercial Real Estate market has registered growth in 2022. The sector anticipates a better year business-wise in 2023.

## Europe construction industry to register its weakest growth

LONDON

Construction in Europe will see weaker growth in the period 2023-2025. Residential construction in particular - in Italy and many other European countries - is facing considerable headwinds.

This is evident from calculations by the EUROCONSTRUCT forecasting network, of which the ifo Institute is a member. "Resilience will be greatest in civil engineering," says ifo expert Ludwig Dorffmeister.

After two superb years, the prospects for European housing construction have become much bleaker. Construction activity will fall by almost 3 percent

overall in the period 2023-2024 before picking up again slightly in 2025.

The current year will see a 2 percent reduction in new build volume as a result of the economic fallout from the war in Ukraine.

In contrast, the downturn in work on existing buildings in 2023 and 2024 is driven largely by the reduction in the previously extremely generous state subsidies for renovation in Italy. "In most European countries, however, the recent energy price shock will likely lead to more investments in existing housing," Dorffmeister says.

"Civil engineering volumes face a series of major challenges," he



adds. Necessary investment in energy supply, expansion of the transportation network, and pub-

lic transit will trigger civil engineering growth of 2.9 percent in 2023, 1.8 percent in 2024, and 2.2

percent in 2025.

Italy, Norway, Slovakia, and Poland are expected to see the larg-

est increases. Only in Finland will the market shrink.

In Germany, pressure is mounting in new home construction. "The main reasons for this include significant increases in housing loan rates, sharp rises in construction costs, and the reduction in federal subsidies for new home construction," Dorffmeister says.

The results of the ifo survey in December showed that order backlogs, while still at a high level, fell for the fifth month in a row. The new orders the industry sorely needs failed to materialize. "There's been a drastic deterioration in conditions for private developers and housing companies," Dorffmeister says.

Nevertheless, the industry's long lead times will likely temper the impact of this development on construction activity for now. In particular the finishing trade will remain busy in the months ahead due to capacity bottlenecks.

## Winner of Seoul GTX-B construction contract announced



SEOUL

KOREA's Ministry of Land, Infrastructure and Transport (Molit) announced on January 12 that it plans to award a contract to build two sections of the GTX-B line to a consortium led by Daewoo Engineering and Construction.

GTX-B is the second of three express regional lines that will connect Seoul to surrounding cities with trains operating at up to 180km/h. Line B will run from Incheon in the west via Seoul to Maseok in eastern Gyeonggi Province. The consortium will build the Incheon University - Yongsan

and Sangbong - Maseok sections totalling 62.8km.

Once the contract is finalised, the consortium will be responsible for building the private sections of the line, and operating the entire GTX-B line for the next 40 years. The 19.9km central section from Yongsan to Sangbong will be built as a government-led project.

Molit says it will begin negotiations next week with the consortium partners including The Korea Transport Institute and Korea National Railroad to discuss operation, financing, technology, and regulations in detail. Work is

due to begin in 2024 and the line is due to open in 2030.

Meanwhile, Korea National Railway (KR) announced on January 17 that it had entered the design phase for the central government-led section of the GTX-B line, which will be divided into four sections with consortia led by Yooshin, Seohyung Engineering and Dong Myeong Engineering Consultants & Architecture to build the first three. The fourth segment will proceed as a turn-key project, with a tender to be released next month.

"We will make every effort to manage the design phase so that

construction on the publicly-funded GTX-B section can begin in the first half of 2024," says KR chairman, Mr Kim Han-young. "We will do our best to resolve chronic traffic issues in the metropolitan area and provide comprehensive transportation welfare to residents by building a regional express railway network that brings major metropolitan areas to within 30 minutes of each other."

Tunnelling for the 39.8km GTX-A route from Gangnam to Dongtan, which includes 9km of new underground alignment, was completed on December 9.



## WORLD

# Israel Supreme Court tells Netanyahu he must fire minister

JERUSALEM

ISRAEL'S Supreme Court ordered Prime Minister Benjamin Netanyahu on Wednesday to remove a senior minister over a past tax fraud conviction, in a setback for the new right-wing coalition government.

The 10-to-one ruling on Shas party leader Aryeh Deri looks likely to further stoke tensions between the Cabinet and Israel's Supreme Court over government reform plans which aim to rein in the top court.

"Most of the judges have determined that this appointment is extremely unreasonable and thus the prime minister must remove Deri from office," said a court summary of the ruling.

Deri, who holds the interior and health portfolios and is due to become finance minister under a rotation deal, confessed to tax fraud last year in a plea deal that spared him jail time. Some of the judges in their ruling also cited Deri having previously told the magistrate's court dealing with his tax case, that he would be retiring from politics.

There was no immediate response to Wednesday's ruling from Netanyahu, who returned to office in December at the head of a hard-right government. But Justice Minister and fellow Likud party member Yariv Levin said the bench had chosen not to respect the people's choice.

"I will do whatever is necessary to fully repair this glaring injustice done to rabbi



Israel's Prime Minister Benjamin Netanyahu leads a weekly cabinet meeting at the Prime Minister's office in Jerusalem, on Jan 8, 2023. AFP

Aryeh Deri, the Shas movement and Israeli democracy," Levin said in a statement.

Levin's reform would increase the government's sway over judicial appointments while limiting the Supreme Court's power to strike down legislation or rule against executive actions, also by removing "reasonability" as a court standard of review.

The plan, which the government says is needed to rein in judicial overreach by biased elitist judges, has drawn fury among opponents, who say it would undermine judicial independence and weaken democratic checks and balances that underpin the rule of law.

Coalition partners, including the ultra-nationalist police minister Itamar Ben-Gvir and Fi-

nance Minister Bezalel Smotrich, echoed Levin's remarks calling for the plan, yet to be written into law, to be advanced. It is also backed by Netanyahu, who is on trial on corruption charges he denies.

Shas, which draws much of its support from religious Jews of Middle Eastern descent, won 11 of the Knesset's 120 seats in a Nov 1 election. It said the ruling was political. "The court decided today that elections are meaningless."

Political watchdogs had appealed to the Supreme Court to order Netanyahu to strike down Deri's appointment given his recent conviction as well as past offences. In 1999, he was sentenced to three years in jail for taking bribes. **Agencies**

## Schools reopen under hygiene measures in Malawi's major cities after delay due to cholera

BLANTYRE

SCHOOLS in Blantyre and Lilongwe, two major cities in Malawi, have reopened after the government demanded all classes suspended in the two cities for two weeks following an increasing number of cholera cases.

In Blantyre, Malawi's second-largest city, many schools reopened Tuesday with a high student turnout. According to the District Education Manager Anitta Kaliwo for Blantyre urban, efforts are being made to ensure that hygiene measures are followed in all public schools around the city, especially during this rainy season.

"We are so happy that classes have now resumed after a short break: cholera is becoming rampant in most areas around the city, but we have set a number of regulations to be followed to curb the spread of the outbreak in our facilities," Kaliwo said.

"We are working hand in hand with all stakeholders to ensure that every school has safe water, functioning toilets and clean food. As of now, we are doing sensitization meetings with parents to enlighten them on the best ways to prepare their children for school."

Meanwhile, students are excited that schools have now opened and hygiene measures are in place. "Unusual school breaks are always demotivating to us as students: long holidays tend to switch our concentration to other things."

Now that classes have resumed, I am so happy that I will have a better environment to prepare for my final examination," said Steven Kayenge, a student. Parents are also happy that the schools have opened but they are demanding tough regulations in the schools to ensure that children are protected from the risk of contracting cholera.

"The reopening of public schools is a very good idea, but extra caution has to be taken in order to ensure that our children are safe," said Clara Mswaya, a parent. Malawi is experiencing a severe cholera outbreak since the first cases of cholera were recorded in Malawi in March 2022.

The country has recorded 26,263 cholera cases, with 852 deaths, in all the country's 28 districts as of Tuesday, according to health authorities' update on the disease.

## Washington is pushing Kiev to commit terrorist attacks in Russia, says Ambassador to US

WASHINGTON

THE US State Department, with its words about Crimea, is, in fact, pushing the Ukrainian authorities to carry out terrorist attacks in Russia, Russian Ambassador to Washington Anatoly Antonov said on Wednesday.

When asked to comment on the statements of US State Department Spokesman Ned Price, about the actual possibility of the Ukrainian armed forces to strike on the Crimean peninsula using American weapons, the Russian diplomat said: "We can state that the rhetoric of American officials is becoming more belligerent."

The State Department, through out-of-touch assertions that "Crimea is Ukraine" and that the Armed Forces of Ukraine can use American weapons to protect their territory, is essentially pushing the Kiev regime to carry out terrorist attacks in Russia."

"Hearing such remarks from Washington, the criminals in Kiev will once again feel complete permissiveness. The risks of conflict escalation will only increase," Antonov (pictured) said as quoted by the embassy's press service.

Meanwhile, according to the Russian diplomat, American journalists "support such an attitude of the [US] administration and justify strikes of the Kiev regime against Crimea."

"It is said that American MLRS HIMARS as well as Bradley Infantry Fighting Vehicles could be used in the future to launch the offensive in the Crimean direction. Commentators naively believe that Russia will not respond to attacks on its territory," he noted.

"It should be clear for everyone - we will destroy any weapons supplied to the Zelensky's regime by either the United States or NATO," Antonov stressed. **Agencies**



## China issues white paper on green development in new era

BEIJING

CHINA'S State Council Information Office on Thursday released a white paper titled "China's Green Development in the New Era."

The white paper aims to present a full picture of China's ideas, actions, and achievements in green development in the new era, and to share with the world its experience in this regard.

According to the white paper, China has made remarkable progress in promoting the green and low-carbon energy, with proportion of clean energy sources increasing.

To vigorously develop non-fossil energy, China has made rapid progress in building large-scale wind and photovoltaic power stations on infertile and rocky terrain and in deserts, the white paper showed.

The country has steadily developed offshore wind farms, actively promoted rooftop photovoltaic power generation in urban and rural areas, and encouraged distributed wind power generation in rural areas. China has built a structured matrix of large hydropower stations in the basins of major rivers, especially those in the southwest.

Meanwhile, China has developed solar, biomass, geothermal and ocean energy, and power generation through urban solid waste incineration in accordance with local

conditions. It has developed nuclear power in a safe and orderly manner. Committed to innovation-driven development, China has worked on developing hydrogen energy.

Thanks to these efforts, the proportion of clean energy sources in total energy consumption increased from 14.5 percent in 2012 to 25.5 percent by the end of 2021, and the proportion of coal decreased from 68.5 percent to 56 percent over the same period, as per the white paper.

By the end of 2021, the installed capacity of renewable energy was more than 1 billion kilowatts, accounting for 44.8 percent of China's overall installed capacity. The installed capacity of hydropower, wind power, and photovoltaic power each exceeded 300 million kilowatts, all ranking the highest in the world.

### Green transport

Meanwhile, the white paper showed China has accelerated the building of a green transport network, with optimizing the structure of energy consumption and improving the efficiency of organization as its priorities.

The country has also accelerated the construction of special railway lines, promoted the shift of freight transport from road to railway and waterway, and encouraged intermodal transport, the document showed.

In 2021, the railway and



This aerial photo taken on Aug 25, 2022 shows a view of Maowei floating photovoltaic power station on water in Gucheng township of Yingshang county, east China's Anhui province. XINHUA

waterway freight volume accounted for 24.56 percent of the total in China, an increase of 3.85 percentage points over 2012, according to the white paper. China has also promoted the green transformation of transport vehicles. By the end of 2021, the number of China's registered new energy vehicles had reached 7.84 million, accounting for about half of the global figure, according to the white paper.

### Protected area

A new type of protected area (PA) system has also been set up in China to promote eco-environmental conservation, the white paper showed.

China is developing a PA system with national parks as

the mainstay, supported by nature reserves and supplemented by nature parks, according to the document.

The first batch of five national parks - the Three-River-Source National Park, the Giant Panda National Park, the Northeast China Tiger and Leopard National Park, the Hainan Tropical Rainforest National Park, and the Wuyishan National Park, has been established.

The country is making steady progress in building national parks in environmentally important regions. As of the end of 2021, nearly 10,000 PAs of various types and levels had been established.

Scientific eco-environmental conservation red lines

have also been developed to ensure national eco-environmental security. More than 30 percent of China's land area - including integrated and optimized PAs - is now under the protection of such red lines.

China's forest coverage ratio and forest stock volume registered 30 consecutive years of growth, making China the country with the highest growth in forest resources and the largest area of man-made forest.

China is also the first country to realize zero net land degradation - its desertified and sandified areas are both shrinking, and this is helping the world to reach the global goal of zero net land degradation in 2030, the white paper showed. **Xinhua**

## South Sudan's central bank restricts commercial transactions in foreign currencies

JUBA

THE central bank of South Sudan on Wednesday restricted public institutions and the private sector to transact business only in the

local currency, the South Sudanese pound (SSP), amid the current volatile exchange rate which has seen the local pound depreciates against the U.S. dollar.

Johnny Damian Ohisa, the

governor of South Sudan's central bank, directed the public to pay for travel, hotel, entertainment services, and any other commercial transaction in the local pound. "It's strictly prohibited for any

institution, official or private within the legal jurisdiction of the Republic of South Sudan to denominate its commercial transactions in any currency other than the SSP," Ohisa said in a circular issued in Juba, the

capital of South Sudan.

The list further includes services in high-end restaurants, and commercial outlets as well as private services contracts and monetary dealings. **Xinhua**

## China sees continuous development of air cargo industry

SIXTY tons of Boston lobsters were packed in reefer containers immediately after being captured in the U.S. and shipped to China by China's Eastern Air Logistics (EAL). On the day after the next, they arrived at a seafood wholesale market in Shanghai.

"It takes as short as 36 hours for Chinese consumers to have the tasty seafood half a world away delivered to their dining tables," said Wang Jianmin, deputy general manager of EAL.

The efficient service of EAL is a miniature of the rapid development of China's air cargo industry. While the global air cargo industry has been facing huge impacts in recent years, China's air cargo business has achieved hard-won progress.

The growth of the country's air cargo handling capacity had a rebound and turned positive in 2021. According to preliminary statistics,

about 6.08 million tons of cargo and mail were transported by air last year in China, or 80.7 percent of the 2019 level. In the first three quarters of 2022, over 1.98 million tons of cargo and mail were shipped by air internationally, up 6.1 percent from the same period in 2019.

At present, China's air cargo market is in stable recovery, and there has been an obvious improvement in the shipping capacity, said an official with the Civil Aviation Administration of China (CAAC).

"The cargo handling capacity of the airport in Zhengzhou, central China's Henan province has expanded vigorously in recent years, reaching over 700,000 tons in 2021 from 151,000 tons in 2012, which makes the airport one of the largest 40 cargo airports in the

world," said Chang Xiaotao, president of an air logistics research institute under Henan Province Airport Group.

A CAAC official noted that China has about 5,000 international cargo flights each week, reaching more than 120 cities in 53 countries. The country's airline network is currently going through accelerated recovery, the official added.

The CAAC has worked constantly over the recent years to make the logistics sector more intelligent, increase the frequency of cargo flights, improve the efficiency of approval of cargo flights and streamline cargo route licensing. These efforts have reinforced the top-level design of the air cargo industry and expanded the supply of key resources.

"We used to ship cargo in the cargo hold of passenger airliners. However, the number of passenger flights was decreasing before, so we turned passenger aircraft into cargo aircraft to utilize idle capacity," said Li Ning, deputy general manager of the sales department of China Southern Air Logistics Company. Last year, over 9,000 cargo flights were made by the passenger aircraft of China Southern Airlines, transporting nearly 170,000 tons of cargo.

The revenue from cargo businesses accounted for 12.88 percent to 19.6 percent of the total revenue of China Southern Airlines, Air China and China Eastern Airlines in 2021, much higher than the figures between 3.17 percent and 6.13 percent in 2019.

Many airlines said expanding cargo busi-

nesses would effectively relieve their burden and increase profit, and it also helps expand cash flow and improve business performance.

The development of the air cargo business not only better airlines' performance, but also strengthens areas of weakness of the civil aviation industry in the long run.

"As of the end of last October, China had 215 all-cargo aircraft, accounting for 5.2 percent of the freighter fleet in the Chinese civil aviation sector. In general, the country's air cargo transporting capacity is still not strong enough due to the lack of cargo flights and international cargo shipping routes," said an official with the CAAC.

The official noted that strengthening areas of weakness of the civil aviation industry will expand the sector's service and supply capacity, and improve its international influence and competitiveness. **People's Daily**



# Letter from Africa: Prince Harry and a royal scramble for the continent

By Adaobi Tricia Nwaubani

NIGERIANS currently have many major issues to contend with, such as mysterious fuel scarcities, ubiquitous insecurity and imminent presidential elections.

Nevertheless, heartfelt conversations about Prince Harry and his wife Meghan following their Netflix documentary and the publication of Spare, the memoir of the UK monarch's youngest son, are ongoing even in our mothers' and aunts' WhatsApp groups - the ultimate sign of a topic's popularity in the country.

While there may be many Nigerians who have watched the documentary and read the book, I do not know of any. Yet the stream of headlines has been widely discussed in this former British colony.

My mother, who rarely reads any British newspapers, seems to have more details of the saga than I do - and plenty of other alleged insider information. Nigerian WhatsApp groups are a notorious breeding ground for fake and outlandish news.

From the headlines we have seen so far, Africa has come up a number of times in Harry's and Meghan's stories. The couple talked lovingly to Netflix about their Zimbabwean nanny and how they allowed her to carry their son Archie on her back, tying him with a cloth, which is commonplace in many African countries.

Harry revealed in the documentary that they had wanted to move to

South Africa but scrapped that plan after it was leaked to the media.

The prince has been particularly involved in Lesotho, which is surrounded by South Africa and where he first went as a 19-year-old and continued to visit regularly - becoming friends with Prince Seeiso.

Together they set up a charity in 2006 to help vulnerable children, especially those affected by the HIV epidemic.

"Lesotho gave me the space and the freedom to breathe, to live and to grow. I've got a second family out there and a group of friends that literally brought me up," he told Netflix.

In his book he also described a later dispute with his older brother William over who should own the Africa charity brief.

They are both passionate about nature conservation on the continent and Prince William is patron of the wildlife charity Tusk Trust.

"Africa is my thing, you can't have it," Harry says William told him in what could be considered a modern-day scramble for Africa.

## The supernatural

Yet neither this sibling rivalry nor other mentions of the continent seem to have garnered as much interest amongst Nigerians as Harry's description in Spare of an incident in 1999 with a leopard in Botswana, which he interpreted as a message from his mother, the late Princess Diana.

He took a step towards the leopard, which had come into their sa-



Prince Harry and Prince William have made several visits to Africa together - here seen in Botswana in 2010

fari camp one evening, until some aides grabbed him away.

"I thought of my mother. That leopard was, without a doubt, a signal sent by her," Harry wrote.

He separately described consulting a medium, who also gave him a message from his mother.

"You're living the life she couldn't. You're living the life she wanted for you," the unnamed woman told him.

However, the narrative going viral in Nigeria seems to have conflated the two incidents, giving the impression that Harry consulted a medium in Africa.

This fake news story has generated quite a bit of amusement here, based on the stereotype of Africa and our penchant for the supernatural.

Nigeria's hugely successful movie industry, known as Nollywood, often produces films featuring people consulting traditional priests who claim the ability to see into the past, future and the world of the dead.

But while the drama has been a source of intrigue and comedy, many Nigerians find the entire situation heart-breaking, and continue to express hope of a royal family reconciliation.

Nigerian cultures differ and individuals do not all share the same thoughts and attitudes, but we are generally a family-focused people. Family bonds are one of our core values.

Many of us have parents from polygamous homes, and vast extended families, where drama is rarely lacking.

## Clan punch-ups

The Nigerian way to deal with this is to call a family forum - with the presence of many relatives - to resolve the major conflicts that arise. All sides are

invited to present their case and air their grievances in the presence of respected family members, including supporters of each opposing party.

The atmosphere can get heated, fingers pointed in faces and punches attempted or thrown. Family members present are usually on standby to ensure that these bust-ups do not get out of hand.

Growing up, I watched my father mediate over family issues in his role as the first son of his late father, who had three wives and more than 20 children.

In more recent years when my father became the oldest member and therefore head of the entire Nwaubani clan, I have watched his role of mediator expand to cover more families, in disputes from those between siblings or cousins, to couples or in-laws.

By the time each party has said their say to their fill, it often becomes clear that recollections really can vary, as well as perspectives and interpretations.

You could go into one of these meetings convinced that a woman is a selfish spendthrift, and come out convinced instead that her husband is a tight-fisted tyrant.

Even if a resolution satisfactory to both parties is not reached, everyone at least goes away fully aware of the intricacies of the issue - and not from a third party, like the media.

Perhaps this kind of African family meeting could help the British monarchy at this difficult time?

## Mass graves found in DR Congo's eastern Ituri Province - UN

UNITED NATIONS

UN peacekeepers have discovered mass graves in the Democratic Republic of the Congo (DRC) containing the bodies of 42 civilians, a UN spokesman said on Wednesday.

The victims, including 12 women and six children, were discovered in the village of Nyamamba in the country's eastern Ituri Province, said Farhan Haq, deputy spokesman for UN Secretary-General Antonio Guterres. Peacekeepers found another grave with the bodies of seven men in the village of Mbogi.

Both locations are about 30 km east of Bunia, capital city of Ituri Province. The spokesman said the UN mission in the DRC, known as MONUSCO, received reports that CODECO militias attacked civilians in the area over the weekend and launched a patrol to investigate. "This is when they made the gruesome discoveries," he said.

The mission is supporting the Congolese judicial system to investigate the attacks, Haq said, and it called for the perpetrators to be brought to justice. "These incidents occurred amidst a significant deterioration of the security situation in Djugu and Mahagi territories," he said, adding that since December 2022, the UN mission reports that at least 195 civilians have been killed, 68 injured and 84 others abducted during several incidents attributed to CODECO and Zaire armed groups.

Haq said the recent attacks have increased the number of displaced people to more than 1.5 million in Ituri and reduced access for humanitarians to those in need of assistance.

Xinhua

## China welcomes more foreign experts, Li says

THE Chinese government welcomes more foreign experts to work in China, Premier Li Keqiang said on Wednesday, as he pledged greater efforts to provide a favorable environment for expatriates to stay in the country.

The premier extended festive greetings to foreign experts in China, during a meeting in Beijing ahead of the Spring Festival holiday, which begins on Saturday. He expressed his appreciation for their contributions to China's reform, opening-up and modernization drive.

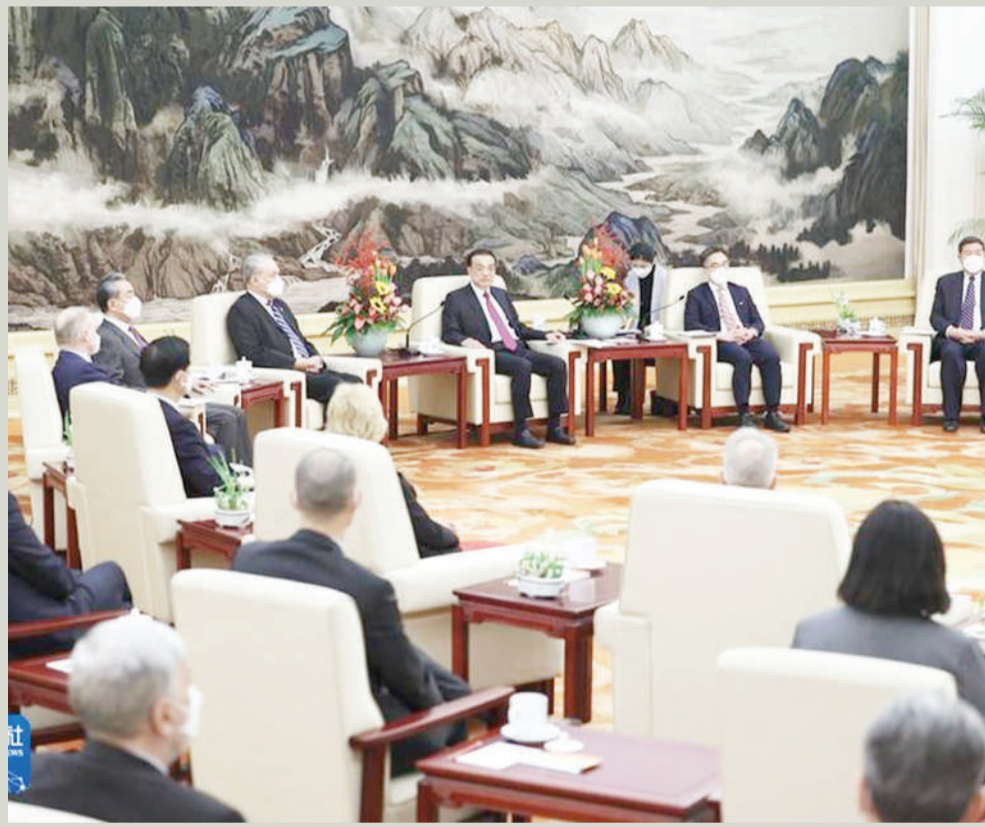
Li said he hopes foreign experts will offer more suggestions on the work of the Chinese government.

Efforts will be made to optimize the country's work permit, visa and residence policies for foreign talent and improve policies relating to issues such as tax, the purchase of foreign currencies, medical insurance and services as well as the admission of foreigners' children to school, he said.

The seventh national census, which surveyed the nation's population status on Nov 1, 2020, showed more than 845,000 foreigners were living in China.

Li stressed that China prioritizes development and reiterated the country's commitment to the policy of opening-up and adherence to market-oriented reform.

China is willing to learn from advanced technologies and management practices and to continue extensive cooperation with other countries to safeguard world stability and development, Li said.



Premier Li Keqiang on Wednesday held a symposium in Beijing with foreign experts working in China. (PHOTO / XINHUA)

Foreign direct investment on the Chinese mainland, in actual use, reached 1.23 trillion yuan (\$182.13 billion) last year, a year-on-year increase of 6.3 percent, according to the Ministry of Commerce. In a notice issued on Wednesday, the State Council, China's Cabinet, said foreign investment in establishing research and development centers in the country is encouraged.

Speaking about the Chinese economy's performance in the past year, Li said in the face of headwinds the nation has maintained employment and price stability and laid a solid

foundation for sustainable development.

According to the National Bureau of Statistics, China's economy grew 3 percent year-on-year to a record high of 121.02 trillion yuan in 2022. The figure is higher than the 2.2 percent GDP growth in 2020.

Last year, China created over 12 million jobs in cities and townships, with the urban unemployment rate standing at 5.5 percent, Li said, adding that he believes China's economy will accelerate the recovery and pick up speed as the government optimizes its COVID response policy.

## Timing of appointment of Russia's envoy to EU depends on readiness of Brussels - diplomat

MOSCOW

THE timing of the appointment of a new permanent representative of the Russian Federation to the EU depends on the readiness of Brussels for a political dialogue at the appropriate level. Kirill Logvinov, Russia's acting Permanent Representative to the European Union, said this is an interview with the Izvestia newspaper yesterday.

On September 26, 2021, President Vladimir Putin has relieved Vladimir Chizhov of his duties as Russian permanent representative to the EU. Since then, Russia has not appointed a new permanent representative. "As for the appointment of a permanent representative, it depends, first of all, on when the EU shows its readiness for a political dialogue, the level and content of which would imply the need for our working interaction with Brussels at the level of a permanent representative," Logvinov said.

According to the diplomat, before starting a dialogue, the EU should abandon confrontational rhetoric against Russia.

"First of all, the EU members should, remembering a well-known aphorism, plug the anti-Russian fountain (reference to an aphorism "If you have a fountain, plug it - TASS) give up confrontational rhetoric against our country, its leadership and Russians," he said, adding that at the same time, Moscow will have to build relations with Brussels anew, which will not fast process.

The diplomat noted that also because of Brussels, Russia cannot return to the planned rotation of the representative office staff.

"The expulsion of our colleagues, of course, had a negative impact on the work of the permanent mission. It became part of the EU's policy of international isolation of Russia.

Today, due to the fault of Brussels, we have not yet been able to return to the planned personnel rotation of the staff of the mission.

Moreover, as a result of EU actions, based on the principle of reciprocity, the EU diplomatic mission in Moscow also suffers," Logvinov said.



## Countries politicising COVID-19 response harm others without benefiting themselves

AFTER China enters a new phase of COVID response, many countries welcome its optimization and expect visits by Chinese tourists.

Thai Deputy Prime Minister and other senior officials greeted the first group of Chinese tourists with flowers and gift bags at the airport. Maldives' foreign ministry published a statement on its website, saying the country welcomes China's adjustment of exit and entry measures and looks forward to receiving Chinese tourists soon. Switzerland, New Zealand and some other countries made clear that they would not impose new restrictions on visiting Chinese tourists.

China has always optimized its COVID-19 response in light of the evolving situation in a science-based and targeted manner. Its provisional measures on cross-border travel were formulated based on the decision to manage COVID-19 with measures against Class-B infectious diseases. The measures can better coordinate COVID-19 control and socioeconomic development,

and make cross-border travel more convenient, safe, orderly and efficient. With the utmost sincerity and in a fact-based manner, China has carried out adequate communication with relevant countries, introducing in detail the current COVID-19 situation in China and that its optimization of the COVID-19 response is science-based and reasonable.

However, a few countries, turning a blind eye to science, facts and even their COVID-19 situations at home, have arbitrarily imposed discriminative entry restrictions on travelers from China, which is completely politicizing COVID-19 prevention and control.

Health experts from multiple international organizations and countries have pointed out that no

new variant or dangerous mutation of the novel coronavirus has been detected in China, so tightening the entry policy towards travelers from China is neither science-based nor necessary.

Stephane Dujarric, the spokesperson for the UN Secretary-General Antonio Guterres, said UN member states should follow WHO guidelines and it is very important that all decisions regarding screening of passengers and so on be taken on scientific grounds and only on scientific grounds.

Singaporean health minister noted that infections entering the country from China accounted for less than 5 percent of Singapore's total imported cases in the last 4 weeks of 2022, far lower than figures from some other countries

and regions. There's no need for Singapore to tighten the entry policy towards travelers from China, the minister added.

Countries imposing entry restrictions on China travelers should listen to these voices and adopt a fact-based manner, make their COVID-19 response scientific, avoid political manipulation and discriminative measures, and maintain normal cross-border exchanges and cooperation.

China's COVID-19 control policies have to the largest extent protected people's lives and health, and minimized the pandemic's impacts on economic and social development.

As the world is facing increased downward pressure on the global economy, China's

optimization of the COVID-19 response has facilitated cross-border travel and boosted confidence in global growth. Heads of many international organizations, including the World Trade Organization and the Organisation for Economic Cooperation and Development, are optimistic about China's economic prospects, believing the country's optimization of the COVID-19 response will assist global recovery and development.

It is believed by the international community that China's adjustment of exit and entry measures is a key point in the global tourism recovery process and will inject strong impetus into the comprehensive recovery of the tourism industry in relevant

countries.

Thai newspaper Bangkok Post said a total of 5 million Chinese tourists are expected to visit Thailand this year, which will forcefully drive the recovery of Thai tourism and economic development.

A few countries' discriminative measures that undermine the normal flow of people will only hurt others without benefiting themselves.

Respecting science and facts is a piece of valuable experience for the international community to unite and cooperate in the fight against COVID-19. China will keep adapting prevention and control protocols to the evolving situation and work with relevant parties to safeguard safe and orderly cross-border travel, so as to maintain the stability of global industrial and supply chains and to promote the healthy recovery of the world economy.

People's Daily



# Simba SC fans seem split on Jean Baleke but proof is in the pudding

By Correspondent Michael Mwebe

**S**IMBA SC confirmed the signing of Jean Baleke on a loan deal from TP Mazembe for one year plus another option. The development was also confirmed by the Congolese football giants.

TP Mazembe wrote: "TPM and Simba SC have agreed to loan Jean Baleke for one year plus another option. The striker was returning from a previous loan spell at Lebanon's Nejmeh SC."

The side noted: "The striker is off to Tanzania for a new challenge and especially to participate in the group stage of the CAF Champions League. All the best encouragement in the world to Jean Baleke whose contract with TPM runs until May 30, 2026."

Gauging Simba SC fans' feelings on the Baleke deal, one can easily notice a rather split reaction. Many are happy, others are unhappy, and some more are somewhere in the middle.

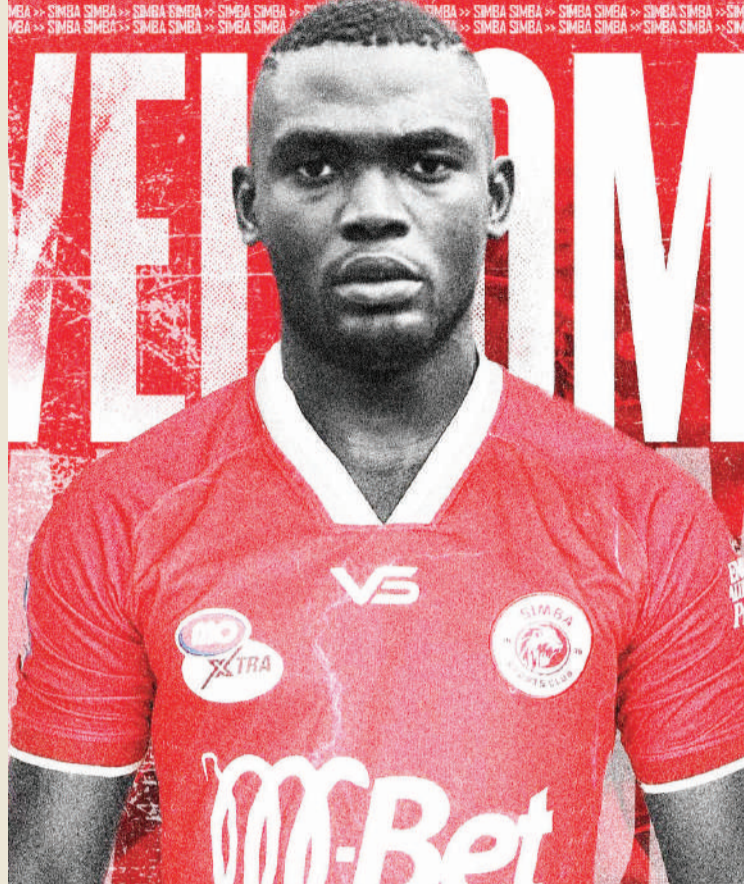
The fact is, there are certainly many pros and many cons in this deal, and Simba SC fans are generally split.

First, there is controversy on whether it is a loan deal or a permanent one. While Simba SC is claiming it is a permanent two-year deal, TP Mazembe has categorically reiterated it is a one-year loan deal with an option to extend.

It is hard to say who is exactly saying the truth at the moment but TP Mazembe is known for its unusual strange contracts.

Lotfi Wada, a French-born African football pundit once quipped about TP Mazembe's strange contracts, saying: "TP Mazembe and their longer-than-the-Great-Wall-of-China contracts, so long that nobody, even players themselves, knows the exact length."

The notable French paper,



Simba SC's new signing, Jean Baleke. PHOTO: COURTESY OF SIMBA SC

L'equipe, did an investigation on TP Mazembe's contractual battles with several players and concluded: "TP Mazembe regularly finds itself in dispute with its players when the latter want to go elsewhere."

In this case, TP Mazembe has said Baleke is contracted to them until May 30, 2026.

Media reports are saying Baleke's representative has denied the loan deal arrangement and instead corroborated what Simba SC said in their official announcement.

Baleke is only 21 years old, it is assumed his best years are still ahead so a loan deal arrangement would make sense.

On the other side, it is well reported TP Mazembe has been looking for a striker to boost the squad for the 2022/23 CAF

Confederation Cup group stage campaign in which they are pooled alongside Yanga.

A sane mind would question why TP Mazembe loaned out their striker and went all the way to Zambia to sign Alex Ngonga who is supposed to be serving a ban in his home country.

Is it that Baleke is either no longer contracted to them or they deem him not good enough?

If he is not good enough for TP Mazembe, can he be what Simba SC need at the moment to strengthen their squad?

Naturally, all the above present concerns. There are many risks here and there is also a chance that Simba SC does not manage to get his International Transfer Certificate on time for the 2022/23 CAF Champions

League group stage campaign because of the controversy surrounding the deal.

But for me, the proof will be in the pudding on this one. If he comes in now and bags more than seven goals and assists for the rest of the season, which might even be a super optimistic demand, then it will prove to be a very good signing regardless of whether it is a loan deal or permanent one.

I can see all angles here though, but I genuinely think that if he improves Simba SC and comes in and helps with some goals and assists, then it will prove to be a good decision whether he stays permanently or goes back to TP Mazembe.

Baleke and his representatives are seemingly very keen on making the move and have pushed it through pretty quickly, so that is a good sign.

Simba SC fans can only hope that he can make some positive impact and boost the attacking line which is relying on Moses Phiri and John Bocco at the moment.

Phiri is not a natural center forward, Bocco is injury-prone, and Habib Kyombo, who is the third-choice striker, is still too raw to be relied upon for a big team like Simba SC.

With Dejan Georgevich gone, Simba SC needed a new striker and coach Robert Oliveira knows this, even if it is to simply boost the numbers in his squad.

Simba SC is still in three competitions this season and there are a lot of games to play.

This is where Baleke comes into the equation and his signing is all about adding the much-needed squad depth to compete on three fronts.

ized by their opponents.

"I am responsible for the loss, we gave them much freedom to dominate us, but this is football, and we have to look up for other coming league assignments to recover from this damage," he said.

With the slump, Namungo FC has now garnered 26 points from 20 matches as the race for the top honour intensifies with 10 games to go before the campaign concludes.

In another development, Simba SC's newly recruited attacker, Jean Baleke, is stippled to offer the side a new look in the attacking force.

Baleke, who hails from the Democratic Republic of the Congo (DRC), was turning out for the country's football giants TP Mazembe before moving to Nejmeh SC of Lebanon on loan, featuring in 11 matches and notching three goals.

Simba SC's head coach Roberto Oliveira is set to form a squad with more players assigned to execute assists for Baleke.

The Msimbazi Street side can start with shot-stopper Aishi Manula, fullbacks Shomari Kapombe and Mohamed Hussein, and center-backs Henock Inonga Baka and Joash Onyango, the position might have frequent changes.

The side's midfield might be made up of newly signed Ismael Sawadogo and Sadio Kanoute, Clatus Chama might be fielded on the right whereas Pape Ousmane Sakho might feature on the left, number 10 will belong to Said Ntibanzokiza and Baleke being fielded as number nine.

Oliveira will have the chance to put Sawadogo and Mzamiru as a double pivot, then Moses Phiri will be the main striker, and Chama and Augustine Okrah will be fielded on the right and left respectively to execute assists for Baleke.

## TOC set to announce scholarship beneficiaries



Tanzania Olympic Committee (TOC) vice-president Henry Tandau.

By Correspondent Joseph Mchekadona

TANZANIA Olympic Committee (TOC) says it will next month unveil athletes to be sponsored by the committee to prepare for the 2024 Paris Olympics.

The committee had, at the end of last month, conducted high-performance training at Benjamin Mkapa Stadium in Dar es Salaam, bringing together athletes from athletics, boxing, and judo disciplines.

The high-performance training is funded by the International Olympic Committee (IOC) through the committee's Olympic Solidarity (OS) in a project known as 'Continental Athlete Support Grand' and is strictly for the 2024 Paris Olympics possible.

Jabil Suleiman, TOC assistant secretary, said the names of the athletes selected for the camp will be known after the body's general meeting.

"We do have names of all athletes who competed in our high-performance training and also names of those who qualified for the TOC sponsorship but we will make the names known after our next month's general meeting," he said.

Recently, TOC vice president Henry Tandau said the essence of high-performance training is that athletes who will attain qualifications will be in the project to prepare for the Paris Olympics.

He noted that TOC will take care of the athletes up to the 2024 Paris Olympics, slated for July 26 to August 11.

The TOC leader revealed: "We aim to see that our country is represented

ed by many qualified athletes in the 2024 Paris Olympics."

"We wrote the IOC for the committee's support and the good thing is that the committee accepted our request and we will select the boxers in a tournament which will be held mid-this month," the leader stated.

The committee had, mid-last year, announced that the OS has offered five scholarships to Tanzania's athletes.

The scholarships which are worth \$1,500 a month were handed to athletes Gabriel Geay, Alphonce Simbu, and Failuna Abdi, judo player Andrew Mlungu, and swimmer Hilal Hemed.

However, Tandau thereafter explained that the two are different, saying the five athletes who are on a \$1,500-a-month scholarship were not allowed to take part in the high-performance training.

"We have widened our net now, we aim to have more qualified athletes in the 2024 Paris Olympics, we have the five athletes who are on OS scholarship and we will have others on TOC scholarship," said.

He asked the beneficiaries to make use of the opportunity to prepare well for the Paris Olympics.

The TOC official also disclosed that although the Open Boxing Federation of Tanzania (OBFT) has some unsolved issues with the committee, the boxers have been included and will be under a special task force.

The leader stated: "The IOC that is providing funding for the project advised us that for boxing to benefit from this project it should be under a special task force."

## Coach Mwambusi explains his absence from Ihefu SC bench

By Correspondent Nassir Nchimbi

MBEYA-based Ihefu SC head coach Juma Mwambusi has explained the reasons for his absence on the touchline in the ongoing NBC Premier League.

Mwambusi opened up on his absence after football enthusiasts had noticed that he was not on Ihefu SC's technical bench during the squad's Premier League game against Yanga that took place in Dar es Salaam.

Ihefu SC lost 1-0 to league leaders Yanga in the duel that took place at Benjamin Mkapa Stadium on January 17 and fans had expected his return.

Coach Mwambusi noted that he has opted to stay aside from the squad to deal with family problems.

The gaffer said: "I have rested a bit, I have other responsibilities besides coaching Ihefu SC, for the time being, I am not in the team, it is currently under Zubeir Katwila, our assistant coach."

"I think they are currently doing well after a successful registration of players because the plans are in progress."

"There are other things that have come in the way here, so I think I should deal with them first, my mind should be on this family matter first,

I think after putting things right I will have a word to say for this time, there is nothing I will explain other than this," Mwambusi added.

He conceded that he was not taking charge of Ihefu SC since January 3 when the squad took part in a 2022/23 NBC Premier League match against Kinondoni Municipal Council FC and won 1-0, noting that he does not have any problem that made him leave and he has nothing to demand.

"I have no problem with Ihefu SC, that's why they have allowed me to deal with my problems because such problems are bigger than football, and I don't demand anything," the coach, who joined the club in September last year, revealed.

Since Mwambusi's arrival at Ihefu SC, he had successfully taken charge of the side, with his exploits including having the club end Yanga's unbeaten run in the NBC Premier League.

The squad defied the odds to defeat Yanga 2-1 at the Highland Estate Stadium in Mbarali, bringing the Jangwani Street side's unbeaten spell to 49 matches.

The gaffer has led Ihefu SC from 16th place to 13th place in the league standing and now the club has collected 20 points from 20 games.

## Polisi Tanzania FC eyes Geita Gold FC's scalp in 2022/23 NBC Premier League



Polisi Tanzania's players (in white kits) seeks to block Namungo FC striker Ibrahim Abdallah when the clubs faced each other in a 2022/23 NBC Premier League tie held in Lindi on January 14. Polisi Tanzania cruised to a 2-0 victory. PHOTO: COURTESY OF NAMUNGO FC

By Correspondent Ismail Tano

KILIMANJARO Police Tanzania FC is now focusing on its next Premier League tie against Geita Gold FC which will be held at Nyankumbu Girls' Secondary School Stadium in Geita in the afternoon.

The Kilimanjaro club notched a third Premier League win after cruising to a 2-0 victory over Namungo FC at Majaliwa Stadium in Lindi on January 14.

Polisi Tanzania FC was on a

rampage in the match, tormenting Namungo FC and collecting three points on away turf.

Congolese forward Enock Mayala, Polisi Tanzania's newly recruited player, netted a brace in his debut league match for the side, a move which turns out to be a good start.

Polisi Tanzania's assistant coach John Tamba pointed out: "We are proud of this victory because it has helped us gain confidence, and we hope to continue with this performance in our

upcoming matches."

The tactician said: "We also cherish our new player Mayala for the brilliant form he has shown in his first Premier League appearance."

"Scoring two goals uplifted him individually, and we believe that he will keep on pushing forward," the tactician noted.

Namungo FC head coach, Dennis Kitambi, conceded he was responsible for the loss, saying mistakes that his charges committed were positively capital-



## Manchester City now top Premier League dominated Football Money

**LONDON**  
MANCHESTER City topped Deloitte's Football Money League for a second consecutive year as the Premier League accounted for more than half of the top 20 clubs for the first time.

Total revenue from the top 20 revenue-generating clubs rose to near pre-pandemic levels of 9.2 billion euros (\$9.9 billion, £8.1 billion) for the 2021/22 season, according to a report published on Thursday.

That increase was largely due to a 1.3 billion euro rise in matchday revenue after two seasons impacted by coronavirus restrictions.

The Premier League's rise in international television rights sales and strong commercial growth saw 11 clubs from the English top-flight make the top 20 for the first time.

Leeds and Newcastle replaced Wolves and Zenit St Petersburg in the only changes to the top 20 from last season. A 13 percent rise in City's revenue to 731 million euros saw them retain top spot from European champions Real Madrid on 714 million euros.

Liverpool rose to third, their highest position in Money League history and above Manchester United for the first time, thanks to a run to the Champions League final, on 702 million euros.

United (689 million euros) were fourth ahead of Paris Saint-Germain and Bayern Munich (both 654 million euros).

Barcelona, who topped the Money League two years ago, dropped to seventh (638 million euros) after crashing out of the Champions League at the group stage and suffering slower commercial growth than their competitors.

Chelsea, Tottenham and Arsenal make up the top 10.

"The Premier League's financial superiority is unlikely to be challenged in the coming seasons," said Sam Boor, director of Deloitte's Sports Business Group.

"It's now likely a case of not if, but when, all 20 Premier League clubs will appear in the Money League top 30."

AFP



A 13 percent rise in Manchester City's revenue to 731 million euros saw them retain top spot.

# Olise's wonder-strike forces Man United to settle for Palace draw

**LONDON**

**E**RIK ten Hag criticised Manchester United's lack of killer instinct after Michael Olise's superb stoppage-time free-kick rescued a 1-1 draw for Crystal Palace on Wednesday.

Ten Hag's side led through Bruno Fernandes' first half strike at Selhurst Park as they looked to record their longest winning streak in 14 years.

But Olise halted United's run at nine successive victories in all competitions when he smashed a breathtaking set-piece past David de Gea in the final seconds.

It was a major blow for United, who had hoped to climb to second place in the Premier League and put pressure on leaders Arsenal ahead of their visit to the Emirates Stadium on Sunday.

"When you're winning with two minutes to go and Palace don't create anything except one from a corner and one from the free-kick, you don't expect to drop points," Ten Hag said.

"We have to invest more to get that second goal and then not be in that situation that a lucky moment costs you. In the second half we had a lot of space to kill them and go for the second goal."

"I never saw we really went for the second goal. It's difficult to say why. I have to criticise my team. Go for the second."

Having beaten City 2-1 in the Manchester derby on Saturday, United left freezing south London disappointed not to make it 10 in a row.

Instead, United moved up to third, level on points with champions Manchester City and eight adrift of Mikel Arteta's table-toppers.



Manchester United's Bruno Fernandes, standing right, scores during the Premier League match between Crystal Palace and Manchester United at Selhurst Park in London, Wednesday Jan. 18, 2023. (AP)

City would go three points clear of United if they beat Tottenham on Thursday.

United, who haven't won the title since 2013, can still put a little pressure on Arsenal if they beat the Gunners in north London.

"We have to take the lesson. You can't change it (the end of the winning run). We're looking forward," Ten Hag said.

"Look to Arsenal and make a proper plan. The players have to make sure they're ready."

Palace beat United on the final day of last season at the dismal culmination of Ralf Rangnick's lacklustre reign as interim boss.

United have been revitalised by Ten Hag in the intervening eight months and the contrast between the two eras was immediately evident.

Ten Hag's team went close to an early opener when Luke Shaw fizzed a half-volley just wide of

the far post from Aaron Wan-Bissaka's pass.

Wout Weghorst was making his United debut following his arrival on loan from Burnley after his spell at Besiktas was cut short.

The Netherlands striker's only sight of goal in his 70-minute appearance was a header onto the roof of the net from Shaw's cross.

United frustrated - After being penned back, Palace threatened when Odsonne Edouard's 25-yard blast was brilliantly tipped onto the bar by David de Gea.

United were unfazed and took the lead in clinical fashion after 44 minutes.

Fernandes scored United's controversial equaliser in the Manchester derby on Saturday, with Marcus Rashford clearly offside before the Portuguese midfielder netted.

There were no doubts about this one as Christian Eriksen swept into the Palace area and cut

his pass back to the unmarked Fernandes, who took a touch before shooting powerfully past Vicente Guaita from 12 yards.

United maintained control for much of the second half, aided by an influential display from Brazil midfielder Casemiro, who was so unruffled he even posed for a selfie with a pitch-invading fan.

Stewards were slow to react to the supporter, who stood next to Casemiro for several seconds and was almost off the pitch again before he was finally intercepted by security.

But, to Ten Hag's chagrin, United faded in the closing stages.

Marc Guehi's header almost brought an equaliser as De Gea palmed it away.

And Palace snatched their leveller at the death when Olise bent a sublime free-kick over the wall and in off the bar from 30 yards.

Meanwhile, Erik ten Hag claimed he was right to start Casemiro in Manchester United's 1-1 draw at Crystal Palace on Wednesday even though the midfielder picked up a booking that rules him out of Sunday's showdown with Arsenal.

Casemiro will serve a one-match ban following his fifth yellow card this term, for chopping down Palace's Wilfried Zaha in the 80th minute.

United looked poised to move into second spot in the Premier League after Bruno Fernandes fired in the opener late in the first half, but Michael Olise's stoppage-time free-kick denied the visitors.

Casemiro's booking is a major blow to third placed United as they prepare to face Premier League leaders Arsenal, who sit eight points clear of Ten Hag's men.

But the United manager said there was no way he could leave out Casemiro against Palace

regardless of any possible suspension.

"This game was important. Every game is important," Ten Hag said after United's nine-match winning run came to an end.

"Every game in the Premier League is a top game. Casemiro is obviously a really important player for us, and he is one of the reasons that we are in the position that we are now. That's Casemiro."

"But last time we beat Arsenal without Casemiro, so we have a squad, so we have to fill that gap and make a proper plan and the squad have to fill it and make sure that there is a team. We already showed how to beat Arsenal."

Casemiro came on as a late substitute in United's 3-1 victory over the Gunners in September, with Marcus Rashford's brace and an Antony strike making the difference at Old Trafford.

AFP

## EXPLAINER-Manchester United: what are the key issues?



By Manasi Pathak

MANCHESTER United's owners, the Glazer family, have been the target of intense criticism with the team last winning silverware back in 2017, lifting the Europa League and League Cup trophies.

The club are now on their longest drought in four decades.

### WHAT ARE THE ISSUES ON THE PITCH?

United, currently managed by Erik ten Hag, are fourth in the Premier League standings on 38 points after 18 games, one point behind their local rivals Manchester City but nine adrift of leaders Arsenal.

Although the team are making good progress under new coach Ten Hag, the Dutch manager

needs the backing of the club and their owners if they are to return to their glory days, when they were considered one of the heavyweights in European soccer.

In recent years, United have fallen into the shadow of City, who won their fourth league title in five years in 2022 and also reached the Champions League final in 2020-21.

Many of the club's supporters have complained that the Glazers' debt-laden buyout of the team starved it of funds and that the owners needed to spend more to attract and retain talent and win trophies.

When United, like City, tried to spend big in the transfer market, most of those signings proved to be underwhelming at best, including the likes

of Paul Pogba and Romelu Lukaku.

Meanwhile, City have tasted success with the likes of Erling Haaland, Kevin De Bruyne, Ruben Diaz and Riyad Mahrez.

Apart from fighting City, United are also facing competition from Saudi-backed Newcastle United and Tottenham Hotspur in the race to secure a top-four spot this season.

### WHAT ARE THE ISSUES OFF THE PITCH?

United's home ground, Old Trafford, has not been redeveloped since 2006 and the Glazer

family has been criticised by fans and former players for neglecting the club's home and training facilities.

"You look at the club now, this stadium - I know it looks great here (on TV) but if you go behind the scenes it's rusty and rotting," former United captain Gary Neville said in 2020.

"The training ground is probably not even top five in this country, they haven't got to a Champions League semi-final in years and we haven't won a league here for years," he added.

A new owner will likely

need to put more money into the club to fix these issues.

### WHAT OTHER ISSUES ARE THERE?

The club's Supporters Trust, MUST, has demanded a real say in how the club is run in future, saying "any new ownership structure must embed supporters, including a degree of fan share ownership, in their operating model".

Supporters have sought a change of ownership for more than a decade and the clamour has grown louder with a lack of success on the

field.

United's net debt, a serious bone of contention among fans, had grown by nearly 23% to 515 million pounds (\$565.78 million) by September and will be another headache for the new owners.

The failure of top European clubs - including Manchester United - to set up a breakaway Super League also means that players will continue to keep a disproportionate share of the financial spoils.

Any buyer will need deep pockets and patience.

REUTERS

Gwiji by David Chikoko





# SPORT

**Olise's wonder-strike forces Man Utd to settle for Palace draw**

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## Chama, Mgunda win 2022/23 NBC Premier League monthly awards

By Guardian Correspondent

THE 2022/23 NBC Premier League main sponsor, NBC Bank, has presented cash prizes and trophies to the league's best player for December last year, Clatous Chama, and the league's best coach of the month, Juma Mgunda, both from Simba SC.

The handing over event took place on Wednesday shortly before the kickoff of the Premier League fixture between Simba SC and Mbeya City FC held at the Benjamin Mkapa Stadium in Dar es Salaam.

The match witnessed the Msimbazi Street side commanding a 3-2 victory over Mbeya City FC.

Godliving Maro, NBC Bank's Director for Risk Management, presented a 1m/- dummy cheque along with a trophy and a brand new Azam TV decoder to Simba SC midfielder Chama.

The same prize package was as well handed over to the league's Best Coach of the Month, Mgunda.

Maro stated: "Basically, we are very proud to see a competitive league and the best standards among the clubs participating in the NBC Premier League."

The NBC Bank official pointed out: "That is why you will see that despite the league having a big number of professional players, our local players are fighting and doing well in contesting for best players' awards."

"This is proof that all clubs can now serve their players well enough for the latter to offer the expected competition while on the pitch," Maro noted.



Juma Mgunda

# Robertinho delighted with Simba SC scrappy win over Mbeya City FC

By Correspondent Michael Mwebe

**S**IMBA SC head coach Robert Oliveira, alias 'Robertinho', has admitted that the win and not the performance was the important thing against Mbeya City FC.

The Brazilian admitted he would need more time to improve performance but was happy with the three points after his club's 3-2 over Mbeya City FC, which lifted them to within a touching distance of Young Africans SC, alias Yanga, at the summit of the 2022/23 NBC Premier League.

Said Ntibazonkiza put Simba SC ahead early in the first half but Mbeya City FC responded with an equalizer within three minutes at the Benjamin Mkapa Stadium.

Ntibazonkiza put Simba SC ahead once again immediately after the restart before Pape Sakho put the game beyond the visitors' reach.

Mbeya City FC defender Samson Madeleke was sent off for a mistimed challenge on Simba SC defender Mohamed Hussein for a second yellow card in the 65th minute.

However, Simba SC was not able to capitalize on their numerical advantage to control possession and was put under pressure.

Simba SC shot stopper Aishi Manula's mistake allowed Juma Shemvuni to pull a goal back for Mbeya City FC with 10 minutes to stoppage time.

Though Simba SC managed to hold on to claim their 14th victory, Robertinho suggested that his players were affected by jet lag after arriving in the country a day before the game.



Simba SC's head coach Roberto Oliveira. PHOTO: COURTESY OF SIMBA SC

He added that given the circumstances, victory was all that mattered on the day.

Robertinho said: "Today was all about winning, that's the first objective because we arrived yesterday from Dubai, the squad was tired and that's normal."

"I am happy with our performance. My objective is to build a strong team for the

CAF Champions League and Premier League," the tactician pointed out.

The gaffer noted: "It's not easy, I have been here for like seven days, it is not much but I am happy about the feedback. My team played well but I want to prepare my squad to play offensive football in the final third of the pitch."

"I changed to one attacking midfielder and two strikers then we changed because we scored two goals."

"We have new players, they are coming for the Champions League. They start training tomorrow and that's important because I need to build a strong team for the CAF Champions League. Our objective is to

qualify from the group stage and maybe even be champions."

The gaffer noted: "I give priority to my team to play offensive football, I need a good number six for balance. It is not easy, I need time, and maybe I have 20 days to build a new strong team. Playing well and winning is my philosophy."

## Kagera Sugar, Coastal Union renew rivalry in NBC Premier League

By Correspondent Michael Mwebe

KAGERA Sugar will welcome Coastal Union to Kaitaba Stadium in Kagera for a 2022/23 NBC Premier League clash to be held in the afternoon, with kick-off slated for 4 pm.

Hosts Kagera Sugar suffered their eighth defeat of the season- and extended their winless run to five league matches-

with a 1-0 away to high-flying Singida Big Stars on Tuesday. However, Kagera Sugar will go into this game with more confidence in their home record.

The Bukoba-based side is unbeaten in the last five home games that include draws with Simba SC, Geita Gold FC, and Azam FC as well as wins against Ihefu SC and Mtibwa Sugar. They have picked up 19 points from 11 league games as hosts.

One of the main reasons for Kagera Sugar's inconsistent results in re-

cent games is a leaky defense, as they have conceded at least two goals in three of their last five league matches.

Head coach Mecky Mexime has tried to shake up his outfit's defense by replacing Laurent Alfred with Deus Bukunya in the last three games but the changes are yet to make a big impact.

Coastal Union extended their winless run to five league matches when they were held to a goalless stalemate by Ruvu Shooting last weekend.

Tanga-based Coastal Union has therefore picked up just three points from the last 15 up for grabs.

The 1988 Premier League champions have found away games tough in the 2022/23 NBC Premier League.

They have claimed just eight points from nine away matches this season, though their last game on the road was a

pulsating 3-3 draw with Polisi Tanzania at the end of last month.

When a person looks at the bigger picture, Coastal Union alias 'Wagosi wa Kaya' have lost 10 of their 20 outings this season. The club now sits in the relegation zone, separated by the bottom two, Ruvu Shooting and Polisi

Tanzania, by four points.

With only 10 games to go, rings of another relegation battle are certainly playing on 'Wagosi wa Kaya' fans, they desperately need to win to stay within touching distance of Ihefu SC, KMC FC, and Mbeya City FC.

Their next three league opponents are Geita

Gold FC (away), Mbeya City FC (home), and Tanzania Prisons (home).

In head-to-head stats, Kagera Sugar and Coastal Union have met in 19 league matches since the 2010/11 campaign.

Kagera Sugar side has claimed nine wins compared to six for their Tanga counterparts, while

four matches have been drawn.

When the teams met earlier this season, at Mkwakwani Stadium in Tanga in October 2022, Coastal Union claimed a 2-0 away win thanks to a brace netted by Cameroonian attacking midfielder Moubarak Hamza.



Kagera Sugar head coach, Mecky Mexime.

## Flexibles

by David Chikoko

