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National Pg 3



Minister calls for more census awareness



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**TANZANIA** 

WEDNESDAY 26 JANUARY, 2022







# Samia: Regions to have market centres for use by small traders

By Getrude Mbago

THE government is set to build modern markets in regional capitals countrywide for small traders which will be operating day and night and provided with the required systems and infrastructures.

President Samia Suluhu Hassan unveiled this in Dar es Salaam yesterday when she met leaders of small traders to discuss ways to address challenges facing the petty trading community and their welfare generally.

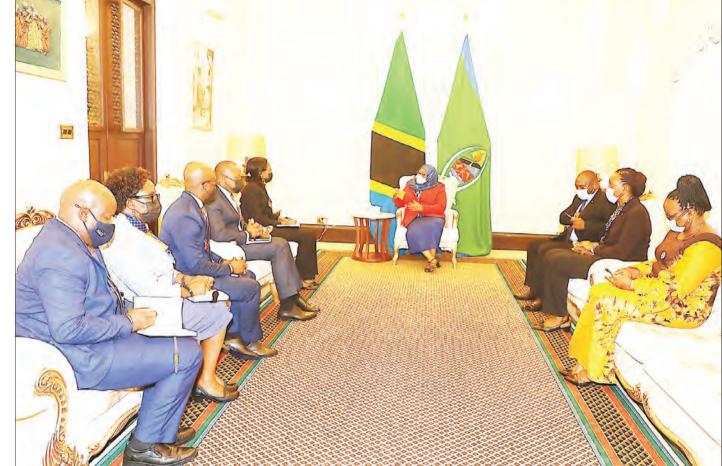
"We are currently rebuilding the Kariakoo market. We have also got funds to commence construction of Jangwani market, then after this, the Karume market will follow but for the

meantime traders at Karume may continue using it until the government comes up with a project to re-construct it in a modern and attractive manner," she said.

The government will also choose some open areas to build markets for petty traders so as to bring affordable services closer to the people, she stated, underlining that the government recognises the value and contribution of petty traders in the country's development and thus it has been taking several measures to support the subsector to

"Promoting and supporting selfemployment is important if the country is to

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President Samia Suluhu Hassan has an audience at State House in Dar es Salaam yesterday with a delegation of high-ranking NMB Bank Plc officials, who paid her a courtesy call led by CEO Ruth Zaipuna (5th-L). The president applauded the bank's contribution to Tanzania's social and economic development, with the CEO pledging continued support by the bank to the government's efforts to fast-track the country's development. Photo:

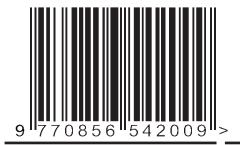
# Mo fortune declines from \$1.6bn to \$1.5bn

**By Guardian Reporter** 

THE fortunes of Tanzanian entrepreneur Mohamed Dewji (pictured) had declined by early this month to an estimated \$1.5bn from \$1.6bn a year ago, an update by the US personal wealth chronicle, Forbes Magazine, has revealed.

World billionaires' net worth was calculated using stock prices and currency exchange rates from the close of business on Wednesday, January 19, where the report cited lower multiples for publicly traded competitors as explaining the local billionaire's dip in personal wealth.

The report indicated that Africa's billionaires became richer last year despite devastating impacts of the global pandemic, with the continent's 18 billionaires now worth



an estimated \$84.9bn, which implies a 15 per cent increase within a year and the most since 2014 when a larger number of billionaires (listed as 28) were worth \$96.5bn when combined.

"On average, the continent's billionaires are worth \$4.7 billion now as compared to \$3.4 billion in 2014," the global media company said in its latest report published on Monday, a product of a study that tracked the wealth of African billionaires who reside in Africa or have their primary business within the continent.

It excluded the Sudanese-born billionaire Mo Ibrahim, who is a U.K. citizen and Mohamed Al-Fayed, an Egyptian billionaire who resides in London. However, Strive Masiyiwa, a citizen of Zimbabwe and a London resident, appeared on the list because of his telecom holdings in Africa.

Soaring stock prices from Nigeria to Zimbabwe lifted the fortunes of tycoons, as demand for products from cement to luxury goods ticked up, with only two out of the 18 billionaires being worth less than last year-Mohammed Dewji of Tanzania and Koos Bekker of South Africa, it elaborated.

Bekker dropped to \$2.7bn from \$2.8bn as the share prices of consumer internet firms Naspers and Prosus fell more than 20 per cent

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# PM: All district roads must be passable the whole year

**By Guardian Reporter** 

THE government has promised to build roads that will be passable throughout the year in all regions with infrastructure challenges in order to spur economic growth.

Minister Kassim Majaliwa made the commitment yesterday while addressing residents of Dareda during his development projects inspection visit in Manyara Region, laying out government plans to construct the Mbulu-Hydom, Karatu-Mbulu roads, and an extended road from Hydom to Mkalama and onward to Sibiti, Meatu, Bariadi, Maswa and Busega.

"All these roads are supposed to be tarmacked for use in business and easy travel," he said, noting that with the new headquarters for Mbulu District at Dongobesh, the government is building

The project has the capacity to produce 5.5m litres per day and so far the work is 95 per cent complete, with about 45,000 residents having started being served

the road from Dongobesh to Dareda.

He allayed fears for people who paid to be connected with electricity and it has not been done, saying they will be connected as already contractors have been sent to those

Regarding environmental preservation, the premier stressed that the public preserves the environment by planting trees in big numbers to enable the country get sufficient rains, pointing out that some areas in the region rivers were drying up due to acute deforestation.

He laid a cornerstone for the construction of the 6.3bn/- district headquarters, commending the creativity of its architecture as an example to be emulated.

Inspecting the construction of classrooms for Babati Day secondary school in Babati District, he appealed for parental

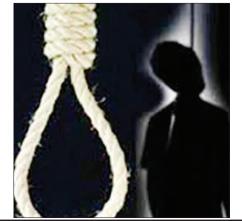
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# Pupil suicides: Blame levelled at family, curriculum pressure

By Correspondent Mary Kadoke

EDUCATION stakeholders have cited high expectations from the community, including parents and a curriculum that largely rewards cramming for recent incidents of suicide by pupils who did not pass their examinations.

With parents and everybody around expecting good news and scant option for a vocational pathway for those who cannot cram and reproduce in final examinations, coupled with lack of psychological support, some pupils are pushed to take their own lives for feelings of shame, they



Enea Muhando, a consultant with the Tanzania Institute of Education (TIE) said that intrapersonal and interpersonal skills in education would enable pupils to manage the pressure that comes with

"My all-time question has been what do people fail or pass? Those who pass exams do not always do the same in real life. Imparting pupils with different life skills will help them have positive coordination of thoughts, problem-solving and compassion in both happy and difficult moments," he

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Prime Minister Kassim Majaliwa inspects a water filtering system at the Darakuta-Magugu-Mwada source in Manyara Region's Babati Rural constituency yesterday before laying the foundation stone for the project. Photo: PMO

# PM: All district roads must be passable the whole year

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cooperation with teachers to ensure the right professional environment for Tanzanian children to get quality education.

He also directed regional and district commissioners to make follow ups in their areas to see whether there are schools that

parents, a habit the government has proscribed.

Babati District Commissioner Lazaro Twange was tasked by the premier to oversee improvements in the quality of desks in the school, replacing aluminium sheets by wooden tops.

He similarly allayed fears about

require cash contributions from electricity connection costs, that it remains pegged at 27,000/-, as the government seeks to make sure all villages get electricity before the end of this year.

> He assured residents in the area that the government will continue supplying clean and safe water to various areas countrywide, when addressing Mafuta villagers

after laying a cornerstone for the Darakuta-Magugu water project, expected to serve more than 80,000 people.

The project has the capacity to produce 5.5m litres per day and so far the work is 95 per cent complete, with about 45,000 residents having started being served, officials said.

# Samia: Regions to have market centres for use by small traders

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overcome the employment crisis. We know that a big group of youth have been employed in this sector of small businesses; we assure you that the government will continue implementing various strategies to make the sub-sector flourish," she

The government came up with the plan to remove petty traders along the roads to make things go well and make Dar es Salaam smarter, she affirmed, specifying that the aim is to see that road pavements are not used for trading purposes. "We want things to be conducted well and in designated areas," she stated.

"The beauty of Dar es Salaam city can now be spotted and seen very well; the beautiful roads, flyovers and bridges are now seen clearly and attractively," she said.

The exercise will have left hurts and challenges to the petty traders but its advantages are countless as it will help the petty traders to grow and later become formal sector traders by conducting their activities in designated areas and newly designed facilities, the president acknowledged.

Traders who were affected by the Kariakoo market fire will come back to work in the area after 18 months, she said, noting that prior to the fire, the Kariakoo market had 2500 traders but after the new construction, the market will accommodate 4000 traders.

President Samia said she had directed banks to come up with special programmes to support women, youth and special groups' development. Similarly, district executive directors (DEDs) should set aside funds to improve areas and spaces where petty traders work,

she urged.

Hawkers will be provided with improved business identity cards after the 2022 Population and Housing Census, she said, intoning that some big traders have been evading required tax dues by hiring a lot of hawkers to sell their products without providing receipts.

Hawkers must stop being used by big traders to sell their products as this affects revenue collection and growth, she declared, urging the public to continue paying taxes and levies so as to support development initiatives.

The president reiterated the need for petty traders and the public at large to continue protecting themselves from the Covid-19 infection threat by adhering to acknowledged preventive measures, and seeking Covid-19 vaccines to further strengthen body immunity.

Steven Lusinde, the petty traders' national vice chairman said that markets where hawkers have been relocated have poor infrastructures, which needs immediate measures addressing the challenge.

He urged the government to continue constructing more markets so as to accommodate all petty traders who have missed places to conduct their businesses.

He praised the move by President Samia of issuing funds to improve infrastructures in various areas especially in the education sector where children are now studying in a more conducive environment.

Appealing to the government to engage petty traders during construction of markets, he said that hawkers need to be supported and provided with incentives. This is in order to grow and qualify as middle level business people, he added.

## Pupil suicides: Blame levelled at family, curriculum pressure

FROM PAGE 1 stated.

He recommended that the government ensure that teachers are knowledgeable in alternative teaching approaches so that they can impart skills and career pathways to pupils.

Evod Kanyaiyangiro, secretary of the Tanzania Teachers Union (TTU) in Kinondoni District, Dar es Salaam Region, said that parents' high expectations and the resultant pressure on their children have been a cause of recent suicide cases.

He said pupils who fail to bring good news are troubled psychologically for being less worthy for their parents, teachers, relatives and the entire community.

"Parents are partly to blame for this. Their expectations are too high without considering a fact that a pupil's performance depends on a number of factors including psychological support they get from the parents," he said.

Dr John Kalage, executive director for HakiElimu, an activist and research organisation in the sector, said too high expectations on a pupil from parents, teachers, and society can turn a low performer suicidal.

"This is because of the false belief that passing exams are the only way

to success in life," he said, noting that each of these parties carries an ideology that investment is justified only in the outcome. What they fail to understand is that sometimes a pupil's mood or stress level can lead to bad performance, he emphasised.

Idephonce Mkama, a psychologist and lecturer Archbishop Mihayo University College of Tabora (AMUCTA) said teachers should counsel pupils before and after exams to avoid suicides.

Suicide cases are a result of despair, desperation and family pressure which make a failed pupil feel worthless "because there is no other way out after failing the exam," the lecturer intoned.

Recently, a number of pupils reportedly committed suicide after the release of results of the Certificate of Secondary Education Examination (CSEE) which the victims performed poorly.

But in a bizarre case, a report confirmed by Butiama District Commissioner Moses Kaegele stated that a form four leaver who got division two-a good pass - hanged himself on a tree soon after the announcement of the results for failing to get division one in last year's exams.



Workers Compensation Fund board chairman Emmanuel Humba (2nd-L) welcomes Prof Joyce Ndalichako (L), Minister of State in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disabilities), to the Fund's offices in Dar es Salaam yesterday. The minister was on a familiarisation tour. With them are WCF deputy board chairperson Rifai Mkumba (2nd-R) and director general Dr John Mduma. Photo: Guardian Correspondent

#### Mo fortune declines from \$1.6bn to \$1.5bn

each, the findings indicated. None of the 18 billionaires from Africa are new to the ranks, and they hail from seven different countries, it affirmed.

For the 11th year in a row, Aliko Dangote of Nigeria remained the continent's richest person, worth an estimated \$13.9bn, up from \$12.1bn last year following a 30 per cent increase in the stock price of Dangote Cement, his most valuable

Analysts found that a surge in housing developments in Nigeria and growth in government infrastructure spending drove higher cement demand in the first nine months of 2021, while luxury goods magnate, Johann Rupert of South Africa, earlier ranked fourth he founded, rose more than 750 per

among the billionaires, rose to cent in the past year, helping to drive second spot in the latest rankings.

A more than 60 per cent surge in the share price of his Companies Financiere Richemont-maker of Cartier watches and Montblanc pens-pushed his fortune to \$11bn, up from \$7.2 billion a year ago, making him the biggest dollar gainer on the list, the report says.

South African Nicky Oppenheimer, who formerly ran diamond mining firm DeBeers before selling it to Anglo American mining giant a decade ago, ranks number three, and worth an have five billionaires each, estimated \$8.7 billion.

The biggest gainer in percentage terms -up 125%– is Strive Masiyiwa of Zimbabwe, worth \$2.7bn, up from \$1.2bn last year. Shares of Econet Wireless Zimbabwe, which fell off the Forbes list early last year,

up the size of his fortune, it said.

Nigerian cement Abdulsamad Rabiu is \$1.5bn richer after taking yet another of his companies public in early January, listing his sugar and food firm BUA Foods on the Nigerian stock exchange.

The billionaire himself and his son retained a 96 per cent stake in the company which recently had a market capitalization of nearly \$2.8bn, the report noted.

While South Africa and Egypt Nigeria currently has three and Morocco fields two, with the entire continent's billionaires being men. The last woman to appear in the ranks, Isabel dos Santos of Angola,

# **Malawian President Chakwera** dissolves cabinet on graft row

**LILONGWE** 

President Malawi Lazarus Chakwera on Monday sacked his entire cabinet over graft concerns, vowing to "confront all forms of lawless conduct by public officials".

"I have dissolved my entire cabinet effective immediately, and all the functions of cabinet revert to my office until I announce a reconfigured cabinet in two days," Chakwera said in a national address.

He added that the reconfigured cabinet will exclude Minister of Lands Kezzie Msukwa, who was arrested last month in a bribery

"This is to allow him to answer

the corruption charges he is facing powerful, wealthy or who their in court and clear his name there," Chakwera said.

The stunning decision follows meetings last week with two influential groups, the Episcopal Conference of Malawi and the Public Affairs Committee, which comprises church groups that act as a government watchdog.

Both groups expressed concern over the president's indecisiveness in fighting corruption.

ECM, an assembly of Malawi's Catholic bishops, said authorities must ensure that no one is "pressurised, intimidated or influenced" in the pursuit for justice.

"Let no suspect, however

connections are, be shielded or protected," the bishops said in a statement.

Chakwera won 2020 elections by campaigning on promises to fight corruption in the poor southern African country.

The land minister's arrest was the second corruption scandal to erupt in less than a month.

Earlier in December, a corruption probe saw Malawi's former finance minister and an ex-central bank governor arrested on allegations they manipulated accounts to obtain loans from the International

Monetary Fund. **AGENCIES** 



Women from a Maasai herders' community in Kenya attend training on the making of ornaments and leather goods organised by Oikosi East Africa under the Zoological Society of London. It was held at Ketumeine in Longido District, Arusha Region, last week. Photo: Correspondent Zanula Mollel

# Nchemba asks WFP to buy cereal crops from Tanzania

#### By Guardian Reporter, Dodoma

FINACE and Planning minister Dr Mwigulu Nchemba has asked the World Food Programme (WFP) to purchase cereal crops from Tanzania farmers for feeding refugees in various areas they serve.

Dr Nchemba made the call in Dodoma, where he met and held talks with WFP's country representative Sarah Gordon-Gibson, where the two discussed a number of issues of cooperation between the government and the UN agency.

The minister said that in the 6 years from 2015 to 2021, Tanzania has produced 17.8 million tonnes of food surplus and that the lack of a market for these agricultural

to get rid of the economy.

Dr Nchemba appealed to the WFP to support market access and finance for investing in irrigated agriculture that will enable the country to produce more food and enable Tanzania to become a food warehouse. "The opinion of the Ministry and the government is to continue to work together in areas where President Samia Suluhu Hassan, has made it a priority to find markets for our farmers' products so WFP and the areas you serve can help you find markets so that farmers can benefit from their production," he said.

He commended the UN agency for its efforts to help Tanzania address the challenge of child malnutrition

products hampers farmers' efforts and called on it to continue to support the region by bringing creative ideas on how to end the problem in the country.

> Dr Nchemba appealed to the WFP to enable the government to raise funds for the implementation of projects that will help address the challenge of climate change.

> For her part, Sarah said that this season, her organization has purchased 76,000 tons of food in Tanzania at a cost of US \$ 25 million and distributed it to areas in need.

"During that period we have also spent US\$19 million to improve the operational activities of the Port of Dar es Salaam for transporting food sent to areas of need, especially refugee areas," she said.

He pointed out that his

organization plans to spend more than US\$336 million to run its operations over the next five years from 2022 to 2027 where they expect to reach more than one million people.

Sarah also said that her organization plans to restore food service in schools in the country after suspending the service a few years ago due to the importance of food for children in school.

"We also plan to establish a program to help people earn cash by participating in the implementation of various projects in their areas including agricultural projects, construction of infrastructure as well as providing small loans as well as reliable markets for smallholder farmers," Sara said.

# Wanted: More awareness on 2022 population census

#### By Guardian Correspondent, Dodoma

TANZANIANS have been called to emerge in large numbers for enumeration for the Population and Housing Census to be held in August this year in order to get right statistics for the country's development.

The remarks were made here yesterday by Dr Pindi Chana, Minister of State in the PM Office (Policy, Parliament and Coordination) in her meeting with officials of the National Bureau of Statistics (NBS) and their Zanzibar counterparts, Zanzibar Bureau of statistics (ZBS) on preparations for the coming census.

Dr Chana said it is of great importance to conduct the census as it will provide essential statistics which the government will use to know people's needs and the infrastructures needing revamped to enable the people get better social

"These statistics can be used for our own development as there are issues for the construction of health centres, classrooms, various investments as well as individual's economies.

She also instructed for the formation of Regional, district, ward and Homesteads Census Committees and meet to discuss various issues on the preparation and implementation of the Census.

She thanked president Samia Suluhu Hassan for allowing the Census to take place this year and for providing the budget thereon.

She similarly thanked the Zanzibar government for the great cooperation it has given to ensure the Census will be a great success.

For his part the Zanzibar population and Housing Census Commissar Amb Mohamed Haji Hamza said the Census will involve all groups, including youth, prominent people, houses of worship and political leaders to convey the intended message and to

make sure every person participates. For her part, the Government Chief Statistician Dr Albina Chuwa said this year's Census will be conducted digitally to get the right data and added that a trial census has been done and training is being given to census enumerators.

"The enumerators are being trained on how to ask questions according to the respondent's stature, taking into consideration those with disabilities," Dr Chuwa said.

Census Coordinator NBS Office Seif Kuchengo said preparations were going on well, and added that this year they will

He said they have allocated 54,989 homesteads out of 64,318, equivalent to 85 per cent while in urban areas 1,984 homesteads have been allocated out of 4,281.

The enumerators are being trained on how to ask questions according to the respondent's stature. taking into consideration those with disabilities



#### RE: BEER & SPIRITS DISTRIBUTOR REQUIRED

Serengeti Breweries Limited, is seeking distribution partners to distribute its products in the following region;

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We are seeking a distributor who is business-savvy and hungry for growth with the ability to accelerate our topline growth through retail penetration and customer

#### Key requirements to have to qualify as a Distributor.

- Extensive knowledge of the region including routes, outlets and ability to forecast the business potential.
- An office internet connectivity, Printer, Computer.
- 3) Should be a registered company in Tanzania, complying with all legal
- Experience in managing a distribution business will be an added advantage. 4)
- 5) Valid business licence.

#### Specific Requirements for a Beer Distributor:

- Working capital of TSHs 200,000,000.
- 2) Adequate warehousing space to accommodate not less than 10,000 cases.
- Competent sales and support team comprising of minimum 1 stock controller, 4 Van Sales Man, 1 cashier/accountant and 5 Loaders.
- 4 Distribution Vehicles of 3 tons each.

#### **Specific Requirements for a Spirits Distributor:**

- Working capital of TSHs 50,000,000.
- 2) Adequate warehousing space to accommodate not less than 1,500 cases.
- 3) Competent sales and support team comprising of 3 Van Sales Man. Adequate distribution vehicle for spirits – 3 medium sized distribution vehicles.
- Application by interested parties should include: valid business licence, 3 months bank statement, and proof of registration from BRELA.

The application can be sent to Anthony.Msanga@diageo.com Or dropped at the below address;

Attention: Baraka Kilimba, Serengeti Breweries Limited, P.O.Box 41080, Dar es salaam, Tanzania. Plot 117/2 Access Road, Nelson Mandela Expressway, Chang'ombe Industrial area.

























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Katavi regional commissioner Mwamvua Mrindoko (in headscarf) receives an ATM card from Tanzania Commercial Bank CEO Sabasaba Moshingi shortly after opening an account with the bank. It was during Monday's inauguration of the bank's branch in Mpanda municipality. Photo: Guardian Correspondent

# Govt to open new chapter on best ways to engage investors

#### **By Guardian Reporter**

THE government has expressed intent to open a new chapter in its engagement with investors in the telecom sector aimed at encouraging investment.

Speaking during a tour of duty to some telecom companies earlier this week, Information, Communication and Information Technology minister, Nape Nnauye said the government was committed to creating an enabling business environment so that investors could inject more capital into various sectors including telecommunication.

"During the past six years, the telecommunications sector in Tanzania was subjected to colossal payments in fines, but the Samia Suluhu Hassan administration is now assuring investors that it was more than willing to start a new chapter with them," he

Nnauye said the government was more than willing to come up with more conducive telecoms policies to attract increased investments in the sector.

The minister who visited Tigo, Vodacom and Airtel offices said "We are here to enhance the industry to suit business needs of offering quality service to consumers.

He said in its resolve to regaining the trust of the private sector, the government would engage members of the business community

When he was at Vodacom Tanzania, the firm's board member Magreth Ikongo hailed the government's move, saying it would heal their wounds that had in recent years shaken their business.

The minister said the government was ready to even review laws, policies and regulations which seem to be a nuisance and discouraged investments.

"Instead of investors coming to our offices to see us, it is about time we started visiting them in their offices and having talks," said Nnauye.

Tigo's acting managing director, Innocent Rwetabura, promised the minister that they would keep the momentum going when it comes to improving their services.

Apart from billions of shillings in courtsanctioned fines due to some misconduct, the sector also paid billions of shillings in fine for poor services.

For instance, in July 2020, all the seven telecos were fined 1.2bn/- after they were accused by the regulator of poor quality services.

That came after they were fined 5.9bn/- for a similar reason in December 2019... And in February last year (2021), they were to pay a total of 38.1bn/-, but the regulator decided to change the penalty and instead instructed the companies to spend the money on improving service quality within 90 days.

# TPDC signs contract with Baker Botts for LNG project consultancy

#### By Marc Nkwame , Arusha

TANZANIA has signed a contract with the Houston-based Baker Botts firm in which the latter will provide international legal advisory and consultation services for the country's anticipated Liquid Natural Gas Project.

The contract was signed in Arusha between the Tanzania Petroleum Development Corporation (TPDC) and Baker Botts LLP operating from the United States.

Minister for Energy, January Makamba explained that Baker Botts

connections to key international energy markets in Asia, Europe and the Middle East.

The Houston-based firm is thus going to undertake legal consultation services behind the execution of the previously delayed US\$30 billion liquefied natural gas project in Southern Tanzania.

The Energy Minister, tabled talks with various International Energy Companies on Monday, to that effect.

A number of International

is one of the leading law firms with negotiations with the ministry regarding the implementation of the LNG project and these include Shell, Ophir, Equinor, Pavillion and ExxonMobil.

> The Liquefied Natural Gas Scheme to be executed in Lindi Region.

> The LNG project, according to Makamba, was extremely vital to the country's economy as well as the local energy sector.

Upon taking office in March last year, President Samia Suluhu Hassan directed the Ministry to fast-track delayed investments, on Energy Companies have been in that the plans for an LNG plant on

the southern coast and a pipeline including Royal Dutch Shell Plc, the discovery of over 100 trillion connecting offshore fields have been under consideration since 2014.

Project which was to be initiated in the neighboring Mozambique under Total SE was shelved following insurgent attacks. Now it is only left for Tanzania to fill the vacuum in reviving its own LNG Venture.

Already the government had finalized compensation procedures with more than 600 residents of the southern Tanzanian town of Lindi to pave the way for the project.

Previously also, Tanzania together with the interested companies, Exxon Mobil Corp., Sophi Energy Ltd. and Pavilion Energy Pte Ltd, discussed a proposed two-train onshore LNG plant for exporting gas to other countries.

The government envisaged building a pipeline network to connect and distribute gas to more than 10,000 homes and factories, mostly in the commercial hub of Dar es Salaam.

Tanzania and Mozambique have been described to be Sub-Saharan Africa's foremost gas frontierinvestment destinations following

cubic feet of the gas resources within their precincts.

Tanzania has been conducting natural gas exploration for more than 50 years now, with the maiden natural gas discovery in the country made in 1974 on the Songo Songo Island of Lindi. Later, in 1982, a second discovery was made at the Mnazi Bay area of Mtwara Region.

Again, from 2010, Tanzania has recorded more natural gas discoveries and since then, the latest estimated natural gas reserves as of 2016, clocked at 57 trillion cubic feet.





#### **Advertisement**

#### **BULYANHULU GOLD MINE LIMITED**

Requests the submission of Expressions of Interest from qualifying parties wanting to participate in the below supply of goods/services at Bulyanhulu Gold Mine

Bulyanhulu Gold Mine Limited (BGML) is a fully owned subsidiary of Twiga Minerals Corporation. Bulyanhulu Gold Mine Site is located 45km south of Lake Victoria, in the Kahama District of Shinyanga Region, northern Tanzania. There are road accesses to the mine from Mwanza, 127km to the northeast and from the town of Kahama, 84km to the south

BGML, therefore, invites "Expressions of Interest" from reputable, experienced and certified Fuel Management System Manufacturers/Agents interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/services

No.	Reference no.	Description of goods/services to be procured	Pre-Qualification Criteria
1	BUL-22-01-01	Design, Manufacture, Supply and Install hardware and software for a Fuel Management System (FMS) able to manage Diesel Stock and Consumption	<ul> <li>Evidence of suitable HSE, OSHA compliance and site safety program</li> <li>Certified ISO 1400, relative to design, manufacture and installation of materials used in management and distribution of petroleum products.</li> <li>Traceable references of similar projects successfully executed both in scale and scope.</li> <li>Not less than five (5) years traceable experience with development and installation of Fuel Management systems particularly in the mining industry with monthly consumption &gt;2 000 000 litres of diesel fuel per month.</li> </ul>
The object	pous goods are inte	anded to be awarded	<ul> <li>Evidence of suitable resources availability – equipment, systems and qualified personnel (Engineers, Technicians and Installers)</li> <li>A written statement indicating Tanzanian ownership percentage,</li> <li>Local Content plan approval letter from the Mining Commissioner or acknowledgement letter of submission</li> <li>Company registration documents i.e. Certificate of incorporation, business licence, TIN, VRN, Tax Clearance Certificate etc.;</li> </ul>

pre-qualified and experienced manufactures of the above specified goods shall be invited to receive the tender documents. Please submit an "Expression of Interest" (EOI) on your company's letterhead If your company qualify as per the pre-qualification criteria together with the following additional information and/or documentation:

- · Company profile(s) with tracked experience in design, manufacture and Installation of Fuel Management Systems; Company registration documents i.e. Certificate of incorporation, business licence, TIN, VRN, Tax Clearance Certificate etc.;
- Summary of Court proceedings (pending and completed), Court Judgements and/or insolvency / bankruptcy proceedings, if
- A written statement indicating Tanzanian ownership percentage, Tanzanian management and below management employment percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content
- Applicable certification, accreditation and affiliated registrations as required;
- · Indicate the above Reference number (BUL-22-01-01) and description on your Expression of interest submission;
- BGML reserves the right to invite any other supplier/s which did not submit an EOI submission; Local Content plan approval letter from the Mining Commissioner or acknowledgement letter of submission

Kindly send your response by email to bulytender@barrick.com by latest close of business on the 07th February 2022. Any responses received after this date shall not be considered. Please quote reference number in the subject line of your email.

Pre-qualification of any company submitting an "Expression of Interest" shall be at the sole discretion of Barrick-Bulyanhulu Gold

For and on behalf of BULYANHULU GOLD MINE LIMITED

#### Tanzanian women in artisanal and small-scale mining challenged on opportunities for greater participation mining, stop feeling inferior because something God has given them

#### By Guardian Correspondent, Dodoma

in large numbers to participate in mining activities instead of lagging behind in the sector which contributes significantly to GDP.

Biteko, made the call yesterday in Dodoma while opening the 24th annual general assembly of the Tanzania Women Miners Association (TAWOMA).

He said women in the country should be instrumental in participating in mining activities and stop continuing to see that the job is for men alone.

"You should be a beacon in not honest but women there is

in the industry but should be at the forefront of participating in mining activities and contributing to GDP growth through the sector.

"Let's get rid of the notion that mining activities are for men and who should be given mining licenses is a man and no women entering this sector," he said, urging financial institutions to provide loans to small-scale women miners to grow more honest in financial matters than men.

the mining industry is not just for that we men do not have, even the MINERALS Minister Dotto Biteko men," he said, adding that women statistics of the people who smuggle has urged women to come out should not be part of the spectators minerals the majority are men only two women so far."

> Minister Biteko said government will continue to create a friendly environment for women miners to achieve their dreams.

"The government has placed emphasis on this sector right now even in the transportation of minerals Tanzanians are involved, in the past it was about mining until someone said," he said.

TAWOMA secretary generals, Salma Kundi said they are facing "I do not mean that men are various challenges including a shortage of mining experts.



Inspector Analyse Desdery (L) of the Police Gender Desk presents a paper at a seminar for journalists sponsored by Women Fund Tanzania Trust and held in Kahama. The thrust was on the role the media could play towards eradicating violence against women and children. Photo: Correspondent Shaban Njia 

#### By Guardian Correspondent, Mwanza

JUDGE Sam Rumanyika of the Tanzania Court of Appeal has called upon parents to educate their children to abide by ethics, control their movements, especially in regard to girls in order to rescue them from the big prospect for them getting pregnant at young ages.

Judge Rumanyika issued the call yesterday at the launching of the 'Konzi la Moyo TV Show aired here.

He said child pregnancies do not happen by accident, but are there has been an increase of child

#### Judge Rumanyika urges parents to promote children's wellbeing contributed by poor upbringing and marriages, parents, guardians and

unlimited freedom.

He said parents and the society support the issue without realizing its adverse effects, hence, he added, it was time to understand that today's child is the treasury for the nation of tomorrow, hence their rescue was needed now.

"The truth is that as for now

religious leaders' guidance should assist, they should not allow the children to have unlimited freedom to do what they like," said Judge Rumanyika.

He added for children going wherever they want and return without being queried, especially at night is often the beginning of social

#### By Correspondent Daniel Semberya

KIPUNGUNI Sauti ya Jamii Knowledge Centre in Ilala district, Dar es Salaam region has launched a special facility to produce charcoal using trash.

Donated by AMREF-Tanzania, the facility will see more wastes being collected and turned into charcoal thus making the surroundings clean, improve income and produce employment opportunities.

Speaking yesterday during the launch of the facility, the Dar es Salaam City Mayor, Omary Kumbilamoto commended the centre

# Dar's Kipunguni knowledge centre turning garbage into opportunities

for the initiative to support the government's environmental issues before becoming a efforts of ensuring the environment is clean.

Kumbilamoto said: "What you are doing is very pivotal because you really touch and support the efforts of our government through President Samia Suluhu Hassan because she once worked in an office that dealt with

President."

He urged Sauti ya Jamii to preserve the facility so that it continues to employ more people and serve the expenses that could be used to collect garbage and rubbish.

Meanwhile, Kumbilamoto directed Kipunguni Ward Community Development officer; Rozina Soka to ensure Sauti ya Jamii KC gets a loan offered by the Ilala District Council that will help them perform their day to day activities successfully.

Sauti ya Jamii Knowledge Centre's Director Seleman Bishagazi said that the charcoal facility will be able to make charcoal from discarded boxes, papers, thrown charcoal dust by using cassava flour, and clay soil.

Bishagazi has revealed that the facility, which costs over 24m/-, has capacity to produce around two tonnes of charcoal per

He further noted that before the introduction of this project they underwent several trainings by AMREF in collaboration with the Tanzania Gender Network Programme (TGNP) in 2019.

The training mainly focused on how to make alternative charcoal as a way of protecting the environment and minimising deforestation.

He further noted that so far the training has benefitted over 800 vulnerable groups in Dar es Salaam and Mbeva regions.

According to Bishagazi, to begin with, the facility will employ 30 young girls and boys from vulnerable groups, particularly youth engaging in pick pockets, bhang smokers and women and girls with special needs. "We employ them so that we also teach them to change their behaviour and become good citizens.

Meanwhile, Bishagazi has thanked the Small Industries Development Organisation (SIDO) for promising to be the Guardian/ take care of the facility.

SIDO regional manager Ridhiwan Matage said that it is their role to ensure simple technology reaches citizens, offering training and market services.

"We offer various training and skills based development. And link producers to markets. Importantly we also train producers how to package their products," he explained.

He further promised to continue supporting and caring Sauti ya Jamii for what they are doing for the community around, as far as environmental cleanliness is concerned.

Liundi said that TGNP was happy for the achievement attained by one of their 70 Knowledge Centres across the country. And they have reached over five million people across the country.

She further noted "Like when a parent from what Sauti ya Jamii KC.

is happy for the success of his or her child, we are also happy and joyous to see that one of our many products is graduating."

According to Liundi, TGNP has empowered Sauti ya Jamii KC to know their rights and the responsibilities of their leaders.

Liundi said that from their various training Sauti ya Jamii KC has been able to dig out and expose various social challenges facing the Kipunguni Community. And in collaboration with their local leaders they have been able to address the challenges which are in their

Meanwhile, Liundi has urged other Knowledge Centres that have undergone various training by TGNP to borrow a leaf



This post, which is supposed to support telephone lines, is installed near the primary court in Dar es Salaam's Manzese-Sinza suburb. It just could not withstand the ferocity of the strong winds experienced in parts of the city last week and has been lying in this state since, closing the particular section of the road to vehicular traffic. Photo: 0

TGNP's executive director Lilian capacities.

United Nations High Commissioner for Refugees Haut Commissariat des Nations Unies pour les réfugiés

#### **TENDER NOTICE**

REQUEST FOR PROPOSAL: No. RFP/2022/SUP/002 PROPOSED DESIGN OF THREE STOREY BUILDING, PERIMETER WALL AND GYM FACILITY AT UNHCR KIGOMA SUB OFFICE

#### 1. Background:

The Office of the United Nations High Commissioner for Refugees (UNHCR), Representation Office in Dar es Salaam invites reputable and qualified firms to submit firm offers for provision of consutancy services.

#### 2. Eligibility:

Firms duly registered with relevant government authorities, with sound financial basis, relevant experience, reputed clientele and with knowledge of how to meet UNHCR's requirements are invited to participate in the bidding process.

Kindly download the tender documents in the below link:

https://drive.google.com/drive/folders/1dnZ4YO8IZT8XuNTjb83kot-7BmBN Q-oh?usp=sharing

If you fail to access the link, please write to <a href="mailto:ndassa@unhcr.org">ndassa@unhcr.org</a> copy ishobeza@unhcr.org

# **CRUCIAL DATES FOR THIS REQUEST FOR PROPOSAL**

Mandatory site visit is scheduled at UNHCR Thursday 03rd February 2022 at 1100hrs EAT Sub office Kigoma Monday 04th February 2022 at 2359 hrs EAT Deadline for receiving requests for clarification Deadline for submission of offers Friday 18th February 2022 at 1600hrs EAT

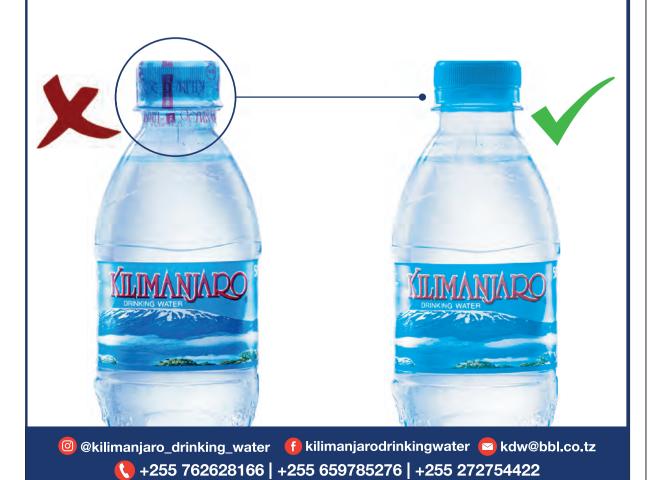
UNHCR tenders are free of charge, no fees are charged to collect the tenders.

— A PRODUCT OF — The Coca Cola Company



# **PUBLIC NOTICE**

**BONITE BOTTLERS LTD** would like to inform the general public on our compliance of the government ban on the use of plastic seals on all Kilimanjaro Drinking Water bottle caps. This is inline with adhering to the ongoing government green policy on conserving the environment.





#### **NVITATION FOR RETENDERING**

DCB Commercial Bank Plc was formed following an outcry of Dar es salaam residents on the lack of capital as the major obstacle faced by micro entrepreneurs in their effort to improve their businesses. The bank was registered in 2001 as Dar es salaam Community Bank Limited, the primary objective being carrying out micro finance bank dedicated to finance poverty alleviation programmes. The bank of Tanzania granted a banking license in 2002 to carry out banking business as a Regional Unit (Community) Bank.

In 2013, the bank uplifted its license from Regional Unit Bank to fully-fledged Commercial Bank. The bank has since then rebuilt its presence in the market by reviewing and aligning its branch network to a commercial set up, appropriately repositioning the existing branches and opening the Dodoma Branch in 2017. The entire five-year transformation exercise has seen DCB Commercial PLC moving into a very competitive and well-established bank ready to serve its potential market niche in the medium- and long-term basis.

The bank invites sealed bids from eligible interested bidders (Applicants) to tender for supply of goods and provision of services for 2022 financial year as categorized individual as follows;

S/N	SERVICE RENDERED								
1	HR Recruitment Service								
2	Training Services								
3	Provision of legal services								
4	Maintenance service of office vehicles								
5	Marketing/Advertising Agency								
6	Provision of Media Management & Communication services								

The bank will use Open Tendering method to identify potential firms/companies to be engaged in the procurement of goods and provision of services.

Tender documents/instructions are obtained from the bank upon payment of a non-refundable fee of TZS. 100,000/= paid by bankers' cheque or cash at the DCB Commercial Bank Plc Magomeni Branch and submission of an official letter for tender document request. No payment will be made by the bank to any applicant in preparing, submitting, discussing or otherwise relating to this

For further information, including tender documents and enquiries please contact: **Managing Director** 

**DCB Commercial Bank Plc** P.O.Box 19798,

Dar es salaam

DCB House, Magomeni Mwembechai, Morogoro Road.

Tel: 022-2180693 Fax: 022-2180259

E-mail:<u>info@dcb.co.tz</u>

Tenders will be closed at 10:00 am (1000hrs) on Tuesday, 8th February 2022

DCB Commercial Bank Plc is not bound to give reasons for the acceptance or rejection of any tender and does not bind itself to accept the lowest tender or any tender whatsoever.



#### **ADVERTISEMENT**

#### **CRDB BANK PLC PUBLICATION OF QUARTERLY FINANCIAL STATEMENTS**

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

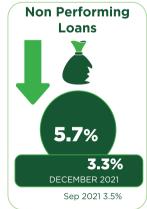




No	n Interest Income
	TZS <b>354Bn</b> DECEMBER 2021
	Dec 2020 TZS 283Bn









**Total Assets** 

DECEMBER 2021
Sep 2021 TZS 8.131Bn

Dated

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2021 Current Qtr 31/12/2021 ASSETS Cash 311,717 337,520 316,128 304,998 Balances with Bank of Tanzania 564,081 325,471 564,081 325,471 1,641,638 1,456,963 Investment in Government Securities 1,640,470 1,440,608 507,160 Balances with Other Banks and financial institutions 429,861 444,569 396,792 Cheques and items for clearing 5,083 5,041 Interbranch float items Bills negotiated Customers Liabilities on acceptances Interbank Loans Receivables 12,334 6,044 Investment in other securities 12,210 6,197 Loans, Advances and Overdrafts 5,039,883 4,550,248 4,903,448 4,417,720 (Net of Allowances for Probable Losses) 304,954 Other Assets 302,691 415,681 417,396 Equity Investments 13,644 13,256 35,210 34,822 Underwriting accounts 424,777 15 Property, Plant and Equipment 400,726 411,010 387,776 TOTAL ASSETS 8,818,675 8,130,526 8,414,932 7,764,304 LIABILITIES Deposits from other banks and financial institutions 8,876 90,845 8,934 8,465 Customer deposits 6,436,833 5,896,497 6,101,139 5,644,470 Cash letters of credit Special deposits 48,132 48,675 48,132 48.675 Payment orders / transfers payable 10,813 15,457 10,746 15,655 Bankers' cheques and drafts issued 1,766 1.081 725 672 Accrued taxes and expenses payable 51,147 58,419 49,951 56,860 Acceptances outstanding Interbranch float items Unearned income and other deferred charges 43,975 44.433 42.940 43,195 27 Other Liabilities 91,326 107.585 91,271 107.740 28 Borrowings 908,148 751.051 875,836 751.051 29 TOTAL LIABILITIES 7,601,016 7.014.044 7,229,675 6,676,782 NET ASSETS / (LIABILITIES) 1,217,658 1,116,482 1,185,257 1,087,522 SHAREHOLDERS' FUNDS Paid up share capital 65,296 65,296 65,296 65,296 Capital Reserves 675,336 674,111 660,224 659,009 Profit /(Loss) account 267,560 167,576 259,013 162,689 Others Capital Accounts 209,467 209,499 200,724 200,528 Minority Interest TOTAL SHAREHOLDERS' FUNDS 1,217,658 1,116,482 1,185,257 1,087,522 2,733,165 2,232,339 2,729,395 2,228,569

Deposits Growth		7.6%	-0.5%	8.0%	-1.8%					
Assets growth		8.5%	0.8%	8.4%	0.0%					
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME										
FOR T	HE PERIOD ENDED			1						
(Amounts in Million Shillings)										
	GROUP	В	ANK	GROUP	BANK					

175,090

135,379

13.8%

3.3%

79.7%

57.2%

81.7%

SELECTED FINANCIAL CONDITION INDICATORS

Non performing loans to Total gross loans

Loans and Advances to Total assets

(v) Earnings Assets to Total Assets

168,947

145,953

13.7%

3.5%

77.8%

56.0%

81.6%

174,541

134,723

14.1%

3.4%

81.8%

58.3%

80.7%

168,613

145,433

14.0%

3.6%

80.0%

56.9%

80.9%

		GRO	GROOF		GROUP		BANK		
		Current Qtr 31/12/2021	Comparative Qtr 31/12/2020	Current Qtr Qtr 31/12/2021	Comparative Qtr 31/12/2020	Current Year Cumulative 31/12/2021	Previous Year Cumulative 31/12/2020	Current Year Cumulative 31/12/2021	Previous Year Cumulative 31/12/2020
1.	Interest Income	206,149	175,299	195,949	168,240	776,508	687,526	745,353	659,575
2.	Interest expense	(38,577)	(30,669)	(35,363)	(28,770)	(143,583)	(118,441)	(136,072)	(111,161)
3.	Net interest income	167,572	144,630	160,586	139,469	632,925	569,085	609,281	548,414
4.	Bad debts written off	-	-	-	-	-	-	-	-
5.	Impairment Losses on Loans and Advances	7,245	(10,439)	7,346	(10,808)	(28,035)	(74,462)	(28,353)	(74,147)
6.	Non-Interest Income	125,473	79,830	123,891	77,627	354,278	283,987	351,637	273,542
	6.1 Foreign Currency Dealings and Translation Gain / (Loss)	11,106	9,079	11,024	9,094	37,738	36,721	36,474	34,444
	6.2 Fees and Commissions	87,779	65,697	86,281	63,531	281,399	222,940	274,890	212,657
	6.3 Dividend Income		2,934	-	2,882	-	2,934	5,132	5,604
	6.3 Other Operating Income	26,587	2,120	26,587	2,120	35,141	21,392	35,141	20,837
7.	Non-Interest Expense	(152,107)	(148,461)	(147,586)	(144,974)	(572,664)	(542,440)	(555,916)	(526,227)
	7.1 Salaries and Benefits	(70,274)	(73,885)	(68,269)	(71,305)	(293,054)	(293,054)	(285,512)	(283,594)
	7.2 Fees and Commissions	(18,735)	(12,848)	(18,487)	(12,889)	(61,323)	(44,372)	(60,115)	(44,368)
	7.3 Other Operating Expenses	(63,099)	(61,729)	(60,831)	(60,779)	(218,287)	(205,014)	(210,289)	(198,265)
8.	Operating Income/(Loss)	148,183	65,560	144,237	61,315	386,505	236,170	376,650	221,582
9	Income tax provision	(48,199)	(20,924)	(47,912)	(20,494)	(118,945)	(70,985)	(117,636)	(68,594)
10	Net Income (Loss ) After Income Tax	99,984	44,636	96,324	40,821	267,560	165,185	259,013	152,988
11	Other Comprehensive Income	(69)	(3,395)	196	(3,143)	(3,606)	10,254	(2,814)	10,614
	Translation+Revaluation Reserve+Shares Traded	(69)	(3,395)	196	(3,143)	(3,606)	10,254	(2,814)	10,614
12	Total Comprehensive income/(loss)for the year	99,915	41,241	96,520	37,677	263,954	175,439	256,199	163,603
13	Number of Employees	3,650	3,635	3,547	3,509	3,650	3,635	3,547	3,509
14	Basic Earnings Per Share	38.28	17.1	36.9	15.6	102.4	63.2	99.2	58.6
15	Number of Branches	254	244	250	240	254	244	250	240
	SELECTED PERFORMANCE INDICATORS:								
	(i) Return on Average Total Assets	6.9%	3.7%	7.1%	3.6%	5.0%	3.4%	5.0%	3.3%
	(ii) Return on Average Shareholders' Funds	34.2%	17.9%	33.8%	16.8%	24.6%	17.5%	32.6%	16.6%
	(iii) Non interest Expense to Gross Income	48.6%	64.1%	48.5%	64.7%	55.2%	61.6%	55.0%	62.0%
	(iv) Net Interest Income to Average Earning Assets	9.4%	10.2%	9.4%	10.3%	10.0%	10.5%	13.4%	10.5%

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31ST DECEMBER, 2021 (Amounts in Million Shillings)								
	GR	OUP	BANK		GROUP		BANK	
	Current Quarter 31/12/21	Previous Quarter 30/09/21	Current Quarter 31/12/21	Previous Quarter 30/09/2021	Current Year Cumulative 31/12/21	Previous Year Cumulative 31/12/20	Current Year Cumulative 31/12/21	Previous Year Cumulative 31/12/20
I: Cash flow from operating activities:								
Net income (Loss)	148,183	111,425	144,237	107,268	386,505	236,171	376,650	221,58
Adjustment for :								
- Impairment / Amortization	(2,929)	36,950	(3,307)	36,902	113,253	146,805	112,274	145,19
- Net change in loans and Advances	(474,844)	(355,607)	(471,676)	(344,902)	(1,095,095)	(577,029)	(1,035,401)	(587,426
- Gain / loss on Sale of Assets	256	(176)	256	(176)	78	581	78	51
- Net change in Deposits	535,835	(111,811)	451,271	(110,920)	1,058,809	483,207	923,752	443,69
- Net change in Short Term Negotiable	-	-	-	-	-	-	-	
Securities	-	-	-	-	-	(69,919)	-	(27,83
- Net change in Other Liabilities	(24,012)	15,316	(23,633)	19,994	95,028	3,669	94,135	34
- Net change in Other Assets	124,642	(161,657)	150,563	(155,451)	(117,638)	81,481	(64,643)	87,18
- Tax paid	(53,000)	(14,817)	(53,000)	(14,817)	(97,673)	(47,777)	(97,673)	(46,34
- Others (specify)	(19,373)	(88,451)	54,714	(157,654)	(131,124)	16,679	(123,031)	31,06
Net cash provided ( used ) by operating activities	234,758	(568,828)	249,425	(619,757)	212,144	273,868	186,142	267,97
II: Cash flow from investing activities:								
Dividend Received			2	36		2,322	5,171	2,32
Purchase of Fixed Assets	(22,459)	(19,855)	(22,529)	(19,946)	(73,019)	(94,909)	(73,019)	(91,820
Proceeds from Sale of Fixed Assets	1,331	-	701	-	1,331	393	701	39
Purchase of Non - Dealing Securities			-			(7,000)		(7,000
Proceeds from Sale Non - Dealing Securities	-		-	-	-			
Others (Intangible)	-	(1,352)	-	(1,639)	(1,800)	(3,980)	(1,800)	(3,640
Net cash provided (used ) by investing activities	(21,128)	(21,206)	(21,826)	(21,548)	(73,488)	(103,174)	(68,947)	(99,74
III: Cash flow from financing activities:								
Repayment of Long-term Debt	(14,625)	(64,085)	(14,625)	(64,085)	(116,862)	(88,534)	(116,862)	(88,51
Proceeds from Isuance of Long Term Debt	· · · ·	_	· · · ·	_	· · · · ·	_	· · · · ·	
Proceeds from Issuance of Share Capital	_	_	_	_	_	_	_	
Payment of Cash Dividends		(1,770)		(1,770)	(56,453)	(44,401)	(56,453)	(43,51
·	474 700		139,411	74,985		(44,401)	426,813	(43,51
Proceeds from borrowings and subordinated debt	171,722	74,985	139,411	74,985	459,124		420,813	
Others (Grant received and refund)  Net Cash Provided (used ) by Financing activities	157,097	9,131	124,786	9,131	285,810	(132,935)	253,499	(132,03
IV: Cash and Cash Equivalents:	157,097	9,131	124,700	9,131	205,010	(132,935)	253,499	(132,03)
Net Increase/ (Decrease ) in Cash and Cash								
Equivalent	370,728	(580,904)	352,385	(632,174)	424,466	37,759	370,693	36,19
Cash and Cash Equivalents at the Beginning of								
the Quarter / Year	838,594	1,419,498	791,917	1,424,091	784,857	747,098	773,609	737,41
Cash and Cash Equivalents at the end of the Quarter	1,209,322	838,594	1,144,302	791,917	1,209,323	784,857	1,144,302	773,60

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2021 (Amounts in Million Shillings)										
GROUP										
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves					
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Tota			
Current Year - 31/12/2021										
Balance as at the beginning of the year	65,296	158,314	735,698	3,346	1,259	47,052	1,010,964			
Profit for the year			267,560				267,560			
Other Comprehensive Income						(3,606)	(3,606)			
Transactions with owners										
Dividend paid	-		(57,460)		-	-	(57,460			
Regulatory Reserve			-	3,605			3,605			
General Provision Reserve	-	-	1,259	-	(503)	-	756			
Others			(4,161)	-		-	(4,161)			
Balance as at the end of the current period	65,296	158,314	942,895	6,951	756	43,446	1,217,658			
Previous Year - 31/12/2020										
Balance as at the beginning of the year	65,296	158,314	619,407	3,346	695	26,011	873,069			
Profit for the year	-	-	165,185	-	-	-	165,185			
Other Comprehensive Income	-	-		-		10,254	10,254			
Transactions with owners		-		-	-	-				
Dividend paid	-	-	(44,401)	-		-	(44,401)			
Regulatory Reserve	-	-	(564)	-	564	-	(			
Others	-		(3,930)	-		10,787	6,857			
Balance as at the end of the previous period	65,296	158,314	735,698	3,346	1,259	47,052	1,010,964			

	(Am	ounts in M	illion Shilli	ngs)			
BANK							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves		
Current Year - 31/12/2021							
Balance as at the beginning of the year	65,296	158,314	716,470			45,224	985
Profit for the year			259,013				259
Other Comprehensive Income				-		(2,814)	(2,
Transactions with owners				_		_	
Dividend paid			(57,460)				(57,
"		-	(07,400)	-		_	(37,
Regulatory Reserve	-	-		-	-	-	
General Provision Reserve	-	-		-		-	
Others		-	1,214			-	1
Balance as at the end of the current period	65,296	158,314	919,237		-	42,409.79	1,185
Previous Year - 31/12/2020							
Balance as at the beginning of the year	65,296	158,314	607,181	-	-	23,528	854
Profit for the year	-	-	152,990	-	-	-	152
Other Comprehensive Income	-	-	-	-	-	10,614	10
Transactions with owners	-	-	-	-	-	-	
Dividend paid	-	-	(44,401)	-		-	(44,
Regulatory Reserve	-	-	-	-		-	
General Provision Reserve		-	-	-	-	-	
Others	-	-	701	-	-	11,082	11
Balance as at the end of the previous period	65,296	158,314	716,470			45,224	985

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER, 2021 In preparation of the quartely statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 AND IAS 8)

Mr. Abdulmajid M. Nsekela Mr. Frederick B. Nshekanabo :Group CEO & Managing Director :Chief Financial Officer :Director of Internal Audit Mr. Godfrey Sigalla

We 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 requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.





The bank that listens

Dr. Ally H. Laay Mr. Hosea E. Kashimba :Board Chairman :24th January 2022



## MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2021

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
CUPPENT ACCOUNTS				
CURRENT ACCOUNTS  1: Required minimum opening				
balance	Per Account	100,000	100	100
Corporate Customers SMEs	Per Account	100,000	100	100
Personal Customers	Per Account	100,000	100	100
			100	100
Financial Institutions (Banks) Bidii	Per Account Per Account	100,000	n/a	n/a
2: Monthly service fee				
Corporate Customers	Per Month	17,700	14.16	9.44
SMEs	Per Month	15,340	14.16	9.44
Personal Customers	Per Month	15,340	14.16	9.44
Financial Institutions (Banks)	Per Month	236,000	14.16	9.44
Bidii 3: Account Closure	Per Month	3,540	n/a	n/a
Current Account	Per Account	23,600	24	12
4: Cheque Book	T OF 7 GOODAIN	20,000		
Cheque Book order	Per leaf (Stamp	500	0.35	0.35
Crieque Book order	Duty inclusive).	1.2% of the amount	1.2%of the	1.2% of the
Stop Payment Order	Per cheque	min.59,000 max.	amount min	amount min
Stop /unblock cheque leaf	Per leaf	354,000 23.600 max 47.200	35.4 max. 354 Equivalent	17.7 max. 177 Equivalent
Encashment of third party cheque				
without checklist	Per cheque	11,800	Equivalent	Equivalent
Unpaid cheque for reason "Refer to Drawer or Effect not Cleared"	Per cheque	1.2% of the amount min. 177,000 max. 354,000	118	118
5: Standing Order Within CRDB Bank	Per transaction	Free	Ereo	Free
Within CRDB Bank to other Bank	Per transaction Per transaction	Free 17,700	Free 17.7	Free 11.8
6: Balance Inquiry				
Over the counter (OTC) At our ATMs -Customers	Per enquiry Per enquiry	2,000 354	Free 0.18	Free n/a
At our ATMs -Other local banks'	Per enquiry	944	0.47	n/a
customers 7: Card Issuance	T CT CTIQUITY	344	0.47	11/4
TemboCard Fahari	Per Card	5,900	Equivalent	n/a
MasterCard/Visa Electron	Per Card	5,900	Equivalent	n/a
TemboCard Visa Gold TemboCard Visa/Mastercard	Per Card	5,900	Equivalent	n/a
Platinum	Per Card	Free	Free	n/a
TemboCard Visa Infinity/Mastercard World 8: Renewal of Cards/Expiry	Per Card	Free	Free	n/a
TemboCard Fahari	Per Card	5,900	2.95	n/a
MasterCard/Visa Electron	Per Card	11,799	5.9	n/a
TemboCard Visa Gold TemboCard Visa/Mastercard	Per Card	11,800	5.9	n/a
Platinum	Per Card	23,600	11.8	n/a
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a
SAVINGS ACCOUNTS				
1: Required minimum opening balance				
Normal Savings Account	Per Account	20,000	100	100
Salary Account	Per Account	20,000	n/a	n/a
Busara Account	Per Account	20,000	n/a	n/a
Scholar Account	Per Account	5,000	n/a	n/a
Junior Jumbo	Per Account	20,000	20	20
Malkia	Per Account	50,000	50	
Thamani	Per Account			
Dhahabu		1,000,000	n/a	n/a
	Per Account	1,000,000	n/a n/a	n/a n/a
Tanzanite	Per Account Per Account	1 1	-	
		100,000	n/a	n/a
<b>2: Monthly service fee</b> Normal Savings Account	Per Account Per Month	100,000	n/a 100 2.95	n/a 100 2.95
<b>2: Monthly service fee</b> Normal Savings Account Salary Account	Per Account  Per Month  Per Month	100,000 100,000 1,888 1,770	n/a 100 2.95 2.95	n/a 100 2.95 2.95
2: Monthly service fee Normal Savings Account Salary Account Busara Account	Per Account  Per Month  Per Month  Per Month	100,000 100,000 1,888 1,770 Free	n/a 100 2.95 2.95 n/a	n/a 100 2.95 2.95 n/a
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account	Per Account  Per Month  Per Month  Per Month  Per Month	100,000 100,000 1,888 1,770 Free Free	n/a 100 2.95 2.95 n/a Free	n/a 100 2.95 2.95 n/a Free
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo	Per Account  Per Month  Per Month  Per Month  Per Month  Per Month	100,000 100,000 1,888 1,770 Free Free	n/a 100 2.95 2.95 n/a Free Free	n/a 100 2.95 2.95 n/a Free Free
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia	Per Account  Per Month  Per Month  Per Month  Per Month	100,000 100,000 1,888 1,770 Free Free	n/a 100 2.95 2.95 n/a Free	n/a 100 2.95 2.95 n/a Free
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani	Per Account  Per Month	100,000 100,000 1,888 1,770 Free Free Free	n/a 100 2.95 2.95 n/a Free Free Free	n/a 100 2.95 2.95 n/a Free Free Free
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu	Per Account  Per Month	100,000 100,000 1,888 1,770 Free Free Free Free Free	n/a 100 2.95 2.95 n/a Free Free Free n/a	n/a 100 2.95 2.95 n/a Free Free Free n/a
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite	Per Account  Per Month	100,000 100,000 1,888 1,770 Free Free Free Free Free Free	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account	Per Account  Per Month	100,000 100,000 1,888 1,770 Free Free Free Free Free Free	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani Dhahabu  Tanzanite  3: Account Closure  Savings Account	Per Account  Per Month Per Account TER	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account	Per Account  Per Month Per Account TER	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account	Per Account  Per Month Ter Month Per Month Per Month	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN	Per Account  Per Month  Per Account TER  T Band  \$ 500,000	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN	Per Account  Per Month  Per Month  Per Month  Per Month  Per Sount  TER  T  Band  ≤ 500,000  500,001	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account  (Per transaction for amount up to	Per Account  Per Month  Per Month  Per Month  Per Month  Per Month  Per Account  TER  T  Band  ≤ 500,000  500,001  1,000,000  1,000,001	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 7,500	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account  (Per transaction for amount up to	Per Account  Per Month  Per Account  TER  Band  ≤ 500,000  500,001  1,000,000  1,000,001  5,000,000	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900  ZS Rate 6,500 7,500 8,500	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95	n/a 100 2.95 2.95 n/a Free Free n/a n/a 2.95
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account  (Per transaction for amount up to	Per Account  Per Month  Per Month  Per Month  Per Month  Per Month  Per Account  TER  T  Band  ≤ 500,000  500,001  1,000,000  1,000,001	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 7,500	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95 6	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4
2: Monthly service fee Normal Savings Account Salary Account Busara Account Scholar Account Junior Jumbo Malkia Thamani Dhahabu Tanzanite 3: Account Closure Savings Account CASH WITHDRAW OVER THE COUN  Current Account (Per transaction for amount up to 25mn.)"	Per Account  Per Month  Per Account  TER  Band  ≤ 500,000  500,001  1,000,000  1,000,001  5,000,000	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900  ZS Rate 6,500 7,500 8,500	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4 GBP
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account (Per transaction for amount up to 25mn.)"	Per Account  Per Month  Per Month  Per Month  Per Month  Per Month  Por Month  Per Month  Per Month  > 500,000  500,001 -1,000,000 -1,000,000 -5,000,000 > 5,000,000	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 7,500 8,500 10,000	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4 GBP
Tanzanite  2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani  Dhahabu  Tanzanite  3: Account Closure  Savings Account  Current Account  (Per transaction for amount up to 25mn.)"  "Savings Accounts (Per transaction for amount up to 5mn.)"	Per Account  Per Month  Per Month  Per Account  TER  T  Band  ≤ 500,000  500,001 - 1,000,000  1,000,000  > 5,000,000  < 100,000  100,001 - 500,000  500,001 - 500,000	100,000 100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 7,500 8,500 10,000 4,720 5,500	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4 GBP
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account (Per transaction for amount up to 25mn.)"	Per Account  Per Month  Per Month  Per Month  Per Account  TER  Band  ≤ 500,000  500,001 - 1,000,000  1,000,000  > 5,000,000  < 100,000  100,000  100,000  100,000	100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900  ZS Rate 6,500 7,500 8,500 10,000 4,720	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4 GBP
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account  (Per transaction for amount up to 25mn.)"  "Savings Accounts (Per transaction for amount up to 5mn.)"	Per Account  Per Month  Per Month  Per Account  TER  T  Band  ≤ 500,000  500,001 - 1,000,000  1,000,000  > 5,000,000  < 100,000  100,001 - 500,000  500,001 - 500,000	100,000 100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 7,500 8,500 10,000 4,720 5,500	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD  1.2%min 59 max 150	n/a 100 2.95 2.95 n/a Free Free Free n/a n/a 2.95 4 GBP
2: Monthly service fee  Normal Savings Account  Salary Account  Busara Account  Scholar Account  Junior Jumbo  Malkia  Thamani Dhahabu  Tanzanite  3: Account Closure  Savings Account  CASH WITHDRAW OVER THE COUN  Current Account (Per transaction for amount up to 25mn.)"	Per Account  Per Month  Per Month  Per Month  Per Month  Per Month  2 S00,000  500,001 -1,000,000 -1,000,000 -5,000,000 <100,001 -5,000,000 -500,001 -5,000,000 -500,001 -5,000,000 -500,001 -5,000,000 -500,001 -5,000,000	100,000 100,000 100,000 1,888 1,770 Free Free Free Free Free 1770 5,900 25 Rate 6,500 7,500 8,500 10,000 4,720 5,500 6,000	n/a 100  2.95 2.95 n/a Free Free Free n/a n/a 2.95  6  USD	n/a 100  2.95 2.95 n/a Free Free n/a n/a 2.95  4  GBP

		гzs	USD	GBP
CASH WITHDRAWAL FROM ATM	Band	Rate		
	5,000 - 150,000	1.300		
CRDB Bank ATMs		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Equivalent	Equivalent
	150,001 - 600,000	1,500		
Other local bank's ATM	3	,540	n/a	n/a
Other bank'sATM outside the country	8,85	50 + 1%	Equivalent	Equivalent
ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
STATEMENT OF ACCOUNT				
E-statement monthly	Per Month	Free	Free	Free
Periodic schedule statement	Per Month	Free	Free	Free
Mini statement Over the Counter Adhoc Statement - All Accounts	Per Statement Per Statement	2,360 1,999	1.18 11.8	1.18 11.8
ATM Statement	Per Statement	299	Free	Free
ELECTRONIC BANKING 1: Internet Banking				
Balance Inquiry	Per Inquiry	Free	Free	Free
Funds Transfer Statement	Per Transaction Per Statement	899 Free	2.01 Free	2.01 Free
Bills Payment	Per Transaction	590	0.3	0.3
2: SimBanking	Ann	Eroo	n/2	n/2
Balance Inquiry	App USSD	Free 400	n/a n/a	n/a n/a
Transfer Own account	Per Transaction	Free	n/a	n/a
Transfer to 3rd party account  Mini Statement	Per Transaction Per Statement	829 295	n/a n/a	n/a n/a
Тор Uр	Per Transaction	Free	n/a	n/a
Bills Payment 3: Transfer to MNO's ( Simbanking )	Per Transaction	Free	n/a	n/a
1,000 - 4,999	Per Transaction	850	n/a	n/a
5,000 - 9,999	Per Transaction	1,750	n/a	n/a
10,000 - 29,999 30,001 - 49,999	Per Transaction Per Transaction	2,700 4,000	n/a n/a	n/a n/a
50,000 - 99,999	Per Transaction	5,300	n/a	n/a
100,000 - 199,999	Per Transaction	7,100	n/a	n/a
200,000 - 299,999 300,000 - 399,999	Per Transaction Per Transaction	7,500 8,250	n/a n/a	n/a n/a
400,000 - 499,999	Per Transaction	9,000	n/a	n/a
500,000 - 699,999 700,000 - 799,999	Per Transaction Per Transaction	9,500	n/a n/a	n/a n/a
800,000 - 999,999	Per Transaction	10,500	n/a	n/a
1,000,000 - 2,000,000 TISS TRANSFER	Per Transaction	12,000	n/a	n/a
Outward transfers	Per Transaction	11800	USD Equiv	USD Equiv
			· ·	
Inward transfers LOANS	Per Transaction	Free	Free	Free
1: Processing/Arrangement/				
	Per Loan	1.77% on whole	1.77% on whole amount	1.77% on
Appraisal fee	Per Loan	amount 1.77% on whole	whole amount 1.77% on	whole amou
Appraisal fee  Personal loan - First application  Personal loan - Refinancing	Per Loan	amount	whole amount	whole amou
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000		amount 1.77% on whole amount	whole amount 1.77% on whole amount	1.77% on whole amount 2.36% on
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans	Per Loan	amount  1.77% on whole amount  1.77% on whole amount	whole amount 1.77% on whole amount 2.36% on whole amount	1.77% on whole amo
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  '(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount	whole amount 1.77% on whole amount 2.36% on	1.77% on whole amo
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on	whole amo 1.77% on whole amo 2.36% on whole amo
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate	Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on	1.77% on whole amon 2.36% on whole amon
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate (a): Cash Secured	Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on	1.77% on whole amon 2.36% on whole amon
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal	Per Loan  Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount	whole amo 1.77% on whole amo 2.36% on whole amo n/a
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage	Per Loan  Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount	whole amo 1.77% on whole amo 2.36% on whole amo n/a
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New	Per Loan  Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount Free	whole amo 1.77% on whole amo 2.36% on whole amo n/a  Free
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate (a): Cash Secured (b): Secured by other legal mortgage  New  Renewal	Per Loan  Per Loan  Per Loan  Per Loan  Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount Free	whole amo 1.77% on whole amo 2.36% on whole amo n/a  Free
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48%	whole amo 1.77% on whole amo 2.36% on whole amo n/a  Free 1.77% 1.48%
Appraisal fee  Personal loan - First application	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD	whole amount on which whole amount of which whole amount on which which whole amount on which whis
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate (a): Cash Secured (b): Secured by other legal mortgage New  Renewal  Restructuring  Enhancing  Jijenge	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free 1.77% 1.48% 0.59% 1.48% 1% min USD	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  ((b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES  Deposits upto TZS 1 Billion	Per Loan	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES  Deposits upto TZS 1 Billion  3 Months	Per Loan  1.5% - 3.5%	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES  Deposits upto TZS 1 Billion  3 Months  6 Months	Per Loan  2	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans  "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES  Deposits upto TZS 1 Billion  3 Months  6 Months  9 Months	Per Loan  2	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
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Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate  (a): Cash Secured  (b): Secured by other legal mortgage  New  Renewal  Restructuring  Enhancing  Jijenge  2: Unpaid Loan Instalment  Excess over limit and unpaid loan instalments penalty  DEPOSIT RATES  Deposits upto TZS 1 Billion  3 Months  6 Months  9 Months	Per Loan  2.5% - 4.5%  3% - 5%  4% - 5%	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c
Appraisal fee  Personal loan - First application  Personal loan - Refinancing  SME loans - up to 300,000,000  Agribusiness loans "(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"  (b): Tier 2: Loan >10Mn  Corporate (a): Cash Secured (b): Secured by other legal mortgage New Renewal  Restructuring Enhancing	Per Loan  2.5% - 4.5%  3% - 5%	amount  1.77% on whole amount  1.77% on whole amount  1.77% of loan amount  Normal SME rates and Charges applied  0.50%  1.77%  1.48%  0.59%  1.48%  1% min 100,000 max 1,000,000	whole amount 1.77% on whole amount 2.36% on whole amount 2.36% on whole amount  Free  1.77% 1.48% 0.59% 1.48% 1% min USD 100 max USD 1,000	whole amount of the control of the c

TRANSACTION/ SERVICE	DETAILS	RATE (USD)
	BEN/SHA/OUR (Excluding Oversease Charges)	USD 55 Flat
Foreign Funds Transfers	Full Value Transfer	USD 75 Flat
	Estimated Oversease Bank Charges	USD 30



# Guardia.com Guardian

**Taking A New Look At The News ESTABLISHED IN 1995** 

#### We must take pride in efforts to conserve natural resources

a former director of the Natural Resources and Tourism's Forestry and Beekeeping Division led discussions on the extent to which forests can contribute to development if properly cared.

This was none other than Dr Felician Kilahama, a widely acknowledged expert in his area of specialisation boasting years of experience.

His remarks made reading that was inspiring enough to woo many into seeing why Tanzania had reason to believe that judicious management and exploitation of forests promised immense social and economic value.

The expert was not all that delighted or optimistic, though, seeing the way things were going in the country - and he punctuated his remarks with statistical and other details relating to the plunder to which Tanzanian forests are

The scenario he came up with was so gruesome as to make one see the pleas by some authorities as cries in the wilderness hardly anyone heeds.

As noted, there was no denying that Dr Kilahama really knew his onions when it came to speaking on the importance of conserving forests and wildlife resources, and it would make little sense taking his remarks for granted.

The widely acclaimed and muchquoted conservation expert aptly described forest, woodland and wildlife resources as important natural assets commonly recognised primarily owing to their contribution to social and economic development.

He singled out water supply, food decisive link between the resources and environmental sustainability,

OMETIME in mid-2016, agricultural production livestock development.

These natural resources are undeniably a crucial endowment in that their very existence earns both the government and the nation much-needed revenue.

It would be both paradoxical and tragic were there to be scanty evidence of readiness or willingness to protect our forests and woodlands.

Yes, there have been intermittent pronouncements promising "severe legal and other action" against anyone encroaching upon forests and woodlands, resources known to have invaluable environmental values such as enhancement of water supply.

Going by logic, it is suicidal to so viciously invade catchment forests as to threaten water supply and electricity generation potential.

Experts have always rightly described these resources as the natural food hubs for human beings and wildlife alike. So, what is to beat food security as a national priority anywhere on the globe?

Conservation experts have long identified the challenges we are bound to continue facing as we move to arrest this plunder, one being that most of our people still rely on farming and livestock grazing systems that are far from sustainable and environment-friendly.

Meanwhile, illegal logging, everrising demand for charcoal often blamed on "poverty" and lack of better fuel options, sporadic eruptions of wild fires, and the half-hearted nature of tree-planting efforts do not help matters - as climate change continues to wreak havoc.

We must reflect more seriously on the precarious situation the world security, ecotourism, health and is in and inject more political will other social services, alongside the and public understanding into the protection of the environment, thus ensuring the safety and regeneration water conservation, of our forests and woodlands.

## Ray of hope in Tanzania over number of new leprosy cases

Africa, the World Health Organisation has said. In a report presented to African health ministers who met in Harare. Zimbabwe, during the 48th session of the WHO Regional Committee, the organisation said Africa has'virtually attained the target of elimination of leprosy in spite of numerous social

and health problems.

being eliminated from

The social and economic upheaval caused by the coronavirus pandemic has been particularly hard on persons affected by leprosy and their families, many of whom were in a vulnerable position to begin with. Lockdowns implemented by governments have made it harder for them to access treatment and care, deprived them of incomegenerating opportunities, and exacerbated the deprivations their marginalized communities already faced.

Leprosy is one of the oldest recorded diseases in the world. It is an infectious chronic disease that targets the nervous system, especially the nerves in the cooler parts of the body: the hands, feet, and face. Pope Francis has spoken in support of the observation.

Tanzania has recorded dramatic reduction of new leprosy cases over the past five years, consolidating further its disease elimination status which it reached in 2006 as per the World Health Organisation (WHO) requirements and criteria.

Efforts undertaken by the government have reduced new infections from 43 patients in every 1million people in 2014 to 26 in

EPROSY is close to every 1 million people in 2019.

According to the World Health Organisation (WHO), Tanzania has attained leprosy elimination level as disease is no longer a public health problem and the country has less than ten patients in every 100,000 people according to 2006 statistics.

According to 2019 statistics, the number of leprosy patients has dropped from 4.3 in every 100,000 people in 2014 to 3 in 100,000 in

Leprosy infection to children has also decreased by around 41 per cent as reports indicate that in 2014 there were 90 children who were suffering from the disease but by last year the number dropped to 53.

By last year all regions in the country except Lindi had already attained leprosy elimination level but there are 16 district councils which are yet to attain the required level of registered prevalence of less than 1 case per 10 000 population.

The councils which have continued to register more than one patient in every 10,000 people are Lindi, Liwale, Nachingwea, Ruangwa, Masasi, Nanyumbu, Morogoro, Mvomero, Mpanda, Nkasi, Kibaha, Mkinga, Tunduma and Shinyanga and Kigoma municipalities.

Minister Mwalimu, however, directed regions and district councils to set aside budgets for conducting awareness campaigns to identify new patients and put them on medication.

This year's commemoration emphasises respect for the rights and dignity of people affected by leprosy by fighting against stigma and discrimination.

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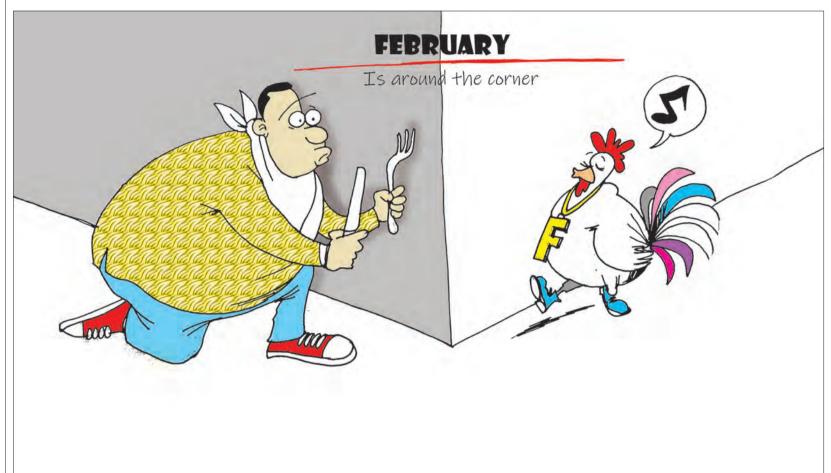
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# Seeing private universities as enterprises: Are there limits to academic capitalism?

By Jibrin Ibrahim

AST week, I attended a Convening on Higher Education in Africa, organised by Professor Toyin Falola of the University of Texas. The conference held at Babcock University, and focused on the theme of the impact of private universities on public universities in Africa. Participants were drawn from university faculty, Academic Staff Union of Universities, regulators, founders, donors, students, and independent researchers from Ghana, Kenya, Uganda, South Africa, and Nigeria. It was an exciting debate on the complex relationship between the public and private sectors in higher education.

The original argument for the establishment of private universities was to create more access for students but the reality today is that the private sector has not substantially increased access. In addition, private universities have not really recruited and trained its own faculty, it poaches from the public sector for staff and is dependent of moon lighting. The terrible story that emerged is that many public university lecturers that are rarely seen by their students teach the students in the private sector with assiduity and devotion for the extra money. The raison d'etre of private universities, at least in Nigeria, is that public universities are perpetually on strike and parents need universities where their children can study, covering fully the syllabus and not spending more than the required number of years before graduation. This is being achieved and already the age of graduands of private universities is significantly lower than that of the public sector.

Nigeria currently has a total of 198 universities, half of which, 99, are private. The private universities however host only about 10% of the total students in the country. The breakdown of the universities is as

45 Federal Universities with 1,310,825 students = 62.4 per cent. 54 State Universities with 578,936 students = 27.5 per cent.

55 Private (Christian) Universities with 98,358 students = 4.68 per cent. 5 Private (Muslim) Universities with 29,984 students = 1.4 per cent. 39 Private (Secular) Universities

with 81,908 students = 3.9 per cent. A couple of years ago, we carried



of Education of the University of London on universities as a public good in Nigeria, Ghana, Kenya, South Africa and Uganda. Our findings showed a deep commitment by the governments and people of these countries to higher education as a public good that the State should bear responsibility for. The system worked as an elite model up till the 1980s when the demand for access grew and in the process of rapid and significant expansion, massification developed. The governing elites in these countries responded with their feet, taking their children out of public sector on the grounds that quality has fallen and sending them abroad. Those who could not afford foreign universities demanded for the establishment of private universities in their countries and the outcome is a two-tier system essentially separating the children

of the elite and the people. At the Babcock Conference, Dr. Hannah Muzee of the University of Capetown described this era we are in as one of academic capitalism because many of the proprietors of private universities conceive of their organisations as enterprises that provide a service but should also produce profit. The consensus at the conference is that in Nigeria, not all private universities see their mission as profit making. Nonetheless, they are seen as enterprises, that should at least break even. So far, that is not happening. Most private universities are making heavy losses. The reason is simple. I discussed with a number of proprietors and Vice Chancellors of private universities and their story is that the student base they have is too small to support the huge land acquisition, infrastructure development, security, construction

incurred. In the coming years, many will collapse as bankrupt businesses because although they charge high fees, the fees are too low to support their costs. The real problematic they face

is not with public universities in Nigeria. The Nigerian University system is complex and class based and operates in an international environment in which many within the elite send their children abroad for their education. According to the United Kingdom's Higher Education Statistics Agency (HESA), Nigeria was the third non-European Union country sending the highest number of students to the United Kingdom. In 2009/10, it had 16,680 students in UK Higher Institutions and in 2010/11; there were 17,585 Nigerian students in those institutions, ranking only behind India and China. The United Kingdom has been actively soliciting for Nigerian fee-paying students for decades with each student paying on average £12,000 per student just for tuition. It was the former governor of the Central Bank of Nigeria, Muhammadu Sanusi II, who first drew attention to the cost of education of elite children abroad. He said there were around 71,000 Nigerian students in Ghana's tertiary institutions and they spent about US\$1 billion on tuition and upkeep at that time: "The tuition paid by Nigerian students studying in Ghana with a better organised education system is more than the annual budget of all federal universities in the country."

A fraction of the amount spent by elite on their children abroad would be enough to adequately fund higher education. This is what led us to the current paradox in which progressive Nigerians insist that

the Government must fully fund public universities but as the elite know that the university system is broken, they vote with their feet and send their children abroad for university education. According to the International Educational Exchange data released by the Institute of International Education (IIE), there were 11,710 Nigerian students pursuing their educational goals in the United States in 2017. When you add the numbers of Nigerian students in Malaysia, Canada, South Africa, Egypt, Saudi Arabia, the United Arab Emirates, Hungary, India, Turkey, Ukraine, Russia, Cyprus and Germany, it is easy to see why private universities in Nigeria have been squeezed out of resources. There is a political economy crisis generated by the fact that the Nigerian elite place massive amounts of money in foreign universities undermining both public and private universities in Nigeria.

Essentially, our elite has made nonsense of the Constitution of the Federal Republic of Nigeria which

provides: Government shall direct its policy towards ensuring that there are equal and adequate educational opportunities at all levels

Government shall promote

science and technology Government shall strive to eradicate illiteracy; and to this end, Government shall as and when practicable provide:

Free, Compulsory and Universal Primary Education;

Free University Education; and Free Adult Literacy Programme.

As a Nation, we have decided to divert the resources for these to foreign institutions.

The Babcock Convening had drawn out battles between ASUU activists who see the private universities as the problem and the private university warriors who see ASUU as the ogre that has killed the public universities with their strikes, forcing the need to go private. I think it would be useful to orient the discussion towards establishing the cost Nigerians pay to fund and support foreign university budgets. Consciousness of the vastness of the expenditure might push us towards reflecting on how some of the said resources can be used to revive the Nigerian university system. Academic capitalism is not local, it is global. The university as enterprise is not in Nigeria, it is abroad.





# **CHINA DASHENG BANK**

#### **PUBLICATION OF FINANCIAL STATEMENTS**

(Regulation 7)

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

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)   A. ASSETS   283   389   283   389   283   389   283   389   3	CO	NDENSED STATEMENT OF FINANCIAL POSITION FOR THE (Amounts in million shilling		ECEMBER 31, 2021
Cash		CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)	Current Quarter	· · ·
Balances with Bank of Tanzania   1,32		A. ASSETS		
3   Investments in Government securities	1	Cash	283	389
Balances with other banks and financial institutions   S. Age   Company	2	Balances with Bank of Tanzania	152	1,388
5   Cheques and items for clearing   0   0   0   0   0   0   0   0   0	3	Investments in Government securities	70,432	66,792
Inter-branch float items				· ·
7 Bills negotiated   0				
Sociationes liabilities for acceptances   0   0   0   0   0   0   0   0   1   1				-
9   Interbank loans receivable   0 0 0 0 0 0 0 1     1   Loans, Advances and Overdrafts (net of allowances for probable losses)   22,772   23,013     2   Cither Assets   6,778   6,061     3   Equity Investments   0 0 0 0 0     4   Underwriting Accounts   0 0 0 0 0     5   Poperty and Equipment   2,597   2,817     6   TOTAL ASSETS   111,436   111,641     8   LIABILITIES   1				_
10   Investments in other Securities   2,2772   2,013     11   Loans, Advances and Overdrafts (net of allowances for probable losses)   22,772   2,013     12   Other Assets   6,061     13   Equity Investments   0				
11   Dans, Advances and Overdrafts (net of allowances for probable losses)   22,772   23,013   20 (ther Assets   6,778   6,061   14   14   14   14   14   14   14	1			-
12   Dither Assets   6,061   3   Equity Investments   0	1			-
13   Equity Investments				
15   Property and Equipment   2,597   2,817     16   TOTAL ASSETS	13	Equity Investments		·
TOTAL ASSETS	14	Underwriting Accounts	0	0
B. LIABILITIES	15	Property and Equipment	2,597	2,817
17   Deposits from other banks and financial institutions   1   1099     19   Cash letters of Credit   0   0   0     20   Special Deposits   0   0   0     21   Payment orders/Iransfers payable   0   0   0     22   Bankers' cheques and drafts issued   0   0   0     23   Accrued taxes and expenses payable   367   737     24   Acceptances outstanding   0   0   0     25   Interbranch float items   0   0   0     26   Uneamed income and other deferred charges   3,653   3,717     27   Other Liabilities   2,743   2,898     28   Borrowings   7,820   7,912     29   TOTAL LIABILITIES   15,283   16,363     30   NET ASSETS/(LIABILITIES) (16 minus 29)   96,153   95,278     C.SHAREHOLDERS' FUNDS   96,153   95,278     C.SHAREHOLDERS' FUNDS   96,153   95,278     21   Paid up Share Capital   89,040   89,040     32   Share premium   0   0   0     33   Retained Earnings   2,659   2,659     4   Potif (Loss) Account   4,455   3,580     5   Regulatory Reserve   0   0   0     6   Minority Interest   0   0     7   TOTAL SHAREHOLDERS' FUNDS   96,153   95,278     8   Contingent Liabilities   1,748   2,977     9   Non performing Loans & Advances   0   0   0     0   Allowances for Probable Losses   4   0   46     4   Other non Performing Assets   0   0   0     0   D.SELECTED FINANCIAL CONDITION INDICATORS   886%   88%     5   Shareholders Funds to Total Assets   86%   85%     5   Shareholders Funds to Total Assets   86%   85%     5   Shareholders Funds to Total Assets   86%   85%     5   Shareholders Funds to Total Assets   90%   90%     5   Caning Assets to Total Assets   90%   90%     5   Caning Assets to Total Assets   90%   90%     6   Caning Assets to Total Assets   90%   90%     6   Caning Assets to Total Assets   90%   90%     6   Caning Assets to Total Assets   90%   90%     7   Caning Assets to Total Assets   90%   90%     7   Caning Assets to Total Assets   90%   90%     8   Caning Assets to Total Assets   90%   90%     9   Caning Assets to Total Assets   90%   90%     9   Caning Assets to Total Assets   90%   90%     9   Canin	16	TOTAL ASSETS	111,436	111,641
18   Customer deposits   701   1,099   19   Cash letters of Credit   0   0   0   0   0   0   0   0   0		B. LIABILITIES		
18   Customer deposits   701   1,099   19   Cash letters of Credit   0   0   0   0   0   0   0   0   0	17	Deposits from other banks and financial institutions	0	0
19   Cash letters of Credit   0   0   0   0   0   0   0   0   0		The state of the s		_
20   Special Deposits   0		· ·		· '
Payment orders/transfers payable				0
23   Accrued taxes and expenses payable   367   737     24   Acceptances outstanding   0   0   0     25   Interbranch float items   0   0   0     26   Unearned income and other deferred charges   3,653   3,717     27   Other Liabilities   2,743   2,898     28   Borrowings   7,820   7,912     29   TOTAL LIABILITIES   15,283   16,363     30   NET ASSETS/(LIABILITIES) (16 minus 29)   96,153   95,278     C.SHAREHOLDERS' FUNDS			0	0
24   Acceptances outstanding   0	22	Bankers' cheques and drafts issued	0	0
25   Interbranch float items   0   0   0   26   Unearned income and other deferred charges   3,653   3,717   27   Other Liabilities   2,743   2,898   28   Borrowings   7,820   7,912   29   TOTAL LIABILITIES   15,283   16,363   30   NET ASSETS/(LIABILITIES) (16 minus 29)   96,153   95,278	23	Accrued taxes and expenses payable	367	737
26   Unearned income and other deferred charges   3,653   3,717   7   7   7   7   7   7   7   7   7	24	Acceptances outstanding	0	0
27 Other Liabilities         2,743         2,898           28 Borrowings         7,820         7,912           29 TOTAL LIABILITIES         15,283         16,363           30 NET ASSETS/(LIABILITIES) (16 minus 29)         96,153         95,278           C.SHAREHOLDERS' FUNDS           31 Paid up Share Capital         89,040         89,040           32 Share premium         0         0           33 Retained Earnings         2,659         2,659           34 Profit (Loss) Account         4,455         3,580           35 Regulatory Reserve         0         0           36 Minority Interest         0         0           37 TOTAL SHAREHOLDERS' FUNDS         96,153         95,278           38 Contingent Liabilities         1,748         2,977           38 Contingent Liabilities         1,748         2,977           39 Non performing Loans & Advances         0         0           40 Allowances for Probable Losses         40         46           41 Other non Performing Assets         86%         85%           (i)         On one Forming Loans to Total Assets         86%         85%           (ii)         Non performing Loans to Total Assets         96         209%	25	Interbranch float items	0	0
28   Borrowings   7,820   7,912	26	Unearned income and other deferred charges		
29   TOTAL LIABILITIES   16 minus 29   96,153   95,278				i i
NET ASSETS/(LIABILITIES) (16 minus 29)   96,153   95,278				
C.SHAREHOLDERS' FUNDS   89,040   89,040   89,040   32   Share premium   0   0   0   0   33   Retained Earnings   2,659   2,659   2,659   32,659				
Paid up Share Capital   89,040   89,040   32   Share premium   0   0   0   0   0   0   0   0   0	30	NET ASSETS/(DIABIDITIES) (10 minus 25)	90,100	90,210
32   Share premium	21		90.040	90.040
33       Retained Earnings       2,659       2,659         34       Profit (Loss) Account       4,455       3,580         35       Regulatory Reserve       0       0         36       Minority Interest       0       0         37       TOTAL SHAREHOLDERS' FUNDS       96,153       95,278         38       Contingent Liabilities       1,748       2,977         39       Non performing Loans & Advances       0       0         40       Allowances for Probable Losses       40       46         41       Other non Performing Assets       0       0         0       D.SELECTED FINANCIAL CONDITION INDICATORS       86%       85%         (i)       Non performing Loans to Total Assets       86%       85%         (ii)       Non performing Loans to Total Assets       0%       0%         (iii)       Gross Loans and Advances to Total Deposits       3254%       2098%         (iv)       Loans and Advances to Total Assets       91%       90%         (v)       Earning Assets to Total Assets       91%       90%         (v)       Deposits Growth       -36%       13%		· · · ·	09,040	09,040
34 Profit (Loss) Account         4,455         3,580           35 Regulatory Reserve         0         0           36 Minority Interest         0         0           37 TOTAL SHAREHOLDERS' FUNDS         96,153         95,278           38 Contingent Liabilities         1,748         2,977           39 Non performing Loans & Advances         0         0           40 Allowances for Probable Losses         40         46           41 Other non Performing Assets         0         0           40 Inventor Funds to Total Assets         86%         85%           8 Non performing Loans to Total Assets         86%         85%           (ii) Non performing Loans to Total Assets         0%         0%           (iii) Loans and Advances to Total Assets         20%         21%           (iv) Loans and Advances to Total Assets         91%         90%           (v) Earning Assets to Total Assets         91%         90%           (vi) Deposits Growth         -36%         13%		·	2 659	2 659
35         Regulatory Reserve         0         0           36         Minority Interest         0         0           37         TOTAL SHAREHOLDERS' FUNDS         96,153         95,278           38         Contingent Liabilities         1,748         2,977           39         Non performing Loans & Advances         0         0           40         Allowances for Probable Losses         40         46           41         Other non Performing Assets         0         0           5         D.SELECTED FINANCIAL CONDITION INDICATORS         86%         85%           (ii)         Non performing Loans to Total Assets         0%         0%           (iii)         Non performing Loans to Total Gross Loans         0%         0%           (iii)         Cores Loans and Advances to Total Assets         20%         21%           (iv)         Loans and Advances to Total Assets         20%         21%           (v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         -36%         13%				'
Minority Interest   0   0   0   0   0   0   0   0   0		· · ·	0	0,000
37         TOTAL SHAREHOLDERS' FUNDS         96,153         95,278           38         Contingent Liabilities         1,748         2,977           39         Non performing Loans & Advances         0         0           40         Allowances for Probable Losses         40         46           41         Other non Performing Assets         0         0           5         D.SELECTED FINANCIAL CONDITION INDICATORS         86%         85%           (i)         Shareholders Funds to Total Assets         86%         85%           (ii)         On performing Loans to Total Gross Loans         0%         0%           (iii)         Gross Loans and Advances to Total Deposits         3254%         2098%           (iv)         Loans and Advances to Total Assets         20%         21%           (v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         36%         13%			0	0
39   Non performing Loans & Advances   0   0   0			96,153	95,278
40   Allowances for Probable Losses			1,748	2,977
41   Other non Performing Assets				0
D.SELECTED FINANCIAL CONDITION INDICATORS	1		40	46
I)   Shareholders Funds to Total Assets   86%   85%     Non performing Loans to Total Gross Loans   0%   0%     Gross Loans and Advances to Total Deposits   3254%   2098%     Ivi   Loans and Advances to Total Assets   20%   21%     Earning Assets to Total Assets   91%   90%     Ivi   Deposits Growth   36%   13%	41	Other non Performing Assets	0	0
(ii)         Non performing Loans to Total Gross Loans         0%         0%           (iii)         Gross Loans and Advances to Total Deposits         3254%         2098%           (iv)         Loans and Advances to Total Assets         20%         21%           (v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         -36%         13%	ļ			
(iii)         Gross Loans and Advances to Total Deposits         3254%         2098%           (iv)         Loans and Advances to Total Assets         20%         21%           (v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         -36%         13%				
(iv)         Loans and Advances to Total Assets         20%         21%           (v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         36%         13%				
(v)         Earning Assets to Total Assets         91%         90%           (vi)         Deposits Growth         -36%         13%		-		
(vi) Deposits Growth -36%	10.0			
Ilyiij nootio utuwui U70 170		*		
	(vII)	nescre drowill	0%	170

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

2 interes 3 Net I Bad Do 5 Impaired 6 Non Int 6 Non Int 6 Poreign 6 2 Pees as 3 Dividen 7 Non Int 1 Salarie 7 Non Int 1 Solarie 8 Operar 9 Incom 10 Net In 11 Other 12 Total G 13 Numbe 14 Basic It Basic 14 Basic It 18 Basic 19 Dividen 10 Net Int 11 Dividen 11 Dividen 12 Total G 13 Numbe 14 Basic It 18 Basi		31st December 2021	Quarter 31st December 2020	Current Year Cumulative 31st December 2021	Comparative Year Cumulative 31st December 2020
2 interes 3 Net I Bad Do 5 Impaired 6 Non Int 6 Non Int 6 Poreign 6 2 Pees as 3 Dividen 7 Non Int 1 Salarie 7 Non Int 1 Solarie 8 Operar 9 Incom 10 Net In 11 Other 12 Total G 13 Numbe 14 Basic It Basic 14 Basic It 18 Basic 19 Dividen 10 Net Int 11 Dividen 11 Dividen 12 Total G 13 Numbe 14 Basic It 18 Basi		2021	2020	December Roar	2020
3 Net In 4 Bad Dc 5 Impain 6 Non In 6.1 Foreign 6.2 Fees an 6.3 Divides 6.4 Other 7 Non In 7.2 Fees an 7.3 Other 8 Opera 9 Income 10 Net In 11 Other 12 Total 6 13 Numbe 14 Basic I	est Income	3,499	3,296	13,695	12,382
4 Bad Do 5 Impair 6 Non In 6.1 Foreign 6.2 Fees an 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees an 7.3 Other 9 Income 10 Net In 11 Other 12 Total o 13 Numbe 14 Basic I	est Expense	(116)	(173)	(500)	(671)
5 Impain 6 Non In 6.1 Foreign 6.2 Fees an 6.3 Divides 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees an 7.3 Other 9 Income 10 Net In 11 Other 12 Total 6 13 Numbe 14 Basic I	Interest Income (1 + 2)	3,382	3,123	13,195	11,712
6 Non In 6.1 Foreign 6.2 Fees an 6.3 Dividen 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees an 7.3 Other 9 Income 10 Net In 11 Other 12 Total 6 13 Numbe 14 Basic I	Debts Written-Off	0	0	0	0
6.1 Foreign 6.2 Fees at 6.3 Divides 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees at 7.3 Other 9 Income 10 Net In 11 Other 12 Total 6 13 Numbe 14 Basic I	irment Losses on Loans and Advances	6	2	12	(4)
6.1 Foreign 6.2 Fees at 6.3 Divides 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees at 7.3 Other 9 Income 10 Net In 11 Other 12 Total 6 13 Numbe 14 Basic I		3,388	3,125	13,207	11,708
6.2 Fees and 6.3 Divider 6.4 Other 6.4 Other 7 Non In 7.1 Salarie 7.2 Fees and 7.3 Other 6.8 Operating 9 Income 10 Net In 11 Other 12 Total 6.1 Number 14 Basic I Basic I	Interest Income:	(41)		(00)	00
6.3 Divides 6.4 Other 6.7 Non In 7.1 Salarie 7.2 Fees as 7.3 Other 6 Operat 9 Income 10 Net In 11 Other 12 Total 6 Other 13 Numbe 14 Basic I	ign Currency Dealings and translation Gain/(Loss)	(41)	7	(22)	88
6.4 Other ( 7 Non In 7.1 Salarie 7.2 Fees an 7.3 Other ( 8 Operat 9 Income 10 Net In 11 Other 12 Total ( 13 Numbe 14 Basic I		24	54 0	194	192
7 Non In 7.1 Salarie 7.2 Fees ar 7.3 Other 8 Operar 9 Income 10 Net In 11 Other 12 Total of 13 Numbe 14 Basic I		0	0	0	20
7.1 Salarie 7.2 Fees ar 7.3 Other 8 Opera 9 Income 10 Net In 11 Other 12 Total c 13 Numbe 14 Basic I	r Operating income	3,372	3,185	13,380	12,008
7.1 Salarie 7.2 Fees ar 7.3 Other 8 Opera 9 Income 10 Net In 11 Other 12 Total c 13 Numbe 14 Basic I	Interest Expenses:	3,372	3,163	10,360	12,008
7.2 Fees at 7.3 Other (  8 Operat  9 Income  10 Net In  11 Other  12 Total (  13 Numbe  14 Basic I	ries and Benefits	(879)	(1,172)	(2,641)	(3,599)
7.3 Other (  8 Operat  9 Income  10 Net In  11 Other  12 Total of  13 Numbe  14 Basic I	and Commission	0	(1,112)	0	0
8 Operat 9 Income 10 Net In 11 Other 12 Total of 13 Numbe 14 Basic I	r Operating Expenses	(1,242)	(1,104)	(4,374)	(3,940)
9 Income 10 Net Inc 11 Other 12 Total of 13 Number 14 Basic I		(2,121)	(2,276)	(7,016)	(7,540)
10 Net Inc. 11 Other 12 Total c 13 Number 14 Basic I	rating Income/(Loss)	1,251	910	6,364	4,468
11 Other 12 Total o	ne Tax Provision	(375)	(273)	(1,909)	(172)
12 <b>Total o</b> 13 Numbe 14 Basic I	Income/ (Loss) After Income Tax	875	637	4,455	4,296
13 Numbe 14 Basic I	er Comprehensive Income (itemize)	0	0	0	0
14 Basic I	l comprehensive income/(loss) for the year	875	637	4,455	4,296
14 Basic I					
	ber of Employees	28	25	28	25
	Earnings per Share	22	16	111	107
10 114111100	ber of Branches	1	1	1	1
SELEC	ECTED PERFORMANCE INDICATORS				
(i) Retu	eturn on Average Total Assets	4.5%	3.2%	5.7%	3.9%
		5.2%	4.0%	6.6%	4.8%
	eturn on Average Shareholder Funds	63.0%	71.5%	52.5%	62.8%
(iv)Net	eturn on Average Shareholder Funds on Interest Expenses to Gross Income		1.6%	6.5%	12.1%

Cheng Ji	Guydon Chihwalo	Zablon Stambuli
Chief Executive Officer	Head of Finance & Administration	Head of Internal Audit
21st January 2022	21st January 2022	21 <sup>st</sup> January 2022
We, the undersigned directors	, attest to the faithful representation of th	e above statements. We
declare that the statements hav	e been examined by us and, to the best of	our knowledge and belief,
have been prepared in confo	rmance with International Financial Repo	rting Standards and the
requirements of the Banking and	d Financial Institutions Act, 2006 and they p	resent a true and fair view
Name		Date
1. Poniwoa Mbisse (Director)		21st January 2022
2. Jimmy Mrosso (Director)		21st January 2022

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

	(Amounts II	n million shillir	igs)		
I.	Cash flow from operating activities  (Amounts in million shillings)	Current Quarter 31st December 2021	Previous Quarter 30th September 2021	Current Year Cumulative 31st December 2021	Comparative Year Cumulative 31st December 2020
	Operating Income/(Loss) Adjustments for:	1,251	1,743	6,364	4,468
	-Impairment/Amortization -Net change in Loans and Advances -Gain/loss on Sale of Assets	475 241 0	467 657 0	1,838 3,212 0	1,826 (2,992) 0
	Net change in Deposits     Net change in Short Term Negotiable Securities     Net change in Other Liabilities     Net change in Other Assets	(398) 0 (682) 2,682	125 0 (649) (1,128)	(2,050) 4,017 (2,257) 994	665 0 (606) 5,501
	- Tax Paid -Others (specify)	(1,196) 0	(315)	(2,142)	(156) 0
	Net cash provided (Used) by operating activities	2,372	900	9,977	8,705
п.	Cash flow from investing activities: Dividend Received Purchase of Fixed Assets Proceeds from Sale of Fixed Assets Purchase of Non- Dealing Securities Proceeds from Sale of Non-Dealing Securities Others (specify) - Investments in Government bonds	0 (22) 0 0 0 (3,691)	0 (293) 54 0 0 (51)	0 (343) 54 0 0 (13,842)	0 (123) 0 0 0 0 (6,039)
	Net cash (Used in) /generated from investing activities	(3,713)	(290)	(14,131)	(6,162)
ш	Cash flow from financing activities: Repayment of Long-term Debt Proceeds from Issuance of Long Term Debt Proceeds from Issuance of Share Capital Payment of Preference Dividends Net Change in other Borrowings Others (specify)	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
	Net Cash generated from Financing Activities	0	0	0	0
IV.	Cash and Cash Equivalents:  Net Increase/ (Decrease) in Cash and Cash Equivalents Cash and Cash Equivalents at the beginning of the Quarter Cash and Cash Equivalents at the end of the Year	(1,342) 1,777 <b>435</b>	609 1,168 <b>1,777</b>	(4,154) 4,590 <b>435</b>	2,543 2,047 <b>4,590</b>

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

		Share	Retained	D1-4	General		
				Regulatory	provision		m . 1
	Share capital	Premium	Earning	reserve	Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	89,040	-	2,659			-	91,699
Profit for the year	-	-	4,455			-	4,455
Other Comprehensive Income	-	-				-	-
Transaction with owners	-	-				-	-
Dividends Paid	-	-				-	-
Regulatory reserve	-	-				-	
General Provision Reserve	-	-				-	
Others	-	-				-	-
Balance as at the end of the current period	89,040	-	7,113			-	96,153
Previous Year							
Balance as at the beginning of the year	89,040	-	(1,638)			-	87,402
Profit for the year	-	-	4,296	-		-	4,296
Other Comprehensive Income	-	-		-		-	-
Transaction with owners	-	-		-		-	-
Dividends Paid	-	-		-	-	-	-
Regulatory reserve	-	-		-	-	-	-
General Provision Reserve	-	-		-	-	-	-
Others	-	-				-	
Balance as at the end of the previous period	89.040		2.659		-		91.699

#### CHINA DASHENG BANK MINIMUM DISCLOSURE OF CHARGES AND FEES

LCY Accounts	FCY Accounts
15%	7%
	2.2% Flat
	1.65% Flat, Minimum USD 100.00
	2.2% Flat
· · · · · · · · · · · · · · · · · · ·	3.3% of Outstanding Balance
As per Valuation Report	As per Valuation Report
Tshs. 110,000.00	Usd 110.00
As per Valuation Report	As per Valuation Report
T-h- 1 000 000 00	Usd 500.00
○ %-IU%	1.5%-4%
29/	10/
	1%
	0%
3%*	1%*
T. J. TO 000 00	V. 150.00
	Usd 50.00
	Usd 100.00
Tshs. 100,000.00	Usd 100.00
	Usd 1.65
	FREE
	Usd 2.200
	FREE
FREE	FREE
1,100.00 per page	Usd 0.55 per page
FREE	FREE
Tshs. 11,000.00	Usd 11.00
	Usd 0.22
Tshs. 55,000.00	Usd 55.00
Tshs. 22,000.00	Usd 22.00
Tshs. 11,000.00	Usd 5.50
Tshs. 20,000.00	Usd 20.00
Tshs. 20,000.00	Usd 20.00
Tshs. 2,750	Usd 1.10
FREE	FREE
FREE: Withdrawals 4 Times a year.	FREE: Withdrawals 4 Times a year.
	Additional withdrawals Usd 2.20 per withdrawal
	Usd 5.50 1.1% of the Minimum Balance;
	Tshs. 110,000.00 As per Valuation Report  Tshs. 1,000,000.00 3%-10%  2% 3% 0% 3%*  Tshs. 50,000.00 Tshs. 100,000.00 Tshs. 100,000.00  Tshs. 2,750 FREE Tshs. 3,300.00 FREE FREE 1,100.00 per page FREE Tshs. 11,000.00 Tshs. 11,000.00 Tshs. 2,2000.00 Tshs. 11,000.00 Tshs. 2,2000.00 Tshs. 11,000.00 Tshs. 2,2000.00 Tshs. 11,000.00

und Transfers			
FT		Tshs. 3,300.00	N/A
FT Inward		Free	Free
ISS Outward		Tsh 10,000.00	Usd 10
ISS Inward		Free	Free
utgoing Foreign SWIFT Rem	ittance ( customer)	N/A	Usd 55.00
Guarantees			
suance		2.2% per Quarter Min Tshs. 330,000.00	2.2% per Quarter Min Usd 220.00
mendments		Tshs. 220,000.00	Usd 165.00
xtension		2.2% per Quarter Min Tshs. 220,000.00	2.2% per Quarter Min Usd 165.00
dvising		Tshs. 110,000.00	Usd 55.00
ancellation		Free	Free
acility Processing Fee		2.2% Flat	2.2% Flat
Other Services			
alary processing fees per trans	saction	Tshs. 2,750.00	Usd 1.100
ash Deposit fees		Free: Bulk cash deposit small denominations (≤ 2,000) Notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22%	2.2% of FCY below Usd 50 Notes, Otherwise FREE
sepose sees			
ash withdrawal fees		Tshs. 1,650 for amounts up to Tshs. 25 Million; Above Tshs. 25	Usd 2.20 for amounts up to 1,000; Above Usd 1,000 0.825%
		million 0.11%, maximum Tshs. 110,000.00	maximum Usd 330.
ertificate of Balance		Tshs. 33,000.00	Usd 19.80
etter of Introduction		Tshs. 33,000.00	Usd 19.80
onfirmation of Auditor List		Tshs. 55,000.00	Usd 27.50
alance Inquiry over the count	er	FREE	FREE
Standing order fees			
		Free	Free
nward Standing Orders	1 1 1 .	Tshs. 11,000.00	
utward Standing orders to ot	ner danks	FREE	Usd 5.50 FREE
etup			
mendment of Standing Orde		Tshs. 4,400.00	Usd 2.20
Inpaid Standing Order (penalt	у)	Tshs. 11,000.00	Usd 5.50
top/Cancel Standing orders		Tshs. 11,000.00	Usd 5.50
verdrawn account interest ch	arge	Base+12	Base+12
Other Charges			
		T. I FF0.00	V-107.50
nward Clearing		Tshs. 550.00	Usd 27.50
ostage		Tshs. 1,650.00	Usd 11.00
egistered Mail postage		Tshs. 5,500.00	Usd 2.20
etrieval of documents >than 1		Tshs. 5,500.00	Usd 2.20
etrieval of documents> than o Incleared Effects	one year	Tshs.22,000.00	Usd 11.00
		Toba 4 400 00	Hed 2 20
elow Tshs. 150,000 bove Tshs. 150,000		Tshs. 4,400.00	Usd 2.20
ounter Cheque		Tshs. 5,500.00	Usd 3.30
Vote:			
he above charges are Value	Added Tax (VAT) exclusive.		
ame	Designation	Signature Date	
	•		
Cheng Ji	Chief Executive Officer		21st, January 2022
			i
Guydon Chihwalo	Head of Finance & Administration		21st, January 2022

# Galvanised public support of Mali's government over Ecowas sanctions likely to exacerbate nation's woes

By Ornella Moderan, Fahiraman Rodrigue Koné and Fatoumata Maïga

N 14 January, huge crowds gathered in Mali's capital Bamako and other towns to denounce sanctions imposed on the country by the Economic Community of West African States (Ecowas) and West African Economic and Monetary Union (Waemu).

Protesters responded to a televised address by the transitional president and junta leader, Colonel Assimi Goïta in which he described the sanctions as "illegal, illegitimate and inhumane" and invited public mobilisation to denounce them.

The sanctions were triggered by the government's attempt to extend the transition period by five years, beginning 1 January 2022, despite a commitment to holding elections this February. But the sanctions made many Malians angry and awakened a sense of patriotism that benefits the transitional government. The diplomatic, trade and financial restrictions include a trade embargo and freezing Mali's assets at the Central Bank of West African States.

The measures were intended to isolate Mali, weaken its economy and encourage citizens to pressure their leaders into speeding up elections – adding to the external pressure from the country's main diplomatic partners. But the strategy hasn't worked.

After the announced closure of air and land borders between Mali and the other Ecowas countries, Guinea – also in a transition following a military coup in September 2021 – said it wouldn't enforce them. So Mali retains maritime access through the port of Conakry which, although lacking the capacity of Dakar or Abidjan, provides some breathing space while the sanctions last

And neither Mauritania nor Algeria, which border Mali and also have ports, seem inclined to support Ecowas and the monetary union's punitive approach. Neither country is a member of these regional organisations.

This situation weakens the sanctions regime, which was also questioned at an African Union Peace and Security Council meeting on 14 January. Three days later, a Malian delegation began a tour of Guinea, Mauritania and Algeria to strengthen bilateral ties as part of a 'response plan' to the sanctions.

Malian markets have already seen some price increases since the announcement of sanctions, but these remain limited so far. Meanwhile, suspending trade could harm economies other than Mali's. As a major importer of manufactured goods, Mali is a key customer for the ports of Dakar and Abidjan, which could see a business slowdown.

The trade embargo could also damage other coastal countries' economies, such as Côte d'Ivoire and Ghana, which depend on Mali for livestock and meat imports. The costs of these commodities have already soared in recent months due to insecurity in the Sahel. In 2012, when Ecowas imposed similar restrictions on Mali, Ivorian farmers protested when their plantains and other perishable goods destined for Mali were stopped at the border.

This time around, the Ecowas sanctions include exceptions that should allow trade in staple foods. However other products will be blocked, potentially increasing internal pressure on West African governments that trade with Mali.

Far from weakening popular support for the transitional authority, the sanctions have provoked a national outcry. Malian opinion has united in 'sacred union' around a government that has become difficult to criticise without appearing unpatriotic. Although undoubtedly triggered by the Ecowas decision, this wave of sovereignism also reflects suspicion of French interference after months of escalating diplomatic tensions between Mali, Ecowas and France.

Engaging in arm-wrestling poses significant risks to Mali, which could face an inflation and liquidity crisis. But such tactics could also backfire on Ecowas, whose image has already been damaged nationally and regionally

By repeatedly imposing sanctions, the organisation is seen in Mali as a punisher rather than a partner. Many have forgotten its central role in helping Mali's armed forces fight insecurity since the crisis started. As early as 2013, several countries in the region took part in the African-led International Support Mission in Mali (Afisma). They continue participating in the United Nations Multidimensional Integrated Stabilization Mission in Mali (Minusma), the UN mission that succeeded Afisma.

Ecowas's insistence on Mali's rapid return to consti-

tutional order contrasts with its silence on constitutional manipulation in Côte d'Ivoire and Guinea aimed at legalising a third presidential term. The body has also been quiet about authoritarian excesses in several other countries in the region. This double standard hasn't gone unnoticed, and to some, it is proof that Ecowas is bullying the country.

Failure of the sanctions could signal

weakness, adding to the Ecowas legitimacy crisis and ultimately discrediting it. This could also be the outcome if armed jihadist groups in Mali took advantage of the confusion created by the sanctions crisis to make inroads.

To break the deadlock, the situation must be de-escalated and dialogue restored. The mutual recall of Malian and Ecowas ambassadors (Ecowas recalled its ambassador and Mali announced it would reciprocate) is counterproductive and limits communication channels. Reversing this measure should be the first step towards lifting sanctions.

Mali's international partners must focus less on election dates. Instead, dialogue should be directed at concrete objectives that a transition extension – now inevitable – should serve. In this dialogue, political parties and civil society could be powerful allies in finding a balanced solution and distinguishing urgent reforms from those that can wait. The involvement of these groups would allow Ecowas to leverage internal pressure and reduce suspicion of manipulation from outside the region.

DM



# Canara Bank (Tanzania) Ltd.

#### **PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS**

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

	CONDENSED STATEMENT O	F FINANCIAL PC	SITION
	AS AT 31ST DECI	EMBER 2021	(Amount in Million Tshs)
		Current Quarter 31st Dec 2021	Previous Quarter 30th Sept 2021
Α	ASSETS		
	1 Cash	832.82	548.59
	2 Balances with Bank of Tanzania	9,467.90	8,250.04
	3 Investment in Government Securities	35,070.14	33,247.64
	Balances with other banks and Financial Institution	529.37	427.88
	5 Cheques and item for Clearing	141.50	51.11
	6 Inter branch float items 7 Bills negotiated	-	-
	8 Customer Liabilities for Acceptances	_	-
	9 Interbank Loan Receivables	36,356.91	30,126.83
	10 Investment in other securities	-	
	Loans ,advances and Overdrafts (Net of allowances for probable losses)	51,106.26	51,812.46
	12 Other Assets	1,071.54	1,242.74
	13 Equity Investments	-	-
	14 Underwriting Accounts	-	-
	15 Property ,Plant and Equipment	726.58	827.23
	16 TOTAL ASSETS	135,303.03	126,534.53
в	LIABILITIES		
	17 Deposits From Other Banks	36,430.00	31,965.00
	18 Customer Deposits	56,595.88	52,011.51
	19 Cash Letters of Credit	-	-
	20 Special Deposits	-	-
	21 Payment Orders /Transfers Payable	-	-
	22 Bankers cheques and Drafts issued	-	-
	23 Accrued taxes and expenses payable	1,533.31	1,119.31
	24 Acceptances Outstnding	-	-
	25 Interbranch float items	-	-
	26 Unearned income and other deferred charges	-	-
	27 Other Liabilities	493.70	1,820.83
	28 Borrowings	-	-
	29 TOTAL LIABILITIES	95,052.89	86,916.65
	30 NET ASSETS /(LIABILITIES) 16 Minus 29	40,250,14	39,617,88
c	SHAREHOLDERS FUNDS	,	
٦	31 Paid Up Share Capital	32,830.00	32,830.00
		1,279.37	573.03
	32 Capital Reserves 33 Retained Earnings	3,516.20	4,222.54
	34 Profit(Loss) Account	2,624.57	1,992,32
		2,024.07	1,002.02
	35 Other Capital Accoutns 36 Minority Interest	-	
	37 TOTAL SHAREHOLDERS FUNDS	40,250.14	39,617.88
	38 Contigent Liabilities	6,760.70	10,086.28
	39 Non Performing loans and advances	1,632.81	1,371.47
	40 Allowances for Probable Losses	447.05	451.87
	41 Other non performing Assets	-	-
D	SELECTED FINANCIAL CONDITION INDICATORS		
I	(i) Shareholders Funds to Total Assets	29.75%	31.31%
- 1	(ii) Non performing loans to total gross loans	3.17%	2.63%
- 1	(iii) Gross loans and advances to Total Deposits	55.39%	62.21%
- 1	(iv) Loans and advances to Total assets	37.77%	40.95%
		90.95%	91.37%
- 1	(v) Earning Assets to Total Assets		
	(v) Earning Assets to Total Assets (vi) Deposit Growth	10.78%	-2.49%

OR THE PERIOD ENDED 31ST DECEMB	LII 2021		(Amount i	n Million Tshs
	Current Quarter	Comparative Quarter Previous Year	Current Year Cumulative	Comparative Previous Year Cumulative
	31st Dec 2021	31st Dec 2020	31st Dec 2021	31st Dec 2020
1 Interest Income	2,434.39	2,425.25	9,635.81	8,750.5
2 Interest Expenses	805.96	864.59	3,237.67	3,292.9
3 Net Interest Income (1 minus 2)	1,628.43	1,560.66	6,398.15	5,457.6
4 Bad debts written off	-	-	-	-
5 Impairment Losses on Ioans and Advances	(4.82)	86.49	82.90	26.2
6 Non - Interest Income	379.58	401.26	955.34	850.8
6.1 Foreign Currency Dealings and Translation				
Gains/(loss)	54.75	39.23	152.73	174.7
6.2 Fees and Commission	324.83	362.02	802.60	676.1
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income 7 Non - Interest Expenses	-	-	-	-
·	1,025.57	962.66	3,481.01	3,499.4
7.1 Salaries and Benefits	342.02	331.84	1,376.29	1,295.5
7.2 Fees and Commissions	12.49	11.52	33.92	28.9
7.3 Other OperatingExpenses	671.06	619.30	2,070.80	2,174.9
8 Operating Income/(Loss)	987.26	912.76	3,789.57	2,782.7
9 Income Tax Provision	355.00	330.00	1,165.00	840.0
10 Net income (loss) after income tax	632.26	582.76	2,624.57	1,942.7
11 Number of Employees	25	25	25	
12 Basic Earnings Per Share	19	18	80	
13 Diluted Earnings Per Share	19	18	80	
14 Number of branches	1	1	1	
SELECTED PERFORMANCE INDICATORS				
(I) Return on average total assets (%) Annualized	1.92%	1.96%	2.10%	1.71
II) Return on average shareholders' funds(%) Annualized	6.31%	6.17%	6.73%	5.25
III) Non interest expenses to gross income (%)	51.07%	49.07%	47.34%	55.47
Net Interest Income to average earning assets     Annulized(%)	5.40%	5.60%	5.52%	5.27

CONDENSED STATEMEN		CEMPED OF		
FOR THE PERIOD ENDE	10 3151 DEC	JEMBER 20	(Amou	unt in Million Tshs)
	CURRENT QUARTER	PREVIOUS QUARTER	CURRENT YEAR CUMULATIVE	PREVIOUS YEAR CUMULATIVE
	31st Dec 2021	30th Sept 2021	31st Dec 2021	31st Dec 202
I Cash flow from operating activities				
Net Income (Loss)	632.26	856.29	2,624.57	1,942.76
Adjustment for				-
Impairment /Amortization	100.65	100.65	402.48	451.00
Net change in loans and advances	706.20	(3,332.23)	(2,681.41)	(12,965.86
Gain/Loss on Sale of Assets				
-Net change in Deposits	9,049.37	(2,147.57)	11,776.98	11,349.44
<ul> <li>Net change in Short term negotiable securities</li> </ul>				
-Net Change in Other Liabilities	(492.20)	890.42	753.04	1,518.24
-Net change in Other Assets	1,841.94	(75.92)	759.87	(985.29
-Tax paid	(355.00)	(270.00)	(1,165.00)	(840.0
-Others				
Net cash provided (used) by operating activities	11,483.22	(3,978.36)	12,470.54	470.3
II Cash flow from Investment activities				
Dividend Received				
Purchase of fixed assets		(0.69)	(6.03)	(17.8
Proceeds from sale of Fixed Assets				
Purchase of non-dealing securities	165.85	489.89	(2,005.73)	(11,675.9
Proceeds from sale of non-dealing securities				
Others				
Net cash provided (used) by investing activities	165.85	489.20	(2,011.76)	(11,693.7
III Cash flow from financing activities				
Repayment of long-term debt				
Proceeds from issuance of long term debt				
Proceeds from issuance of share capital				
Payment of cash dividends				
Net change in other borrowings				
Others - Payment of lease liability	(65,91)	(64.30)	(254,15)	(249.3)
Net cash provided (used) by financing activities	(65.91)	(64.30)	(254.15)	(249,3
V Cash and Cash Equivalents:	(******,	( ,	,,	,
Net increase (decrease) in cash and cash	11,583.16	(3,553.46)	10,204.63	(11,472.8
equivalent	11,505.10	(3,333.40)	10,204.00	(11,472.0
Cash and Cash Equivalents at the beginning of	35,518.30	39.071.76	36,896.83	48,369.8
the Quarter/Year	33,516.30	35,071.70	30,030.03	40,309.0
Cash and Cash Equivalents at the end of	47,101,46	35,518,30	47,101,46	36,897,0
the Overter Weer	47,101140	00,010,00	47,101340	00,007.0

CONDENSED STATEMENT OF CASH FLOW STATEMENT

# 

	ATORY NOTES FOR THE C		
	ancial statements, consistent accounting ere were changes during the quarter, the o		
Name	<u>Tittle</u>	Signature	<u>Date</u>
TR BALAJI RAO	CHIEF EXECUTIVE OFFICER	SIGNED	21-01-2022
FADHILI PETRO SANGA	HEAD OF FINANCE	SIGNED	21-01-2022
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR	SIGNED	21-01-2022
	L	I	
examined by us and, to the best	uttest to the faithful representation of the of our knowledge and belief, have been of the Banking and Financial Institution Tittle	prepared in conformance with I	nternational Financial Repor
examined by us and, to the best Standards and the requirements Name	of our knowledge and belief, have been of the Banking and Financial Institution	prepared in conformance with I is Act, 2006 and they present a	nternational Financial Repor true and fair view.
examined by us and, to the best Standards and the requirements	of our knowledge and belief, have been of the Banking and Financial <b>I</b> nstitution <u>Tittle</u>	prepared in conformance with I is Act, 2006 and they present a ' Signature	nternational Financial Repor true and fair view. <u>Date</u>

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

# RADIO

# JUMATATU - JUMAPIL

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI

**MONDAY** 

TIME PROGRAMME

22:00-05:00HRS MUZIKI MCHAGANGANYIKO )

21:00-22:00HRS SPORTS

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101

**TUESDAY** 

TIME PROGRAMME

13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO) WEDNESDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS

22:00-05:00HRS MUZIKI MCHAGANGANYIKO ) **THURSDAY** TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS

21:00-23:00HRS MALUMBANO YA HOJA

22:00-05:00HRS MUZIKI MCHAGANGANYIKO ) FRIDAY
TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS

21:00-23:00HRS KIPIMA JOTO

22:00-05:00HRS MUZIKI MCHAGANGANYIKO ) **SATURDAY** TIME PROGRAMME

07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAVYO

UMJUAVYO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI

22:00-05:00HRS MUZIKI MCHAGANGANYIKO ) 07:00-09:00HRS HABARI NA MATUKIO YA WIKI

SUNDAY

TIME PROGRAMME

09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE

21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI

01:00-05:00HRS MUZIKI MCHAGANGANYIKO )

Tembelea mitandao ya kijamii ya CAPITAL RADIO 👩





# Winners of Mabati Cornell Kiswahili Awards for unveiling in Dar es Salaam

**By Guardian Reporter** 

WINNERS of the 2021 Mabati Cornell Kiswahili Prize for African Literature will be announced in Dar es Salaam this Thursday, it has been confirmed.

Addressing a press conference in Dar es Salaam, the ALAF Limited external affairs manager, Hawa Bayumi said the Kiswahili Prize was established in

"The winners will be known on Thursday during an event at the Mlimani City at 8 am and we expect different literature stakeholders to attend this important event," she said adding and that a panel of three judges will read out some of the best entries and announce the overall winners.

She said the annual 15,000 dollar Prize is awarded to the best unpublished manuscripts, or books published within two years of the award year across the categories of fiction, poetry, memoir, and graphic

"The winning entries are published in Kiswahili by East African Educational Publishers (EAEP). And the best poetry book published in English translation by the Africa Poetry Book Fund," she said.

The Kiswahili Prize is supported by ALAF Limited



ALAF Limited external affairs manager Hawa Bayumi (C) addresses the media on the forthcoming 2021 Mabati Cornell Kiswahili Prize for African Literature to be held in Dar es Salaam on Thursday. Others from left are ALAF marketing officer, Theresia Mmasy and marketing officer Sharo Mallya. Photo: Guardian Correspondent

of Tanzania and Mabati Rolling Mills of Kenya (subsidiaries of Safal Group) and The Office of the Vice Provost for International Affairs at Cornell University and the Africana Studies Center at Cornell University, USA.

The prize, founded in 2014 by Dr. Lizzy Attree (Caine Prize Director) and Dr. Mukoma Wa Ngugi (Cornell University), has the express goal of recognizing writing in African languages and encouraging translation from, between and into African languages.

Safal Group and its subsidiaries (which include Mabati Rolling Mills Limited of Kenya and ALAF Limited in Tanzania) are collectively known as The Safal Group. The Safal Group is the largest producer of Steel Roofing on the African continent with 36 operations in 12 countries. www.safalgroup.com

Mariam Ismail said that it's the responsibility of parents and guardians to protect children from cruelty and violence-related incidents.

She said: "For 'me as a parent, I'll help to make my child as my friend so that he can be free to speak anything and also I would like to provide an advice to other parents that they should be very close to their children so that they can be able to screen the problems on which their children are facing"

A Rombo District resident Abubakar Shayo said: "The social media play a big role in protecting the children's right from violence and other bad act through providing education on the importance of protecting children right also through various programs that are based on children's affairs".

A 12-year-old Alvin Maro from Mwanza said that the children's rights should be protected starting from the family level upon to the society and this will be done by reporting all bad acts to the parents and elders within the community.

The perceptive mind of the child is shaped by the condition surrounding him or her so the protection of the children is responsible for all communities as well as government and media.

Violence, abuse, and exploitation are the social factors that hinders the growth of children, thus, media play a big role in protecting children by educating children, parent, and teacher about the need and right of children. The media has the responsibility to enable children about their rights.

The future generation is in hands of the children, so it should protect children for the development of the future generation.

article 7 UNHRC states that media are responsible for promoting the welfare of the child, media play a big role in protecting children from violence, abuse, and exploitation.

# PARENTS and guardians have been challenged to come up with different strategies to protect children from gender based violence (GBV) in their localities. In separate interviews, Moshi-based Mariam Ismail said that Parents and guardians challenged to protect children from gender based violence (CBV) in their localities. Children against GBV







Consultant needed todevelopa digital solution/platform for farmers' access to markets and financial services in Tanzania's **Southern Highlands** 

Funded by the European Union under its AGRI-CONNECT programme, Rikolto wants to improve and increase efficiency and availability of different business development services to smallholder horticulture farmers. The use of ICT or digital platforms has proven to be among the easiest, most reliable and cheapest ways of delivering services to smallholder farmers especially on access to market and finance.

We are therefore looking for a consultant who can develop a digital solution for the horticulture value chains in Tanzania's Southern Highlands to ensure farmers have access to markets and finance services.

For more information kindly visit our website via this link:

https://eastafrica.rikolto.org/en/digital-solutio n-southern-highlands. Submit your proposal via email to eastafrica@rikolto.org by 7 February 2022 and indicate the source of advertisement and "TOR Digital Solution Southern Highlands" in the subject line.



Republic of Malawi



AFRICAN DEVELOPMENT



**Government of The United Republic of Tanzania** 

THE JOINT SONGWE RIVER BASIN COMMISSION **Joint Songwe River Basin Development Programme** 

MULTINATIONAL STRENGTHENING TRASBOUNDARY COOPERATION AND INTEGRATED NATURAL RESOURCES MANAGEMENT PROJECT (MSTCINRM)

#### REQUEST FOR EXPRESSIONS OF INTEREST (INDIVIDUAL CONSULTING SERVICES)

FOR CONDUCTING A MIDTERM REVIEW FOR STRENGTHENING TRASBOUNDARY COOPERATION AND INTEGRATED NATURAL RESOURCES MANAGEMENT PROJECT IN THE SONGWE RIVER BASIN PROJECT

Sector: Water

Project code: P-Z1-EAZ-054

Financing Agreement reference: Grant 5550155001701

Date: 26<sup>th</sup> January 2022

The Government of the United Republic of Tanzania and the Republic of Malawi have received financing from the GEF through African Development Bank toward the cost of the Multinational Strengthening Transboundary Cooperation and Integrated Natural Resources Management (MSTCINRM) Project and intends to apply part of the agreed amount for this grant to payments under the contract for conducting Mid Term Review of the Multinational Strengthening Transboundary Cooperation and Integrated Natural Resource Management Project.

The services included under this project are to provide consulting services for conducting Mid Term Review of the Multinational Strengthening Transboundary Cooperation and Integrated Natural Resource Management Project

The Joint Songwe River Basin Commission now invites eligible Individual Consultants to indicate their interest in providing these services. Interested Individual Consultants must provide information indicating that they are qualified to perform the services, with Master's degree or equivalent in social science or other closely related fields with minimum of 10 years' experience in Project Review. The consultant must have done at least THREE Similar Assignments. Experience in the field of M&E with proven track record in result-based management evaluation methodologies; Must have experience of working in sub-Saharan Africa; Familiarity in Evaluating Natural Resources Management based projects; Demonstrate understanding of cross cutting issues including gender;

Project evaluation/review experiences for AfDB or GEF, World Bank and other Donor funded projects; and Excellent communication skills

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

Interested consultants may obtain further information at the address below during office hours from 8:00am to 17:00pm (EAT).

Expressions of interest for conducting Mid Term Review assignment must be delivered to the address below by 10th February 2022 at 11:00am (EAT)

**Attn: Joint Songwe River Basin Commission** 

Rehema H. Omindo

**Acting Executive Secretary, Joint Songwe River Basin Commission** 

P.O. BOX 300 **Kyela Tanzania** 

Tel: +255 25 2957412

E-mail: <a href="mailto:songweriverbasin@gmail.com">songweriverbasin@gmail.com</a>, <a href="mailto:mpangala5@yahoo.com">mpangala5@yahoo.com</a> bnthakomwa31@gmail.com, hydesibande@gmail.com



**FEATURE** 

# **Guardian**



# REQUEST FOR EXPRESSION OF INTEREST: FOR THE PROVISION OF SPECIALIST UNDERGROUND MAGNETIC LOCATOR EQUIPMENT FOR EACOP REFFERENCE NO. 0010007415

TotalEnergies East Africa Midstream B.V. (Company) Tanzania, an Oil and Gas company, invites experienced and reputable organizations to express their interest in the provision of specialist underground magnetic locator equipment to the East African Crude Oil Pipeline (EACOP) project.

The EACOP project involves the construction and operation of a buried, cross-border pipeline to transport crude oil from the Lake Albert area in Uganda to the eastern coast of Tanzania for export to international

The pipeline will run from Kabaale in Hoima District, Uganda to Chongoleani, Tanga Region, in Tanzania. The length of the pipeline is 1,443 km, of which 1,147 km will be in Tanzania.

#### BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:

- The supply of Schonstedt brand, GA-72Cd model, underground magnetic locators in Tanzania.
  The supply of EBINGER brand, UPEX® 740 M model, large loop metal locator.

#### **MINIMUM REQUIREMENTS:**

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

- Proof of Registration including Business License.
- Proof of agency / authorised reseller and authorised repair services availability in country.
- References of similar provision of equipment.
- Proof of sufficient financial solvency.
- Proof of registration with the Tanzania Revenue Authority and Tax (TRA) Clearance Certificate for the latest year available.
- Application for registration with the EWURA Local Supplier Service Provider (LSSP) database at the time of submission of the response to this expression of interest is strongly recommended.

  Compliance with Local Content Regulations, 2017 and Local Company definition.

Companies which have the ability, capacity and resources to implement the activities listed above should express their interest by sending together with the documents stated in the above section through an email to eacop-tz.eoi.1000001@totalenergies.com (max. email size 20Mb) on or before 9th February 2022 by 17:00 hours East African Time (EAT) should be 0010007415.

Note: The EACOP project will review and assess the documents provided by the interested companies to derive a list of prequalified companies. Only prequalified companies will receive, subject to signature of a Non-Disclosure Agreement (NDA), invitation to submit bids in furtherance of the call for tender process. All Expression of Interests should be submitted in English Language.



#### REQUEST FOR EXPRESSION OF INTEREST: PROVISION OF TEMPORARY FLY-CAMP FACILITIES FOR EACOP **REFFERENCE NO. 0010007422**

TotalEnergies East Africa Midstream B.V. (Company) Tanzania, an Oil and Gas company, invites experienced and reputable organizations to express their interest in providing the establishment and management of temporary camp facilities to the East African Crude Oil Pipeline (EACOP) project.

The EACOP project is the construction and operation of a buried, cross-border pipeline to transport crude

oil from the Lake Albert area in Uganda to the eastern coast of Tanzania for export to international markets. The pipeline will run from Kabaale in Hoima District, Uganda to Chongoleani, Tanga Region, in Tanzania. The length of the pipeline is 1,443 km, of which 1,147 km will be in Tanzania.

#### **BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:**

EACOP is seeking the services of a suitably experienced CONTRACTOR to establish and manage temporary fly-camps along the Pipeline Corridor to support the land acquisition process. Fly-Camp establishment and management will encompass as a minimum:

- Securing suitable and accessible locations to establish fly-camps. The provision of tented accommodation for between 30-50 people
- The provision of sanitation (cleaning, laundry, sewage, showers, toilets etc) services for 30-50 people, ensuring a secure division of male/female facilities.
- The provision of catering services providing a minimum three meals a day, with midday meals provided as either sit-down or take-away. All meal preparation will follow the highest standard and appreciation of cultural
- The provision of health, safety and security services including physical security, fire prevention and management, and on-site medical treatment/stabilisation facilities.
- Management system to allow for booking of places in the fly-camp for EACOP teams.
  Management of all types of waste generated through fly-camp activities.

#### **MINIMUM REQUIREMENTS:**

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

- Proof of registration and current business license. Proof of registration with the Tanzania Revenue Authority and Tax (TRA) Clearance Certificate for the latest year
- Proof of registration with Occupation Safety and Health Authority OSHA.
  Application for registration with the EVVURA Local Supplier Service Provider (LSSP) database at the time of
- submission of the response to this expression of interest is strongly recommended.
- Compliance with Petroleum Local Content Regulations, 2017 and Local Company definition.
  Proof of experience in the establishment and management of fly-camps for industrial activities in Tanzania.

Companies which have the ability, capacity and resources to implement the activities listed above should express their interest by sending together with the documents stated in the above section through an email to eacop-tz.eoi.1000001@totalenergies.com (max. email size 20Mb) on or before 17:00 hours East African Time (EAT), on 9th February 2022. Email subject should be 0010007422.

**Note:** The EACOP project will review and assess the documents provided by the interested companies to derive a list of prequalified companies. Only prequalified companies will receive, subject to signature of a Non-Disclosure Agreement (NDA), invitation to submit bids in furtherance of the call for tender process. All Expression of Interests should be submitted in English Language.

# Angola's ruling MPLA begins international voter registration drive but analysts believe move will be party's undoing

#### By Peter Fabricius

ACING the greatest electoral threat of its 46 years in power, the Angolan government launched a worldwide campaign in Cape Town this week that aims to register all of the country's estimated 450,000 eligible citizens in the diaspora to enable them to vote in the August national elections. This will be the first time Angolans living outside the country will be able to cast their votes.

Needing every vote it can muster, the Movimento Popular de Libertação de Angola (MPLA) seems to be gambling that it can win a majority of the votes of Angolans abroad – even though the region's diasporas generally back their governments' opposition parties.

Angola's three main opposition parties have formed a coalition that, polls show, could win as much as 64% of the vote, dislodging the MPLA, which has been in power since November 1975.

Underlining the importance the government attaches to the diaspora vote, Marcy Lopes, the Angolan minister of territorial administration, travelled to South Africa this week to launch the registration drive.

He witnessed Guimera Junior, who has just finished high school in Cape Town, become the first Angolan to be enfranchised abroad when she registered at Angola's consulate-general, where her father works, on 17 Janu-

Lopes said the registration was the start of a global registration drive, though not all of the country's embassies and consulates-general were ready to go.

Maria Filomena Delgado, Angola's ambassador to SA, said the embassy in Pretoria and the consulates-general in Cape Town and Johannesburg were completing training of the staff who would register the approximately 17,000 Angolans living in SA by the end of March.

"We appeal to the patriotic con-

ful and exemplary participation in the process," she said, adding that Angolans in South Africa without identity documents could apply for these to the two consulates-general.

The MPLA's drive to enfranchise Angolans living abroad seems, on face value, rather puzzling, as in other nearby countries - such as Zimbabwe, for instance – the diaspora mostly supports the opposition and so is not allowed to vote.

Justin Pearce, an Angola expert at the University of Sussex, believes that most Angolans living in SA will vote for the opposition, particularly União Nacional para a Independência Total de Angola (Unita), which fought the MPLA in a bitter and protracted civil war that only ended in 2002.

Pearce suggests, however, that the MPLA may be counting on other, larger diaspora communities for support, such as those in the former colonial power Portugal, where it may get the vote of well-to-do professionals, many of whom likely have dual nationality. The pro-MPLA social elite has deep Portuguese connections.

He says the MPLA could also be counting on expats in the US, who mostly got there thanks to the oil industry and who are close to the establishment.

Lopes was asked at a media conference in Cape Town why his government was only allowing the diaspora to vote after 47 years in power. He explained that, with the advent of multiparty democracy in 1991, Angolans had theoretically been allowed to vote according to the country's constitution, but the logistics had not been in place to enable this.

In 2010, the constitution was amended to allow Angolans in the diaspora to vote - but only if they were living abroad for work, study or medical treatment. Then, last year, Parliament – at the initiative of President João Lourenço – amended the constitution again to allow all Angolans with an identity document who are over 18 and are living abroad to

science of all citizens for their peace-vote, regardless of their reasons for being out of the country.

Lopes shrugged off the view expressed by several analysts that the MPLA would be facing the greatest threat to its long hold on power in the August elections.

It will be confronting an opposition coalition comprising three of the strongest parties, led by strong leaders. The main one is its old enemy, on the battlefield and in parliament – Unita, led, since 2019, by the youthful, capable and pugnacious Adalberto Costa Júnior.

He has formed the United Patriotic Front (FPU) coalition with two other opposition leaders – former Unita parliamentary leader Abel Chivukuvuku, now heading PRA-JA Servir Angola, and Filomena Vieira Lopes, leader of the Bloco Democrático, which was previously part of the Convergência Ampla de Salvação de Angola-Coligação Eleitoral (Casa-CE) coalition.

According to the journal Africa Confidential, the three-party coalition is poised to take advantage of widespread discontent with falling living standards over the past five vears as Lourenco, who took over from longtime-president José Eduardo dos Santos in 2017, tries to diversify an economy dependent on oil and gas extraction.

Falling oil prices and the Covid-19 pandemic have put further pressure on the Angolan economy.

Pearce notes that Lourenço won kudos with voters when he took over from Dos Santos and lost no time in prosecuting some high-profile beneficiaries of the previous regime, nationalising their assets.

These included close family members of Dos Santos, such as his daughter Isabel, head of the state oil company Sonangol and widely reputed to have been the richest woman in Africa; and his son, José Filomeno (Zenu), who headed the national sovereign wealth fund under his father and has been convicted for corruption under Lourenço.



#### **REQUEST FOR EXPRESSION OF INTEREST: PROVISION OF** THIRD-PARTY LEGAL SERVICES PIPELINE LAND ACQUISITION FOR **EACOP**

**REFFERENCE NO.0010007423** 

TotalEnergies East Africa Midstream B.V. (Company) Tanzania, an Oil and Gas company, invites experienced and reputable organizations to express their interest in providing third party legal advisory services to the East African Crude Oil Pipeline (EACOP) project. The EACOP project involves the construction and operation of a buried, cross-border pipeline to transport crude oil from the Lake Albert area in Uganda to the eastern coast of Tanzania for export to international markets. The pipeline will run from Kabaale in Hoima District, Uganda to Chongoleani, Tanga Region, in Tanzania. The length of the pipeline is 1,443 km, of which 1,147 km will

BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:

EACOP is seeking the services of a suitably qualified law firm to provide advice and assistance to Project-Affected Persons (PAPs) during the Pipeline land acquisition process. The required advice and assistance will focus mainly on the entitlement briefings, compensation agreement (EBCA) process and for a period of 3 months after compensation payments have been made. The CONTRACTOR will establish temporary help desks in villages affected by Pipeline land acquisition and make available suitably qualified and registered advisors will be knowledgeable in the Tanzanian land acquisition legislation and associated processes. These advisory services will be provided free to PAPs.

#### MINIMUM REQUIREMENTS:

Law firms expressing their interest are invited to document their reauest with:

- Proof of registration including current business license.
  Proof of registration with the Tanzania Revenue Authority and Tax (TRA) Clearance Certificate for the latest year available.
- Registration or Application for registration with the EWURA Local Supplier Service Provider (LSSP) database at the time of submission of the response to this expression of interest is strongly recom • Compliance with Petroleum Local Content Regulations, 2017 and Local Company definition.
- Proof of current Practicing Certificates.

Firms which have the ability, capacity and resources to implement the activities listed above should express their interest by sending together with the documents stated in the above section through an email to **eacop-tz.eoi.1000001@totalenergies.com** (max. email size 20Mb) on or before **17:00** 

hours East African Time (EAT), on **9<sup>th</sup> February 2022.** Email subject should be **0010007423** 

Note: The EACOP project will review and assess the documents provided by the interested companies to derive a list of prequalified law firms. Only prequalified law firms will receive, subject to signing of a Non-Disclosure Agreement (NDA), invitation to submit bids in furtherance of the call for tender process. All Expression of Interests should be submitted in English Language.

# Guardian www.ippmedia.com

# BUSINESS

## TRA's tax ambassadors call on traders to desist from smuggling activities

By Guardian Correspondent, Tanga

TANZANIA Revenue Authority (TRA)'s tax ambassadors have called on traders and the general public to stop engaging themselves in smuggling as the business denies the government of its revenues due to tax evasion.

The call was given here yesterday by appointed tax ambassadors - Zulfa Omar and Subira Mgalu (Special Seats MPs for Pemba South and Coast Regions respectively and Edo Kumwembe, a journalist during their visit in Arusha, Kilimanjaro and Tanga Regions aimed at mobilising traders to pay tax volun-

"We have visited many border posts and at every post we found challenges in regard to smuggling, people import goods via unauthorized routes, and if you ask them they say they were born in the business.

"I plead with you, we should not live

by habits, we must stop this practice because all of us understand that paying tax is the only sure way to build the country, and I as a tax ambassador, will continue to educate and mobilise Tanzanians to stop goods smuggling," said Tax Ambassador Zulfa.

For his part, Edo Kumwembe said, apart from tax evasion, another reason for mobilising the people to stop smuggling activities is the scarcity of genuine, quality goods from those passing through unauthorized routs, some of which can be hazardous to the health of Tanzanians.

For her part, Tax Ambassador Subira Mgalu appealed to traders to pay tax voluntarily and desist from smuggling warning them that once they get caught, both the goods and the vehicles carrying them would be confiscated by the government, including other legal steps against them.

The Tax Ambassadors' visit to the



Anjari Soda Factory production manager, Safari Mngazija (gesturing) shows on how the Tanga-based factory operates during their working visit of the Tanzania Revenue Authority (TRA)'s Tax Ambassadors to Arusha, Kilimanjaro and Tanga Regions aimed at encouraging businesses to pay their taxes voluntarily and on time. Photo: Guardian Correspondent.

Taxpayers Education, Richard Kayombo said the Authority will

northern regions ended yester- continue cooperate with the day whereby TRA Director for ambassadors to ensure they perform their duties in educating and mobilising business people

to pay tax voluntarily.

The tax Ambassadors were appointed by the Finance Minister, Dr Mwigulu Nchemba and have

had the opportunity to visit Namanga, Holili, Tarakea border posts in Arusha and Kilimanjaro regions.

# Taxman strengthening security in water bodies

By Francis Kajubi

TANZANIA Revenue Authority (TRA) has pledged to strengthen security in the water bodies where it focuses on mobilizing more revenues that are at risk of being evaded by dishonest players in the fisheries sector.

TRA Commissioner General Alphayo Kidata revealed the plan yesterday in Dar es Salaam when he was receiving water and border surveillance and control equipment donated by the Japan International Cooperation Agency (JICA).

"The donation is part of the implementation of the project for Enhancing Trade Facilitation and Border Control Capacity in East Africa agreed between the East African community

revenues that are at risk of being kits received today will contribute in missed due to various reasons," said

According to him, the equipment include four patrol cars, baggage scanner, one patrol boat, portable spectrometers and field test kits. However, he said, the project is a result of the signed Nairobi Declaration following the Tokyo International Conference on Africa Development (TICAD VI) which was held in August 2016 where the Japanese government committed itself to support Africa development including trade facilitation and border control management.

"The surveillance kits and equipment for enhancement of border control management procured by IICA in September 2020 and in April are meant at enabling TRA mobile tions. However, the drug detection COVID-19," said Naofumi.

protection of vulnerable community members from illicit drugs" added Kidata.

Yamamura Naofumi, Chief Representative of JICA Tanzania said that Japan is committed to strengthening its relations with Tanzania in economic and social projects that are mostly likely to have direct impact on citizens. "After launching the African Continental Free Trade Area (AfCFTA) in January 2021, the importance of intra-continental trade has been highlighted further, I order to achieve regional and continental economic and social development;

Concurrently, proper border management shall be also considered in controlling cross-border criminals last year have received, allocated such as smugglers and taking counin November 2019. The equipment and are in use in various border statermeasures against prevalence of



TRA's Commissioner General, Alphayo Kidata.

# Prof Mbarawa calls on TAA to install landing lights at various airports

By Guardian Correspondent, Mtwara

WORKS and Transport Minister Prof Makame Mbarawa has called on Tanzania Airport Authority (TAA) to make sure the airports are in quality state to enable Air Tanzania Corporation (ATCL) operate like commuter buses (daladala) with flights landing and taking off with ease to avoid it

making losses.

He said as for now, from 7:00 pm ATCL planes park because the airports have no landing lights.

The Minister issued the call here yesterday during his inspection visit of expansion project of Mtwara airport, saying as for now they were about to announce the appointment of another TAA Director whose first

task will be to install landing lights at various airports.

He said as for now Tanzania airports that have landing lights are not more than five - Dar es Salaaam, Mwanza, Zanzibar, KIA, Songwe and Mtwara, the last two are in the last stages of installing landing lights.

Prof Mbarawa added that the new TAA director will be given targets in-

landing lights at various airports that do not have tyhem.

In regard to Mtwara airport, Prof Mbarawa said it is of high quality and what was remaining is for TAA officials to advertise it, by emulating how KIA is doing for the airport.

He said Mtwara is a very easy area to advertise, and if it does so the ad-

cluding one in making sure there are vertisement should involve the tourist attractions found in the southern regions as well as wooing traders from neighbouring countries to use the airport for their various activities.

> For his part, Mtwara Airport Manager Samuel Mruma said the expansion work to the airport aims to make it among the best airports in the country by enabling bigger planes to

Mtwara Region TANROADS Manager, Eng Dotto John said expansion work involves the widening of the runway from 30 metres now to 45

Other works include the resurfacing of the runway to Grade B with 200m thick, and added that total expansion cost is expected to be

metres.

## German govt cements cooperation with Z'bar

By Guardian Reporter, Zanzibar

GERMANY has okayed for the restoration of its cooperation with Zanzibar and will continue assisting it in various development sectors including the water sector.

This was revealed here yesterday by the Permanent Secretary in the Ministry of Finance and Planning, Dr Juma Malik Ali when opening joint discussions between Zanzibar and the German Federal Government aimed at making reviews of the cooperation for both sides.

Other areas which Germany has shown interest in assisting is the health sector and health insurance, blue economy. Environmental preservation, good governance, housing and sports.

He further said the return of the cooperation will at a great extent help in many areas facing challenges, including the water

"it will be recalled that in 2015, after the General elections, the Zanzibar Government stopped its cooperation with the German Government and stopped its aid to Zanzibar," he said.

PS Juma assured the people of Zanzibar that they should expect the return of traditional cooperation that began before the 1964 Revolution.

Submitting his report on the 2050 Zanzibar Vision, the commissioner for Economic Development, Ahmed Makame haji said was implementing the first Vision, that of 2020 that was officially launched in 2000.

JH said the Vision had various goals, but the main goal is to make Zanzibar attain middle income status and already Zanzibar has attained that.

For his part, the Head of Cooperation in the German Embassy Dr Katrin Bornemann, said her Government and that of Zanzibar have restored their cooperation in implementing various development projects.

Revolutionary Government of Zanzibar President, Hussein



Katavi Regional Commissioner Mwanamvua Mrindoko (2nd L) cuts a ribbon to mark the official launch of the TCB Mpanda District branch on Monday. Looking on (L) is the TCB Chief Executive Officer Sabasaba Moshingi. Photo: Guardian Correspondent

**ADVERTISEMENT** 





# TANZANIA REVENUE AUTHORITY (TRA) CELEBRATION OF THE INTERNATIONAL CUSTOMS DAY 26TH JANUARY 2022

#### 1. INTRODUCTION

On 26th January each year, the Customs administrations of the member countries of the World Customs Organization (WCO) organize various national events to celebrate the occasion and promote dedicated theme chosen every year by the WCO Secretariat to commemorate the International Customs Day.

Today on 26th January, 2022, The United Republic of Tanzania as a WCO member is joining other members to celebrate the International Customs Day in commemorating the inauguration of the World Customs organization 70 years ago. The chosen theme for the year 2022 is "Scaling up Digital Transformation by Embracing a Data Culture and Building a Data Ecosystem".

#### 2. INTERNATIONAL CUSTOMS DAY

The World Customs Organization (WCO) was established in 1952 is an independent intergovernmental body. It was established in 1952 as the Customs Co-operation Council (CCC) with 17 founding member Countries. The CCC membership subsequently expanded to cover all regions of the globe. In 1994, the organization adopted its current name, the World Customs Organization (WCO).

As the global Centre of Customs expertise, the WCO is the only international organization which is legally mandated to regulate Customs matters, and to date, membership stands at 183 Customs administrations that collectively process approximately 98% of world trade. The United Republic of Tanzania has been a member of (WCO) since 1964. Since then, it has continued to uphold standards and procedures in all aspects of revenue collection, trade and traveler compliance, protection of society including anti-terrorism, cultural heritage, intellectual property, collection of statistics and environmental protection, in an all-inclusive manner, covering all stakeholders including the private sector.

The main function of the WCO is to enhance the effectiveness and efficiency of the customs services across the global through: -

- 1) Setting international standards to facilitate cross-border trade;
- 2) Securing the international trade supply chain;
- Harmonizing and simplifying customs procedures aimed at facilitating trade;
- 4) Strengthening the security of the supply chain;
- 5) Fostering the exchange of information between customs administrations;
- Provide capacity building through training and assistanc e.

The WCO coordinates its activities with a number of International bodies such as the World Trade Organization (WTO) AND United Nations (UN) entities working on issues of trade and security. These bodies are: The International Maritime Organization (IMO), the UN Conference for Trade and Development (UNCTAD), the UN Educational, Scientific and Cultural Organization (UNESCO), and the UN Economic Commission for Europe (UNECE) to list a few.

WCO develops various instruments to manage and implement issues under its mandate. One such instruments, is the Kyoto Convention which was developed in 1974 and revised in 2006 for harmonizing and simplifying international customs procedures.

The benefit that Tanzania obtained after joined the WCO is evidenced in the following areas: -

- Tanzania Customs uses WCO instruments and guidelines text, for instance updated version HS tariff book with Explanatory text, Risk Management Compendium, Valuation Compendium and SAFE-Framework of standard etc
- 2) The WCO has offered a lot of training and scholarship to Tanzania Customs officials in the areas of Enforcement, Rules of origin, Valuation, Risk Managements and many others
- 3) The WCO Convention, Agreement, instrument and packages has reformed the customs national laws and regulation into the adoption of the East Africa Community Customs Management Act (EACCMA 2004) and East Africa Community Customs Regulation (EACCR 2009), and EAC Common

External tariff (EAC CET version2017)

- 4) The WCO has always been ready to provide Technical support in the area of Customs modernization and organize her partners, financial institutions and donor countries support Customs Infrastructure, for instance an initiative to set Customs Laboratory, Customs Risk Management, Post clearance Audit, Undertakings of Time Release Study and Enforcement activities.
- Being a member, Tanzania has a voting right in all decisions including a vote to elect WCO Secretary General

#### 3. ACHIEVEMENT WITH REGARD THE THEME

The United Republic of Tanzania through the Ministry of Finance and Planning as sectoral ministry and the Tanzania Revenue Authority as implementing entity on customs related matters, as it celebrates and commemorate International Customs Day, would like to highlight salient Achievement with regard to this year's theme.

#### 3.1 Automated System for Customs Data

Development of automation system in customs operation began in 1995. United Nations Conference on Trade (UNCTAD) introduced the world automate computerized system ASYCUDA 2.7, then in 2005 Customs modernized its Customs operations by migrating from ASYCUDA 2.7 to ASYCUDA++. In 2014 the current operating system Tanzania Customs Integrated System (TANCIS) was introduced. TANCIS is interfaced with Government Revenue Gateway (GRG), Electronic Cargo Tracking System (ECTS) and Centralized Scanner System (CCS). These Interface applications served TANCIS with events and information that can be performed elsewhere out of the office to accomplish clearance processing.

#### 3.2 Revenue Impact

Implementation of Customs Reforms between financial year from 2000/1 and financial year 2020/21 has recorded a tremendous revenue growth. For instance, for a period of twenty years, the Customs department has managed to increase revenue collection from the total amount of TZS 413,806.0 Million in financial year 2000/01 to revenue amounting TZS 7,329,185 Million in the financial 2020/21 being a growth of 1,771.2%.

#### 3.3 Electronic Cargo Tracking System (ECTS)

In 2014, Tanzania Customs & Excise department implemented an electronic system to track the movement of transit cargo from the Dar es Salaam port to the exit boarders. The system has facilitated transit cargo by removing all check point stations and the cargo can only be checked at the exit boarder stations and therefore improved transit time to 2-3 days from previous 5-7 days along the central corridor (Dar-es-salaam – Kabanga/Rusumo/Mutukula border stations) and Dar es salaam corridor (Dar es Salaam - Tunduma/Kasumulu border stations). The system also secure transit goods and ensure the same reach the intended destination by eliminating risk of dumping goods into local markets.

## 3.4 Implementation e-Single Window for port and cross border stations

Tanzania has initiated the project of Electronic Single Window System (TeSWs) in order to facilitate stakeholders to lodge standardized information and documents with a single entry point to fulfil all import, export, and transit-related regulatory requirements. Clearance modules are in operation since September 2020. Development of cargo and other auxiliary modules are s still in progress. TeSWS will be fully operation by 30th December 2022.

#### 3.5 Establishing Centralized Scanner Image analysis (CSS) capability

The introduction of container shipping has created the need for Non-Intrusive Inspection by customs. Meanwhile, the rise of trade (the increasing prominence of cross-border e-commerce) exacerbate the need for inspection. Using Non-Intrusive Inspection equipment, such as X-ray scanners, is a key element to enhance customs' inspection efficiency and effectiveness and ultimate improve trade facilitation.

Tanzania has adopted a Centralized Scanner System CSS

model where image analysis streamed from scanners situated in various port terminals and Customs border stations to facilitate non-intrusive inspection in the entry and exit points. This will bring timely examination and release of Goods. Cargo scanners allocated at Dar es Salaam port, Mtwara port and Tanga port have already linked with CSS. Development of Export module completed and is in operation since July 2020 therefore, loading processes of local and transit exports into vessels are accepted subject to the compliance of image results. Development of import modules is underway and the system is expected to be fully operational by end of February 2020.

These digital transformation initiatives have offered a broad range of multiplicities including; - Quality management reports; Timely, accurate and reliable trade related statistics; Detailed information necessary for effective decision making on customs related administrative and policy matters; transparency; and Exchange of information among stakeholders

#### 4. FUTURE PROSPECTS

#### 4.1 Implementing Smart Gate System Solution

The future increase of containerized cargo may demand increased terminal capacity on management of cargo verification and get clearance across border stations TRA is looking forward to implement the CCTV system for undertaking surveillance in cargo verification area and gate clearance at port and border station. The system will improve trucks turnaround time, enhance cargo verification and transparency.

## 4.2 Establishment of Big Data analysis enhance Risk Management

Customs has a greater demand for data from the public than any other government agency. These masses of data can provide important insights, if customs can harness them through advanced data analysis. In this context, it's crucial for customs administrations to develop data analysis techniques and become more data-driven on decision making. Customs has also turned to data mining and predictive analytics, for example, using cognitive technologies and advanced algorithms to analyze un-structured data, coupled with predictive analysis that help to identify patterns and trends, compliance and/or non-compliance history, gaps, risks, and modus operandi. Data analysis provides a new approach to customs analysis, using sophisticated tools to draw data from various sources, reviewing and analyzing it, and pulling valuable insights from it.

The ever-improving ability to mine information sources by using data analytical techniques is very important in customs today. In recent years, there has been an upsurge of interest in data analytics and a growing demand for training on the use of data analytic models.

The World Customs Organization (WCO) has initiated several efforts to pro-mote data analytics within customs in recent years. A recent initiative is the Band of Customs Data Analysts (BACUDA) project, a collaborative research platform focused on data analytics that was launched in September 2019. BA-CUDA aims to develop data analytics algorithms in open TRA is looking forward to establish advanced data analytics such as predictive analytics can enable Customs to to identify potential risks on various customs operations areas and utilization of meager resources appropriately as well as profile and target transactions in real time, thus facilitating compliant traders while intercepting fraudulent shipment

#### 5. CONCLUSION

Over the year's digital technology has evolved rapidly and customs administration has been taking it as an opportunity to automate customs operation's. To date, to a large extent most of customs operation have been automated and efforts are underway to interface and integrate with domestic tax system and systems of key stakeholders on cargo clearance. As the use of risk management is increasingly become a driver to enhance effective and efficient on customs operation, the optimal use of data and data analysis is critical. TRA will continue to work with WCO on various programs earmarked to enhance capacity building on customs big data analysis.

Issued by Commissioner General Tanzania Revenue Authority

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#### **ECO-FRIENDLY**

# From food vendor to building Sh80m hotel

#### **NAIROBI**

WHEN Lucy Wangare Muchiri dropped out of Lari Secondary School in 1983 to get married after getting pregnant at the age of 15, she began a journey of difficulties.

She would never have imagined her current fortunes: The owner of a thriving 'Mama Njuguna' hotel in Kitale and the ongoing construction of her Sh80 million hotel near Kitale Bus Park.

Ms Wangare, who was born at Gethithia village in Kiambu County, had joined the school in 1982 courtesy of her uncle and renowned author Ngugi Wa Thiongo who later went to exile, making it difficult for her to continue with her studies.

"When he went into exile, that financial assistance ended and I had to relocate to my mother's place where I used to go to school on foot," she said in an interview.

Sometimes Ms Wangare relied on lifts to go to school and one such lifts cost her education and became the source of her tough challenges.

In one of the lifts, the driver could not let her alight at the school but instead took her to Nairobi where they ended up living together. The man made her pregnant.

"The man later asked for my hand in marriage after which we relocated to Cherang'any in Trans Nzoia County," she said, noting that life was hard for them.

The man then started mistreating her

"There was a time when he beat me up when he learned that I had set up a Mokimo business in Kitale town," she says.

The couple tried setting up a business in Burnt Forest, Uasin Gishu, but were forced to leave the area following ethnic clashes.

In early 2000, her husband's health began deteriorating, and he eventually passed on. While this was tragic as she had lost her partner, Ms Wangare was now free to venture into the business she was passion-

She went back to her first love of food selling, cooking in several ceremonies, where she perfected the art of food making.

Her turning point was when a pastor gave her Sh800 for her cooking services. The cash, as little as it looks, became the seed capital that is now at the centre of her multi-million business.

She began selling food at Kamukunji under a big tree in Kitale town. But she usually incurred the wrath of the town council for violating the public health act which prohibits the sale of food in public which is a

"Council Askaris and even the police were always on our case but we still managed to sell food," the entrepreneur tells Enterprise.



#### Lucy Wangare Muchiri, hotel entrepreneur in Kitale.

She used to sell githeri at Sh5, chapati Sh10 and tea Sh10 to lowincome earners.

"I used to buy three to four packets of flour to make Chapatis and in a day I could earn between Sh500 to Sh1, 200," she says.

Ms Wangare credits her success mainly to her saving habit. When her business started doing well, she started saving Sh600 daily. This grew to Sh200,000 that she used to set up a hotel within the town which she named 'Mama Njuguna Hotel'.

Igizo: Mizengwe

Shamsham za Pwan

Igizo: Rebeca

Jungu Kuu

Igizo: Rebeca

Art and lifestyle

HABARI

Al jazeera

Soap: Uzalo rpt

Hawavumi lakini wamo

17:00

19:00

21:00

22:45

6:00

8:00

Shamba lulu

The base

Habari za saa

ljue sheria rpt

Habari za saa

Habari za saa

Meza huru

Jiji Letu

Usafiri wako

Soap: Uzalo

Watoto Wetu

Soap: Love to Death

Igizo: Mizengwe rpt

Malumbano ya hoja

The hotel became popular, she says, for "sweet and affordable tea." "The hotel was an answered prayer since I made a covenant with God to diligently serve him with and asked him to boost my business. My returns went up and I offered job opportunities to many youths," says Mama Njuguna.

after increasing flour from four packets to four bales daily. The hotel soon grew to an extent that she set up another Nyama

At the hotel, she sold chapati at Sh20, githeri Sh10 and tea Sh20

Eldoret road named 'Mama Njunguna Choma zone'.

With good returns flowing in, she was able to educate her four children. She also went back to school at 48.

"I had to explain to the colleagues I studied with that money alone is not enough. I required knowledge on how to manage my business and how I can interact with others when in a formal gathering," says Mama Njuguna, who scored D-.

"I currently have 40 employees. I have also mentored several of my employees. I have helped others continue with their education. I have assisted to start their own businesses."

"When I began as a food vendor, I had a dream of owning a big hotel," she says This dream is almost a reality as her modern hotel takes shapes.

The entrepreneur saved Sh3 million and she has secured loans up to Sh80 million she using to build the new hotel near Kitale Bus Park.

She bought the land on which the hotel sits for Sh1 million.

Ms Wangare is also an advocate against gender-based violence. She rallies women to rise up for their rights and always seek assistance "when it's not too late".

"Women are very critical in the growth of any society and they have the potential to achieve all of their dreams. I challenge every woman to be committed to her dream and to stop falling prey to abuses," said Ms Wangare.

She is also a motivational speaker in schools and churches, giving young women and girls lessons on how to start a business.

Cookery pgm: Culinary Delights Korean Drama: Emperor of the Sea

Telenovela rpt: Laws Of love

Dw News Africa

Al Jazeera

21:00

#### **WINDFALL**

#### Samsung names **East Africa boss**

#### **NAIROBI**

SAMSUNG Electronics has appointed a new managing director for East Africa following the expiry of Mr Seok Min Hong's term.

The appointment will see Mr Tae Sun Lee take over from Mr Hong who has been at the helm of the company since Sep-

The appointment is a promotion for Mr Lee who was previously working as the Strategic Director Integrated Mobility Division at Samsung Electronics South Africa.

"I am very excited to have joined Samsung Electronics East Africa, I believe that this market has a great deal of potential for our Samsung products. I look forward to serving our customers and working together with the East African Team," said Mr Lee in a statement Monday.

Mr Lee joined Samsung Electronics in August 2003 where he supported mobile operations for key Middle East markets. a position he held for five years.

He has grown in rank to the position he holds now as Managing director of the East African market.

He is known for growing the Samsung mobile market share in South Africa making Samsung the most preferred smartphone brand in South Africa.

Mr Lee has immense experience in Samsung which he has served for over 18 years, nine years of which has been in mobile business in South Africa and others supporting Middle East and Africa Business from its South Korean headquarters. He will be responsible for 14 markets that make up Sam-

These markets are Kenya, Tanzania, Uganda, Rwanda, Burundi, Sudan, South Sudan, Somalia, Somali Land, Djibouti, Ethiopia, Seychelles, DRC and Republic of Congo.

#### **Kenya now starts building** livestock yard at Lamu port

#### **NAIROBI**

sung Electronics East Africa.

THE government has started construction of a marshalling yard at the new Lamu port in Kililana, Lamu West constituency.

The yard is part of the Sh3 billion Bar'goni Livestock Pre-Export Quarantine project aimed at boosting the export of live animals.

Agriculture and Livestock Cabinet Secretary Peter Munya said the livestock export project aims at harnessing the potential of arid and semi-arid areas where livestock production is the economic mainstay.

Mr Munya noted that apart from the coastal counties of Lamu, Tana River and Kilifi, areas such as Garissa, Wajir and Mandera will also supply animals for export.

"We have been allocated berth one at the Lamu Port to use as the terminal to export livestock, due to its proximity with the marshalling yard. It is being designed in such a way to at least ensure it can hold up to 50,000 animals in one take," said Mr Munya.

He said the national government, besides investing heavily in the livestock export segment at the Lamu port, will also invest in ensuring that animal laboratories are set up in Lamu to supplement those already built in Mariakani and Garissa to assist in animal disease control.

#### STARTING 7:30 PM ITV PGM SCHEDULE ITV Top 10 Dw News Africa rpt Meza huru Eco@Africa Uwanja wa Mazoezi Shamba lulu 20:00 Matukio ya wiki Series: Beats of Lov Local Pgm: Business Edition Kumekucha Telenovela Laws Of love 21:30 Kumekucha Igizo: Rebeca HABARI Kumekucha Michezo 7:30 HABARI 21:30 Capital Prime News Capital Prime News Kumekucha Michezo Kipindi maalum: Biko 22:00 Habari za saa 00:00 Habai za saa 9:00 9:55 10:00 Kumekucha Kishindo Soap: Uzalo Miue Zaidi Sat 22 Ja Habari za saa 08:00 06:00 Bongo Movie 10:25 Usafiri wako Soap: Love to Death rpt 07:00 Deutsche Welle 09:00 Uchumi wetu 10:55 11:00 11:55 Turning the Spotlight rpt Habari za saa Telenovela rpt: Lover her to death Culinary delight rp The Base rpt 10:30 Habari za saa 14:00 Club 101 (via Capital Radio) Innovation rpt Habari za saa 16:00 16:30 17:30 Al Jazeera Jarida la wanawake CAPITAL 12:00 12:55 Habari za saa Meza huru Shamba Lulu rpt Habari za saa Our Earth rpt Business edition rpt Kipindi Maalum: Maisha ni Nyumba rpt Dakika 45 rpt Chetu ni Chetu rpt Our Earth Habari za saa Habari za saa Series: Beats of Love 13:30 Korean Drama rpt Emperor of the Sea Soap: Love to Deat Habari za saa 17:45 15:00 Meza Huru Turning the Spotlight rpt 22:00 Turning the spotlight rp Bundesliga kick off Watoto Wetu The Base The Base (DJ Show) 17:30 11:00 Out n'about rpt 19:30 The Deco Korean Drama: Emperor of the Sea Out n' About 11:30 12:00 12:30 Igizo: Rebeca 19:00 Shamba lulu Our Earth rpt 07:00 Deutsche Welle 21:30 Movie: Situation Vacant (tape no:7095) Soap: Uzalo Business edition rpt Korean Drama rpt :Emperor Of The Sea Al jazeera Our Earth Rpt Kipima Joto Telenovela rpt: Lover her to death 12:30 Innovation Rpf Kipindi Maalum: Tanesci Tanzania Yetu rpt Bundesliga kick off 23:00 23:30 Ripoti Maalum Soap: Love to Death 00:30 Al Jazeera Capchat rpt Series rpt: Beats of Love 08:00 Aljazeera The Base 17:30 SATURDAY 22 Jan Korean Drama: Emperor of the Sea Meza huru 11:00 Sports Gazette rpt Sports Gazette Chetu ni chetu Uwanja wa Mazoezi HABARI Korean Drama rpt: Emperor of the Sea 6:40 Kumekucha 23:00 Series rpt: Beats of Love 20:00 Series: Beats of Love 12:30 Bundesligga Kick Off rpt THURSDAY 20 Jan Telenovela: Laws Of love Capital Prime News In good shape rpt Series rpt: Beats of Love Uwanja wa Mazoezi HABARI 15:15 15:30 16:00 Watoto wetu 22:00 Dakika 45: Aibu yako Shika Bamba 5 Mjue Zaidi rpt Rev rpt Dakika 45 rpt HABARI 11:10 Chetu ni chetu rpt 09:00 In good shape 16:45 Mizengwe rpt Habai za saa Kumekucha Kishind Korean: Jumong Habari za saa 13:30 Soap: Love to Death rp Korean Drama rpt: The slave hunter 07:00 Deutsche Welle 19:00 Turning the Spotlight rpt Watoto wetu

Bundesligga Kick Off rpt

13:00

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23:00

12:00

Telenovela rpt: Laws Of love

Club 101 (via Capital Radio)

Series rpt: Beats of Love

Business edition rpt

Turning the spotlight

Tanzania yetu Series: Beats of Love

Capital Prime New

Al Jazeera

Al jazeera

Deutsche Welle

Shamba Lulu rpt

101 (via Capital Radio)

Telenovela rpt Laws Of love 14:00

Telenovela: Laws Of love 21:30

In good shape rpt

Dakika 45 rpt

Mizengwe rpt

The Decor rpt

Capchat live

Deutsche Welle

07:00

Meza huru Turning the Spotlight rpt

Cookery pgm: Culinary Delights

# Guardian

# WORLD

# **Burkina Faso** army deposes president in coup

**OUAGADOUGOU** 

BURKINA FASO'S army said on Monday it had ousted President Roch Kabore, suspended the constitution, dissolved the government and the national assembly, and closed the country's borders.

The announcement cited the deterioration of the security situation and what the army described as Kabore's inability to unite the West African nation and effectively respond to challenges, which include an Islam-

Signed by Lieutenant Colonel Paul-Henri Sandaogo Damiba and read by another officer on state television, the announcement said the takeover had been carried out without violence and that those detained were at a secure location.

The statement was made in the name of a previously unheard-of entity, the Patriotic Movement for Safeguard and Restoration, or MPSR, its French-language acronym.

"MPSR, which includes all sections of the army, has decided to end President Kabore's post today," it said.

Kabore's whereabouts were unknown on Monday, with conflicting accounts of his situ-

Army putsches have toppled governments over the past 18 months in Mali and Guinea. The military also took over in Chad last year after President Idriss Deby died fighting rebels on the battlefield in the country's north.

Landlocked Burkina Faso, one of West Africa's poorest countries despite being a gold producer, has experienced numerous coups since independence from France in 1960.

The MPSR said it would propose a calendar for a return to constitutional order "within a reasonable time frame, after consultations with various sections of the nation."

The US State Department on Monday said it was aware of reports that Kabore had been detained by the military and called for his release. It added that it was "too soon" to offi-



cially characterize developments in the West African country, when asked if Washington was undertaking a coup assessment.

UN Secretary-General Antonio Guterres "strongly condemns any attempted takeover of government by the force of arms" in Burkina Faso and calls on the coup leaders to lay down their weapons, a UN spokesman said after the army statement.

The broadcast came after two days of confusion and fear in Ouagadougou, the capital, where shooting erupted at army camps on Sunday, with soldiers demanding more resources for their fight against Islamist militants.

Several hundred residents gathered in Ouagadougou's central Place de la Nation to show their support for the coup.

"We are really happy. We have been out for two days to support the army," said Ibrahim Zare. "We are behind them."

the area around Kabore's residence overnight.

Earlier, Kabore's party said he had survived an assassination attempt, but gave no details. It also said his personal residence had been sacked.

#### **Popular support**

Several armored vehicles belonging to the presidential fleet could be seen near Kabore's residence on Monday, riddled with bullets. One was spattered with

Security sources gave conflicting accounts of Kabore's situation, with some saying he was being detained by the coup organizers and others saying forces loyal to him had taken him to a secure location. Reuters could not independently verify his circumstances.

Islamist militants control swathes of Burkina Faso's territory and have forced residents Intense gunfire was heard in in some areas to abide by their

#### 'Coalition of Iran, Russia, China could be very painful for West'

**VLADIKAVKAZ** 

A POSSIBLE coalition of Iran, Russia and China would be very painful for the West, Iranian Ambassador to Russia Kazem Jalali told reporters during his working visit to Russia's North Caucasus region of North Ossetia.

"Naturally, the United States and the West in general are concerned about new coalitions, which are currently [being created] on the international arena.

A coalition of the Islamic Republic of Iran, the Russian Federation and the People's Republic of China is an example of such strategic coalitions," the ambassador said on Monday.

The ambassador described Russia as a major power with huge economic, defense, military and technological potential. China, in his words, was about to overtake the United States in terms of economic growth.

Iran, according to Jalali, was a large economically developed country, which has made huge progress in its defense industry. "That is why creating this kind of coalition [involving Russia, Iran and China] would mean a lot of pain for the West," the Iranian diplomat said.

In 2019, forces of Russia, Iran and China held a naval exercise in the Indian Ocean and the Gulf of Oman, codenamed Marine Security Belt.

Then Deputy Commander of the Iranian Navy Habibollah Sayvari said more trilateral events of this kind would follow. At the same time, he said that forming a coalition of the three states was not being discussed at that point.

#### Italy's presidential election kicks off in parliament with no clear candidature in sight

ITALY'S parliament gathered in joint session of both houses on Monday for the first round of voting to elect the country's new president to replace Sergio Mattarella, whose term will end on Feb. 3.

A total of 1,008 "grand electors" are set to choose the next head of state, including all the members of the parliament plus 58

representatives chosen by regional councils. The Italian constitution requires a majority of two-thirds in the first three rounds of voting, followed by a simple majority, or at least 505 votes, from the fourth on.

One ballot a day will take place from Monday. No clear name is in sight so far. While former Prime Minister Silvio Berlusconi on Saturday withdrew his candidature, current Prime Minister Mario Draghi (pictured) has been repeatedly named as a possible contender.Draghi has repeatedly refused to say clearly whether he would be available to take the job.

The next one will be the 13th president of the Italian Republic. It is a figure that traditionally plays a ceremonial and balancing role in the country, although the president presides over the Superior Council of the Judiciary and the Supreme Council of Defence.

Yet, the head of state directly enters into the political playground in case of broad instability, tasked with helping solve major deadlocks between the government and the parliament.

The president selects a new prime minister candidate. when the cabinet loses the confidence of the chambers and resigns; and, in case of no agreement among members of parliament on a new executive, the president would dissolve the parliament and call for new general elections.

For these reasons, the president is usually chosen among figures that all political forces perceive as nonpartisan, but at the same time someone with broad political experience and deep knowledge of the constitu-

The election has been preceded by intense talks between the country's two main political blocks in parliament, the center-left led by Five Star Movement and Democratic Party and the center-right led by right-wing League and Berlusconi's Forza Italia party.

The process is being followed attentively by Italian media and people as usual, and there might be additional reasons for that this time.

Mattarella has in fact played a visible role at social level in the last two years, dispensing reassuring messages that helped the country navigate through the difficult pandemic phase.

Secondly, the next elections to renew the parliament and therefore form the new government are scheduled in spring 2023. In case Draghi will move to the Quirinale presidential palace, early elections might be called one year ahead of the natural end of the legislature.

**Agencies** 

# US move of suspending 44 China-bound flights opposed

CHINA has urged the United States to stop disrupting and restricting normal people-to-people exchanges between the two countries by politicizing the COVID-19 pandemic prevention measures of airlines, after the US government announced the suspension of 44 China-bound flights from the country.

"Driven by its selfish pursuit of exceptional and special treatment, the US suspended passenger flights by Chinese airlines without any reason and disrupted their normal operation," Foreign Ministry spokesman Zhao Lijian said at a regular news briefing on Monday.

Such arbitrary and irresponsible practices are in disregard of the Chinese and foreign passengers' health,

Department said it would suspend 44 passenger flights by Chinese airlines between late January and the end of March.

The order which applies to flights operated by Air China, China Eastern Airlines, China Southern Airlines and Xiamen Airlines was issued "in response" to measures by Chinese aviation authorities that asked US carriers to cancel the same number of flights, according to the department.

Zhao noted that China has applied a "circuit breaker" policy on inbound international passenger flights since 2020 with the purpose of curbing international transmission of the virus to the greatest extent and protecting the health of people in all countries.

"The policy exactly shows our con-On Friday, the US Transportation sideration for the public interests of

it also won respect and cooperation from the vast majority of airlines in many countries.

Liu Pengyu, a spokesman for the Chinese embassy in Washington, was cited in media reports as saying on Friday that the global surge in virus cases had led to an increase in cases being brought into China on international flights and the "circuit breaker" was designed to limit such cases.

"The policy has been applied equally to Chinese and foreign airlines in a fair, open and transparent way," he said. "It is very unreasonable for the US to suspend Chinese airlines' flights on those grounds. We urge the US side to stop disrupting and restricting normal passenger flights operated by Chinese airlines."

Under China's "circuit breaker" pol-

all parties," Zhao said, adding that icy, airlines must suspend flights on a route for a week if at least five passengers test positive for the coronavirus. If the number exceeds 10, the airline must suspend the flights for four weeks.

> According to a notice issued on Jan 21 on the website of the Civil Aviation Administration of China, the policy was recently applied to five Chinabound passenger flights from Iraq, the US, Canada, Australia and France.

Faced with a new wave of CO-VID-19 infections caused by the Omicron variant, Zhao, the ministry spokesman, called on all countries to strengthen international communications and cooperation to effectively prevent cross-border transmission of the virus and win an early victory against the pandemic.

**Agencies** 

# UK police to investigate Boris Johnson's lockdown parties

LONDON

BRITISH police will investigate alleged lockdown breaches at Prime Minister Boris Johnson's Downing Street residence after receiving evidence from an internal government probe into a series of gatherings.

Johnson is fighting for his political survival after new allegations that he broke the COVID-19 lockdown rules he imposed by attending a surprise birthday partv when social gatherings indoors were banned.

That added to a long list of alleged lockdown breaches in Downing Street, including one "bring your own booze" party, which Johnson has said he attend-



event.

In the latest claim, ITV News reported that Johnson attended a birthday party in his Downing Street office and later hosted friends in his apartment upstairs in June 2020.

His office denied it, saying that "in line with the rules at the time, the prime minister hosted a small number of family members outside that evening.

The "partygate" allegations have infuriated many in Britain, who were barred from meeting with friends and family for months in 2020 and 2021 to curb the spread of COVID-19.

They are being investigated by a senior civil servant,

ed thinking it was a work Sue Gray, whose report, expected this week, will be a pivotal moment for the prime minister

> Police will now investigate, London's Metropolitan Police Commissioner Cressida Dick said on Tues-

> "I can confirm that the Met (Metropolitan Police) is now investigating a number of events that took place at Downing Street and Whitehall in the last two years in relation to potential breaches of COVID-19 regulations," she said.

> The police investigation could force a delay to the internal inquiry commissioned by Johnson.

> > **Agencies**

# Xi stresses promoting steady and solid progress in global economic recovery at WEF Davos Agenda

THE more critical the global situation is, the more world leaders need to look beyond the horizon and steer the world develop-

ment in the right direction. Five years ago, against the backdrop of the rising protectionism, Chinese President Xi Jinping delivered a keynote speech on how to view and promote economic globalization at the 2017 annual meeting of the World Economic Forum (WEF), providing important guidance on propelling the global economy moving in the right direction.

At present, as the protracted

COVID-19 pandemic is still plaguing the world, countries around the world need the guidance of wise thinking for realizing steady recovery of the world economy and jointly creating a better post-COVID world.

On Jan. 17, Xi delivered a special address at the 2022 WEF virtual session, profoundly expounding on fundamental solution to steady global economic recovery.

"In the context of ongoing COVID-19 response, we need to explore new drivers of economic growth, new modes of social life and new pathways for people-topeople exchange, in a bid to facilitate cross-border trade, keep industrial and supply chains secure and smooth, and promote steady and solid progress in global economic recovery," Xi said in his special speech delivered at the 2022 WEF virtual session in

His remarks have fully demonstrated China's sense of responsibility as the world's second largest economy.

The world economy has been severely impacted by the CO-VID-19 pandemic. As inflation, debt, energy, and supply chain

crises intertwine with each other, global economic recovery s h o w s

clear signs of uncertainty and imbalance.

The World Bank Group lowered its projection of global economic growth for 2021 and 2022 in its latest Global Economic Prospects by 0.2 percentage point from its forecast made in

"The global economic recovery is facing significant headwinds amid new waves of COVID-19 infections, persistent labor market challenges, lingering supply-chain challenges and rising inflationary pressures," pointed out the United Nations World Economic Situation and Prospects (WESP) 2022 released on Jan. 13.

In order to promote steady world economic recovery, countries around the world need to correctly grasp the trend and governance of economic global-

"Though countercurrents are sure to exist in a river, none could stop it from flowing to the sea. Driving forces bolster the river's momentum, and resistance may yet enhance its flow. Despite the countercurrents and dangerous shoals along the way, economic globalization has never and will not veer off course," Xi said at the 2022 WEF virtual session, using a river rushing forward toward the sea as a vivid metaphor for the irresistible trend of economic

To facilitate steady recovery of the world economy, countries

globalization.

also need to properly understand the dialectical relationship between macro policies and micro policies. Xi has made targeted suggestions in this regard at the 2022 WEF virtual session. Major economies should see

the world as one community, think in a more systematic way, increase policy transparency and information sharing, and coordinate the objectives, intensity and pace of fiscal and monetary policies, so as to prevent the world economy from plummeting again, Xi pointed out.

**People's Daily** 

# A peek at the Beijing Winter Olympic Village

# Omicron survives longer on plastic, skin than prior variants | Russia to formulate its stance

#### **NEWYORK / GENEVA / BERLIN**

THE Omicron variant can survive longer than earlier versions of the coronavirus on plastic surfaces and human skin, researchers found in laboratory tests.

Its high "environmental stability" - its ability to remain infectious - might have helped Omicron replace Delta as the dominant variant and spread rapidly, they said.

On plastic surfaces, average survival times of the original strain and the Alpha, Beta, Gamma and Delta variants were 56 hours, 191.3 hours, 156.6 hours, 59.3 hours, and 114.0 hours, respectively. That compared to 193.5 hours for Omicron, the researchers reported on bioRxiv ahead of peer review.

On skin samples from cadavers, average virus survival times were 8.6 hours for the original version, 19.6 hours for Alpha, 19.1 hours for Beta, 11.0 hours Gamma, 16.8 hours for Delta and 21.1 hours for Omicron.

On skin, all of the variants were completely inactivated by 15 seconds of exposure to alcohol-based hand sanitizers. "Therefore," the researchers conclude, "it is highly recommended that current infection control (hand hygiene) practices use disinfectants... as proposed by the World Health Organization."

COVID-19 contributed to the biggest annual reduction in life



A child, age 8, receives the Pfizer-BioNTech COVID-19 vaccine for children in Montreal, Quebec on Nov 24, 2021.File photo

expectancy on record in Canada in 2020, the first year of the pandemic, Statistics Canada said in preliminary findings released on Monday.

While COVID-19 was the third-leading cause of deaths in 2020, Statscan said the impact from the pandemic also likely contributed indirectly with a rise in deaths due to factors such as delayed medical procedures and increased drug-use.

The findings were largely in line with an Oxford University study last year that said life expectancy in 2020 fell by more than six months annually in 22 out of the 29 countries the university looked at.

Life expectancy in Canada declined by about 0.6 years to 81.7 years in 2020, when authorities depended on lockdowns and other restrictive measures to combat virus infections.

The largest declines were

observed in provinces includ-

ing Ontario and Quebec, which

together account for more than

60 percent of Canada's popula-

tion of about 38 million. COVID-19 accounted for 5.3 percent of all deaths in Canada in 2020, behind cancer (26.4 percent) and heart disease (17.5 percent).

#### Chile

Chile registered 14,780 CO-VID-19 infections in the last 24 hours, a new daily record fueled by the Omicron variant of the virus, for a total of 1,984,190 cases, the Ministry of Health said Monday.

In the same period, according to the ministry's daily report, 23 deaths associated with COVID-19 were recorded, bringing the death toll to 39,535.

Currently, there are 66,738

active cases in the South American country, an unprecedented number, the ministry added.

The European Union's drug regulator is set to decide whether to approve Pfizer's COVID-19 pill at the end of this month, before doing a final review of Merck's similar but less effective drug in February, a source with knowledge of the matter said.

Late last year, the European Medicines Agency gave guidance to member states on how to use both antiviral pills as emergency treatments, while it carried out rolling reviews to help member states decide on quick adoption ahead of any formal EU-wide approval.

The EU watchdog said the panel of experts reviewing new drugs was meeting from Monday until Thursday this week "with the objective to conclude the evaluation, if possible" of Pfizer's Paxlovid treatment.

#### **Czech Republic**

The Czech Republic recorded 30,350 new COVID-19 cases on Monday, the highest daily tally since pandemic started in the country of 10.7 million as the Omicron variant of coronavirus spreads, health ministry data showed on Tuesday.

The country is bracing for a surge in cases from the new variant which could peak this month, the health minister has

after US responds to security guarantee proposals – Kremlin

#### **MOSCOW**

MOSCOW'S further position will be determined after it gets the US response to the Russian proposals on security guarantees, Kremlin Spokesman Dmitry Peskov told journalists yesterday.

"I don't want to formulate anything now, and there is no sense in it before we get the response. Let us first get the answer. It will be analyzed and then the position will be formulated based on the framework guidelines from the head of state," the presidential spokesman said in comments on statements coming from the US about inadmissibility to revise the policy of the admittance of new NATO member countries.

On December 17, the Russian Foreign Ministry released draft agreements on the security guarantees that Moscow expects to receive from Washington and

The two accords - one with the US and another one with the Western-led bloc - particularly oblige NATO to cease its eastward expansion, namely to drop plans on granting Ukraine membership, and envisage restrictions on the deployment of serious offensive weapons, including nuclear ones.

Washington agreed to provide Moscow with written responses to its proposals on security guarantees following the January 21 meeting between Russian Foreign Minister Sergey Lavrov and US Secretary of State Antony Blinken.

**Agencies** 

# We're in trouble: US envoy urges faster action on climate goals

#### **WASHINGTON**

THE world is "not on a good track" to meet a global goal to avoid the worst impacts of climate change and must intensify efforts to move away from fossil fuels this decade, John Kerry, the U.S. special envoy on climate change, said on Monday.

"We're in trouble. I hope everyone understands that," Kerry told an event called Building Momentum to UN COP27 hosted by the U.S. Chamber of Commerce and officials from Egypt, the host of the next UN cli-

Kerry told the event he is concerned about the recent uptick in the use of coal globally and about plans to build new coal plants without carbon capture technology.

In November, Egypt will host the next UN climate summit, known as COP27, in Sharm el-Sheikh where the government will look to showcase its own work to phase out coal https:// www.reuters.com/world/middleeast/innovative-financing-can-helpunlock-promises-egypts-cop27-minister-2021-12-02 in power generation, improve management of waste water, and launch construction of public transportation projects.

Egyptian Foreign Minister Sameh Hassan Shoukry said as the host of the UN climate summit, Egypt aims to be a voice for mobilizing climate finance to support developing nations and transferring clean energy technology to African nations who are among those hurt most by climate change.

"We will be listening to the needs and priorities of Africa and other developing countries who have suffered greatly from the negative effects of climate change," said Shoukry, who will be the president

Environment Minister Yasmine Fouad said Egypt's goal is to generate 42% of its electricity from renewable energy sources.



U.S. Special Presidential Envoy for Climate John Kerry

Kerry said actions countries have taken do not meet change course. the severity of the problem, even though "a huge amount of good" came out of the COP26 summit in Glasgow last November, including concluding the "rule book" for executing the Paris Climate Agreement.

The UK COP26 president, Alok Sharma, also raised concern about the road ahead from Glasgow https:// www.reuters.com/business/cop/britain-urges-nationsdeliver-climate-pledges-this-year-2022-01-24 in a separate speech on Monday, saying that countries are struggling to find ways to deliver on the promises they made

He cited the struggles facing the United States, where President Joe Biden has struggled to get through a multibillion dollar spending bill that is needed to carry out his administration's climate pledges.

Kerry did not address the uncertain fate of the congressional bill and focused on other countries.

He said the recent uptick in coal use over the last year and plans by countries to continue building coal plants

"Most countries have the ability to deploy very significant additional amounts of renewables and they're not choosing to do that," he said, adding that sticking with coal or planning to build out natural gas infrastructure would lock in decades of additional greenhouse gas emissions.

Many Chamber of Commerce members support building more natural gas-fired power plants while the country transitions to renewables, and Kerry told the group he "is for gas" but only if it includes carbon capture technology.

"If it's abated - terrific. If you can capture 100% (of the carbon and methane emissions} and it makes it affordable - that's wonderful. But will worsen global warming and urged countries to we're not doing that," he said.



testers and demand an end to Aboriginal deaths in custody, in Perth on June 13, 2020. File photo

## Australia buys copyright to Aboriginal flag, allows free use

**SYDNEY** 

THE Australian government said yesterday it had acquired copyright to the Aboriginal flag so it can be freely used, resolving a commercial dispute that had restricted sporting teams and Aboriginal communities from reproducing the image.

The Aboriginal flag has been recognized as an official flag of Australia since 1995, flown from government buildings and embraced by sporting clubs.

After a deal negotiated with its creator, indigenous artist Harold Thomas, the flag can be used on sports shirts, sporting grounds, websites and in artworks without permission or payment of a fee, the government said on the eve of the Australia Day national holiday.

Writing in the Sydney Morning Herald yesterday, Thomas said he first made the black, Australians Ken Wyatt said the

demonstration in 1971, and it had become a symbol of indigenous unity and pride.

"The flag represents the timeless history of our land and our people's time on it," he said in a statement.

The government has paid \$20 million to Thomas and to extinguish licenses held by a small number of companies which have stirred controversy since 2018 by demanding payment for the flag's reproduction.

A parliamentary inquiry in 2020 said the license holder had demanded payment from health organizations and sporting clubs, which could lead to communities stopping using the flag to avoid legal action.

Prominent Aboriginal Australians including former Olympian Nova Peris led a "Free the Flag" campaign.

Minister for Indigenous

vellow and red flag to lead a flag had become an enduring symbol for Aboriginal people.

"Over the last 50 years we made Harold Thomas' artwork our own - we marched under the Aboriginal flag, stood behind it, and flew it high as a point of pride," he said in a statement.

"Now that the Commonwealth holds the copyright, it belongs to everyone, and no one can take it away."

Australia Day celebrations, marked with a national public holiday on Jan 26, have become controversial because the date is seen by indigenous Australians as marking the invasion of their land by Britain.

It is the date a British fleet sailed into Sydney Harbour in 1788 to start a penal colony, viewing the land as unoccupied despite encountering settlements.

There has been debate over whether to move the national holiday to another date.

# NATO reinforces presence in Eastern Europe amid Ukraine tensions

#### **BEIJING**

MEMBERS of the North Atlantic Treaty Organization (NATO) are increasing military activities in Eastern Europe amid tensions regarding Ukraine, despite Russia's warning that strengthened NATO presence near its borders are a "national secu-

rity threat." In the past days, Denmark, Spain, France, and the Netherlands are sending or planning to send ships, planes or troops to NATO's deployments in Eastern Europe. Already present on the ground are Britain, Canada and Germany, NATO said Monday in a statement. Also on Monday, the U.S. Department of Defense announced that some 8,500 U.S. troops have been put on heightened alert for a possible deployment due to escalating tensions on the Russia-Ukraine border, but there is no decision on formal deployments.

Responding to NATO's move, Kremlin spokesman Dmitry Peskov said Monday that the Russian military cannot ignore NATO's increase in military activities as tensions regarding Ukraine have flared up.

In addition to the NATO maneuvers, Ukrainian authorities are massing forces on the line of contact with the two self-proclaimed republics in Donbass, he noted.

The threat of provocations by Kiev in the Donbass region in east Ukraine is now higher than ever, the spokesman stressed.

The current escalation of tensions was caused by the United States and its NATO allies, who have launched a propaganda campaign full of lies against Russia, Peskov said.

NATO, the United States and

Ukraine have accused Russia of having assembled heavy troops near the eastern border of Ukraine with a possible intention of "invasion."

Denying any intention to attack any country, Russia has warned NATO that its activities near Russia's borders "are a national security threat" while Moscow reserves the right to move forces on its territory.

In another development, the United States and Britain are withdrawing some staff and dependents from their embassies in Ukraine, stoking fears that a conflict is looming. Ukraine's

Foreign Ministry said in a statement has even somewhat decreased), tothat it considered the U.S. decision "premature and a manifestation of excessive caution."

Ukrainian political analyst Igor Chalenko said the two Western countries have no ample grounds to withdraw some of their staff from their embassies in Kiev as the security situation at the Ukrainian border is relatively

"Considering that there have been no fundamental changes on the Ukrainian borders over the past year (the concentration of Russian troops

day there is no reason to fully support the corresponding step by Washington and London," said Chalenko. According to the expert, the United States and Britain are possibly withdrawing diplomats' families from Kiev in a move to prove the expediency of weapons supplies to Ukraine. "It can be assumed that such a step with the evacuation is also aimed at leveling the opponents of providing new batches of weapons within these countries," Chalenko said.

Xinhua

# SPORT

# Indian model counsels Tanzania's women

#### By Beatrice Philemon

NAMRATA Shah, who was recently crowned Mrs. India World 2021, has called on women in Tanzania and across the world to be compassionate and committed to achieving their goals.

Namrata made the remarks at the Incredible Naari event that was held in Dar es Salaam last week to meet and greet the model, have an inspiring talk on personality grooming, as well as choose Ms. Incredible Naari 2022.

"Weave yourself between responsibilities and dreams while making your path and your own unique identity in whatever field that you decide on, just go for it," she said.

The event involved a fashion show aiming at selecting Ms. Incredible Naari 2022, fun games, food, dance, and many surprises.

Geeta Kumar won Ms. Incredible Naari 2022 among 60 women, who participated in the competition.

The event was judged on extremely simple points which measure the contestants' overall performance, which include personality, confidence, beauty, personal style, and fashion sense.

The main focus was on the philosophy that every contestant should be selfempowered to take ownership of the Incredible Naari Journey preparation.

Namrata lauded the Incredible Naari contest's organizers, Jaya Chowdary and Lalitha Chauhan, for inviting her and bestowing her with the honour and their efforts to motivate women.

"You are giving women a platform to showcase their talent, helping them gain knowledge and allowing them to think and identify their true potential," she stated.

"The most important thing is this platform, Incredible Naari, gives women an opportunity to be natural and that's what we need today, women supporting women and looking at the positives in each other,"

"Genuine queens fix each other's crowns and we are all queens here, cheers to Incredible Naari!"

She moreover lauded people that have supported her throughout her journey so far, which has seen her earn the prestigious doctorate title and the Mrs. India World

She noted: "I also thank my mother, Aarti Tolia, husband, Harsheel, daughter, Aaryavi Shah, and my mother-in-law, for being my pillars of support throughout my entire

"I believe nothing is impossible and striving to achieve the unachievable with vivid ideas and consistent efforts has made me stand before you."

She disclosed: "I had never planned that I will do a doctorate after marriage and especially after having a baby, neither had I planned to participate in Mrs. India contest."

"My journey was no cakewalk and it came with a lot of restless hours and sleepless nights while multitasking and juggling my family responsibilities and my dreams to make my unique identity on a global platform," she said.

The Ms. Incredible Naari contest's organizer, Jaya Chowdary, said Incredible Naari is a social platform targeting to help

According to her, more than 1000 members around Dar es Salaam have joined the platform and are extremely happy to have become part of the group.

The Incredible Naari group has members all over the world, all ladies have joined and are enjoying womanhood and sharing their views and ideas on women empowerment and health.

Jaya noted: "We empower women entrepreneurs in terms of training, funds and last year we helped six Tanzanian designers to showcase their creative works on Indian apparels, Tanzanian models did ramp walk with these outfits and are enjoying the benefit now."

"The group also empowers professionals and give consultations because we have doctors in our platform and we do live program to educate our members," she said.

"Today we are celebrating Mrs. India World 2021, she is an incredible member, the competition was held in New Delhi last year and more than 100 contestants took part in it," she said.

Elaborating on Incredible Naari, she said 'Naari', which means Women in Hindi, is a virtual platform on Facebook, it was created in May 2020, by Mrs. Jaya Chaudhary and Mrs. Lalita Mathur Chauhan that resides in Tanzania.

She pointed out that so far the group is made up of over 2500 members from more than 40

Jaya pointed out: "The idea is to provide a safe platform for ladies to express themselves in any form in terms of thoughts, stories, jokes, dance, and other issues.'

She noted: "Here women are encouraged to show their creativity, appreciate others and, in the process, inspire others as well."

"The group's motto is 'Inspire, Appreciate and Motivate ladies around us and spread positivity."

"Our group, Incredible Naari, programs online platform for women empowerment, live programs for women's health and education," she said.



Namrata Shah, Mrs. India World 2021's winner (3rd L), in a group photo with some of the Incredible Naari group's members in Dar es Salaam recently. PHOTO: CORRESPONDENT

# **National Cross-Country Championships set for Saturday**

#### By Correspondent Joseph Mchekadona

nations of East Africa.

MORE than 300 athletes are expected to compete at the National Championships which is slated for Saturday at Burkana Estates ground in Arusha.

Athletics Tanzania (AT)'s information officer, Rogath Stephen, said preparations for the championships are going on smoothly.

He said the championships will be used to select 12 athletes, six male, and as many females, who will represent the country at the East Africa Cross-Country Championships which will be held in Ethiopia on February 12.

Stephen said selected athletes will enter camp immediately after the National Cross-Country Championships.

"All preparations for the National Cross-Country Championships are going on very well, we expect more than 300 athletes from all regions of the country to compete in the event," he said. The East African Cross-Country Championships, also known as the Eastern Africa Cross-Country Championships, is an international cross-country running competition involving the

It is organized by the Confederation of Africa Athletics (CAA).

It is typically held over one day in February and features a senior and junior race for both men and women.

All four races contain an individual and team competition. Senior short course races were also held during the period where that event was present at the IAAF World Cross Country Championships.

Cross-country running is a sport in which teams and individuals run a race on open-air

courses over natural terrains such as dirt or grass.

The course, typically 4-12 kilometers (2.5-7.5 mi) long, may include surfaces of grass and earth, pass through woodlands and open country, and include hills, flat ground, and sometimes gravel road.

**SPORTS** 

# It is crunch time at 2021 AFCON finals



lvory Coast national football side's midfielder, Nicolas Pépé (R), celebrates with teammates Franck Kessie (L) and Max Gradel after the former had scored for the side in the 2021 Africa Cup of Nations finals' Group E game against Algeria which took place in Cameroon on January 20. PHOTO: CONFEDERATION OF AFRICAN FOOTBALL

#### By Correspondent Lloyd Elipokea

TODAY is unmistakably D-Day for Ivory Coast and Egypt as the two football behemoths are set to slug it out in a high stakes round of 16's clash at the 2021 Africa Cup of Nations finals in Cameroon.

Indeed, we should be in for a fullblooded battle royal today between the two African heavyweights who perennially vie for top honours on continental football's utterly demanding landscape.

It should be noted that Egypt nearly did not earn safe passage to the knockout phase after suffering a major slip-up in their opening group encounter against Nigeria, in which they lost 1-0.

Fortunately, though, the Pharaohs of Egypt rebounded powerfully in their remaining group encounters to seal their berth in the round of 16.

As for the Elephants of Ivory Coast, matters went more swimmingly for them as they hardly put a foot wrong in a decidedly tricky Group D, which consisted of Algeria, Equatorial Guinea, Sierra Leone, and themselves.

Indeed, in a manner akin to that of a marauding beast, the Elephants of Ivory

their group opponents en route to qualifying for the knockout phase as group D table-toppers.

Thus, with the focus of most football aficionados set to be trained on the Ivory Coast versus Egypt match today, the stage seems set for what should be a bona fide battle between two football colos-

Let us stick to the AF-CON finals now, where a certain Rwandan female referee, Salma Mukansanga, ripped up the history books last Tuesday by becoming the first-ever female referee to officiate a game at African football's flagship tournament.

The football tussle which Salma oversaw was the meeting between Guinea and Zimbabwe and

Coast trampled upon all of it has to be said that the female Rwandan referee handled affairs capably and adeptly.

Indeed, the poise, expertise, and composure that Salma displayed last Tuesday bodes well for the future of female referees in continental men's football.

Now that the glass ceiling has been shattered for female referees in continental men's football, it is hoped that more female referees will follow in Salma's illustrious footsteps on the African football stage.

Let us now direct our gaze to the domestic sporting

It was recently reported that some sports bodies have submitted their technical and financial proposals for this year to the authorities. This is cheering and heartening news. Hopefully, then, it

does suggest that our athletes will be better prepared for the year's biggest sporting spectaculars, which include the Commonwealth Games among a few others. Fingers crossed then that the sports bodies will receive

the green light to begin implementing their sporting plans and that funding will also be promptly released to facilitate this implementation of sporting objectives. Whatever the case though, it is an indisputable truism

that the fact that these sports bodies have submitted their proposals so early to the authorities is a hopeful and encouraging step in the right direction.

One should add then that it is hoped that we as a country reap the fruits of this pleasing development.

# How Simba SC can line up against Kagera Sugar

#### By Correspondent Michael Mwebe

SIMBA SC has traveled to Kagera to face Kagera Sugar in an NBC Premier League game, looking to bounce back after a rough week that saw the former drop five points in the title race with age-old rival, Yanga.

Kagera Sugar will pose a stiffer test under the guidance of Kenyan, Francis Baraza, although Simba SC will be highly motivated to cut the gap between themselves and leader, Yanga, to seven points..

Here's how Simba SC head coach, Pablo Francis Martin, could line up for this afternoon's clash at Kaitaba Stadium,

Aishi Manula (GK): The first name on the team sheet for Simba SC. Almost always plays if he is fit.

Mohamed Hussein (LB): The lack of competition at leftback will see him continue on that side. Has been an everpresent starter for Simba SC with little competition from Gadiel Michael.

Shomari Kapombe (RB): Despite the signing of highly rated youngster Israel Mwenda, the former Azam FC defender remains the undisputed first choice right fullback.

Henock Inonga (CB): Struggled against Mtibwa Sugar, but he looks a far more assured defender in this Simba SC backline than Pascal Wawa.

Joash Onyango (CB): The former Gor Mahia FC man has formed a commanding partnership with Inonga, who displaced Pascal Wawa. Jonas Mkude (CM): He will be Simba SC's midfield engine

possession and keeps the team ticking. Sadio Kanoute (CM): In what could be a frenetic game, especially in midfield, the Malian star needs to be at his best

and anchor, tasked with winning the ball back. Calm in

to help Simba SC stay in control. Pape Sakho (LW): The Senegalese has impressed during the Mapinduzi Cup. He should offer a different option in attack to

stretch and test the Kagera Sugar backline.

Clatous Chama (CAM): Back at the Msimbazi Street side and likely to be in the starting XI for the first time after last weekend's second half appearance against Mtibwa Sugar.

Chris Mugalu (ST) - The experienced and intelligent Congolese is not the most prolific centre forward but still a threat to his opposition, and will aim to add to his goals and assists for the club after an exceptional first season.

Dennis Kibu (ST): The youngster is capable of scoring and creating from anywhere on the pitch. His presence here will be crucial. He can often frustrate fans, but he possesses a wicked shot from range.



Simba SC head coach Pablo Franco Martin. PHOTO: COURTESY OF SIMBA SC

# Guardian

#### Death toll rises to 8 in Cameroon stadium crush; 38 injured

YAOUNDE, Cameroon

EIGHT people have now died after a stampede outside a game at the African Cup of Nations soccer tournament in Cameroon, while another seven people are in serious condition in the hospital, authorities said yesterday.

The death toll increased after two more fans were pronounced dead outside the Messassi hospital, police said. Injured people had initially been rushed to that hospital by police and civilians trying to help. The hospital quickly became overwhelmed and said it couldn't handle all the casualties.

A total of 38 people were hurt in the stampede, which happened Monday night at the Olembe Stadium in the Cameroon capital of Yaounde. The remaining 31 people had light to moderate injuries. The injured are now being treated at four different hospitals, Communication Minister René Sadi said.

The crush came when soccer fans struggled to get into the stadium to watch Cameroon's team play Comoros in a highly-anticipated knockout game at Africa's top soccer tournament. The tragedy may have been connected to fans trying to avoid COVID-19 checks to watch the game. Local organizers have made it compulsory that fans show proof of negative virus tests and be vaccinated against COV-ID-19 if they want to attend games at the African Cup. They need to go through sanitary checks as well as security checks at stadiums.

Local TV stations broadcast footage showing people jumping over the security fences at the stadium, while there are reports that police were overwhelmed. The Cameroon government said 57,000 people were at the stadium for the game when the crowd was meant to be restricted to a maximum of 40,000 because of the virus. The Olembe has a capacity of 60,000.

A witness said the stampede at the south entrance of the stadium happened after supporters were directed by security officials toward an entrance gate that was locked. The gate was eventually opened, the witness said, causing

a surge and people were trampled. Children were caught up in the

"When the security guys finally

Medical help wasn't immediately available, "so people were just trying their basic first aid on victims," Asongafack said. "I saw a child less than 10 years old, lifeless.

Cameroon President Paul Biya ordered an investigation into the tragedy, which came a day after at least 17 people died after a fire set off a series of explosions at a night-

The Central African nation is hosting the African Cup for the first time in 50 years and its preparations have been under scrutiny for years. Cameroon was meant to host the tournament in 2019 but that year's event was taken away and awarded to Egypt because of serious problems with Cameroon's preparations, especially in and around stadiums.

The Olembe Stadium, the main stadium for the tournament and the venue for the Feb. 6 final, was one of the arenas that organizers were concerned about. Games are also being played in four other cit-

Health, Manaouda Malachie, visited the different hospitals where the injured were being treated. He said that 31 of the 38 injured people were responding well to treatment but the others were in seri-

for missing family members.

"I am helpless. The police have not been of any help and I have not been able to trace my two brothers," said Festus Ndi, a 24year old student at the University of Yaounde.

days before things were sorted out.

#### You don't see Mane washing own pants - Malawi

#### **YAOUNDE**

MALAWI head coach Mario Marinica has hit out at the conditions his team have encountered at their Africa Cup of Nations (AFCON) accommodation and outlined his belief that there is a conscious bias against the "smaller" teams in the competition.

The Flames were to face Morocco at the Stade Ahmadou Ahidjo, Yaounde in later yesterday's round of 16 clash, but their preparations have been affected by food poisoning, a lack of basic commodities, and, according to Marinica, a dearth of facilities for clothes washing.

The Romanian head coach, whose comments come amid accusations from Gambia about the sub-standard conditions they have encountered, believes that favouritism towards the competition's bigger teams is leaving the lesser lights at a disadvantage.

wouldn't see Sadio Mane washing his own underpants and hanging them on a bush to dry," Marinica told ESPN. "Gambia have the same problem, and there are different standards here, teams are being treated differently.

"We talk about inclusion, we want to have minnows, small teams doing fantastic things, but when it comes to the latter stages, people don't fancy us playing against Cape Verde and not Senegal playing Morocco [for example]. "Certain questions have to be asked; why are these things happening to us, why only to the smaller teams, why only to Comoros, Gambia,

Marinica outlined that while his clothes had been washed, his team had been forced to do their own laundry, while hotel staff at the Hotel Valle de Bana in Bafoussam had also failed to provide the team with basic com-

"I've asked my fellow colleagues and team leaders to lodge a formal complaint," he added. "I complained to the managers of the estate, and at the current [hotel] we struggled for three

stampede, the witness said.

began opening the gates, with all the anxiety and after having been locked out ... people pushed the security guys away and forced themselves inside," said the witness, Marie Asongafack. "That's where it all began ... By the time I found myself in front, there were people on the ground being trampled on."

Guys were trying to revive him."

club in Yaounde.

Cameroon's Minister of Public ous condition.

On Tuesday morning, people gathered at the hospitals searching

"I couldn't have milk for coffee, they said the milk was finished until tomorrow. We are treated like second-class citizens, but if you're a hotel manager and you see this happening, you take charge, you can't allow it in this day and age, at this level of competition.

> "We stayed in the same facilities before and I was shocked, we didn't have enough food, there were complaints about the food, but we stayed together, worked hard, stayed strong and will come through with flying colours."

Malawi have also encountered food poisoning problems and coronavirus complications before matches, with Marinica complaining about players vomiting before and during fixtures after eating sub-standard food.

He said he believes that the officiating at AFCON has not favoured his side, and accused the same bias towards the bigger teams as filtering into the officiating at the tournament.

"Honesty on the pitch is important," he concluded. "The referee in the last match played a huge part in our draw with Senegal, where we had a clear cut penalty, the player was pushed, pulled and the referee gave nothing.

"Later, the ref gave offside when he should have played advantage, it's as though we are second-rate citizens."

Midfielder John Banda also corroborated Marinica's testimony of the team's underwhelming treatment in Cameroon, and called on the Confederation of African Football to ensure all teams are treated on an equal

"Our clothes haven't been washed, it's true, and we're facing some problems," he told ESPN. "It's unfortunate that we're being taken as underdogs.

"As Africa, we need to be treated equally, the same as Senegal, Nigeria, all equally. This is a competition, no teams are guaranteed they will win it, and we all need equal treatment and fairness." Malawi, who are competing at their third AFCON, have never before reached the knockout stages.

(Agencies)

# Cameroon into AFCON quarters despite Comoros heroics, Gambia win

HOSTS Cameroon set up an Africa Cup of Nations quarter-final against Gambia but only after labouring to a 2-1 win over a Comoros side who were forced to start an outfield player in goal and played most of Monday's game with 10 men.

**SPORTS** 

Left-back Chaker Alhadhur started between the posts for the Comoros in Yaounde after two of their three goalkeepers were ruled out due to Covid-19 while the other was missing due to injury.

They then had captain Nadjim Abdou sent off after just seven minutes. and Karl Toko-Ekambi put Cameroon in front before skipper Vincent Aboubakar netted his sixth goal of the tournament.

Despite that it was a heroic performance from the Comoros, who kept the last-16 tie alive until the end thanks to Youssouf M'Changama's stunning late free-kick.

"I don't think I am the only hero. I did what I could. I think I gave hope to the team and they all tried to help me," Alhadhur, usually a back-up leftback for French Ligue 2 side Ajaccio, told broadcaster Canal Plus.

He had to use tape to mark out his number three on the back of his goalkeeper's jersey.

Of being chosen to go in goal he added: "It was something that at first we spoke a bit about and laughed about, but then it became serious.

"I was chosen but I didn't believe it until I put on the gloves and the top. Then I realised it was serious. There were lots of emotions going through my head but then I just got on with it."

The tiny Indian Ocean island nation qualified for the last 16 in their first ever appearance at the Cup of Nations after finishing as one of the best third-placed teams in the group



Chaker Alhadhur, with his number three taped onto his goalkeeper's jersey, starred for the Comoros despite their defeat to AFCON hosts Cameroon (AFP)

However, their dream turned to a nightmare as a total of 12 players and staff tested positive for Covid-19 two days before the tie, including goalkeepers Ali Ahamada and Moyadh Ousseini.

Their other goalkeeper, Salim Ben Boina, was injured but they had hoped Ahamada would be able to start after he tested negative on the day of the game.

The 30-year-old Ahamada flew from Garoua, where he had been isolating, to Yaounde on Monday afternoon in the hope of being able to play, only for the Confederation of African Football (CAF) to decide otherwise as his positive result had come just two days earlier.

The islanders, whose coach Amir Abdou was among those missing af-

harshly sent off following a VAR review for a foul on Moumi Ngamaleu but they never gave up.

- Sickness bug doesn't stop Gambi-

Nevertheless it is the Indomitable Lions who keep their dream of winning the Cup of Nations on home soil alive as they advance to a last-eight tie in Douala against Gambia on Saturday.

Like the Comoros, a Gambia side ranked 150th in the world are appearing at their first ever AFCON but they upset the odds to beat Guinea 1-0 in the western city of Bafoussam earlier on Monday thanks to a terrific second-half strike by Bologna's Musa Barrow.

Gambia then held on with 10 men at the end after Yusupha Njie was sent ter testing positive, had their skipper off, as Guinea hit the woodwork twice in quick succession in stoppage time. The Guineans, deprived of suspended Liverpool midfielder Naby Keita, had Ibrahima Conte sent off at the death as they bow out.

Wednesday 26 January 2022

Gambia's achievement was all the more remarkable as coach Tom Saintfiet revealed the squad was affected by food poisoning during the night.

"We didn't have a good feeling about today because many of us had food poisoning, including me. I didn't sleep and was up at the toilet all the time, vomiting and with diarrhoea," he told Canal Plus.

The last-16 action was to continue later yesterday as Senegal were to play Cape Verde in Bafoussam before Morocco were to take on Malawi in Yaounde.

**AFP** 

## While Premier League teams play catch-up, it's time for points-per-game

By Ryan O'Hanlon, ESPN.com writer

THE table doesn't lie, right? It's hard to find someone working in soccer, constantly fielding questions in front of a microphone, who hasn't said those four words at some point. Man United star Rio Ferdinand said it to Arsenal's longtime manager Arsene Wenger. Roy Keane said it to Manchester United and to Tottenham, Arsenal boss Mikel Arteta said it about his own team. Thierry Henry said it about his former team. Wayne Rooney has used it when talking about Derby County, and so has the Real Madrid manager, Carlo Ancelotti.

On the one hand, it's wrong because, well, the league table lies all the time! Were the league table an unquestionable source of truth, betting markets would always favor the team sitting higher in the table. And if not, you'd be able to get rich off all the times the betting market favored the team that was ranked lower in the table. Neither of those things is true. Soccer is an incredibly random, low-scoring game, and points simply just aren't that predictive of future points. Countless studies have found that a number of other metrics - expected goals, shot margins, goal differential - predict team strength and future points better than their place in the table whenever you happen to look.

On the other hand, the cliche is right because the league table is just a ledger of history. It's a collection of comparable and sortable facts that are all true and therefore not lying to you. Points? Goals? Wins? Goal differential? Draws? It's all there. Wanna know what's happened this season? The league table has all of the top-line information. With everyone playing the same number of matches within a day or two of each other, the teams that have accrued the highest percentage of the available points from their matches are arranged in order. None of it requires any belief in advanced data; it's all there; you can trust it.

That is, until this season. The league table is lying to you - and not in the way it usually is.

No longer is the league table an informative, sorted record of which teams have won the most points from their matches this season. No: Thanks to a spate of COVID-related cancellations, the league table has

become a broken amalgamation of data points that does a better job of telling you what teams have played the most games rather than anything else. Burnley have played 18 games so far, while Chelsea are at 24. Raw totals are useless with a gap like that.

Broadcasters, publishers, journalists and tweeters alike: It is time, people. Soccer's table used to make sense; then, the pandemic changed the equation. For the remainder of the 2021-22 Premier League season, we should stop showing the table sorted by a team's raw point total. There is a better way - and it's called "points per game." \*The table's no longer useful

On Saturday, Manchester United spent 90-plus minutes trying and failing to break West Ham United down with a succession of low-probability attempts at goal. Then, a long ball deflected off of a West Ham defender's head right to Cristiano Ronaldo, who quickly slipped a pass to an overlapping Anthony Martial. The Frenchman drove into the box and pushed the ball to an overlapping Edinson Cavani, who punched in a perfect square ball that Marcus Rashford tapped into an empty net. The Rangnick Revolution had begun, and United were back in the top four.

But were they really? Yes, technically: Manchester United have the fourth-most points in the Premier League right now, but that's not because they've done a better job of winning points than every team other than Manchester City, Liverpool and Chelsea. No, it's because they've played two more games than seventh-place Arsenal and one more than six-place Tottenham.

The same goes for the team United beat on Sunday. Things still look pretty

good for West Ham; they're in fifth, just one point out of fourth. Take a quick glance at the table, and David Moyes & Co. seem like they're on the verge of their first-ever Champions League qualification. Now yes, they still have a chance at that, but the table is lying about how good those chances are. The Hammers are a point behind United despite playing one extra game. They're a point ahead of Arsenal and Spurs, despite playing two and three extra games, respectively.

And despite sitting in seventh place after Sunday's listless 2-0 loss to Chelsea, Tottenham are the favorites to finish fourth, according to the Sporting Index betting market, and you don't even need fancy tactical analysis or advanced underlying numbers to tell you why. No, you just need a more useful league table.

Even when you include their awful run under Nuno Espirito Santo, only City, Liverpool, and Chelsea have won more points per game than Tottenham have this season.

The league table used to at least double as an answer to "If every team continued performing at the same level for the rest of the season, where would they finish?" That's no longer true. Here's how the teams look, ranked in order of points per game:

An important question: Who really cares? And another one: Aren't you just being incredibly pedantic about

Yes, absolutely, you bet I am. It'll all sort itself out in the end once everyone plays the same amount of matches (provided that they ultimately do). Unless some team makes a sudden coaching or transfer decision because they misunderstood their place in the table thanks to not sorting by points

per game, this also won't have any effect on how the rest of the season plays out. Actually, now that I think about it: A Premier League club could easily make this kind of mistake, which would be hilarious and is frankly the best argument I can think of against adding points per game to the current table.

But right now, we're left with a situation where a borderline useless graphic is being beamed into our living rooms every weekend. When a TV announcer addresses the table, they have to make all kinds of caveats about games played as they explain the current situation and essentially tell you that, yeah, this graphic you're seeing doesn't really tell you anything useful. Viewers, meanwhile, have to do some semi-complicated math to get a true sense of where things stand.

OK, so Burnley are in last, but they've played four fewer games than Norwich, so that's 12 divided by 18, which is 1, carry the six, am I seriously doing this right now?

Goal differential is a pain, too. Which one is better: West Ham's plus-10 from 24 games, or Arsenal's plus-8 from 22 games? Yes, you can figure this out with some quick computations, but it's so freaking easy to just throw this stuff into the table instead. It'll make the table easier to talk about on TV, it'll make it easier for viewers to give the standings a glance and get a more accurate picture of how everyone has performed.

The internet's preeminent purveyor of standings is the encyclopedic Sports Reference family of sites, so I asked the founder, Sean Forman, if he thought the table warranted improvement in a year with such a lopsided fixture list.





# Guardian www.ippmedia.com

# SPORT

Cameroon into AFCON quarters despite Comoros heroics, Gambia win



Azam FC's head coach, Abdihamid Moalin. PHOTO: COURTESY OF AZAM FC

## Simba SC tactician confident of turnaround in Premier League

#### By Correspondent Nassir Nchimbi

SIMBA SC head coach Pablo Franco Martin has insisted on continuing to see to it the outfit gives its all in the NBC Premier League, despite having poor results in the last two games.

The Premier League defending champion lost three points away to Mbeya City FC, losing 1-0, then dropped two points following a 0-0 draw with Mtibwa Sugar at Manungu Stadium in Morogoro last Saturday.

The Spanish coach has said he still has high hopes that his team will return to victory, as it had in the past few weeks.

He said the Premier League has certainly grown to be very competitive and what happened is normal, noting the results have built them up well to believe anything can happen in a football game.

Regarding the game against Kagera Sugar, Martin said he has psychologically prepared his players.

The coach pointed out his players will face the match, slated for today in Kagera, with a determination to win it.

The match will be played at Kaitaba Stadium in Bukoba.

"The league has been tough, every team is well organized and we have made better preparations to make sure we do well in the next game against Kagera Sugar," he said.

"It will be a competitive game because in two games we have not won, we are continuing to strengthen ourselves towards our game against Kagera Sugar."

Martin said the poor pitch conditions of various stadiums made it difficult for his outfit to play well.

The Spanish coach noted his focus is on the games ahead, including today's match against Kagera Sugar, which has a good stadium.

"The race for the top honour is still on, we have a chance to defend it, Simba SC members and fans should not be disappointed with the previous results, the championship is still open and we have matches to defend it," Martin said.

"I commend my players for the way they fought to the best of their ability even though we missed three points, we are thankful for that

"It is going to be a tough match, Kagera Sugar has not had a series of good results recently so the team will be eager to get good results to achieve what we also want to achieve," he stressed.



13:30 Kali Za Wana

14:00 Planet Bongo (r)

14:30 Bongo Hits

15:00 Funguka 15:30 Nirvana (r)

16:00 Skonga (r)

16:30 #HASHTAG

17:00 5SELEKT

17:55 Kurasa 18:00 eNewz

18:30 Music/Soap

19:00 EATV SAA 1

19:45 MJADALA 20:00 DADAZ (r)

21:00 Kibiashara Zaidi



#### EATV SAA 1

Coverage of the days current events accompanied by Interviews with prominent people on diverse topics ranging from national to social interests.

# Simba SC seeks redemption at Kagera Sugar



 $Simba\ SC\ players\ feature\ in\ training\ in\ Morogoro\ last\ week\ to\ prepare\ for\ an\ NBC\ Premier\ League\ match\ against\ Mtibwa$ Sugar, which took place last Saturday. PHOTO: COURTESY OF SIMBA SC

#### By Correspondent Michael Mwebe

SIMBA SC will look to make amends for the outfit's first loss of the season and a frustrating draw with a win away to Kagera Sugar in an NBC Premier League tie slated for today afternoon.

The NBC Premier League defending champion went down 1-0 to Mbeya City FC to end a run of 11 league matches without defeat which was followed by a goalless draw with Mtibwa Sugar in Morogoro last week.

Having dropped five points in the last two games, Simba SC knows it can not afford to lose more ground in its pursuit of a fifth consecutive top-flight title.

The side finds itself a massive 10 points behind the league leader, Yanga, as the season approaches the halfway mark.

Simba SC will aim to end a three-match drought without scoring from open play.

The club's head coach, Pablo Martin Francis, will hope forwards Meddie Kagere, John Boc-

co, and Chris Mugalu will rediscover their goal-scoring form.

While Kagere has scored four, Bocco and Mugalu are yet to register a league goal this sea-

Kagera Sugar, meanwhile, ended a run of six games without victory to claim a hardfought 2-1 away victory over Dodoma Jiji FC on Saturday to leave the former two places above the drop zone with 13 points.

On the positive side for Kagera Sugar head coach, Francis Baraza, is that his side seems to overcome its goal-scoring problems.

The outfit has scored five goals in its past two games on the road. Striker Hassan Mwaterema, in particular, has been in good form registering two goals and two assists in his last two appearances for Kagera Sugar.

The bad news for coach Baraza is that his side has a very poor home record this season

having won only one game at Kaitaba Stadium.

In head-to-head meetings, Simba SC has won 11 games,

drawn five, and suffered six losses. Kagera Sugar's line-up from their 2-1 win over Dodoma Jiji

FC on Friday: Said Kipao, Abdallah Mfuko, Dickson Mhilu, David Luhende(Hamisi Kizza 55'), Jackson Harod (Eric Mwijage 79'), Ally Nassoro, Ally Ramadhan, Hassan Mwaterema (Cosmas Lewis 90'), Nassoro Kapama (David Luhende 84'), Meshack Abraham, Yusuph Lwenge.

Simba SC' line-up from their goalless draw with Mtibwa Sugar on Saturday: Aishi Manula, Shomari Kapombe, Gadiel Michael (Mohamed Hussein 72'), Henock Inonga, Joash Onyango, Sadio Kanoute, Jonas Mkude, Meddie Kagere (John Bocco 79'), Pape Sakho, Hassan Dilunga (Clatous Chama 46'), Chris Mugalu (Bernard Morrison 46').

# Azam FC appoints **Abdihamid** Moalin as head coach

By Correspondent Michael Mweb

AZAM FC has confirmed the appointment of Abdihamid Moalin as the outfit's permanent head coach on a three-year contract.

Former Somalia's Horseed FC coach was appointed as Azam FC's caretaker boss in December following the dismissal of Zambian tactician George Lwandamina.

Moalin will take charge of his first game as full-time boss against Transit Camp in the fourth round of the Federation Cup this weekend.

Before working with the first team, the Somali-born coach was appointed as Azam FC academy director-the position he held for two weeks.

In addition, he was designated as the club's performance analyst for the senior team.

He has previously worked in the USA's Major League Soccer (MLS) with Columbus Crew (2014-2016), as the outfit's assistant coach and also worked with the club's U-18 and U-23 sides.

He has also served on the D.C United as an assistant coach in 2019.

His first match as Azam FC head coach was a tie against Green Warriors in December, which saw the tactician help his club post a comfortable 4-0 victory over the secondtier club that was followed by a 2-2 draw with Mbeya City FC.

He guided the team to the 2022 Mapinduzi Cup final which ended with the outfit losing 1-0 to Simba SC.

In the league, after losing to Simba SC in New year, he swiftly followed with victories against Mbeya Kwanza FC and Prisons.

He is credited with Azam FC's return to a more attacking style of play.

Moalin's appointment has been hugely welcomed by the majority of Azam FC fans who commended the management for sticking with the young coach.

It is unclear at this stage what Moalin's mandate for this campaign is but he will certainly be expected to improve the club's position from last

The season saw Azam FC finish third in the Premier League behind the champion, Simba SC, and runner-up, Yanga, and also crashed out of the semi-final of the Federation Cup.

Now, with this appointment as head coach of Azam FC, Moalin is currently the youngest head coach in the Tanzanian top-flight.



It is unclear at this stage what Moalin's mandate for this campaign is but he will certainly be *expected to improve the club's* position from last season.

# Flexibles by David Chikoko



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06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planet Bongo

16:00 EA Drive 20:00 Kipenga 21:00 The Cruise