

© TheguardianTz01 theguardianItd epaper.ippmedia.com www.ippmedia.com +255 745 700 710 LIKE & FOLLOW US

ISSN 0856 - 5434 ISSUE No. 9057 • PRICE: Tsh 1,000, Kenya sh100

TANZANIA

Page 4

THURSDAY 11 JANUARY, 2024



Karume opposes presidential term extension idea

Malawi to import flour from Tanzania Page 6



Z'bar signs up Dutch firm in Maruhubi port building deal

Page 3

This demands providing maximum cooperation and avoiding bureaucracy, while issuing reminders to the responsible investors of time margins as agreed

By Carlos Banda

ANZIBAR has signed a contract for Maruhubi Port construction with ZF ▲ Devco, a Dutch company, with President Dr. Hussein Ali Mwinyi witnessing the signing.

In the signing ceremony at the Zanzibar State House yesterday, whereby K Infrastructure, Communications and Transport principal secretary Khadija Khamis Rajab signed on behalf of the government and ZF Devco director Matthew van

der Borgh, signed for the firm.

ZF Devco is mandated to construct the Maruhubi Mpigaduri passenger terminal t in two phases at \$250m/- within three years, with President Mwinyi urging speedy and timely execution

All strategic development projects being undertaken at present must be speedied so that the people of Zanzibar can start benefiting from them, he stated, tasking institutions on board the

TURN TO PAGE 2



Zanzibar President Dr Hussein Ali Mwinyi pictured at Zanzibar State House on Tuesday witnessing the Zanzibar government and ZF Devco UK Limited signing an agreement on the construction of a modern passenger port terminal at Mpigaduri Maruhubi in Zanzibar. The signatories are Khadija Khamis Rajab (R), Permanent Secretary in Zanzibar's Construction, Communication and Transport ministry, and ZF Devco director and founder Matthew VanderBorgh. Photo: Guardian Correspondent

Sees UHC as solution to treatment burden

By Guardian Reporter, Zanzibar

PRESIDENT Samia Suluhu Hassan has expressed concern over the increase in noncommunicable diseases (NCDs), describing the situation as a setback to health sector

Opening the Lumumba referral hospital in Urban West Region built with the Covid-19 relief funds from the International Monetary Fund (IMF), she said deaths from NCDs increased by 14percent from 2.6m in

TURN TO PAGE 2

Sub-Saharan Africa growth rate declines to 2.5pc, 2023

By Guardian Reporter

AVERAGE economic growth in sub-Saharan Africa is expected to slow to 2.5 per cent for 2023 due to increased fragility and conflict,

TURN TO PAGE 2



Samia decries rise in NCDs Sees UHC as solution Lake Tanganyika fishing to hibernate' for three months

By Guardian Reporter

THE government is preparing to suspend fishing activities in Lake Tanganyika for three months to enable fish to reproduce, thus raising fishing productivity subsequently.

Abdallah Ulega, the Fisheries and Livestock minister, told fishing stakeholders in Kigoma

yesterday that the ban is slated for May 15 to August 15 as part of requirements set out in the Convention on the Sustainable Management of Lake Tanganyika.

The pact lays down measures and procedures for the sustainable management of fishing activities in the lake, he said, noting that a study conducted on the lake deterseafood in the lake.

The reason is largely an increase in unsustainable fishing causing the destruction of fish breeding grounds, he explained, adding that the government has started rolling out remedies, including alternative ways to enable people to to TURN TO PAGE 2



NMB Bank's Chief of Retail Banking, Filbert Mponzi (2nd-R), briefs Zanzibar's Second Vice president, Hemed Suleiman Abdulla (2nd-L), yesterday on modern boats the bank is giving in the form of loans to members of fishing communities in the Isles. This was at the launch of 'Mastaboti' loans held at Kiwani in South Pemba. Right is CCM Deputy Secretary General (Zanzibar) Dr Mohammed Said Mohammed and lef is the bank's Zanzibar Cluster manager, Naima Said Shaame. Photo: Guardian Correspondent

SPORTS

Page 20



Taifa Stars' AFCON opponent holds Cameroon in a friendly

Page 19



It is going to be tough for champions Senegal, warns Mane

Page 18



Can Simba SC's new transfer strategy lead to success?

Z'bar signs up Dutch firm in Maruhubi port building deal

FROM PAGE 1

project to provide maximum cooperation to the company.

This way the contractors can rapidly complete the project, he said, pointing at the public private partnership (PPP) policy being applied for the project, as demanding cooperation between government agencies and private firms.

"This project will be the first ever example of such cooperation and execution of the PPP policy. This is the reason why I wanted this event to take place here at the State House to show the importance of this policy and the monumental significance of this project," he declared.

He said the port situation is unsatisfactory, with acute congestion and poor security assurance, compelling the government to make major changes. "That is why I wanted to have another port built instead of having the same port renovated," he remarked.

The president emphasised that all stakeholders, especially government officials, must work to ensure that port construction takes 36 months to completion, and with an effort it can be completed before the period elapses.

This demands providing maximum cooperation and avoiding bureaucracy, while issuing reminders to the responsible investors of time margins as agreed, he asserted

The project is a display of the government's will to ensure that the people of Zanzibar benefit economically, businesswise and experience better service, pointing at current port receives as serving 5,000 people per day, which needs to be improved to 12,000 people per day.

The new passenger terminal will ser-

vice ships and ferries, ships carrying loose cargo and vehicles, water taxis, sea planes and a marina, a docking facility for small vessels.

"The project will include handling passenger boats and ferries, roll on roll off vessels hauling vehicles and containers or other loose cargo. It will also serve water taxis and sea planes landing on the shoreline and the boat docking facility, he said.

Completion the port will change the entire sea travel scenario, bringing forth modernised transport, he said, while Dr. Khalid Salum Mohamed, the minister, acknowledged the obsolete state of the existing ferry terminal.

He cited passenger congestion, safety risks, crowding at the passenger yard and sparse amenities at the port facility that is now over 100 years old.

Partnership with ZF Devco consortium unlocks the wider potential of Zanzibar maritime transport as an aspect of the blue economy vision of the president.

Akif Ali Khamis, the Zanzibar Ports Corporation (ZPC) director general, said that Zanzibar ferry development is aligned with blue economy plans, as the port is the commercial gateway to Zanzibar.

Jaffer Machano, and Matthew van der Borgh, company directors for the consortium, said the first phase of this ambitious project demands upwards

"The subsequent phase is anticipated to demand additional investments ranging from \$100m to \$150m, develop a special economic zone (SEZ), a transit hotel, shopping mall, and an exhibition hall for trade events and massive conferences," they added.



President Samia Suluhu Hassan and Zanzibar's Health minister, Nassor Ahmed Mazrui, consult at the inauguration of West Urban Regional Referral Hospital in Zanzibar yesterday. Photo: State House

FROM PAGE 1

2019 to 3.1m in 2023.

Such deaths make up a third of total deaths, with a major symptom being obesity and excess weight generally, in which case people need to adhere to advice by health experts to change lifestyles and conducting periodic exercises to limit exposure to diseases.

The government is working on introducing universal health coverage (UHC) to relieve people from costs arising from the burden of NCDs, she said, underlining that there are people who will question the need to contribute,

"But this is a hard choice we need to

Samia decries rise in NC

make now between dying and contributing," the president declared.

It is a huge burden to leave health budgeting in the hands of the government as we have spent a lot of money in constructing infrastructure, she said, rejecting the idea of letting hospital buildings remain idle.

Residents in various places need to take care of infrastructure being constructed to last longer, with healthcare workers offering services professionally, she said, while Health minister Nassor Ahmed Mazrui summed up health sector improvements. There are now now," he said, pointing at expected 2,645 beds from 1,445 beds at the start of the eighth phase presidency, he

One intensive care unit (ICU) with eight beds was now available at the hospital, while Zanzibar hospitals have 14 ICUs with 80 beds, while surgery theatres moved from 11 to 35, as well as adding 12 emergency facilities from just one earlier.

"We used to spend a lot of money to send patients outside the country for treatment, the situation will change

renovations at the Mnazi Mmoja referral hospital, where renovation will put it out of use for a while, so people rely on Lumumba hospital services.

Health acting permanent secretary Dr. Amour Suleiman Mohamed said the Lumumba Hospital construction cost 32.5bn/- including procurement of equipment and two ambulances.

The hospital will serve nearly one

million patients routinely referred from 121 hospitals and admit 220 patients on any particular day, he added.

Lake Tanganyika fishing to 'hibernate' for three months

Drought management approach

FROM PAGE 1

create income generating activities around the lake.

This would include lending to groups to buy boats and set up cages for fish farming projects, with 200m/- lined up for the purpose, using the Tanzania Fisheries Research Institute (TAFIRI) to determine suitable areas for breeding purposes, the minister stated.

The government has disbursed 400m/- for a quality fish fingerlings hatchery in the region where fish farmers can purchase the fingerlings for their cages, he said.

He said that halting activity in the lake is not a new initiative as it is habitually applied on the seashore area, closing all fishing near coral reefs and rocks for octopus to breed, and upon opening large amounts of fish can then be garnered in one day.

People in the region need to take advantage of loan arrangements for cages and fishing boats for own uplift, especially when fishing in the lake is halted, he said, while deputy minister Alexander Mnyeti said that the ban will have great benefits,

Fishermen in the area and the country in general will benefit, so it is important to properly implementing the ban to revive fishing in the lake as the tonnage has fallen.

"There are some countries that have implemented the program and great benefits have been seen, including an increase in fishing products, income for fishermen and government revenues," he enphasised.

Fisheries director Ambakisye Simtoe referred to a bad fishing situation in the lake, with statistics showing that fishing dropped from 104,178 tonnes in 2020 to 85,180 tonnes in the past year.

National Assembly Speaker Dr Tulia Ackson, current President of the Inter-Parliament Union, pictured in Dodoma city yesterday chairing a virtual IPU leadership

Sub-Saharan Africa growth rate declines to 2.5pc, 2023

FROM PAGE 1

exacerbated by climate change.

A write up at one of the World Bank's communication outlets said yesterday that persistent global economic uncertainty and a sluggish recovery in major trading partners reinforced the decline tendency.

It portrayed Sub-Saharan Africa as home to more than one billion people, half of whom will be under 25 years old by 2050, underlining that it is a diverse continent with the potential to yield inclusive growth and wipe out poverty.

Enabling Africans across the continent to live healthier and more prosperous lives is within reach, while said Sub-Saharan Africa's economy average growth stood at 2.9 percent in 2023 compared to 3.7 percent in 2022, affirming that this is what is noticeable in the World Bank report.

The lender's report covering global economic prospects and growth in Nigeria, South Africa and Angola, the region's three leading economies, slowed to an average of 1.8 percent last year, holding back the region's overall

growth. "Post-pandemic recoveries were slowed by weakening external demand in 2025 as inflationary pressures fade and domestic policy tightening to address persistent inflation," the report noted, asserting that growth in 2023 in several countries was hampered by intense and protracted conflicts/

Sudan was the more noticeable case, along with flare-ups of violence in Chad and Niger contributing to an increase in political violence in the region, it said.

Lower metal prices weighed on growth in countries like Botswana, the Democratic Republic of Congo, Liberia, Sierra Leone and Zambia, all major ex-

Economic expansion in sub-Saharan Africa is expected to accelerate to 3.8 percent in 2024 and rise to 4.1 percent

and financial conditions ease, the report affirmed. "Despite the projected pickup in

growth, increases in per capita incomes will remain inadequate to enable the region's economies to make significant progress in reducing extreme poverty," it further noted.

The 2024 outlook could be affected by a further rise in global or regional instability, like an escalation of the conflict in the Middle East as it could drive up global energy and food prices.

A sharper than expected global economic slowdown or increased frequency and intensity of adverse weather events are also to be feared the report

By Special Correspondent, Lusaka

AS concern grows worldwide that droughts are and will continue to increase in frequency and severity. their management has shifted from a

reactive approach - a post-impact response - to a proactive one centered on preparedness.

FAO and its partners - UNCCD, IDMP, WMO, and GWP - are the promoters of this shift and collaborate on several projects and activities, including the organization of a series of regional workshops on the theme "Supporting the Implementation of National Drought Plans: integrating National Drought Plans (NDPs) into

National Action Plans (NAPs)".

The first regional workshop was held in Istanbul, Turkey, from May 17 to 19, 2023, the second workshop was organized in Bogotá, Colombia, from 1 to 3 August 2023, while the third workshop was organized in Lusaka, Zambia, from 5 to 7 September 2023.

Directed to ministries and national institutes, the three events saw the participation of over 60 national focal points to the UNCCD and experts from approximately 35 countries across Latin America, the Caribbean, Eastern Europe, Central Asia, South-Pacific Asia, North Africa, and sub-Saharan Africa attended the three workshops. During the workshops, various themes were discussed, including the role of technology, financial resourc-

shifts from reactive to proactive es, national regulatory frameworks

and coordination mechanism. The utilization of technology plays a crucial role in successfully implementing integrated drought management. It can enhance various aspects such as monitoring, early warning systems, and water-use efficiency, but technology use is not at a sufficient level to support this objective in many

countries. "Access to technology in many countries is scattered and hindered by the lack of adequate research and development, and financial resources' was one of the messages that emerged during the work discussions.

The lack of financial resources was often indicated as the biggest challenge to enhance drought management, as it limits the implementation of essential measures such as monitoring, early warning systems, technology-based mitigation measures and constructions.

"No poverty or food hunger reduction strategy can be successful if drought is not tackled proactively, and drought management cannot be enhanced without adequate and innovative financial resources. Unlocking financial resources and understanding where the money is spent is key", FAO Senior Land and Water Officer Maher Salman stated on the sidelines of the workshop in Lusaka, stressing the importance of investing in drought management and tracking financial flows.

other observers taking up the latest World Bank write up on Africa as the year ended, said Africa has the world's largest free trade area and a market of 1.2bn people.

A Xinhua report compiled in Nairobi



Dorothy Semu, the opposition ACT-Wazalendo's shadow Prime Minister, addresses journalists in Dar es Salaam yesterday. Photo: Correspondent Imani Nathaniel

Samia legal aid drive benefits 360,000, says minister

By Guardian Correspondent, Singida

A TOTAL of 362,488 people have been reached by Mama Samia Legal Aid Campaign in five regions.

Launching the campaign in Singida Region yesterday, Dr Pindi Chana, Minister for Constitution and Legal Affairs said that number of citizens has been reached in five regions across the country by October 30 last year.

She noted that out of that number, 179,874 were men and 182,515 women, adding that they were given legal education and other related services.

Dr Chana said a total of 35 councils, 397 wards and 1,046 villages or streets have been reached through the cam-

The minister said that people in five regions namely Dodoma, Manyara, Shinyanga, Simiyu and Ruvuma have received legal services through the initiative.

She added that the campaign resolved several long-standing conflicts at community level.

According to her, 6,365 land, marriage, inheritance and child care-related conflicts were dealt with.

were resolved during the campaign and 5,877 continue to be heard in various judicial and administrative authorities by her ministry through national coordinators as well as regional and district registrars.

She however said that implementation of the campaign played a vital role in restoring peace and stability in several families and communities that were facing disputes across the

"This campaign is implemented to support President Samia Suluhu Has-

Dr Chana said that 488 conflicts san's efforts in unifying the country and bringing development at all levels. We have to ensure all disputes at family and community levels come to an end," she said.

According to her, most of the disputes that have been addressed through Mama Samia Legal Aid Campaign are on land, property ownership, inheritance and gender based violence.

The minister emphasised the importance of members of community maintaining peace and avoiding unnecessary disputes.



Energy deputy minister Judith Kapinga (C) inspects fuel unloading infrastructure at the Dar es Salaam Port yesterday. Photo: Guardian Correspondent

East Africa to see higher economic growth in 2024

THE latest United Nations 'World Economic Situation and Prospects 2024' predicts slower global economic growth to 2.4 percent in 2024 from 2.7 percent in 2023.

According to the report, developing countries present a divergent picture, with Africa's growth projected to slightly increase from 3.3 percent in 2023 to 3.5 percent in 2024. High debt and lim-

cerns for these nations.

East Africa is projected to experience economic growth of 5.5 per cent in 2024, up from five per cent in 2023. This is while inflation is expected to slow down from 13.5 per cent in 2023 to 10.5 per cent in 2024 and 8.5 per cent in 2025. Among the top ten African countries expected to register high economic growth in 2024, according to reaching 9.2 per cent in November the report, Rwanda comes third after 2023, the first time inflation has fallen

ited fiscal space remain pressing con- Libya and Senegal with 7.6 and 9.2 per cent, respectively.

It further highlights that in East Africa, the country's prospective leading economic performance in 2024 will be followed by DR Congo, Uganda, and Tanzania. Data from the National Institute of Statistics Rwanda (NISR) indicate that the increase of consumer prices on Rwanda's market has eased,

below double digits in the year. However, figures for the average inflation in 2023 are yet to be released.

While the high consumer prices are mainly driven by poor agriculture performance across seasons over the past two consecutive years and imported inflation from external markets, the National Bank of Rwanda targets it to go back within an acceptable rate of between two per cent and eight per

Three family members swept by night floods

By Guardian Correspondent, Morogoro

THREE family members were swept away by flash floods in the early hours of Wednesday and two found dead in Bigwa Ward, Morogoro Municipality.

Shabani Marugujo, Fire and Rescue Regional Commander said here yesterday that the floods occurred due to heavy rains that continued to pound the region throughout the day.

Marugujo named those who drowned as Teresia Adolph (73) and Asnati Thomas (6) whose bodies were retrieved and preserved at the Morogoro Regional Referral Hospital. He said that the force was still searching for the missing person Mwanahamisi Issa (35) who also drowned.

According to Marugujo, the father of the family Sengo Hamisi managed to save himself from the raging floods.

The commander asked people in the affected areas to immediately report to authorities once they sense anything unusual happening so that security agencies can take swift actions to rescue victims.

Edmund Masamba, Lukuyu Mtaa chairman said that the rain started hours after midnight and later floods occured and caused the disaster in the

Morogoro Urban MP Abdulaziz Abood asked residents who live in flood-prone areas, especially along rivers, to shift to elevated areas during this rainy season, urging them to plant more trees around their compounds.

Abood asked the affected people not to ignore the ca,ll to leave because according to Morogoro Municipality history, similar floods have been occurring for the past 10 years.

According to Marugujo, the father of the family Sengo Hamisi managed to save himself from the raging floods

Grand plan lures African-Americans 'back to Eden'

By Haniel Mengistu, Nairobi

A PLAN that seeks to tap into the about 300 trillion Kenyan shillings African-American tourism market has been launched.

The initiative dubbed "call to action" is an ingenious plan by Traverze Culture founder and chief executive officer Kea Wakesho Simmons from Charleston South Carolina, United States.

The plan seeks to reconnect African Americans with their African cultural heritage through various immersion like naming ceremonies and cultural adoption.

It targets to bring 3,000 to 5,000 visitors in 2024 to tour Kenya, invest and settle in a new city dubbed the Gitu Freedom estate in Thika, Kiambu County, under the auspices of The Journey Back to Eden.

The estate located 60 Kilometres north of Nairobi will offer a modern African living experience for the African American returnees and Kenyans.

The group that seeks to entice the African-American population back in the US over the ancestry link dating about 700 years ago plans to complete the Thika city project in the next five years.

Investors will have access to various modern amenities like schools, hospitals and shopping

Speaking during a tour of the Mombasa Old Town by a group of African Americans, Simmons said the trip has acted as an eye opener for many visitors who plan to invest in various sectors of the Kenyan economy like real estate and the hospitality industries. "The call to action is going to revolutionize the Kenya tourism and travel market. We shall work with both the public and private sectors to realize the dream of bringing to Kenya 3000 visitors in 2024," said Simmons.

Simmons was accompanied by other American tourists and investors Michael Wright, Troy Batiste and Tecia Liocola among others who expressed their interest in investing in the

Wright said he was interested in extending his manufacturing and export and import business into Kenya citing a good investment climate and hospitable people.

"I am visiting Kenya for the second time and I am planning to extend my business to this country because of the ease of doing business," he said.

toured various tourism and cultural spots like Diani Beach, Old Town in Mombasa, Nairobi National Park, the Nubian community in Kibra and the upcoming Gitu Freedom Estate in Kiambu County.

Traverze Culture also organized a call to action conference and the Noir Fashion week at the Holiday Inn Hotel at Two Rivers in Nairobi where various African themed designs were on display from Kenya and the US Diaspora.

The call to action plan is part of a major plan to reach out to the middle class African-American market by the Kenyan government.

According to US official statistics, the black community in the US has a population of more than 40 million people representing about 13 percent of the total US population of 333 mil-

According to a research conducted by Wells Fargo, the average net worth of black households jumped more than \$340,000 (about Sh53 million) in 2023 marking an increase of more than 32 percent compared to the 2022.

The Kenyan government through the North American Trade and Tourism plan is targeting to increase the number of Americans visiting

Kenya to more than one million by the year 2027.

In 2022, more than 200,000 Americans visited Kenya, out of the 1.4 million tourists who toured the nation. This represented 16 percent of all visitors to Kenya in 2022.

Simmons, who has been in Kenya for the last 12 years, called for more state incentives to help drive the plan of tripling the number of African-Americans visiting Kenya by

"We need the government to partner with us in deepening the Journey back to Eden which seeks to market Kenya as a ripe trade and tourism market for the black community in the United." She observed. Traverze Culture is the premier tours, cultural and travel company in the US, helping the black community to visit and settle in Africa, with more focus on East Africa.

> We need the government to partner with us in deepening the Journey back to Eden which seeks to market Kenya as a ripe trade and tourism market for the black community in the United

PUBLIC ANNOUNCEMENT TO CLOSE THE COMPANY.

THE OWNERS OF AL-HAMD **INVESTMENTS LIMITED** WITH REGISTRATION NUMBER 159309320 REGISTERED ON 14 DEC 2022 WOULD LIKE TO ANNOUNCE TO THE PUBLIC THAT THEIR COMPANY HAS **VOLUNTARILY MADE A** CLOSING DECISION, IN ACCORDANCE WITH THE COMPANIES ACT 2002 SECTION 333(1).

THIS ANNOUNCEMENT IS ISSUED BY THE COMPANY'S MANAGEMENT.

CONTACTS: PHONE: 0743 494 705 EMAIL:khatriabdullah@hotmail.con Thursday 11 January 2024

Guardian

NEWS

Karume opposed to idea of longer presidential term for CCM cadres

By Guardian Reporter, Zanzibar

LONG-SERVING Zanzibar Ali Karume has opposed a proposal to change the constitution of Zanzibar to increase presidential term from five to seven years as suggested by the ruling CCM Deputy Secretary General Mohammed Said

Ambassador Karume made the statement when speaking to journalists in Zanzibar yesterday, saying it was wrong to consider personal interests in the matter, adding that the five-year term was enough.

"It is not healthy for the country to just make changes to the constitution because even the late founding father of Tanzania Julius Nyerere made it clear that the constitution is a sensitive document," he said.

He said the changes will bring crisis to the constitution of the United Republic of Tanzania as Members of Parliament from Zanzibar will need their terms increased despite their election being overseen by the National Electoral Commission (NEC) law.

"If we increase term for the current president, another one will come and want to increase theirs and no one will deny this because we have set the precedent," he said.

Karume said it was not safe for a high-ranking leader like general secretary to utter such a statement suggesting that the party's secretariat initiate the process to increase presidential term limit.

Dimwa had said that the issue was not up for debate and would be done without the president being asked because he had shown ability to bring development to the people of Zanzibar since taking office.

Amb. Karume, speaking on the 60 years of Zanzibar Revolution, said that there have been improvements in various sectors such as health, education, transport and communication in both islands of Unguja and Pemba.

However, he said that corruption was on the rise in Zanzibar, citing the report by the Controller and Auditor General (CAG).

He said that despite a number of people being linked to allegations of corruption, legal actions are still difficult to be taken due to the fact that "they know each other".

The statement by the CCM cadre sparked debate among politicians and activists, some of whom have said that if CCM allows it, it may disrupt the foundations set by the founders of the party.



It is not healthy for the country to just make changes to the constitution because even the late founding father of **Tanzania Julius Nverere** made it clear that the constitution is a sensitive document

New Gabon leader issues crucial iron ore mining permit

By Jane Bentham, Libreville

EMERGING African iron ore producer, Genmin Limited, has announced that a large-scale, 20-year mining permit has now been issued for its 100% owned Baniaka iron ore project located in Gabon, west Central Africa.

The Mining Permit was issued through a Presidential Decree signed by Général Brice Clotaire Oligui Nguema, the President and Head of State of the Republic of Gabon.

The Presidential Decree was presented to the Company by the Minister of Mines, Mr Hervé Patrick Opiangah at a ceremony at the Minister's office in Libreville on 8 January

The Company's CEO, Mr Joe Ariti and France based nonexecutive director; Pietro Amico attended the ceremony and received the Presidential Decree.

Managing Director and CEO, Joe Ariti commented from Libreville: "Today is a momentous occasion for Genmin with the Minister of Mines presenting us with the signed Presidential Decree authorising the production of iron ore from Baniaka for an initial term of 20 years.

It enables us to set a target date for the commencement of production of the end of 2Q25. In the next 6 months we will be able to finalise project build funding against a backdrop of a new government in Gabon actively promoting and streamlining timeframes for new economic development, and a strong iron ore price environment that has traded in the range of US\$105 - US\$144/t over the past six months and averaged US\$136/t over the past 45 days."

He added: "I would like to thank the President and Head of State of Gabon, His Excellence, Général Brice Clotaire Oligui Ngeuma and Minister Opiangah for their confidence and trust in Genmin to deliver Baniaka and the efficiency in which the Mining Permit was delivered. I would also like to thank our partners WSP-Golder South Africa, a global sustainability consultant, and local social and environmental consultant, TEREA. Without their respective efforts and expertise in navigating the social and environmental impact assessment process, this timely outcome in delivering the Mining Permit would not have been possible."



TCB Bank CEO Adam Mihayo (L) and Tanzania Communications Regulatory Authority (TCRA) director general Dr Jabiri Bakari pose for a photo in Dar es Salaam earlier this week moments after discussing opportunities for enhanced cooperation between the two institutions. Ph

Uganda to destroy expired Covid vaccines worth \$7m

KAMPALA

MORE than 5.6 million doses of COVID-19 vaccines bought on loan by the Ugandan government have expired, an audit report shows.

The vaccines are valued at 28.1bn Ugandan shillings (\$7.3m; £5.8m) and worth \$8.6m, mostly HIV antiretroviral

Authorities say the expired vaccines will be withdrawn from health facilities and destroyed.

In the report submitted to parliament on Tuesday, Uganda's Auditor General John Muwanga also said that other drugs

were purchased using a World Bank loan. drugs (ARVs), have expired after now at zero. We no longer receive any they were phased out by changes in Covid vaccine orders. If we don't have recommended treatment guidelines by

> Authorities expect the total losses from expired Covid vaccines to surpass \$78m by the end of this year.

"The demand for Covid vaccines is

any people that need or health facilities requisitioning for these Covid vaccines, we expect more covid vaccines to expire on us," the head of Uganda's drug procurement agency Moses Kamabare told public broadcaster UBC.



Clearing of clogged drainage system under way in Mbalizi township in Mbeya Region yesterday - but by no means in the most hygienic and efficient way. Photo: Correspondent Nebart

Boeing admits mistake over plane door blow-out

WASHINGTON, DC

THE boss of Boeing has admitted the planemaker was at fault after one of its aircraft suffered a door blow-out shortly after take-off in the US.

No one was injured when the unused cabin door broke away from the Alaska Airlines flight from Portland, Oregon on

The US has grounded 171 of the Boeing 737

Max 9 planes since the incident. On Tuesday, Boeing's president and chief executive Dave Calhoun said the firm was

"acknowledging our mistake".

The door "plug" which fell away from the aircraft weighed 27kg (60lb) and was used to fill an emergency exit that was built into the plane, but not required by Alaska Airlines.

The missing section of the plane was retrieved from the back garden of a Portland teacher, according to the US National Transportation Safety Board (NTSB).

It has also been revealed that the airline placed restrictions on the aircraft following pressurisation warnings in the days before

the incident, investigators have said. Speaking to Boeing staff, Mr Calhoun said:

"We're going to approach this number one moves into the sky is in fact safe and that this acknowledging our mistake. We're going to approach it with 100% and complete transparency every step of the way."

Mr Calhoun reassured staff that Boeing would work with the NTSB to investigate the cause of the accident

"They will get to a conclusion... the FAA [Federal Aviation Authority] who has to now deal with airline customers who want airplanes back in service safely and to ensure all the procedures are put into place, inspections, all the readiness actions that are required to ensure every next airplane that

event can never happen again," he said.

The Boeing boss also empathised with those who watched with horror at the footage of the incident: "When I got that picture, all I could think about - I didn't know what happened so whoever was supposed to be in the seat next to that hole in the airplane. I've got kids, I've got grandkids and so do you. This stuff matters. Every detail

Inspections of Boeing 737 Max 9's are continuing after the FAA said its first priority was "keeping the flying public safe".





Minimum disclosure of charges and fees as of 2 October 2023 Made under Regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

JMBER			
	ITEM/TRANSACTION	CHARGE AND FEES LOCAL CURRENCY	CHARGE AND FEES FOREIGN CURRENCY
	Current Accounts (a) Minimum Monthly Income Required		
	i) Personal Banking / Absa Direct ii) Prestige	TZS 250,000/ Salary amount TZS 2,000,000/ Salary amount	\$ /£ /EUR 50 or KES 4,500 or ZAR 600 \$ /£ /EUR 50 or KES 4,500 or ZAR 600
	iii) Premier (Relationship balance) v) SME	TZS 6,000,000/Salary Amount TZS 100,000	£ 30,000 relationship balance within 6 months \$ /£ /EUR 200 or KES 2,000 or ZAR 2,000
	vi) Commercial	TZS 500,000	\$/£/EUR 500 or KES 5,000 or ZAR 5,000
	(b) Monthly service fee (breakdown per i) Personal Banking/ Absa Direct	Free to TZS 10,000	\$/£/€ 13 or KES 1,500 ZAR 100
	ii) Prestige iii) Premier (Relationship balance)	TZS 25,000 for balance below TZS 30mln else free Free if R/ship balance above TZS 80mln else TZS 50,000	\$ 10/ £ 10/ €10 FreeifR/shipbalanceabove£30,000elseequivalentofTZS50,000
	iv) Micro SME Maintenance Fee (Business with turnover	TZS 15,000	USD/GBP/EUR 15 KES 1,000, ZAR 120
	< TZS 500 Million Per Annum) v) SME	TZS 20,000	USD/GBP/EUR 15 KES 1,000 ZAR 120
	vi) Commercial (c) Couter cash withdrawal over the cou	TZS 35,000	USD/GBP/EUR 35 KES 1,500 ZAR 200
	i) Personal Banking	5,000 for transaction up to TZS 20M, else 0.15% of the	1.2% of the value, Min USD/EUR/GBP 5
		Value Max TZS 100k 5,000 for transaction up to TZS 20M, else 0.15% of the	
	ii) Prestige iii) Premier (Relationship balance)	Value Max TZS 100k Free	1.2% of the Value, min \$/EUR/POUND 5 Free for Value less than USD/EUR/GBP 10,000, else 1% of the val
	iv) SME	TZS 5,000 for amounts up to 25million above 0.12% Max	above USD/GBP/EURO 10,000 1% of the Value, min USD / EUR / 20; GDP 10 KES 1,000 ZAR 300
	v) Commercial	TZS 100,000 TZS 4,000 for amounts up to 25million above 0.12% Max TZS 100,000	1% of the Value, min USD / EUR / 20; GDP 10 KES 1,000 ZAR 300
	(d) Fees per ATM withdrawal	Min - 100,000 TZS 1,400	
	Local	100,001 - 200,000 TZS 1,600 200,001 - 400,000 TZS 1,800	\$ 1.5
	International	400,001 - 600,000 TZS 2,300 TZS 10,000	\$5
	(e) ATM mini statement Off us	TZS 3,000	N/A
	On us	TZS 1,000	N/A
	(f) Interim statement per page	TZS 2,500	\$2/£N/A/€N/A
	SME / Commercial	Free	Free
	(g) Periodic scheduled statement Retail	e-statement - Free, Duplicate statement up to 1 years	For personal current account 1US\$ per leaf
	SME / Commercial	TZS 30,000 Above 1 year TZS 5,000 per page e-statement - Free, Duplicate statement TZS 11,800 per month	USD/GBP/EUR/KES/ZAR equivalent of TZS 11,800
	(h) Cheque book		
	Retail SME / Commercial	TZS 700 per leaf	USD 1.0 per leaf
	- 50 Leaf - 100 Leaf	TZS 25,000 TZS 50,000	USD/GBP/EUR/KES/ZAR equivalent of TZS 25,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 50,000
	- 200 Leaf	TZS 100,000	USD/GBP/EUR/KES/ZAR equivalent of TZS 100,000
	(i) Dishonoured cheque Retail	TZS 100,000	\$ 50/ £ N/A/ € N/A
	SME / Commercial	1.5% min TZS 80,000: max TZS 200,000	1.5% min USD/GBP/EUR/KES/ZAR equivalent of TZS 80,000 max USD/GBP/EUR/KES/ZAR equivalent of TZS 200,000
	(j) Special clearance	N/A	\$ N/A
	SME	N/A	N/A
	(k) Counter cheque	N/A	N/A
	(I) Stop payment		
	Retail SME / Commercial	TZS 50,000 TZS 30,000	\$ 30/ £ N/A/ € N/A USD 30; GBP 25; EUR 25
	(m) Standing order Retail	TZS 35,000 (Other banks)	USD/EUR/GBP equivalent of TZS 35,000
	SME	TZS 6,000 (within Absa)	USD/EUR 25; GBP 20 KES 2,500 ZAR 120
	(n) ATM Balance enquiry	TZS 25,000 (Other banks)	USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM
	(n) ATM Balance enquiry	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000	N/A
	Retail SME	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A	N/A N/A
	Retail	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000	N/A
	Retail SME Commercial (o) Annual Card Fee Retail	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000	N/A N/A N/A USD equivalent of TZS 10,000
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000	N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000	N/A N/A N/A USD equivalent of TZS 10,000
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000	N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000	N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 35%; Min TZS 8,000 to 20,000	N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000)
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200	N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-bene-	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS)	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 35%; Min TZS 8,000 to 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local)	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 35%; Min TZS 8,000 to 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 35%; Min TZS 8,000 to 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter)	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 JAMES AND	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denomi-
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 specific types)	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations)
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 JAMES AND	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denomi-
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 specific types)	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations)
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 specific types) TZS 20,000 TZS 30,000 TZS 30,000 TZS 0	N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 specific types) TZS 20,000 TZS 30,000 TZS 0	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 20,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 300k, else free 8,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m,	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 E0 USD/GBP/EUR 5 or KES 550/ZAR 100 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M,
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 JES 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 30,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 300k, else free 8,000 for monthly average balance below TZS. 5m, else free	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 E0 USD/GBP/EUR 5 or KES 550/ZAR 100 USD/GBP/EUR 7
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving iii) Prestige / Bonus Saving	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 20,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 300k, else free 8,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 E0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/US\$/EUR equivalent to TZS 50,000
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transferss ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (c) Interim statement	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 JSS ;Min TZS 8,000 to 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 30,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 300k, else free 8,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 2,500	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000 USD/GBP/EUR 2
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving iii) Prestige / Bonus Saving iii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 JSS ;Min TZS 8,000 to 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 30,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 300k, else free 8,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 2,500	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000 USD/GBP/EUR 2
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail SME	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 20,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 5m, else free B,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 2,500 TZS 30,000	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000 USD/GBP/EUR 2
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iii) Prestige / Bonus Saving iii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 20,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 5m, else free 8,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 30,000 TZS 30,000	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000 USD/GBP/EUR 2
	Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) ATM card renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Required minimum opening balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail SME Commercial	On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 10,000 TZS 15,000 TZS 20,000 Interest at 35% 0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free TZS 11,800 Free 0.3% of value for any amount above TZS, 100M, max TZS 100,000 TZS 20,000 TZS 20,000 TZS 30,000 TZS 0 8,000 for monthly average balance below TZS. 5m, else free B,000 for monthly average balance below TZS. 5m, else free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 30,000 TZS 30,000 TZS 30,000 TZS 2,500 TZS 30,000	N/A N/A N/A N/A N/A USD equivalent of TZS 10,000 USD equivalent of TZS 15,000 \$ 10 equivalent to USD (35%; Min TZS 8,000 to 20,000) Interest at 25% 0.3% of value min USD 15, max USD 100 0.3% of value min USD 60, max USD 200 0.3% of value min USD 40, max USD 265 Free USD equivalent TZS 11,800 Free 10% of value the deposit value USD/EUR/GBP (small denominations) USD/GBP/EUR 5 USD/GBP/EUR 10 £0 USD/GBP/EUR 7 Free if relationship balance is greater than or equal to TZS 80M, GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000 USD/GBP/EUR 2

orp	orporate Banking			
	Type of Account Fixed Deposit Call Account	Min Operating Bal. TZS 10,000,000 Min Operating Bal. TZS 10,000,000		
	Foreign Currency Account (Fixed/Call) Type of Account Business current account	USD 10,000 OR EQV Opening Bal. TZS 2,500,000;Min Bal 1,000,000		
	Maintanance fee (per month) Penalty for overdrawn account	T75 26,000 Interest @ 35%		
	Cash withdrawal from TZS Customer Foreign Currency Account (CFC)	TZS 10,000 per withdrawal		
	Customer Foreign Currency Account (CFC) Minimum balance Maintanance Fee (per month)	USD.EUR 2,500;GBP 1,000 USD/EUR 1,000;GBP 500 USD/EUR 26;GBP 15		
	Penalty for balances below limit Penalty for overdrawn account	USD/EUR 14;GBP 7 USD Interest @ 25%;GBP Interest @ 20%;EUR EQV 1% UP TO USD/EUR/GBP 10000;2% Above that amount,MIN USD/EUR		
	Cash withdrawal from CFC Transfer within own accounts	25;GBP 15 Free		
	Cash Deposit - Small deniminations (\$20,\$10,\$5,\$1) Local Currency Transactions	2.5% Of the Value		
	Outward remittance (TISS/RTGS) Amendment fee for Outward remittances / Swift / Telegraphic Transfers by customer or by bank	TZS 11,800, USD EQV Free		
	Inward Transfers (TISS/RTGS) Investigation fees for non receipt of funds (T/T) where funds have been received	Free Free		
	Foreign Currency Transactions Outward remittances / Swift / Telegraphic Transfers	0.25% OF VAL,MIN USD 60 MAX USD 295; GBP/EUR EQV, PLUS USD 30 Intem-		
	Swift message retrieval after 3 months Amendment fee for Outward remittances / Swift / Telegraphic Transfers by	diary charge option is ours USD 3.00 per message USD 3.00 per message		
	customer or by bank Foreign Cheques deposits (Only TZS from Kenya) Inward Foreign Bank Draft	1% OF VAL TRANSACTION,MAX USD 118;GBP/EUR EQV 1% MIN USD 35,MAX USD 295 USD 35 PER Item		
	Foreign Bank Draft Inward Swift Transfers Returned foreign cheques	0.25% OF VAL,USD 90MIN,USD MAX 295;GBP/EUR EQV USD/GBP/EUR 11.8;TZ5 EQV Lack of funds USD 130, Other reason 70		
	Investigation fees for non receipt of funds (T/T, Swift) where funds have been received	Free		
	Standing Order Standing order set-up Standing order	TZS 12,000; USD/EUR 12;GBP 6 Within Absa TZS 6,000; USD 7, GBP 5, EUR 5 Per Item		
	Standing order Amend / Stop standing Order	Other Banks; TZS 25,000; USD 25; GBP 15, EUR 15 Per Item TZS 25,000; USD 25; GBP 25, EUR 25 Per Item		
	Unpaid standing order Absa Access – Internet Banking	TZS 60,000; USD 60; GBP 30, EUR 30 Per Item		
	Onboarding/Set Up Statement View/ Download and Print Salary processing/Electronic Fund Transfer (EFT) within Absa	Free Free TZS 1,500, USD/EUR/GBP Eqv per Item		
	Salary processing /Electronic Funds Transfer (EFT) within Absa Electronic Fund Transfer (EFT) with other banks Electronic Fund Transfer (EFT) within Absa	TZS 2,500, Der item 1,500, USD/EUR/GBP Eqv per Item EFT to other banks: TZS 2,500 per item		
	SWIFT Payment/ Cross border Own book Transfer (within Absa Tanzania)	USD 65 OR EQV, PLUS USD 30 Intermediary charge if occur Free		
	Book Transfer (Own Accounts) TISS/RTGS	Free TZS 11,800; USD Eqv		
	GePG/Tax payments Absa Access Monthly fee	TZS11,800 per item TZS 20,000;EUR/USD/GBP EQV AND TZS 50,000 EUR/USD/GBP EQV For		
	Host to Host Set Up Fee	view only Quotation available on request		
	Bank Direct Bank Direct Cash - Cash Intransit Bank Direct Mail - Courier Service	Quotation available on request Quotation available on request		
	Mobile Bulk Disbursement Transfer to M-Pesa; TigoPesa; Airtel Money; EzyPesa, Halopesa	TZ5 2,300		
	Other Service Charges Manual processing of salaries	Within Absa TZ;TZS 12,000 PER ITEM;With other Banks TZS 12,000;GBP/ EUR/USD EQV		
	Closure of Account Within 6 months of account opening	TZS 36,000; USD 36; GBP 24; EUR EQV		
	After 6 months of account opening Dormant Account Reactivation	TZS 25,000; USD 25; GBP 13; EUR EQV TZS 7,000; USD/GBP 7; EUR EQV		
	Cheque Stop payment instructions Cheque Stop payment instructions	LEAF LOST: TZS 30,000; USD 30; GBP 25 PER NOTICE; BOOK LOST: TZS 60,00 USD/GBP 60 PER BOOK; \Lack of funds/Aany reason: TZS 35,400; USD41; GBP 35		
	Statements - Monthly statement	Free		
	- Interim statement - Duplicate statement (over 3months) per month	Free TZS 3,500; USD/GBP/EUR 3.5 & Over 6months up to 12months per month TZS 8.500		
	- Duplicate statement (over 12months to 24months) per month Cheque images, per cheque	T2S 10,000 USD/GBP/EUR 8 & Over 24months per month TZS 20,000; USD/ GBP/EUR 10 TZS 26,000; USD 20; GBP14;EUR EQV		
	MT/900/910/920/940/941/942/950 Statements MT 101 Messages	USD 13 PER MSG, MIN 70 USD, MAX 410 USD SWIFT USD 60; RTGS TZS 11800 OR USD EQV; EFT TZS 2,200 OR USD EQV		
	Issuance of Manager's cheque Managers Cheque cancellation charges Reply to Audit Letters/Audit Report	TZS 26,000; USD 20 PER ITEM; GBP/EUR EQV TZS 14,200; USD 14; GBP 8; EUR EQV TZS 130,000; USD 132; GBP 66; EUR EQV		
	Confirmation/Audit/ Certificate of Balances /Introduction letter Registration of Foreign Loan at BOT	TZS 100,000; USD/EUR 45; GBP 30 per customer request USD 470 Once off processing/Registartion Fee; USD 710 Annual fees-Loan administration		
	Special Clearance Unpaid/Returned Cheques	TZS 53000; USD 66; GBP 27		
	Insufficient Funds (Refer to drawer) Uncollected cheque book (after 3 months)	1% OF VAL MIN TZS 100,000;USD/GBP/EUR EQV TZS 14,000;USD/GBP 14;EUR EQV		
	Cheque Books - 25 Leaf	TZS 15,000; USD/GBP/EUR EQV		
	- 50 Leaf - 100 Leaf	TZS 20,000; USD/GBP/EUR EQV TZS 40,000; USD/GBP/EUR EQV		
	- 200 Leaf Search fee for documents (2-6 months)	TZS 80,000; USD/GBP/EUR EQV TZS 8,300; USD/GBP 8; EUR EQV		
	Search fee for documents (6 months and above) Lending and Deposit Rates	-TZS 20,000; USD 20; GBP 14; EUR EQV		
	Prime Rate Deposit Rates	Quotation available on request Quotation available on request		
	Lending and Deposit Rates Prime Rate	Quotation available on request		
	Deposit Rates Trade Finance	Quotation available on request		
	Guarantees Commission Charge	0.85% OR min USD 590 per quarter		
	Handling Fee Unsecured Bid Bonds Commission	USD 65 Flat 1.5% per quarter minimum \$590		
	Cash Covered Ammendment	0.85% or min USD 320 per quarter \$130 flat-normal amendment or 0.85% if extended into another quarter		
	Extension to next quarter Cancellation Amount lorgouse	0.85% per quarter USD 118 Flat 0.85% per quarter on the difference		
	Amount Increase Letters of Credit - Imports Unicsued LC Draft	0.85% per quarter on the difference		
	Unissued LC Draft Discrepancy fee Pick Margin	USD 50 USD 110 flat 0.85% per quarter, min USD 590 per quarter		
	Risk Margin Handling Fees Swift charge	0.85% per quarter, min USD 590 per quarter USD 115 Flat USD 115 Flat		
	Swirt charge Examination Extension to next quarter	USD 115 Flat 0.85% per quarter, min USD 590 per quarter		
	Extension to next quarter Risk Margin on acceptance Cancellation	0.85% per quarter, min USD 590 per quarter 0.85% per quarter, min USD 590per quarter USD 118 Flat		
	Letters of Credit - Exports Discrepancy fee	USD 110 Field		
	Ulscrepancy ree Amendment advising fee Discrepancy fee per doc	USD 130 flat USD 130 flat		
	Discrepancy ree per doc Swift for other LC payments Advising Commission	USD 130 flat USD 415 (all inclusive)		
	Swift charge Documents examination fee Courier charge	USD 64 Flat USD 1.15 USD 1.15 Flat		
	Risk Margin on acceptance Confirmation	USD 115 Flat 0.85% per quarter, min USD 590 per quarter 0.85% per quarter, min USD 590 per quarter		
	Letters of Credit Refinancing Interest on Refinance Commission on Refinance	Current Lending Rate (negotiable)		
	Letters of Credit Discounting Interest on Discounting - confirmed LC	Current Lending Rate (negotiable)		
	Interest on Discounting - non confirmed LC Bills Discounting (Bills of Exchange including cheques)	Current Lending Rate (negotiable)		
	Interest on Discounting Documentary Collection - Export Handling charge	Current Lending Rate USD 413 Flat inclusive all		
	Courier charge Chasing commission	USU 413 Flat inclusive all Inclusive in above Inclusive in above		
	Documentary Collection - Import Commission Swift charge	USD 413 Flat inclusive all Inclusive in above		
	Avalising charges Outward Bills for Collection (Clean collections & TCs)			
	Commission Chasing charges Unpaid charge	N/A N/A N/A		
	Inward Bills for Collection Commission			
	The tariffs were effective from 1 May 2022.			

Needed: Sensitisation on benefits of business formalisation by traders

By Guardian Correspondent, Singida

SINGIDA Regional Commissioner Peter Serukamba has called on trade officers to educate the public on the importance of business formalization to avoid consequences of operating illegally.

Serukamba made the call here on Tuesday when opening capacity building training for trade officers from Dodoma, Singida, Rukwa, Simiyu, Katavi and Tanga regions.

He said the government is keen on seeing people benefit from by formalizing their activities and avoid costs and disturbances that come with backstreet operations.

"This training is important considering the fact that currently the issue of improving business and investment environment, including license services, are done online," said Serukamba.

He said it was his hope that the training would empower trade officers so that they improve provision of to businesspeople and services investors.

The RC said the training was a tool to reduce inconveniences and costs of informal business as part of improvement of business environment in the country.

He added that the training focused on the importance of business officers being close to the people by providing better services so that traders' incomes grow and finally the government gets taxes and the country's economy grows fast.

Godfrey Nyaisa, chief executive officer of Business Registration and Licensing Agency (BRELA), said trade officers should change their attitude and recognize the responsibilities they have and stop the attitude of being only revenue collectors and closers of people's businesses.

He asked them to identify businesspeople in their areas, listen to their concerns and find answers so that their businesses can continue to exist and grow.

Nyaisa asked the officers to recognize the goals of their new department and its responsibilities, including identifying investment opportunities and creating an enabling environment to promote business to boost the economies of their respective councils and regions.

"The government is determined to improve and strengthen business environment in the country as outlined in the National Development Vision 2025 and the Third Five-Year Development Plan (FYDP III)," he said.

The training was organized by BRELA in collaboration with the President's Office (Regional Administration and Local Governments) and the Ministry of Industry and Trade to build capacity of all trade officers in the country.

> This training is important considering the fact that currently the issue of improving business and investment environment, including license services, are done online



Afriq Construction Company director general Charles Bilingi (L) pictured yesterday briefing Industry and Trade Minister Dr Ashatu Kijaji (C, foreground) on his firm, located at Kikongo Mlandizi in Kibaha District, Coast Region. Right is Coast regional commissioner Abubakar Kunenge Photo by Correspondent Joseph Mwendapole

By Correspondent Wilhelm Mulinda,

Mwanza

RESIDENTS of Mwanza Region have been called upon to take precaution against cholera that has already hit some areas by strictly adhering to its easy prevention steps.

To prevent cholera, people should wash their hands often and take steps to ensure that food and water are safe

The call was made here yesterday by Mwanza Regional Commissioner Amos Makalla when speaking at a technical meeting with health stakeholders on how to control the deadly disease from spreading further.

He noted that as of yesterday there were 28 confirmed patients in the region hence the need to take precautionary measures to contain it.

"When an outbreak of a disease over the region", he said. occurs, it is the responsibility of leaders He directed all districts in the region

and stop it from spreading", he said. Makalla noted that if someone eats food prepared in a dirty environment or without washing hands properly with clean water and soap, they are likely to consume pathogens that cause cholera.

to take measures quickly to control it

"Let us encourage food vendors to boil water for their customers and discourage gatherings at funerals as some of the strategies to control the spread of the disease in our areas all

as cholera hits Mwanza

to come up with strategies to shelter and treat people with signs of the disease and provide education on it at all health facilities.

Call for control measures

"I would like to tell people of Mwanza that cholera is there and those with the signs be taken to health facilities urgently for treatment as the disease is curable if a patient goes to hospital as early as possible," he said.

Also, the RC urged transportation stakeholders and traditional healers to

fight against the outbreak of the disease in the region which has seven districts namely Magu, Kwimba, Ukerewe, Nyamagana, Ilemela, Sengerema and Misungwi.

Citing an example, he said that traditional healers should not receive patients with signs of cholera but instead tell them to go to hospital for treatment.

Dr Thomas Rutachunzibwa, Mwanza Regional Medical Officer said that signs of cholera include vomiting, diarrhoea and shrinking of skin due to excessive

join efforts with the government in the vomiting, among others.

Zambia enacts new law on access to information

By Kathy Short

ZAMBIA has become the latest country to enact an Access to more than 20 years since it was first introduced in parliament.

While some have welcomed the move, rights activists say the measure still falls short of international standards. Under the new law, every citizen can request unclassified information from the government on any issue of public interest.

Grant Tungay, the spokesperson for the Zambian Civil Society Organizations' Coalition on Access to Information, or ATI, said the new law is not perfect, but it is a good start.

"This law will enable us to start to build a culture of openness and transparency and it's going to take years for us to do this, but let's start now their good aspects and there are concerning aspects; but ultimately we have to start somewhere, and we can start to sensitize people to start to expect an openness and transparency from government officials," he said.

The new law aims to provide a right to access information as guaranteed in the U.N. Convention against Corruption and the African Charter on Human and Peoples' Rights.

It also outlines the procedures to request information and places Zambia's Human Rights Commission as an oversight institution on such requests.

According to the United Nations, access to information promotes the participation of citizens in governance, enhances public confidence in government and increases the legitimacy of public institutions.

The Media Institute of Southern Africa, or MISA, is an umbrella organization representing MISA national chapters in the Southern African Development Community.

MISA Zambia's national chairperson, Lorraine Mwanza, said while she welcomes the new law, it may provide little help to journalists, opposition parties and civil society, as it does not address some critical issues.

"The act should provide clear timelines stating how long one should wait when they request for information

or when they appeal against decline to an information request from a public body," she said.

For opposition National Democratic Information law, as President Hakainde Party leader Saboi Imboela, the Hichilema signed the bill last month, new law does not meet regional and international standards on human rights such as the African Union Convention on Cyber Security and Personal Data Protection.

"The Access to Information law is not something that a good number of us are happy about because if you look at it critically, it has actually been downscaled from the constitution and now very diluted," she said.

At a recent press conference, Zambian President Hakainde Hichilema said the enactment of the Access to Information law is a historic achievement.

Cornelius Mweetwa is the chief government spokesperson and minister of information and media. He said the new law is in line with the administration's campaign promise to promote human rights and democracy.

"The president has assented to the Access to Information bill, which is now law, which has widened further the democratic space in Zambia, the precincts within which citizens freely participate in engaging the government," said Mweetwa.

Zambia now joins Angola, Malawi, Namibia, Tanzania, South Africa, and Zimbabwe, which have enacted access to information laws.



public body



Water minister Jumaa Aweso (R) and Ushetu constituency legislator Emmanuel Cherehani (in specs) turn on taps yesterday to launch a 344.4m/- water project which the Rural Water and Sanitation Authority (Ruwasa) in implementing at Busenda village in Shinyanga Region. Photo: Correspondent Shabani Njia

Malawi to import flour from Tanzania to ease food shortage

LILONGWE

MALAWI will start importing maize flour from Tanzania and South Africa to feed the country's 4.4 million people who are facing food shortages.

Commissioner for Department of Disaster Management Affairs Charles Kalemba disclosed this on Monday in Lilongwe when speaking on the sidelines of President Lazarus Chakwera's meeting with the World Food Programme (WFP) Regional Director for the Southern Africa support the needy Malawians, but we cannot get maize from Tanzania. Bureau.

Kalemba's remarks cleared the controversy caused by Malawi's suspension of maize import from Tanzania and Kenya over "devastating" Maize Lethal Necrosis. This disease researchers in Malawi said could completely wipe out the staple crop if unchecked.

Recently, Malawian media reports indicated that the World Bank had committed 20 Million U.S. dollars to purchase maize from Tanzania to the reports said the World Bank was

stuck with the importation ban. But Kalemba said it had been resolved that Malawi should import maize flour from Tanzania and not the staple food in its grain form.

He said the Malawi government is working with WFP and the World Bank to have the maize flour imported into Malawi by the weekend.

"We are getting maize flour from Tanzania and South Africa. The Ministry of Agriculture did not say

The issue is about full-grain maize that can be planted. But getting maize for food in the form of flour is okay," Kalemba said.

Food insecurity in Malawi has escalated with the fall of the country's currency, the Kwacha, by 44 percent in early November. A 50-kg bag of maize, which was at 12,000 Malawian Kwacha (about 7.13 U.S. dollars) this time last year, is now between 50,000 and 60,000 Malawian Kwacha (about 29.71 and 35.66 U.S. dollars).

WB: Progress in reducing poverty is unevenly distributed in Kenya

KENYA has been successful in translating economic growth into poverty reduction, but this progress is unevenly distributed across the country, according to the World Bank report released recently.

The report, titled The Kenya Poverty and Equity Assessment 2023: From Poverty to Prosperity: Making Growth More Inclusive, prescribed a number of measures the country needs to take in order to address poverty challenges. It spanned the years 2005 through 2021.

The north and northeast regions of the country, where arid areas are concentrated, are characterised by poverty rates persistently higher than the rest of the country, the report released on December 14, 2023 in Nairobi said.

Counties in these areas are historically underdeveloped and have seen little progress in poverty reduction. Kenya's northern-most county, Turkana, has the highest poverty rate.

As a result, economic growth has failed to lift enough people out of poverty and poverty has become less responsive to growth in recent years.

Kenya has been successful in translating economic growth into poverty reduction, according to the World Bank. The country saw poverty levels declining mostly before the COVID-19 pandemic but the pace of poverty reduction was already slowing.

"In 2019, almost a third of Kenyans (33.6 per cent) were living below the national poverty line, a 13.1-percentage point decline from 46.7 per cent in 2005-06. This translated into a decline in the number of poor individuals. In rural areas, poverty declined from 49.7 to 37 percent. In comparison, the urban poverty rate fell from 34.5 to 26 percent," read the report.

Since March of 2020, Kenya's progress in poverty reduction has been adversely affected by the COVID-19 pandemic that is estimated to have increased the number of the poor by an additional two million through adverse impacts on incomes and jobs.

A combination of interconnected factors contributed to the uneven progress, the report said. The creation of productive jobs and economic opportunities is limited, particularly for the poor.

Extreme weather events are becoming more common, with the poor being particularly vulnerable. The poor have few coping strategies for shocks, making them less resilient

Furthermore, inequality in both opportunity and outcome dampens the translation of overall economic growth to income growth for the poor. Kenya's fiscal system is less effective in reducing poverty due to a combination of tax and social spending design factors. Fiscal policy is an important tool for reducing poverty and equalising opportunities, the World Bank said.

Kenya's economic growth has the potential to pull more people out of poverty even in challenging economic contexts, according to the World Bank. It called for an inclusive growth strategy to pull millions of Kenyans from poverty.

To inform such a strategy, the report proposed three broad, interconnected policy pathways. Connecting the poor to economic growth; strengthening households' resilience to adverse weather shocks; and leveraging fiscal policy to support poverty reduction objectives are among them.

These policies will build capabilities, provide access to finance and connect households to the market, the report

In efforts to bridge the gap between the poor and economic growth, the World Bank highlights the crucial role of the agricultural sector in Kenya. The World Bank has also called for developing and disseminating climatesmart agriculture technologies and services to farmers.

In 2019, almost a third of Kenyans (33.6 per cent) were living below the national poverty line, a 13.1-percentage point decline from 46.7 per cent in 2005-06. This translated into a decline in the number of poor individuals. In rural areas, poverty declined from 49.7 to 37 percent. In comparison, the urban poverty rate fell from 34.5 to 26



Simanjiro district commissioner Dr Suleiman Serera (R) pictured yesterday making remarks after completing a tour of several primary and secondary schools in

By Correspondent Valentine Oforo,

Dodoma

TANZANIA Dairy Board (TDB) is to set up eight milk access points (MAPs) in different primary and secondary schools within the two regions of Mbeya and Morogoro in efforts to spur milk consumption.

The project which is part of preliminary implementation of the School Milk Programme (SMP) is expected to commence this month and it will cost 40m/- upon completion.

Dr George Msalya, TDB Registrar, told this writer in an interview here yesterday that the board is executing the project in cooperation with the Ministry of Livestock and Fisheries as

Dairy board readies to set up milk access points in schools well as the United Nations Children's first phase whereby the number of

Fund (UNICEF), milk processors and

"The MAPs will be equipped with all necessary modern facilities for milk storage and safety such as refrigerators," he said.

Dr Msalya added that TDB was continuing with efforts to source more funds to enable it extend the service to more schools in other regions across the country.

"The major focus under SMPs is to reach a total of 100 schools in the Arusha and Kilimanjaro.

beneficiary schools will be increased every year for five consecutive years of the implementation with the target number being 625 schools by 2027,"

In efforts to extend the services to more children in schools, he said the board was also to roll out milk consumption in a total of 134 schools in eight regions. The regions, according to him, are Dar es Salaam, Dodoma, Mwanza, Morogoro, Ruvuma, Tanga,

"For instance, in Kilimanjaro we entered into an agreement with a milk processor based there to design and produce a small-sized yoghurt packet to be sold to pupils at 500/-," he said.

He cited financial constrains as a big snag hindering the board's efforts to execute the programme at intended scope and quality.

"The SMP requires at least 15bn/- in order to run for five years in a total of 500 schools across the country," he

Experts want Horn of Africa cheetah termed 'endangered'

By Rajat Ghai

A GROUP of experts have appealed to the International Union for Conservation of Nature (IUCN) to reclassify the status of the Northeast African Cheetah (Acinonyx jubatus soemmeringii), found in the Horn of Africa, to 'endangered' from 'vulnerable'.

The subspecies' cubs are being heavily trafficked across the Red Sea to Arab countries like Saudi Arabia, the United Arab Emirates and Yemen. The genetic diversity of soemmeringii, which already has a slender population, is thus being further reduced. That is reason enough to upgrade its IUCN status, the authors noted in a research note they published recently.

They also requested global cheetah experts to investigate further as to whether the subspecies was fit enough to be classified as 'critically endangered'.

The authors – including Laurie Marker of Namibia's Cheetah Conservation Fund, who helped get the first batch of African cheetahs to India on September 17, 2022 to Kuno National Park – performed a genetic subspecies assessment on samples obtained from 55 cheetahs confiscated from illegal traffickers from 2016 to 2019.

The 55 cheetahs were confiscated from Somaliland, a breakaway region of Somalia that was recently given political recognition by Ethiopia. Somaliland is on Somalia's Red Sea coast and faces Yemen across the Indian Ocean inlet. Ethiopia has granted recognition to Somaliland in return for access to its Red Sea ports. they reasoned.

Ethiopia itself lost its coastline after the formation of Eritrea in 1993.

The researchers found all 55 individuals were 100 per cent soemmeringii genetically.

"Thus, our findings strongly indicate that most trafficked cheetahs detected in the Horn of Africa illegal pet trade are of the subspecies A. j. soemmeringii and are sourced regionally," the researchers wrote.

Soemmeringii's last wild count was 260-590 mature individuals. Since most cubs that are trafficked to the Gulf barely survive, the illegal trafficking "represents a sustained and significant offtake, which will inevitably lead to continued population decline".

It will add further to loss of genetic diversity already being caused due to mortality caused by human-wildlife conflict and habitat loss.

These circumstances fulfil criterion C2a(i) of the IUCN Red List and thus qualify the subspecies as 'endangered' rather than 'vulnerable'. It may even qualify it for criterion A2 or A3, under which a species is categorised as 'critically endangered', according to the researchers.

"We urge IUCN to support reclassification of A. j. soemmeringii, as "endangered," and appeal to the cheetah community to investigate further uplisting to 'critically endangered' to reflect the likely extinction risk exacerbated by the illegal trade," the authors said.

Uplisting will galvanise the support of stakeholders, provide access to funding restricted to species listed as endangered, and increase national and international protection of A. j soemmeringii against illegal trade,



Songwe Regional Police Commander Theopista Mallya inspects a police parade in Mbozi town, Songwe Region, yesterday shortly before addressing a meeting for police officers on strategies to ensure enhanced delivery of services to the public this year. Photo: Correspondent Issa Mwadangala

B to strengthen capacity of West African CS

By Special Correspondent, Abidjan

THE African Development Bank and the West African Civil Society Institute (WACSI) have signed a Memorandum of Understanding (MoU) marking a significant step in their commitment to empower civil society organizations (CSOs) across West Africa.

The agreement, signed recently in Abidjan, is the culmination of a twoyear collaboration between the two institutions, solidifying their shared vision for an inclusive and prosperous Africa.

The MoU formalizes a strategic partnership that will leverage WACSI's expertise in building the skills and

competencies of CSOs, in alignment with the Bank's 2021-2025 Capacity Development Strategy.

The MoU outlines a comprehensive action plan centered around four key pillars-strengthening the skills and competencies of CSOs on development programming and facilitating partnerships and resources mobilization for sustainable capacity building.

Other pillars include enhancing knowledge management through the generation and dissemination of relevant information and advocating for and influencing policy to ensure a more meaningful engagement of civil society in development discourse.

Zeneb Toure, the bank's manager for civil society and community engagement, acknowledged the critical role of civil society as partners in achieving shared development goals. She said the partnership with WACSI will be instrumental in unlocking the full potential of CSOs to contribute to inclusive growth and impactful development across West Africa.

"It is a privilege and an honour for WACSI to play this facilitating role, and we will do it to the best of our ability," said Nana Asantewa Afadzinu, Executive Director of WACSI.

She stressed WACSI's belief in the efficient, resilient, and influential civil

society can play in ensuring sustainable development for the African continent. "Working with the African Development Bank, civil society will be able to play its role as a development partner.

WACSI expressed gratitude for the Bank's recognition of its work and commitment to supporting civil society. "This partnership signifies a significant milestone in our efforts to empower CSOs and enhance their engagement in national development processes," said Ms. Afadzinu.

AfDB has made efforts to catalyze engagement with civil society for more than two decades, and today pivotal role that a strong, effective, mainstreams engagement with CSOs in all Bank operational work.

Guardia.com Guardian

Taking A New Look At The News ESTABLISHED IN 1995

Carefully built all-weather roads can serve dual purpose in reserved areas

EW people will likely be aware that the Tanzania National Parks (TANAPA) also stands as 'home' to road builders, however infrequently this really applies.

Reports say the public agency is in the process of upgrading a key road meant to ease the ferrying of crops in Serengeti District, Mara Region.

The 13-kilometre road is being raised to gravel level chiefly to speed up transportation in an area connecting three villages.

It is not clear how long the road has gone without care and whether the idea of upgrading it is just starting to become acceptable to conservationists.

The envisaged all-weather road is among development initiatives to be implemented under the Serengeti ecosystem development conservation project, stakeholders in TANAPA's conservation plans.

Road reliability in the area has thus far at best been rudimentary. It is on record that the rainy season commonly sees the bridge linking the two sections of the road swept away by gushing

Usually, this also results in deaths of people and livestock. It is understood that more workable and sustainable methods of taking care of this anomaly are being effected, this including the installation of a large box culvert.

It is widely believed that this will solve the problem once and for all as bulldozers and tractors level the stretch, then compact the gravel on the track, slightly widened, with a pinch of

TANAPA officials see the road as vital for crop transportation and more generally. However, the mere fact that the upgrading of a road has actually to be defended and a conservation agency is picked to do the job shows how complex the issue is in the first place.

The issue of transporting farm harvests has been exhaustively debated in the past and the government has

There was an option for a long flyover stretch at key migration points, but it wasn't days of flyovers or Kigongo-Busisi type projects yet then.

The protocol around the road upgrading project is somewhat astonishing, as it is being conducted through a rural infrastructure rehabilitation project where the conservation sustainable development component is embedded.

It is not difficult to think of the many brainstorming and project writing sessions various experts engaged in before this chain of strategic projects and feasibility apologetics were thought up, with funding for the project ultimately approved.

Yes, the guess is right - the project is being financed by the German development cooperation agency BMZ via the German Development Bank (KfW), implying a loan of sorts.

The more positive feature is that there is a comprehensive uplift programme for various social installations within the precincts of key conservation sites in the past largely left to live normal

That implies that there are no developments in reserved areas, but Serengeti is now as closely protected environment as Ngorongoro, as it is vast and less exposed to rapid ecological dislocation. The latter has unique features that started to "encourage" some urbanisation in the area, specifically around the homes of conservation agency staff.

There is apparently a lot of work in respect of the Serengeti ecosystem development and conservation project in Mara Region.

It calls for some detail in figuring out whether it is the natural ecosystem that is being laboured upon or it is the social ecosystem like the construction of teachers' quarters.

All this is fairly well removed from conservation or ecosystem needs per se, but there are still the social needs that would help maintain a balance long conducted a feasibility study for between technical work related to a Musoma-Arusha railway project - conservation and key social outlays for which, too bad, did not bear much the surrounding community.

ought to seriously consider benefits to public UTHORITIES in Zanzibar to restoration of surfaces and not

Debate on conservation versus modernisation

could have quite some work to do in the government's double quest for fast-tracked modernisation amid environmental conservation, as this will evidently have already been thought out but without public sensitisation on the matter having taken deep enough root yet.

The fact that Zanzibar President Dr Hussein Ali Mwinvi has been at pains to defend the casual demolition of a selected number of old buildings has raised the question of the balance between conservation and modernisation.

Notbyanymeans surprising: It is policy or market issues that are in the forefront, as policy focuses on conservation for tourism while demolition relates to appeals of investors for prime land to be developed.

The president has repeatedly declared that the Zanzibar government was keen on improving old buildings to make them more attractive and benefit future generations. It is a market view of things as, indeed, buildings are not there just to be seen and appreciated by visitors but also in fact reflect economic need.

because is primarily redevelopment creates jobs, amplifies business space and attracts vital new revenues for the state. It is not something that can be brushed aside with ease as some conservationists believe - that Zanzibar is little more than its Stone Town scenery.

As an indication that objections to extensive modernisation of buildings aren't minor, the president said that the government will not listen to those standing against the ongoing face-lifting of the city.

He has rejected the argument that most of the buildings in question should remain intact, with works limited

meaning demolitions and erecting new

The question is whether the demand is pointed at specific or supposedly crucial conservation areas and if there is explicit policy on that issue. It would evidently defy logic, though, if conservationists would not want to see all these protected.

Pulling down old structures to put up modern ones in their place involves changing the use of space, from sprawling classroom buildings likely taking up huge chunks of land, whereas one or two-storey ones near one another would surface.

There is every reason, as the president noted, that the government does not sit arms folded as old buildings come tumbling down, in which case redevelopment is the right decision, as it benefits the whole nation.

That is what is meant in the affirmation that coming generations will also benefit, and not just thanks to the scraping out of some paint and fixing tiny cracks.

There is a clear business proposition involved which can be captivating for government policy. In that what is being discussed is the rebuilding of schools, and these are not heritage sites, it is clear that some critics have been going too far.

There is an improvement side as well as constructing modern schools, not just in avoiding situations where classes are conducted in dilapidated classrooms at times dangerously exposed to inclement weather: rain, wind scorching sun, etc.

Therefore, it makes much sense for the government to devise and execute plans seeking to make more beneficial use of land and whatever other resources it has a mandate over than currently obtains - provided that this is for the public good.

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO **Circulation Manager: DENNIS NTAITA**

Newsdesk

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

Advertising

Mobile: 0677020701 E-mails: advertise@guardian.co.tz Website: www.ippmedia.com epaper.ippmedia.com



Study: Tiny tortoise may play immense role in South Africa's Karoo landscape

By Sean Mowbray

THE diminutive Karoo dwarf tortoise may play a decisive role in the seed dispersal of plant species in its semidesert habitat in South Africa, a new study shows.

A germination trial showed that the tortoises transport seeds to microsites suitable for germination, a potentially vital means for plants to survive drought in the arid Karoo region.

The dwarf tortoise is highly endangered owing to the degradation of its habitat and increased predation by ravens and crows accompanying expanded human presence in the Karoo.

The findings underline broader ecological roles that small, understudied species play landscapes.

The Karoo dwarf tortoise (Chersobius boulengeri) may play an outsized role as gardener in its arid South African habitat.

Researchers gathered droppings of the miniature species - this endangered tortoise is one of the world's smallest, maxing out at 11 centimeters (4.3 inches) in length - and analysed them to identify its preferred diet.

The newly published research suggests that the tortoises' dietary preferences may play an important role in the seed dispersal of at least four plant species.

C. boulengeri is a cryptic species endemic to South Africa's Karoo, a vast semi-desert area covering around 500,000 square kilometers (193,000 square miles), a region larger than California.

Studying the species is challenging because these tortoises spend most of the day hidden motionless in rock crevices.

This necessitates long hours peering under rock after rock to spot their tiny camouflaged shells, according to Victor Loehr, first author of the paper, published in the Journal of Arid Environments.

When they do venture out, they spend a lot of that time walking around and scanning their surroundings, behaviour that doesn't make sense for a small species that's vulnerable to predation, Loehr told Mongabay.

As earlier noted, the Karoo dwarf tortoise is highly endangered. In research published last year, Loehr and his team from the nongovernmental organisation Dwarf Tortoise Conservation found that the only known population is crashing owing to a combined threat of habitat degradation due to livestock grazing and predation by ravens and crows, which spread across the Karoo



The Karoo dwarf tortoise. File photo

landscape following human activity. These two threats have likely led to local extirpations, Loehr said.

As females only lay one egg at a time, and juveniles may take up to a decade to reach maturity, the tortoise populations grow very slowly, which can exacerbate such pressures.

That makes the diet findings particularly important. "If you don't know anything about what a species is feeding on, then it's impossible to assess an area for suitability for the species," Loehr said.

Until now, there is limited information on what these dwarf tortoises ate or their role in the surrounding ecosystem.

The research team analysed tortoise faeces using a range of methods and found that, while the species ate a host of plants, it had a preference for ten, including doll's roses (Hermannia spp.), which are relatively scarce in the arid Karoo landscape.

Research efforts relied on volunteers painstakingly searching rock crevices for the ten-centimeter (four-inch) tortoises. "You have to inspect thousands of crevices to find just a handful of tortoises," Loehr said.

These preferred meals explained the tortoise's finicky scanning for food options on its daily forays, but also made the researchers believe that it may have a mutualistic relationship with some of its favoured flora. A small germination trial indicated that the tortoise does indeed aid some plants' dispersal and germination.

Loehr said that while the tortoise

as their seeds are transported to microsites suitable for germination.

"I do think that in areas with frequent droughts like the Karoo, tortoises may be especially important vectors for seed dispersal during and after

drought," he noted. Loehr elaborated: "I think if we would expand another germination trial based on a larger number of tortoises and maybe more populations, then I would not be surprised if many more plant species would be dispersed

by this species of tortoise." Conservation action to address predation and find other tortoise populations is under way, led by the South Africa-based Endangered Wildlife Trust.

Loehr reported that his organisation has collaborated with a range of institutions to breed Karoo dwarf tortoises in captivity with the aim of possibly carrying out wild reintroductions in the future.

"So far, we have discovered that it is possible to successfully keep, breed and raise Karoo dwarf tortoises in captivity," he said, adding: "That they are capable of dispersing plant species that are not abundant, which might make them a useful 'tool' in habitat restoration."

Tomas Diagne, director of the African Chelonian Institute in Senegal, said the study provides a valuable methodology that could be applied to other species such as the much larger but similarly endangered sulcata tortoise (Centrochelys sulcata). "We suspect that this species is playing a gets a meal, the plants could benefit crucial role in the Sahelian ecosystem. play.'

Now this paper is going to be something referential to conduct a similar study, said Diagne, who wasn't involved in the Karoo study.

"One of the key questions we need to answer is what the role of these species in the ecosystem is," he remarked, adding: "If we lose one species of tortoise it is going to impact the ability of the ecosystem to regenerate."

The Karoo dwarf tortoise is threatened by ongoing degradation of its habitat and predation by ravens and crows. The spread of these birds comes as a consequence of human activity in the region. Experts say its endangered status and ecological role are emblematic of many other turtles and tortoises, which often receive little conservation and research attention.

For Craig Stanford, a researcher at the University of Southern California and chair of the Tortoise and Freshwater Turtle Specialist Group at the IUCN, the global wildlife conservation authority, the study's results aren't surprising as other tortoises play a similar role, but they do underline its importance, despite its tiny size.

"It's not like a giant tortoise but, nevertheless, they have the capacity to be small-scale ecosystem engineers," he said.

"The paper is kind of a small example of the ways in which these animals are underappreciated in their ecological roles," said Stanford, who wasn't involved in the study.

"They are not just kind of interesting little moving rocks on the landscape. They actually have ecological roles to

FEATURES Guardian

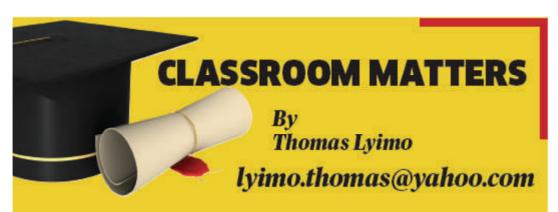
ONTENTS to be taught are the same but teachers are many. The task of teaching is made possible by dividing it into classes where different teachers teach. When the teacher is assigned to teach a certain class, good results are expected regardless of the history of learners.

For effective teaching to take place the teacher needs to assess their learners. To a certain extent they may succeed to get the picture of what the learners know but sometimes it may require receiving some information from the previous teacher to know exactly what to be done.

Teachers should design their teaching in a way that learners can perform well in their examination and get some skills which will enable them to master the environment and finally succeed in life after school.

All this demands the teacher to be well informed on what was done to the learners given to them previously. Teaching is not joking but a serious business which should lead to positive result. It is not just teaching what the teacher likes to teach but considering expectations of all stakeholders who evaluate the outcomes of learning using different parameters.

Teachers teaching consecutive classes should have high level of cooperation



Difference in perspectives, understanding and experiences of teachers make them set their plans in different ways which can or cannot meet the standards regarding the needs of different parties involved in the teaching and learning process.

Opinions come from different corners regularly making it necessary to make improvements towards meeting the demands of both parties in education something which will make the business continue.

For corrections and improvements to be possible teachers especially those teaching consecutive classes should extend cooperation. The goal of teachers should be common, what is of value is producing candidates who are knowledgeable enough to meet the demands of educational stakeholders. Teachers should not consider teaching as an individual business but social one whose achievement is measured at societal, national and international levels.

Teachers should put interests and achievements of learners above their personalities and stands when proposed corrections or changes are capable of bringing development in the educational sector and nation at

large

In our fight towards the common enemy which is ignorance there is no any reason why teachers should be divided in whatever account causing in effective communication which can prevent improvement in learning process.

When teachers especially those teaching consecutive classes cooperate extensively in their day to day academic affairs the following advantages can be obvious.

One of the advantages is easy planning of teaching process. Cooperation among teachers teaching consecutive classes enables teachers to know the coverage of contents in the previous classes. This enables teachers to know which topics need to be covered to make learners acquire the required competences as per the syllabus. It is in teaching all the required contents that the possibility of learners passing examinations and being competent is increased.

The second advantage of cooperation is making follow up. It is

a common tendency for learners when they forget some concepts or skills taught previously to claim that they were not taught. They use this claim as a defensive mechanism not to be seen as irresponsible ones. When the teacher is aware of what was taught previous they can make follow up by holding learners accountable.

When learners are hold accountable it makes them increase their level of execution as learners. This situation promotes performance. Learners learn to be serious when teachers are able to prove to them that some concepts or contents were taught. Learners emulate teachers. When teachers embrace seriousness is when learners can be expected to embrace the same.

The third advantage of cooperation is to know competences of learners. For a good teacher they must be eager to know what their learners know before starting teaching them. This is only possible if the teacher will assess the class at the beginning of the year of study but also communicat-

ing with the previous teacher to know what was injected into the minds of learners. The teacher can design the manner of teaching after knowing the competence of pupils.

The fourth advantage of cooperation is promoting unity and solidarity. This means when team work characterizes a staff of teachers more success in the teaching and learning process is expected.

The sense of togetherness is developed when teachers extend their levels of cooperation. Having a common goal of excellence may stimulate cooperation among teachers. Teacher should not allow separation among them without any good reason though they may differ in opinion.

Teaching is participatory. It demands joint efforts of teachers to make learners excel. The success in teaching is to be measured collectively. Corrections and improvements are necessary to make sure that eventually the learner meets their objectives in learning. Teaching is cooperating.

By Abdullah Ajibade

CCORDING to a recent report by Top10vpn, an international VPN review website, government-induced internet shutdowns resulted in a global economic loss of over \$9 billion in 2023, affecting 747 million people.

Sub-Saharan Africa came in second after Europe, with \$1.74 billion in losses spread over 30,785 hours and affecting 84.8 million Internet users.

After Asia, the Middle East and North Africa (MENA) region ranked fourth with a \$1.44 billion financial loss and 16,547 hours of disruption impacting 105.04 million users.

Russia suffered a higher financial loss of \$4.02 billion, while Ethiopia, the oldest independent nation in Africa, came in second with a loss of \$1.9 billion,

above Iran's \$920.3 million.

Interestingly, North America experienced a 2-hour Internet outage in 2023, affecting 7.99 million Internet users and incurring a \$1.8 million loss. South America, on the other hand, lost \$79.9 million due to an Internet disruption that lasted 62 hours and affected 192.04 million users.

Per the report, school exams are the leading cause of Internet outages, along with protests, information control, conflict, military coups, and election interformed

In mid-November last year, Telegram was periodically blocked for over a week in Kenya due to an alleged leak of secondary school exam papers on the platform. This social media shutdown lasted 192 hours and cost \$27 million in Internet restrictions.

Furthermore, due to religious tensions, authorities in Ethiopia restricted access to major platforms such as Facebook, YouTube, Telegram, and TikTok. This situation, which involved an Internet blackout lasting 3,414 hours and a social media shutdown lasting 11,496 hours, incurred a financial loss of \$1.59 billion

Moreover, in response to widespread protests, Senegal experienced a series of Internet blackouts and social media shutdowns from June to August. Following widespread protests in early June 2023, four Internet blackouts occurred within the next few days, and several social media platforms were blocked nationwide.

The impacts are 135 hours of Internet blackouts, 3,811 hours of social media shutdowns, and a total cost of Internet restrictions amounting to \$57.4 million.

Other African nations – Algeria, Guinea, Sudan, Tanzania, Cuba, Chad, and Zimbabwe – are also listed among the countries in the world that experienced financial loss due to government-induced Internet blackouts or restrictions on social media.

Over time, X (formerly Twitter) has been the most restricted social media platform. According to the report, the

Sub-Saharan Africa lost \$ 1.74bn in 2023 due to internet shutdown



platform experienced 10,683 hours of intentional disruption -- 18 percent higher than Instagram and 26 percent more than TikTok.

Similarly, in 2022, a total of 114 Internet shutdowns occurred across 23 countries, totaling 50,095 hours and resulting in a financial loss of \$24.61 billion. In 2021, 50 Internet outages occurred in 21 countries, lasting 30,179 hours and costing \$5.45 billion.

2020 saw 93 Internet shutdowns across 21 countries, lasting 27,165 hours and incurring expenses amounting to \$4.01 billion. In 2019, there were 134 Internet shutdowns recorded across 22 countries, lasting 19,207 hours and resulting in a financial loss of \$8.07 billion.

The total financial loss incurred due to Internet outages in 2023 decreased by 67 percent compared to 2022 but increased by 45

percent compared to 2021. The duration of these shutdowns increased by 18 percent in 2022 and by 71.5 percent in 2021.

Shutting down the Internet has several consequences, including a loss of communication, information, and service access, which could seriously disrupt people's lives.

Shutdowns of the Internet can also result in a reduction in economic growth and a loss of investment and business opportuni-

ties

It is important to recognise that Internet shutdowns infringe upon people's human rights and freedom of speech. The United Nations has condemned Internet shutdowns, saying they are "inherently disproportionate and unjustified" and "cannot be justified under international human rights law."

Guardian

Ready or not, America's population is also aging

By Joseph Chamie

S the signs of population aging are crystal clear and widely available, many countries are taking steps to address the far-reaching effects of that momentous demographic trend. A notable exception is the United States, a country that seems neither ready nor willing to deal with the aging of its popu-

America's government and its citizens appear ill-prepared to address the daunting consequences of population aging for the country's economy, workforce and entitlement programs. Among those challenging consequences are the rising costs of programs for the elderly, the need for financial aid and long-term care for many older people and the dwindling financial resources of elderly households.

Many countries, including the United States, are well along in the demographic aging of their populations. While some countries, such as France, Germany, Italy, Japan and South Korea, have median ages above 40 years, other countries, including China, Russia, the United Kingdom and the United States, have median ages of nearly 40 years.

As the U.S population continues to become older over the coming years, America's elected officials, the private sector, social institutions, communities, families and individuals will be obliged to cope with the inevitable, momentous and far-reaching consequences of population aging

America's elected officials tend to avoid addressing population aging. It seems that by ignoring or paying little attention to population aging, its many weighty consequences will diminish or simply go away.

The consequences of population aging for America's federal budget, its economy, workforce and the overall well-being of its citizens are not imaginary and will not go away by simply ignoring them. On the contrary, the aging of America's population is expected to have mounting effects on government programs, businesses, healthcare institutions, communities, families and indi-

However, the consequences of population aging for America's federal budget, its economy, workforce and the overall well-being of its citizens are not imaginary and will not go away by simply ignoring them. On the contrary, the aging of America's population is expected to have mounting effects on government programs, businesses, healthcare institutions, communities, families and individuals.

In ten years, for example, the U.S. federal government is expected to be spending half its budget on those aged 65 years or older. That spending will be used to support elderly Americans largely for health care and retirement benefits. Without sufficient government assistance, many elderly Americans will have to forgo needed care or rely on the uncertain assistance and care from fam-



ily and friends

While a secure retirement is a widespread desire across America, the financial resources of most Americans are not sufficient to cover their retirement expenses. Among households headed by someone 55 years and older, nearly half of them lack some form of retirement savings. Also, close to 30 percent of those who are retired or nearing retirement do not have retirement savings or a defined benefit plan.

In addition, the health conditions of America's elderly are both worrisome and costly. About 80 percent of Americans 65 or older have at least one chronic condition, with about 68 percent having two or more

It is estimated that nearly a half of elderly Americans are affected by arthritis, a quarter have some type of cancer and a fifth have diabetes. A third of the elderly have cognitive issues with approximately half of them having dementia

Millions of older Americans are struggling with health challenges and increasing numbers are in need of caregiving services. Many elderly Americans also find it challenging to obtain or pay for the additional services they need as they age

It is estimated that approximately 70 percent of U.S. adults aged 65 years and older will require long-care at some point, with the average length of stay in will be older than 65 years. Also,

long-term care about three years. in 2034 the share of America's In 2021, the average annual costs of long-term care in America ranged between \$35,000 and \$108,000

The median age of the U.S population, which was about 27 years in 1965, has reached a record high of nearly 40 years. The median age of America's population is continuing to rise and is projected to be 43 years by mid-century.

In addition, the proportion of America's population age 65 years or older is also expected to continue rising. Whereas approximately 9 percent of the U.S. population was 65 years or older in 1965 when the Medicare program was established, by 2022 the proportion had almost doubled to 17 percent. That proportion is expected to nearly double again by the century's close when approximately one in three Americans will be 65 years or olde.

As the U.S. population continues to become older over the coming years, America's elected officials, the private sector, social institutions, communities, families and individuals will be obliged to cope with the inevitable, momentous and far-reaching consequences of population ag-

Furthermore, the U.S. will face noteworthy demographic aging turning points in the near future. Beginning in 2030, for example, all of America's baby boomers

population age 65 years or older is expected to surpass that of children under age 18 year for the first time in the country's history.

A major demographic force behind the aging of populations is low fertility. Whereas America's fertility rate was nearly three births per woman in 1965, today it has declined to nearly a half child below the replacement level at 1.7 births per woman. Moreover, the country's fertility levels are expected to remain well below the replacement level throughout the remainder of the century.

Increasing longevity among the elderly is also contributing to the aging of America's population. U.S. life expectancies for males and females at age 65 years have risen markedly over the past sixty years. From 13 and 16 years for males and females in 1965, life expectancies at age 65 rose to 16 and 19 years by 2000 and further increased by 2022 to approximately 18 and 21 years, respectively. By mid-century, U.S. life expectancies at age 65 for males and females are expected to reach 20 and 22 years, respectively.

As the U.S. population continues to become older over the coming years, America's elected officials, the private sector, social institutions, communities, families and individuals will be obliged to cope with the inevitable, momentous and far-reaching consequences of population ag-

America's major government programs for the elderly are being seriously affected by population aging. As a result of the increase in both the absolute and relative numbers of the elderly, the two largest programs, Medicare and Social Security, are rapidly approaching insolvency, which is expected in 6 and 13 years, respectively.

The U.S. Congress needs to act responsibly to address the expected funding imbalances and the insolvencies in those two programs. Not doing so would lead to across-the-board benefit cuts or abrupt changes to benefits or tax levels.

Democrats are by and large committed to maintaining funding for Social Security and Medicare, programs that were established by the democratic administrations of President Franklin Roosevelt and President Lyndon Johnson, respectively. The Democrats believe that all Americans have the right to a secure and healthy retirement and are committed to preserving Social Security and Medicare for future generations. Over the years, public opinion polls have repeatedly demonstrated overwhelming support for those two programs. For example, approximately 80 percent of Americans support Social Security and oppose reducing benefits, and 70 percent are against increasing premiums for people enrolled in Medicare.

Republicans, in contrast, are reluctant to raise taxes and have resisted increasing funding for the government's major entitlement programs. They claim that with Social Security and Medicare facing insolvency if cuts to benefits and costs are not made, those two programs will not be available for future generations. Republicans in general prefer the private sector, freedom of choice and individual responsibility, such as private retirement investment accounts and a voucher system for private health insurance.

Besides congressional actions, educational and community programs are needed to encourage responsible behaviors among Americans in preparing for and during old age. Men and women need to adopt behavior, take action and develop habits early on in their lives that promote their economic security, personal health and overall well-being in their retirement years.

In sum, the United States seems neither ready nor willing to deal with the aging of its population. But demography doesn't care. As the U.S. population continues to become older over the coming years, America's elected officials, the private sector, social institutions, communities, families and individuals will be obliged to cope with the inevitable, momentous and far-reaching consequences of population aging. **IPS**

TAL RATIBAYAVIPIND

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 HALI HALISI

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

21:00-22:00HRS SPORTS

TUESDAY 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)

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

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**

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

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SUNDAY TIME PROGRAMME

07:00-09:00HRS HABARI NA MATUKIO YA WIKI

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

Tembelea mitandao ya kijamii ya CAPITAL RADIO 👩 📑









Thursday 11 January 2024 11

FEATURES

Fostering regional trade, resource mobilisation key for EAC's agenda



EAC Secretary General Dr Peter Mathuki makes the New Year Address at the EAC headquar-

By Guardian Reporter

Community (EAC) gearing up for the New Year with a stronger focus on fostering intra-regional trade, resource mobilisation and integrating the newest Partner States.

EAC Secretary General Dr Peter Mathuki made the remarks during the EAC New Year Address to staff in the EAC Organs and Institutions from the EAC Headquarters in Arusha.

He highlighted the need to enhance intra-regional trade by optimising the implementation of the EAC Customs Union and Common Market protocols.

Dr. Mathuki emphasised the need to work together to eliminate Non-Tariff Barriers (NTBs) hindering intra-regional trade and expressed optimism about increasing intra-regional trade in East Africa to at least 40% over the next five years.

He revealed the ongoing efforts to integrate the Federal Republic of Somalia into the EAC, adding that Somalia had signed the Treaty of Accession into the EAC in 2023 and affirmed that the Community is looking forward to Somalia's full integration after completing its internal processes.

"We look forward to the Federal Republic of Somalia depositing the instruments of ratification into the community after completing their internal processes," he said.

Mathuki reaffirmed the region's commitment to implementing the four-band Common External Tariff (CET) to enhance trade competitiveness and boost the industrial sector.

"The region adopted a fourband structure of 0%, 10%, 25% and 30%/35%. We endeavour to continue with its implementation to facilitate trade competitiveness and promote the industrial sector in the region," he added.

On the EAC Political Confederation, Dr. Mathuki said that as per the directive of the 23rd Ordinary Summit of the EAC Heads of State, the EAC will this year work with the United Republic of Tanzania, the Republic of South Sudan, the Republic of Rwanda and the Democratic Republic of the Congo to expedite the consultations.

"The experts are expected to deliver a report on the proposed model for the EAC Political Confederation and draft the EAC Political Confederation Constitution as a transitional model to the Political Federation," he said.

The Secretary General commended EAC Partner States and development partners who actively supported the region's peace support role in Eastern

"The forces made significant achievements and brought out

our collective unity of strength in peace missions. As a bloc, regional peace is a priority and will continue scouting for mechanisms to contribute to peace and security initiatives in all Partner States."

Guardian

On the Summit's directive on the Sustainable Financing Formula for the Community, agreeing on a 65% (Equal Contribution) and 35% (Assessed Contribution), Dr. Mathuki said that the EAC will work with all Partner States to expedite the operationalisation of the financing formula to maximize the Community's performance.

"We are mulling on convening a Sectoral Council Meeting with Ministers in charge of Finance to discuss on implementing this directive as well as a strategy to rationalise the cost of doing business in the community," he added.

The Secretary General further disclosed that the Community will prioritise revitalising relations with Development Partners, the Private Sector and the Civil Society, amongst other actors in the integration process.

He also addressed the Summit's adoption of French and Kiswahili as official languages, in addition to English, confirming that the EAC's commitment to developing language frameworks and policies for the operationalisation of these languages.

Iustice Nestor Kavobera, welcomed all staff back to work and underscored the need for EAC Organs and Institutions to adhere to the provisions of the Treaty for the establishment of the EAC while executing their respective mandates.

LAGOS

OARDING an Ibadan-bound train at the iconic Mobolaji Johnson Station in Lagos, Nigeria's economic hub and most populous city, a family of six settled into their seats in one corner of a secondclass coach, their laughter filling the air with the energy of Yuletide (Christmas season) holiday anticipation.

Adeniyi Salaudeen, a middle-aged man and head of the family, with a contagious smile, shared stories of past Christmas holidays with his wife and four children amid admiration for the modest coach they sat in. The children, wide-eyed with excitement, peered out of the window, eager to catch the first glimpses of the passing landscape through the jolly train ride in late December, 2023.

"I have had this experience before, going through the train. I really enjoyed the trip," Salaudeen said in an interview as the train's whistle blew, signaling the commencement of the journey to Ibadan, an enchanting city in southwestern Nigeria. "This holiday season, I decided to come to Lagos with my family. The feeling I have had is still the same. I enjoyed the experience!"

The Lagos-Ibadan railway, a major project of the China-proposed Belt and Road Initiative (BRI), it was constructed by the China Civil Engineering Construction Corporation (CCECC) and links the southwestern cities of Lagos, Abeokuta, and Ibadan. The railway officially started full commercial operation in 2021, easing public transportation and fuel goods movement in the country. The project is the first double-track standard-gauge railway to be built in West Africa.

In the Abuja-Kaduna corridor, inaugurated earlier in 2016, train passengers have also expressed excitement about traveling to meet their loved ones on the Chinese-built trains "that have continued to be a lifeline for many citizens during this festive season."

Nigeria has been grappling with staggering inflation, which currently stands at 28.2 percent, rendering transportation unaffordable for many low-income earners. Heightened insecurity has also recently plagued road travel.

"With the cost of air travel skyrocketing, the train service offers an affordable and secure means of transportation, bridging the gap for those who would have otherwise been unable to travel back home," said Omotola Fayehun, a passenger traveling to the northwestern part of Nigeria through the Abuja-Kaduna train service.

Fayehun, a secondary school administrator, said the Chinese-built rail services have emerged as a secure and more affordable alternative for Nigerians eager to reunite with their families during the Yuletide and other festive periods.

"The joyous experiences of Nigerians traveling on the Lagos-Ibadan and Abuja-Kaduna train services stand out as a beacon of hope and unity during these challenging times. The affordability and safety are unmatched, especially considering the current economic situation," he

The train services have standard class, business class, and executive class --

Chinese-built rail projects spark joyful Yuletide journeys in Nigeria



People try out a train trip following a ceremony to flag off the commercial operation of the Lagos-Ibadan railway at the Mobolaji Johnson Railway Station in Lagos, Nigeria.

making it a truly veritable means of transportation for all classes of people. Its air-conditioned coaches are each outfitted with three overhead television screens. The toilets are clean and well-equipped. The window seats have electric sockets and USB charging ports. Also worthy of mention is the attentive crew, including nurses and security personnel on board, in case of

During a recent trip to Ibadan ahead of the new year celebration, a group of elderly passengers sitting in the business-class compartment of the train held conversations that traversed decades, weaving a narrative that mirrored the passage of time and nostalgia.

The expression on the face of 90-year-old Pa Makanjuola Azeez reflected "a great feeling of joy" as he anticipated the reunion with his grandchildren in Abeokuta.

"When I was younger, I was a regular user of the train between Abeokuta and Lagos. I schooled in Abeokuta and my parents were in Lagos. Presently, the road service was really very poor due to bad roads," Pa Azeez said, traveling back in and fast," he added. time to the olden days.

"Now, when I go to Abeokuta for leisure, I go by train. It is really superb and very encouraging. Since I have been using this service, I have been introducing it to my friends and relatives," the nonagenarian said.

Michael Egbo, an Abeokuta-based businessman, expressed delight over the convenience and security of using the train, especially as this would, in his opinion, promote tourism and trade.

Several times, he had traveled by road to neighboring West African countries during past Christmases with his family. He recalled their vehicle got stuck in the middle of nowhere during one of the "risky adventures."

"You can imagine an entire family in a thick bush at midnight, with no phone network or internet signals. We later got help and survived," Egbo said, adding his family recently agreed to embark on another vacation but only with the option of a train.

"I have been using the train service for a while, but I wanted my children to have the experience. It is a family vacation. The journey is smooth, hassle-free,



Trains park on the track at the Mobolaji Johnson Railway Station of the Lagos-Ibadan railway in Lagos, Nigeria

2024: A year of cautious hope for African economies facing daunting challenges

By Franck Kuwonu

African economies look to the New Year, countries across the continent are poised to make moderate economic gains but must navigate the maze of domestic and international challenges.

According to the UN World Economic Situation and Prospects (WESP) 2024, the continent's economic growth is expected to quicken slightly, with average GDP possibly inching up to 3.5 percent.

Yet, debt sustainability concerns, fiscal pressures, and climate change present uncertainties.

The projected 3.5 percent growth is a slight increase from the 3.3 percent in 2023.

Major regional economies such as that of Egypt, is anticipated to slow to 3.4 per cent from 4.2 in the previous year, mainly due to foreign exchange scarcities that may weaken import capacity and domestic demand.

In South Africa, the persistent energy crisis has limited the growth to just 0.5 per cent in 2023, and no significant change is expected in 2024.

In Nigeria, the country's growth prospect points to a moderate increase, largely due to government reforms in the oil sector. The growth is forecast to be at 3.1 per cent.

Debt burden

High levels of debt are one of the main challenges African economies face going forward,



Chairperson of Fabric Clothes Sector, and Chairperson of the in Dar es Salaam's Mchikichini Market. Photo: UN

the report noted.

For instance, Zambia is navigating a debt-to-GDP ratio that soared past 70 per cent in recent years.

alone: "18 countries in Africa recorded a debt-to-GDP ratio of over 70 per cent in 2023, with many of them facing debt distress,"

nomic and Social Affairs (UN DESA) said in a release accompanying the report.

Ghana's financial health is also under scrutiny, with Yet, the country is not the UN Department of Eco- a staggering fifth of its tax revenue devoted to servicing debt.

These instances are not anomalies but rather stark representations of the debt dilemma many African nations confront.

The least developed countries

(LDCs) are projected to grow by 5.0 percent in 2024, up from 4.4 percent in 2023 but still well below the 7.0 per cent growth target set in the SDGs. Investment in LDCs will re-

main subdued. Volatile commodity prices - especially for metals, oil and cotton - continue to undermine growth prospects, with 38 of the 46 LDCs classified as commodity-dependent econ-

External debt service is estimated to have increased from \$46 billion in 2021 to approximately \$60 billion in 2023 (about 4 per cent of GDP for the LDCs). further squeezing fiscal space and constraining the ability of governments to stimulate recovery and growth.

Fiscal health and inflation Fiscal stability remains elusive, the report highlighted, with many countries wrestling to increase their tax revenue, a vital lifeline for economic sustainabil-

Energy subsidy reforms in . .

reflect attempts to recalibrate fiscal policies amidst pressing economic realities.

nations like Nigeria and Angola

At the same time, inflationary pressures are widespread, with countries like Nigeria and Egypt experiencing severe surges in food prices.

In response, Central banks across the continent have tightened monetary policies, trying to stabilize currencies and curb inflation.

Yet, the effectiveness of these measures in the face of global economic turbulence remains a critical question.

Climate change

Climate change continues to be an unpredictable catalyst, significantly impacting agriculturedependent economies. The Horn of Africa, repeatedly battered by droughts exacerbated by human-induced climate change, faces ongoing threats to food security and economic stability.

Southern Africa's vulnerability was laid bare by Cyclone Freddy in March 2023, with losses mounting into hundreds of millions.

These incidents underscore the urgent need for climate resilience strategies.

The unfolding climate crisis

and extreme weather events will undermine agricultural output and tourism, while geopolitical instability will continue to adversely impact several sub regions in Africa, especially the Sahel and North Africa.

Trade

The global slowdown in trade has also slowed down economic growth in Africa. This is due to less demand from the main countries that buy Africa's exports and the prices for raw materials and goods sold by the continent have stopped increasing.

Although overall intra-African trade remains relatively low continent-wide, hovering below 15 per cent, this general trend masks regional variations.

Notably, East and Southern Africa stand out with their relatively higher levels of intra-regional trade, where intra-African exports correspond to almost 30% of these subregions' overall exports. These regions contrast with other parts of the continent, where trade is more externally oriented.

The African Continental Free Trade Area (AfCFTA) emerged as a central initiative intended to address these intra-African trade issues. Its goal is to enhance economic integration and increase trade flows within the continent by creating a single market for goods and

Yet, despite its potential, the actual impact of AfCFTA has been limited so far, the report remarked.

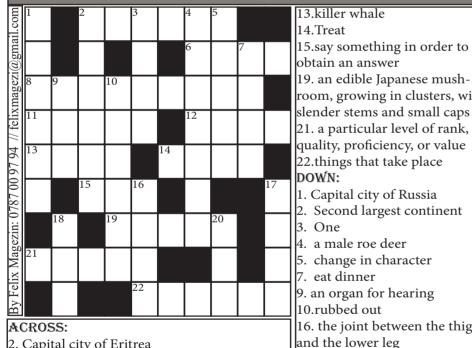
The global economic slowdown, tighter monetary and fiscal conditions, and high debt sustainability risks will remain a drag on the region's growth prospects.

Africa struggled with high unemployment. In most economies, wage growth failed to offset the impact of inflation and exacerbated the cost-of-living crisis. The labour market in the developing countries continued to face the persistent challenges of informal employment, gender disparities, and high youth unemployment.

Labour market conditions in many developing countries will likely deteriorate in 2024 amid weaker prospects, with the lagged effect of monetary tightening taking a toll on employment.

The 2024 UN World Economic Situation and Prospects (WESP) is produced by UN DESA in partnership with the five UN Regional Commissions, UNCTAD, UN-OHRLLS and UNWTO. It features the global economic outlook for 2024 and 2025, and regional growth forecasts for developed and developing economies, as well as economies in transition.

THE GUARDIAN CROSSWORDS AND WORD FIT - 52 -



- 2. Capital city of Eritrea
- 6. old-fashioned in a way that is intended to
- be attractively quaint 8. endless plain in Tanzania
- 11.Capital city of Egypt
- 12.deviate from a straight line

19. an edible Japanese mushroom, growing in clusters, with ender stems and small caps 21. a particular level of rank, quality, proficiency, or value 22.things that take place 1. Capital city of Russia Second largest continent 4. a male roe deer 5. change in character 7. eat dinner 9. an organ for hearing 10.rubbed out 16. the joint between the thigh and the lower leg 17. the Christian Eucharist 18. each of the two upper limbs of the human body from the shoulder to the hand 20.a pub



RADIO CHE

MONDAY TIME PROGRAMME PAMBAZUKA II RINYEPESI PAMBAZUKA III RI ZA BIASHARA NGAZO) TALK BRIEF IANNOUNCEMENTS)MO YAMO BULLETIN + ANNOUNCEMENTS)WE STANIOUNCEMENTS)WE STANIOUNCEMENTS)WE STANIOUNCEMENTS)WE STANIOUNCEMENTS J'SHOW JEWS BRIEF JEATH ANNOUNCEMENTS 10/JA YA LEO JIRA YA DUNIA BBC POTI LEO JEWS BULLETIN LADIO ONE DOCTOR LEWS BRIEF JAKIKA 45 ETIN (24 HBS) S BULLETIN (24 HRS)

TIME PROGRAMME BBC D TALK
PAMBAZUKA SHERIA
BRIEF
H ANNOUNCEMENTS
DMO YAMO
5 BULLETIN
H S HRS DEATH OUNCEMENTS O HRS HOJA VA LEO O HRS DIRA YA DUNIA BBC O HRS DIRA YA DUNIA BBC O HRS SPOTI LEO O HRS NEWS BULLETIN O HRS MATANGAZO / MUZIKI O HRS NEWS BRIEF HRS CHAGUO LA DJ HRS NEWS BULLETIN (24 HRS) HRS AFRO TEIL B HRS HEWS BULLETIN (24 HRS) O HRS NEWS BULLETIN (24 HRS)

TUESDAY

AM HALI YA HEWA /
EPAMBAZUKA I
AM AMKA NA BBC
AM NIPASHE
AM MATANGAZO
AM NEWS BULLETIN
AM MATANGAZO
AM TAARIFA ZA BARABARANI
AM UDONDOZI WA MAGAZET
AM KUMEPAMBAZUKA II
AM HABARI NYEPESI IEZO
AM NEWS BRIEF
AM DEATH ANNOUNCEMENTS
AM YALIYOMO YAMO
HRS NEWS BULLETIN
HRS DEATH ANNOUNCEMENTS
HRS DJ SHOW
HRS NEWS BRIEF
HRS DJ SHOW
HRS NEWS BRIEF
HRS DEATH ANNOUNCEMENTS
HRS DEATH ANNOUNCEMENTS
HRS HOW JAY L FO A SEPARA DE LA CALLAR DEL CALLAR DE LA CALLA BRIEF SUO LA DJ S BULLETIN (24 HRS)) TIZII 5 BRIEF

WEDNESDAY

DO AM HALI YA HEWA / MEPAMBAZUKA I DO AM AMKA NA BC 30 AM NIPASHE 30 AM MATANGAZO DO AM MEWS BULLETIN D AM MATANGAZO 15 AM TAARIFA ZA YABARANI 25 AM UDONDOZI WA GAZETI ZETI AM KUMEPAMBAZUKA II AM HABARI NYEPESI AM KUMEPAMBAZUKA III AM HABARI ZA BIASHARA AM MATANGAZO).00 AM NEWS BRIEF).03 AM DEATH NOUNCEMENTS HRS DEATH
JUNCEMENTS
HRS HOJA YA LEO
HRS HOJA YA LEO
HRS HOJA YA LEO
HRS SPOTA A ENIA BBC
HRS SPOTA HO HRS HES SPOTH
HRS HEWS BULLETIN
HRS MEMS BULLETIN
HRS MEMS BRIEF
HRS MEMS BRIEF
HRS MEMS HOJA
HRS MEMS HOJA
HRS MEMS HOJA
HRS MEMS HOJA
HRS AFRO TIZII
0-5:00HRS MUZIKI

THURSDAY

FRIDAY
TIME PROGRAM

05.00 AM HALI YA HEWA /
KUMEPAMBAZUKA I
06.00 AM AMKA NA BBC
06.30 AM MIPASHE
06.30 AM MATANGAZO
'7.00 AM NEWS BULLETIN
10 AM NEWS BULLETIN
15 AM IDONIDOZI WA MAGAZETI
AM KUMEPAMBAZUKA II
1M HABARI NYEPESI
1M HABARI NYEPESI
1M HABARI ZA BIASHARA
MATANGAZO
'RAND TALK
'WS BRIEF
1TH ANNOUNC'
NAZO
5 BULLF
1AN BULLETIN ANNOUNCEMENTS 16.30 HRS DEATH ANNOUNCEME 16.30 HRS HOJA YA LEO 18:30 HRS DIRA YA DUNIA BBC 19:30 HRS SPOTI LEO 20:00 HRS NEWS BULLETIN 20:10 HRS MATANGAZO / MUZIKI 21:00 HRS NEWS BRIEF 21:05HRS KIPIMA JOTO 23:00 HRS WEEKEND SHOW 01:00 - 05:00HRSMUZIKI MCHANGANYIKO

NHILI AM WATOTO SHOW AM NEWS BRIEF AM DEATH JUNCEMENTS AM MIWANI YA MAIS

SATURDAY

HIS NIBONEO MOTO HRS BONGO TEN HRS SPOTI LEO HRS NEWS BULLETIN HRS CHEMSHA BONGO HRS NEWS BRIEF HRS WEEK END SHOW I HRS NEWS BULLETIN (24 HRS WEEK END SHOW II HRS NEWS BRIEF HRS WEEK END SHOW III -05:00HRS MUZIKI

AM NEWS BRIEF
AM DEATH
DUNCEMENTS
AM SUNDAY SPECIAL
DUSCENTOP 20 5 AM SUNDAY SPECIAL

10 HRS TOP 20

10 HRS NEWS BULLETIN

10 HRS NEWS BULLETIN

10 HRS NEWS BRIEF

10 HRS NANI ZAIDI

10 HRS NEWS BRIEF

11 HRS NEWS BRIEF

10 HRS MAMBO YA PWANI

10 HRS AFRICAN PANORAMA

10 HRS AFRICAN PANORAMA

10 HRS NEWS BULLETIN

11 HRS NEWS BULLETIN

12 HRS NEWS BULLETIN

13 HRS NEWS BULLETIN

14 HRS NEWS BULLETIN

16 HRS NEWS BULLETIN

17 HRS NEWS BULLETIN

17 HRS NEWS BULLETIN

18 HRS NEWS BULLETIN

SUNDAY TIME PROGRAMME

Tembelea mitandao ya kijamii ya Radio One









YOUR FINANCIAL GUIDE



EACOP out to empower indigenous communities economically, socially

page 14

Thursday 11 January 2024

BoT setting strategies towards safeguarding coins prevalence

By Francis Kajubi

HE Bank of Tanzania (BoT) is engaging the Gaming Board of Tanzania (GBT) in initiating new regulations against the use of coins in gambling machines, which have been blamed for contributing to the growing prevalence of shabby coins in the circulation system.

The gambling machines said by BoT to be mostly owned by Chinese businessmen across big towns in the country are blamed for quickening ramshackle of the coins especially 100/- and 200/- by ruining the tails and head images leading to rejection by some consumers thus affecting its circulation trends.

Ilulu Said Ilulu, BoT Coins Department Manager revealed the plan on Tuesday in Dar es Salaam saying that there has been an increase in scarcity of coins worth 50/-, 100/- and 200/- in the circulation where gambling is among the main reasons.

However, he said, the use of coins in gambling instead of tokens is quickening dilapidation of the said coins before the central bank's recommended period of 30 years on market circulation.

He said as of today following the growth in coin-led gambling since the past ten years, coins can hardly maintain their quality beyond five years alongside

exchanging hands.

The incidence is likely to lead BoT into incurring unnecessary costs of producing new coins before the set period of 30 years.

Ilulu said BoT is negotiating with the gaming board to see how it can go about the issue in a way that will not affect its interest and that of investors.

"We have come to realize that gambling is the main reason that most of the coins don't last longer in the circulation because their tails and heads images fade away immediately leading to rejection by the majority of consumers," said Ilulu.

According to him, a single gaming machine is most likely to be loaded with a minimum of 170,000 coins of 200/- at a time for it to appropriately run the gambling draws.

He asserted that when Covid-19 struck the globe in 2021 Chinese investors in the gaming sector believed that they were going to lose their capital due to restriction of gathering and the economic shake-ups the pandemic came with.

In that case, the alleged Chinese gaming machines owners decided to cease the coins that had triggered a shortage of 200/- coins in some regions.

"We had during the Covid-19 erup-



A set of gambling machines.

tion in 2021 conducted surveillance in Morogoro town and nabbed a bunch of 200/- coins worth 114bn/- in the hands of Chinese businessmen used for gambling activities," said Ilula.

He said that after some interrogations with the Chinese businessmen the central bank officials had learned that the gaming board had issued them licences for using coins in making payments to winners.

Instead of designing tokens to be used in draws, he said, the machines are designed to suit the 200/- coin playing the gambling games. The coins are mainly used for sports gaming and in selecting and playing music in betting stations and street bars.

Ilula's suggests that on the way for- banks lack machines for verifica-

community in the gaming sector to run their businesses on digital plat-

At an event to mark 20 years of the Gaming Board of Tanzania existence, Director General James Mbalwe said as of October 2023 gaming activities had been attracting an estimated annual revenues worth 170bn/-.

He said in 2006/7 gaming tax revenues stood at 2.8bn/- that piled up to 170.4bn/- in 2022/23. Employment opportunities offered by the sector have increased from 600 to 25,000 of the corresponding periods under review.

"Licensed companies investing in the gaming sector have increased to 53 in 2023 from nine companies in 2003. The kinds of gambling games have also increased from three to seven," he said.

In the same vein of maintaining coin circulation, Ilula said BoT is aware that huge amounts of coins are held in piggy banks by people in their homes thus triggering scarcity in the formal regulated supply and circulation systems.

The majority of commercial ward it is worth it for the business tion and counting of coins. The

management of the coins also calls for reasonable investments on storage facilities. The targeted circulating coins in this initiative are 50/-, 100/- and 200/-.

He said the central bank's circular issued on December 29, 2023 had waived the condition for commercial banks to only accept shabby coins from the circulation and allowed them to start accepting clean coins in exchange of paper money.

The central bank had further waived related charges by commercial banks to their customers in acceptance of coin deposits.

However, banks have been urged to accept coins submitted by noncustomers in exchange of paper cash where the lowest exchange value of the coins is 1,000/-.

According to him, BoT had since the issuance of the circular worked tirelessly in sensitizing the general public to retrieve the three kinds of coins to central bank branches across the country and commercial

BoT introduced the 100/- coin in 1994, followed by the 50/- coin in 1996 and the 200/- coin was introduced into the market circulation system in 1998.

NMB launches loans to help modernise fishing

By Guardian Reporter

NMB Bank has debuted a soft credit service dubbed "NMB MastaBoti" to enable fishers in Zanzibar acquire modern fishing boats and associated gear.

The novel proposition was officially launched on Tuesday in Pemba as part of the celebrations to mark the 60th anniversary of the Zanzibar Revolution.

Zanzibar Second Vice President, Hemed Suleiman Abdullah, graced the event and received the first five boats provided under the arrangement on behalf of 20 members of Kiwani Fishers Society (JUWAKI).

Abdullah said the NMB MastaBoti loans are in line with efforts of President Dr Mwinvi to not only modernize fishing in the isles but also spur the blue economy and advance overall development.

"NMB Bank has established itself as one of the biggest lenders in Africa, which the government in Zanzibar feels proud to work closely with as a partner in sustainable development," he noted in his speech at Tasini Primary School in Kiwani, Mkoani District.

Abdullah lauded the bank for its timely financing of the acquisition of the commercial fishing vessels, noting that the development was a sign of better things to come in the

However, he cautioned that more loans would be readily available depending on timely servicing of the credit. In that regard, he called on Juwaki members to prioritize repayment of the loans and fully exploit the potential of the insured boats to better their opera-

"This bank continues to play a critical role in national building efforts both in Zanzibar and Mainland Tanzania by supporting various sectors and many productive initiatives. Today, they are here in Kiwani to honour our request to be supported with modern fishing equipment and gear," he stated, promising to buy 30 litres of fuel for each boat.

Abdullah also received roofing materials, including 400 iron sheets, worth 22m/- from the bank for three schools in the area, namely Chambani, Pondeani and



Zanzibar Second Vice president, Hemed Suleiman Abdullah (2nd L) gets information from NMB Bank's Chief of Retail Banking, Filbert Mponzi about the boats that the bank is giving as loans to the fishers during the official launch of special boat loans to fishers dubbed Mastaboti in Kiwani, southern Pemba. Others are CCM deputy Secretary general for Zanzibar, Dr. Mohammed Said Mohammed (R) and NMB Bank's Zanzibar Cluster Manager, Naima Said Shaame (L). Photo: **Guardian Correspondent.**

Filbert Mponzi, bank's chief of retail banking said Dr Mwinyi's administration was doing an excellent job to promote the blue economy, whose advancement NMB Bank fully supports.

The seasoned banker used the occasion to reiterate the lender's commitment to continue working closely with the government in furthering Zanzibar's socioeconomic development agenda through financing and affordable financial ser-

"The government has progressive development plans whose implementation

we are ready to support," Mponzi noted and said that the conducive business climate it has put in place has greatly boosted NMB operations in the Spice Islands.

"As a result, we have been able to expand our physical presence both in Pemba and Unguja as we prepare to open a new branch here in Wete," he added.

According to him, the NMB MastaBoti credit service seeks to empower all cadres of fishers and improve their operational circumstances. He emphasized timely servicing of the loans noting that doing so will enable many people to benefit from

the innovative scheme.

Urging more people to bank with NMB in order to enjoy its premium services such as the Mshiko Fasta digital loans, Mponzi said benefits of that would include increasing the one per cent of net profit the bank allocates annually for social investments.

Other dignitaries at the well-attended event included ministers Suleiman Masoud and Shabib Hassan Kaduara as well as Mkoani District Commissioner Khatib Juma Mjaja and Kiwani legislator Rashid Abdallah Rashid.

IMF 'optimistic' **Ghana will reach** official creditor debt deal soon

ACCRA

THE International Monetary Fund said on Tuesday it was "optimistic" that Ghana and its official bilateral creditors would reach a debt restructuring deal soon, paving the way for another \$600 million IMF loan payment to the country.

IMF 'optimistic' Ghana will reach official creditor debt deal soon

Discussions between Ghanaian authorities and the Official Creditor Committee, co-chaired by China and France, are showing "promising progress", the IMF's Resident Representative for Ghana, Leandro Medina, said.

"We are optimistic that an agreement will be reached soon, allowing to swiftly present the first ECF (Extended Credit Facility) programme review to our Executive Board," he said via email.

The West African nation defaulted on most of its external debt in December 2022 and needs to secure restructuring deals with official creditors, international bondholders and other commercial lenders, to successfully implement the IMF loan deal and emerge from its worst economic crisis in a generation.

Ghana's sovereign international dollar bonds rose on Tuesday, after a report that its government expected to receive soon a draft term sheet from its official creditors to restructure \$4.5 billion of debt.

The draft term sheet would pave the way for the IMF Executive Board to approve the disbursement of \$600 million under its \$3 billion bailout programme, Ghana's Finance Minister Ken Ofori-Atta told Bloomberg News.

Ghana's international bonds rose by up to 1.1 cent on the dollar, with the May 2029 maturity rising the most to 42.67 cents, according to Tradeweb data.

Ghana's official creditors were due to meet on Monday to discuss restructuring terms, Reuters reported exclusively last week.

BOA Kenya expands lending to MSMEs

Bank of Africa Kenya is set to benefit from a \$171.2 million (Sh27 billion) funding extended by the International Finance Corporation (IFC) to its Casablanca-based parent firm.

The funding is meant to help BOA Kenya and its affiliates increase their lending to small and medium-sized enterprises.

"The proposed project is a multi-currency facility in the aggregate amount of up to \$171.2 million to nine Bank of Africa (BOA) affiliates in IDA and FCS countries -namely Bank of Africa Benin, Bank of Africa Burkina Faso, Bank of Africa Cote d'Ivoire, Bank of Africa Kenya, Bank of Africa Mali, Bank of Africa Niger, Bank of Africa Senegal, Bank of Africa Togo, and Bank of Africa Uganda," IFC said in its investment dis-

"The facility will support the Group in scaling up its lending to micro, small, and medium enterprises ("MSMEs") in the context of high interest rates which led to tightening liquidity

in the region," IFC added. The global financier seeks to promote better



competitiveness in the MSME finance market by demonstrating the commercial viability of lending to MSMEs and women-owned or led small, and medium enterprises.

According to IFC, MSMEs are firms with employees below 10 to 300 and assets ranging from under \$100,000 to \$15 million. The institution also places their sales from below \$100,000 to \$15 million. The loan size per borrower usually ranges from less than \$10,000 to \$2 million according to IFC definition. Through the facility, BOA Kenya is expected to increase new loans to SMEs and women-owned businesses, which often face greater barriers to accessing funding.

BOA Kenya's loan book stood at Sh17.3 billion in the nine months ended September 2023, down from Sh18.3 billion a year earlier.

Owner-operated businesses –the most popular form of business in Kenya's largely informal economy have been locked out of the formal credit market, with a many of them resorting to expensive digital credit providers who charge exorbitant interest rates.

"The most significant expected project-level outcome is the expansion of access to finance for MSMEs in nine Sub Saharan African markets which are particularly challenging for MS-MEs," IFC said.

"Beyond the project, IFC anticipates a potential to promote greater competitiveness in the MSME finance market by demonstrating the commercial viability of lending to MSMEs and Women owned/led small, and medium enter-

The institution added that the project will also support MSME finance providers by demonstrating the viability of lending to BOP finance providers and crowding in funding from international investors in a challenging context. Last year, BOA adhered to statutory capital requirements after more than doubling its profits in the first three months of the year.

EACOP out to empower indigenous communities economically, socially

By Francis Kajubi

Crude Oil Pipeline (EACOP) has entered a Free, Prior, and Informed Consent (FPIC) agreement with the Barabaig community of Gorimba Village in Hanang district, Maranya region as part of its commitment to realization of human rights and indigenous people cultural preservation.

This is the second FPIC agreement with EACOP, following the signing of an FPIC Agreement with the Taturu community of Mwamayoka in March 2023.

Dr. Elifuraha Laltaika, EACOP's Advisor on Vulnerable Ethnic Groups Self-Identifying as indigenous peoples, said the project's commitment to mitigating impacts through meaningful engagement.

According to him, the FPIC is a crucial aspect of

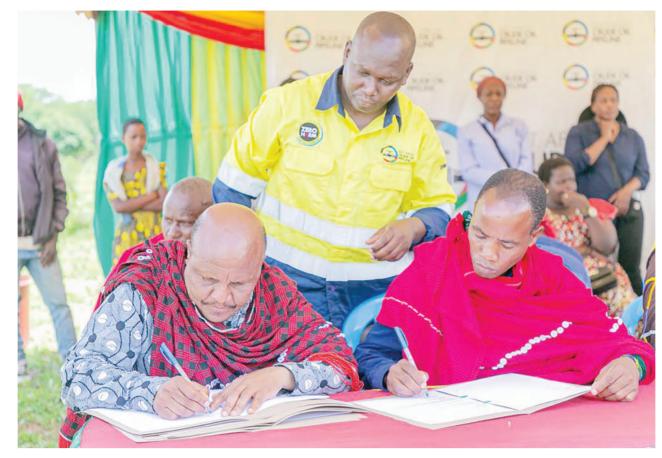
ternational human rights standards, particularly IFC HE East African Performance Standard 7 on Indigenous Peoples.

> "Through rigorous human rights impact assessment and land acquisition processes, EACOP has identified three vulnerable ethnic groups self-identifying as indigenous peoples which are impacted by the project," he said.

> He further noted that other benefiting communities include the Maasai, Datoga (Taturu and Barabaig), and Akie communities.

> He asserted that EACOP has been engaging these communities and their traditional leaders for several years as part of its commitment to build capacity, manage project impacts on their land, culture, and traditions, and to share information about project execution and obtain their feedback.

"EACOP remains stead-EACOP's commitment to fast in its commitment to meeting international fi- respecting traditions and nancing standards and in- ensuring the proper man-



Barabaig community leaders James Gejaru (left) and Marko Gidumwa (right) during the signing of partnership agreements with EACOP. Among the agreements is the traversing of the project's pipeline route through Gorimba village in Hanang district.

consideration of the communities' cultural heritage," said Dr Laltaika.

Dr. Laltaika highlighted the extensive engagement that started in 2018 with quarterly meetings with traditional leaders and community members ongoing since 2020.

These engagements have fostered a deep understanding of project impacts on each community, including the identification of potentially impacted cultural and sacred sites.

EACOP also partners with three experienced Non-Governmental Organizations - Ujamaa Community Resource Team (UCRT), indigenous **Pastoralists** non-governmental organizations Forum (PINGO's Forum), and Parakuiyo Pastoralists Indigenous Community Development Organisation (PAICODEO).

They play a role of facilitating the implementation of the EACOP Plan for Vulnerable Ethnic Groups Self-

agement of any impacts in Identifying as Indigenous People, notably through community engagement, building capacity about the project's processes and impacts. However, they also take part in addressing community questions and concerns.

> PINGOs' Forum representative Nailejileji Tipap commended EACOP for safeguarding the interests of Indigenous People and showing respect for their culture and traditions.

> She recognized that EA-COP and the government have considered the importance of Indigenous People's lifestyle and cultural practices during execution of the EACOP project.

The signing of the FPIC agreement with the Barabaig community represents another step forward in EACOP's commitment to responsible and inclusive project implementation, respecting the rights and cultural heritage of Indigenous Peoples.

EIB boosting **African start**ups through \$30m kitty

THE European Investment Bank (EIB) Global today ahs introduced a fresh equity investment of \$30 capital to African entrepre-

According to the bank, the \$30 million equity investment will improve access to risk finance for innovative enterprises and start-ups throughout Africa.

The EU is backing the EIB Global's investment of \$30 million, with \$20 million coming from the ACP Trust Fund and \$10 million from the Boost Africa project.

Boost Africa is a cooperative project of the African Development Bank, EIB, the European Commission, and the Secretariat of the Organisation of African, Caribbean, and Pacific (APC) states under the 11th European Development Fund.

The ACP Trust Fund invests in high-impact projects for the private sector by offering technical assistance and financial instruments such as equity, quasi-equity, subordinated

debt, risk-sharing and local currency lending.

The EIB today announced that with this investment, it has fully implemented million in Seedstars Africa Boost Africa, a programme Ventures I, which provides launched in 2016 to help African entrepreneurs create long-term jobs through venture financing.

> It stated that under Boost Africa, companies invested in by Seedstars Africa Ventures 1 will receive technical assistance to improve business skills and knowledge backed by the EU.

> Maxime Bouan, Tamim El Zein, and Bruce Nsereko Lule founded Seedstars Africa Ventures I in collaboration with Seedstars, a global organisation that invests and supports entrepreneurs in emerging markets, and LBO France, a multicountry, multi-specialist investment platform.

Seedstars Africa Ventures invests in Seed+ and Series A rounds, with the opportunity to considerably scale up, successfully spanning the existing capital pools, according to the EIB.

It went on to say: "The fund leads investment



Margaritis Schinas, vice-president of the European Commission

venture capital space. The fund will invest in companies that create and deploy digital technologies, particularly those that address basic necessities, like education, healthcare, and utilities, or improve goods, services, and

Ambroise Fayolle, VP, EIB, emphasised the importance of promoting innovation and digitalisation for building strong and sustainable economies. "African entrepreneurs hold the key to the continent's future, as they create jobs, reduce inequality, and improve people's lives."

LBO France's chairman, Robert Daussun, and CEO, Stéphanie Casciola, indicated that they had strengthened LBO's position in Africa, by focusing on dynamic areas and backing disruptive entrepreneurs. They added that LBO's involvement aligns with their focus on a diverse portfolio of alternative assets, and provides investors with access to Africa's growth story while also pursuing ESG goals.

Margaritis Schinas, vice-president of the European Commission, said: "The digital sector is a fundamental driver

rounds to facilitate syndication and of growth and innovation. Small and provides strong operational support medium-sized businesses, together that is critically lacking in the regional with start-ups, are driving the digital economy. Kenyan and African digital economies have enormous potential. and assisting businesses in accessing funding can be a game changer in fostering quality growth and jobs, which is a shared aim for the EU and our Afri-

According to the EIB, Venture capital investments reached US\$4.8 billion in Africa in 2022, a +270% increase from the US\$1.3 billion invested in 2019.

"Despite this tremendous growth, a significant equity gap continues to exist at the early stages of funding on the continent, calling for more investors in the space," the EIB stated.

Furthermore, it stated that global challenges over the last 18 months have made it more difficult for businesses to obtain financing, particularly in the early stages of development.

It went on to say: "This has limited the expansion of innovative technology companies."

The EIB stated that promoting private sector development and the digital economy will help to achieve inclusive economic growth while minimising economic and social inequities.

Cryptocurrency swings as X account 'compromised'

By Peter Hoskins

BITCOIN jumped briefly on Tuesday after a post on the US markets regulator's X account (formerly Twitter) said it had approved new so-called exchange-traded funds (ETFs) in the cryptocurrency.

The Securities and Exchange Commission (SEC) later deleted the post and said its account had been "compromised".

The social media platform has said the compromised account was not due to a breach of its systems.

US regulators are expected to make an announcement on the new ETFs this week.

The false post appeared on the SEC's official X account shortly after 16:00 Washington time (21:00 GMT).

It said the regulator "grants approval for #Bitcoin ETFs for listing on all registered national securities exchanges".

The post was immediately picked up and quoted by social media users and business news outlets.

Within minutes the SEC's chair Gary Gensler posted a message refuting the erroneous announcement on his personal X account: "The @SECGov twitter account was compromised, and an unauthorized tweet was posted. The SEC has not approved the listing and trading of spot bitcoin exchange-traded products.'

"The SEC has determined that there was unauthorized access to and activity on the @SECGov x.com account by an unknown party for a brief period of time shortly after 4 pm ET," an SEC spokesperson told the BBC.

"That unauthorized access has been terminated," they added. "The SEC will work with law enforcement and our partners across government to investigate the matter and determine appropriate next steps relating to both the unauthorized access and any related

misconduct."

Later on Tuesday, X said it had completed a preliminary probe into the false post on the SEC's account and found that it was not due to a breach of the social media platform's systems.

"We can confirm that the account @SECGov was compromised and we have completed a preliminary investigation," X said.

"Based on our investigation, the compromise was not due to any breach of X's systems, but rather due to an unidentified individual obtaining control over a phone number associated with the @SECGov account through a third party," it added.

"We can also confirm that the account did not have two-factor authentication enabled at the time the account was compromised."

Bitcoin jumped to almost \$48,000 (£37,800) immediately after the erroneous post before falling back to around \$46,000.

Investors are hotly anticipating an SEC announcement on the potential approval of spot bitcoin ETFs, which is expected this week.

It would mark a key milestone for the cryptocurrency market in gaining acceptance to mainstream financial markets.

Several asset management firms have applied for SEC approval for spot Bitcoin ETFs.

ETFs are portfolios that allow investors to bet on multiple assets, without having to buy any themselves.

Traded on stock exchanges like shares, their value depends on how the overall portfolio performs in real

Some ETFs already contain Bitcoin indirectly - but a spot Bitcoin ETF will buy the cryptocurrency directly, "on the spot", at its current price, throughout the day.

Parallel, Hotspot Networks to connect Nigerian rural areas

LAGOS

Parallel Wireless, an Open RAN technology firm, has teamed up with Hotspot Network Ltd, a Network-as-a-Service provider, to bring coverage to previously unconnected rural sites in

According to the parties, the goal of this collaboration is to connect rural populations to important services like as health, education, and financial services, thereby improving their quality of life.

Parallel Wireless' footprint in the region has extended to over 1,500 sites as a result of this agreement, and the company claims that real-world deployment highlight the benefits of Open RAN.

"Ultimately Open Ran can help connect the disconnected, bringing them in touch with previously out-ofreach banking, health, and educational services," the company said.

According to the company statement, the technology divide between urban and rural areas is widening around the world; yet, as government and private sector services transition to digital formats, citizens in rural Africa fear falling behind.

In answer to this problem, Hotspot Networks stated that it is collaborating directly with local and national governments to develop 2G and 4G

wireless communications infrastructure beyond the radio network. According to the company: "These Initiatives extend beyond mere communication to support phone banking, education, and health services, thereby ensuring that communication capabilities remain accessible to residents."

"The terrestrial hurdles faced today are the same as those faced in years past--but the urgency has grown," said Morenikeji Aniye, founder and CEO of Hotspot Networks. "Technological advancements in our ability to connect these previously unconnected areas instantaneously bring them into modern times and all the necessities that come with it."

In a statement, the firms stated that once Hotspot Networks' hardware is installed, Parallel Wireless can control network traffic using their Open RAN software, ensuring reliable service for customers who rely on it.

"With a focus on balancing speed and reliability, we made it our mission to deploy both 2G and 4G networks where relevant to connect as many residents as possible," said Yisrael Nov, EVP worldwide sales at Parallel Wireless. "Rather than letting cumbersome technologies constrain our shared ambitions, we tailored the Open RAN implementation to fit the project needs and make for a more nimble deployment.



A rural neighborhood in western Nigeria.

2024: Rwanda to lead economic growth in East Africa: UN report

KIGALI

wanda's economy is projected to grow to seven per cent in 2024, up from 6.3 per cent in 2023, ranking first in East Africa and third among African countries with high economic growth prospects.

This is detailed in the latest United Nations 'World Economic Situation and Prospects 2024,' report that predicts slower global economic growth to 2.4 percent in 2024 from 2.7 percent in 2023.

The UN flagship economic report anticipates a sombre economic outlook for the near term with persistently high-interest rates, further escalation of conflicts, sluggish international trade, and increasing climate disasters, which pose significant challenges to global growth.

The UN Secretary-General António Guterres, noted: "2024 must be the year when we break out of this quagmire. By unlocking big, bold investments we can drive sustainable development and climate action, and put the global economy on a stronger growth path for all."



Workers on duty at ADMA industries at Kigali Special Economic Zone.

While external conditions are projected to remain unfavourable for the African economies due to a weak global economic outlook and limited external financing opportunities, the report says GDP growth in Africa is forecasted to register moderate improvement in 2024, increasing to 3.5 per cent on average.

Overall, East Africa is projected to experience economic growth of 5.5 per

while inflation is expected to slow down from 13.5 per cent in 2023 to 10.5 per cent in 2024 and 8.5 per cent in 2025.

Among the top ten African countries expected to register high economic growth in 2024, according to the report, Rwanda comes third after Libya and Senegal with 7.6 and 9.2 per cent, respectively.

It further highlights that in East Africa, the country's cent in 2024, up from five prospective leading ecoper cent in 2023. This is nomic performance in 2024 will be followed by DR Congo, Uganda, and Tanzania.

Economic growth as a Product (GDP) takes into account the total market value of all the finished goods and services produced within a country in a specific period and is a scorecard of a country's economic health.

This means that these economies are expected riculture, services, imports, and eight per cent in 2024.

and exports, among others.

Consumer prices, which have remained challenging for most developing countries in the past two years, will ease down in 2024 and 2025, however, subject to geopolitical environment and climate condi-

Li Junhua, United Nations Under-Secretary-General for Economic and Social Affairs, said the persistent high inflation has further reduced progress in poverty eradication, with especially severe impacts in the least developed countries.

"It is imperative that we strengthen global cooperation and the multilateral trading system, reform development finance, address debt challenges, and scale up climate financing to help vulnerable countries accelerate towards sustainable and inclusive growth."

It is estimated that Rwanda's inflationary, averaging 14.7 per cent in 2023, will decelerate to 7.2 per cent in 2024 and 5.4 per cent in 2025.

Data from the National Institute of Statistics Rwanda (NISR) indicate that the measure of Gross Domestic increase of consumer prices on Rwanda's market has eased, reaching 9.2 per cent in November 2023, the first time inflation has fallen below double digits in the year.

However, figures for the average inflation in 2023 are yet to be released.

While the high consumer prices are mainly driven by poor agriculture performance across seasons over the past two consecutive years and imported inflation to have more activities in from external markets, the National Bank manufacturing industries, of Rwanda targets it to go back within an infrastructure projects, ag- acceptable rate of between two per cent

MTN Group counts on Ericsson Wallet Platform in fintech drive

CAPE TOWN

Ericsson and MTN Group have strengthened their relationship to provide mobile banking services and financially empower millions of African

The alliance aims to increase financial inclusion from first-time consumers to high-end enterprise applications by leveraging MTN's Mobile Money (MoMo) service on the Ericsson Wallet Platform.

Ericsson Wallet Platform conducts over 400 million mobile wallets and 2.8 billion transactions worth \$40 billion every month through communication service providers and financial institutions worldwide.

According to the companies, the cooperation extension also involves a move to public cloud deployments as well as development of the Open API services platform, which will help accelerate financial innovation in Africa.

"It will give entrepreneurs an opportunity to develop revenue-generating applications and, by utilising Continuous Integration/Continuous Deployment, will enable an automated soft-



ware development and deployment workflow for the MTN Mobile Money (MoMo) fintech platform across all of its African operations," according to MTN.

According to the firms' statement, the full suite of services would provide MTN's African customers with access to a mobile connectivity-based financial ecosystem.

In addition to accelerating MTN's goal of increasing financial inclusion for the unbanked, the service provider will provide innovative financial services to meet the fast changing digital financial needs of individuals and businesses.

According to the parties, the platform places a strong emphasis on financial technology (FinTech), with focus areas including the growth of merchant and e-commerce payments, facilitating na-

tional and international money trans- and loans, while actively fostering fifers among family members and others (remittance services), advancing banking solutions (BankTech), and providing insurance services (Insurtech).

The agreement was inked during a visit by senior MTN Group officials to Ericsson's Group Headquarters in Kista, Sweden, where the two businesses addressed major strategic priorities and future collaboration.

Over 63 million MTN active users use its Mobile Money platform in some capacity across 16 African nations. MTN MoMo's vearly transaction value has nearly tripled from 2018, rising from \$76 billion to \$204 billion by 2022.

During the same period, transaction volumes climbed by about 300 percent, rising from 3.5 billion in 2018 to 12.7 billion in 2022.

Serigne Dioum, chief fintech officer at MTN Group, stated, "With 63.5 million active users, our Mobile Money platform is advancing economic empowerment across the continent. MTN Mobile Money provides a wide range of mobile financial services to every user, including money transfers, payments, savings,

nancial inclusion and economic development across the continent.

"Our collaboration with Ericsson is a critical step towards achieving our Ambition 2025 goal of establishing the largest and most valuable platform business in Africa while creating shared value for our customers.'

Michael Wallis-Brown, head of mobile financial services at Ericsson, added that Ericsson's collaboration with MTN is a world-leading example of mobile financial services' ability to financially empower people and businesses, from giving the unbanked their first chance to control their finances, making it easier for women to access financial services, and promoting digital inclusion, to allowing more advanced users to access high-end services.

"This model can be applied in any market anywhere in the world to genuinely empower mobile subscribers of all financial standings. Our valued MTN partnership also supports Ericsson's AfricaInMotion vision to promote a sustainable and connected Africa," he

Economy on track for solid recovery

BEIJING

China's economy is on track for a solid year with strengthening recovery momentum, fueled by reviving consumer spending, services activity and export growth, said global financial institutions and senior experts.

However, the outlook could be vulnerable to the significant challenges of a lingering property downturn and lagging demand, they warned, underscoring the pressing need for and the rising possibility of more easing in macroeconomic policies.

measures Anticipated include interest rate cuts possibly as early as this month, fiscal expansion of the central government and fresh funding support for real estate developers, they added.

Wang Tao, chief China economist at UBS Investment Bank, said on Tuesday that China's economic momentum is expected to further stabilize and recover this year, thanks to reviving consumer spending as the services sector and labor market further recover from the impact of COVID-19.

Exports are also likely to pick up amid improving global demand for electronics and technology products, Wang said, adding that the weak property sector's drag on the economy may narrow as real estate development investment may stabilize and pick up in the second half of the year.

"If the property sector cannot be stabilized and it further slides, housing prices will see deeper coreconomic downside risk this year," she said.

China's economic activity picked up in November as export growth turned positive, while retail sales, services activity and industrial output accelerated. However, the property sector remained weak, with real estate development investment down 9.4 percent year-on-year in the first 11 months of 2023.

Yao Wei, chief economist and head of research for Asia Pacific at Societe Generale, said that policymakers should provide real estate developers with more and shore up demand.

funding support to help address their debt stress. Assuming more policy relaxations in the housing sector, stepped-up fiscal support and further monetary easing moves, the Chinese economy could achieve a stable growth of 4.5 percent this year, Yao said.

The tone-setting Central Economic Work Conference, held in December, decided to ensure stable and sound development of the real estate market, and strengthen macroeconomic adjustments as part of the efforts to consolidate and promote the positive momentum of economic recovery.

Lu Ting, chief China economist at Nomura, said the People's Bank of China, the country's central bank, is highly likely to cut benchmark lending rates on Monday, when the PBOC injects liquidity via the mediumterm lending facility.

Zou Lan, head of the PBOC's monetary policy department, told Xinhua News Agency that the central bank will use a comprehensive set of tools, including the medium-term lending facility and banks' required reserves, to provide solid support for social financing and credit expansion. Li Daokui, head of the Academic Center for Chinese Economic Practice and Thinking at Tsinghua University, said that China is expected to achieve around 5 percent growth in 2024 and reverse the economic slowdown seen in more than 10 years, "under the premise that the government adjusts and implements policies in a timely manner".

It is time for policyrections, which will worsen makers to adopt a more household confidence. proactive stance, so that This could be the biggest macroeconomic policies effectively prevent noneconomic policies from causing any restrictions on economic activity, Li said at the 46th Tsinghua University Forum of China and the World Economy, hosted by the think tank.

> At the same forum, Xu Gao, chief economist at BOC International, said that tepid demand remains the biggest challenge for the Chinese economy amid the lingering property downturn, suggesting that the central government should take on more debt to fund infrastructure investment

Private companies' beneficial owners search fee at Sh600



Business Registration Service director general Kenneth Gathuma.

NAIROBI

Kenyans will pay Sh600 to search for beneficial owners of private companies in the latest effort by the government to increase revenue collection in a process, that has the potential to expose the wealth and stakes entrepreneurs hold in their businesses.

Through a legal notice, the fee was introduced by Attorney-General Justin Muturi in October last year by amending the Companies (Beneficial Ownership Information) Regulations of 2020.

"The Second Schedule to the principal regulations is amended by inserting the following new fee -beneficial ownership search request Sh600," said Muturi in the latest notice.

The principal regulations, which were gazetted by former

Attorney-General Kihara Kariuki in February 2020, only prescribed a fee of Sh500 for a notice of ceasing to be a beneficial

The Business Registration Service (BRS) Director-General Kenneth Gathuma could not be reached for comment on Monday, but the new fee signals a plan by the State to make beneficial ownership information accessible by the public.

This is because the 2020 regulations state that beneficial ownership information cannot be accessed by the public, but opening up the portal could provide the State with a fresh revenue stream from those seeking to know the investors behind specific firms.

This comes three years after former President Uhuru Kenyatta's regime gave all companies a period of six month running from January 2021 to July 2021 to reveal their beneficial owners. The push for disclosure of beneficial owners came after the State, through the Business Registration Service (BRS), operationalised the Beneficial Ownership E-Register in October 2020 in line with the Companies Act, 2015.

A beneficial owner of a company is described as an individual with control over an express trust or on whose behalf an undertaking takes place.

Beneficial owners are required to provide their personal details including their names, national identity number, Kenya Revenue Authority (KRA) PIN, phone number, occupation and home address.

Despite the threat of fines of up to Sh500,000 for failure to register their beneficial owners, the progress of the registration programme, which is being undertaken by BRS, has been slow.

Data from the agency shows only 43.05 per cent of the private firms had declared their business ownership status at the end of June 2023.

More than half of registered private companies are yet to disclose details of beneficial owners, including names and residential addresses, hurting the State's push to curb corruption involving public tenders.

Data from the Business Registration Service (BRS), the custodian of a list of all companies and information for entities registered in Kenya, shows only 43.05 per cent of the private firms had declared their business ownership status at the end of June 2023.

The proportion of firms with declared ownership status was up from 36.1 per cent in the year

ended June 2022 and is despite BRS conducting outreach activities to emphasise the obligations of companies in line with the Beneficial Ownership Information Regulations of 2020.

"The service did not meet the target due to system change and upgrade hitch which slowed the process," says BRS in the budget proposal report to the National

The law requires new firms to fill the Beneficial Ownership Information e-register at the companies' registry ahead of registration and existing firms to comply within the set timelines in what marked a major shakeup of shareholders records.

A beneficial owner of a company is described as an individual with control over an express trust or on whose behalf an undertaking takes place.

Guardian www.ippnedia.com

WORLD

DR Congo court upholds Tshisekedi's re-election

KINSHASA

THE Constitutional Court of the Democratic Republic of the Congo on Tuesday officially confirmed the reelection of President Felix Tshisekedi following the Dec 20 polls.

Tshisekedi secured a dominant 73.47 percent of the vote, while main opposition candidate Moise Katumbi trailed behind with 18.08 percent, according to the court's declaration.

The Constitutional Court annulled the ballots cast for the presidential election in the constituencies of Yakoma (in the province of Nord-Ubangi) and Masimanimba (in the province of Kwilu) where cases of irregularity have been reported.

The Independent National Electoral Commission (CENI), the electoral body, said over 18 million Congolese, from a total of 44 million registered voters, cast their ballots in the elections for the president, the National



This Oct 3, 2023, file photo shows President of the Democratic Republic of the Congo Felix Tshisekedi (C) attending a ceremony at the Sakania dry port in Haut-Katanga province, DR Congo. XINHUA

Assembly and the 26 provincial assemblies.

However, the process was not without controversy as opposition candidates raised allegations of irregularities, which the electoral commission said would not impact the election outcome.

Last week, 82 candidates in the national and provincial legislative elections were disqualified for fraud, corruption, vandalism of electoral materials, incitement to violence, or illegal detention of electrical voting devices, said CENI.

This election was significant as it marked the second

peaceful transfer of power in the country's history since independence in 1960. In 2018, Tshisekedi ascended to power after winning the election,

The president-elect is scheduled to be sworn in on Jan 20 after the Constitutional Court approves the elec-**Agencies** tion results.

marking the country's first peaceful transfer of power since its independence from Belgium.

the expense of Ukrainian lives.

gime continues to send its soldiers to slaughter and looks for every possibility to replenish the Ukrainian army. Naturally, it will not change the situation on the line of contact, but will only drag the military conflict," the minister said. We retain the strategic initiative along the entire line of

Russia to focus on provisioning of troops

Russia would keep its nuclear triad at a high combat

readiness level, develop drone production, introduce new weapons and increase the capabilities of the satellite

In 2023, Ukraine lost over 215,000 troops and 28,000

pieces of equipment. The Kiev regime follows US instruc-

tions and does not spare its men on the battlefield. "De-

spite the exhaustion of the human resource and the ab-

sence of results on the battlefield, the US cold-bloodedly

tries to implement its ambitions for global leadership at

Upon the instructions of western sponsors, the Kiev re-

contact. We will continue to consistently achieve the goals of the special military operation," Shoigu said.

New weapons

MOSCOW

grouping.

RUSSIA maintains strategic initiative in Ukraine and will focus on all-round provisioning of its forces, Defense Minister Sergey Shoigu (pictured) said at

a conference call with top military brass. He stressed

Ukraine operation

A key 2024 task is to maintain the nuclear triad at the highest combat readiness level, the minister said.

'We will also focus our efforts on the comprehensive provisioning of troops participating in the special military operation. We will continue to equip the Army and the Navy with the latest cutting-edge weapons, including those based on artificial intelligence technologies and new physical principles," he said.

"In particular, we will launch the serial production of unmanned aerial vehicles, from ultra-small drones to heavy attack ones," he specified. "Our immediate plans include improving communications systems, raising the efficiency of the use of the latest means of reconnaissance, target acquisition and counter-battery warfare and boosting the capabilities of our air defense systems and fleet of satellites," Shoigu said.

The Russian military continues studying Ukrainian combat experience and engaging instructors with a combat record. "We shall keep streamlining the forms and methods of the engagement of forces, updating the provisions of combat documents, charters and instructions," Shoigu

Social guarantees

All participants in the special military operation and their family members should enjoy equal social guarantees. "It refers to the status of a war veteran, the payment of envisaged bonuses, housing acquisition and medical services, including rehabilitation and spa treatment," the

2023 marks warmest year on record - EU report

BRUSSELS

2023 has been recognized as the warmest year since 1850, as per a report released on Tuesday by the Copernicus Climate Change Service (C3S) of the European Union (EU).

The global temperature averaged 14.98 degrees Celsius last year, up by 0.17 degree Celsius from 2016, which was the previous warmest year on record, according to findings outlined in the 2023 Global Climate Highlights report.

From June onward, each month in 2023 experienced higher temperatures than any corresponding period in recorded history, with July and August standing out as the warmest months on record.

For the first time, each day through the past year was at least one degree Celsius above the 1850-1900 pre-industrial level for that time of year, the report said. C3S Deputy Director Samantha Burgess described 2023 as an exceptional year "with climate records tumbling like dominoes." "Temperatures during 2023 likely exceed those of any period in at least the last 100,000 years," she added.

A critical driver of the unusual air temperatures throughout 2023 was the unprecedentedly high sea surface temperatures (SSTs). "Global-average SSTs rose sharply in March, with a slight dip in April and May, but continued to rise throughout the boreal summer months to reach the highest value of 21.02 degrees Celsius on Aug. 23 and 24," the report said. Xinhua

China's top diplomat presents diplomatic goals for 2024

BEIJING

CHINESE Foreign Minister Wang Yi on Tuesday presented China's diplomatic work for 2024, saying that China will always be confident and self-reliant, and fulfill its duties as a responsible major country.

Wang, also a member of the Political Bureau of the Communist Party of China Central Committee, made the remarks when addressing a symposium on the international situation and China's foreign relations in 2023.

Wang said China will give full play to the strategic leading role of head-of-state diplomacy and make every effort to ensure the success of events including the Forum on China-Africa Cooperation, the Boao Forum for Asia, the China International Import Expo and the Forum on Global Action for Shared Development.

China will firmly safeguard its sovereignty, security and development interests, and strive for a favorable external environment pattern and achieving high-quality development, Wang said, adding that it will firmly assume its responsibilities on major issues concerning the unity, cooperation and legitimate rights of developing countries and major issues concerning the future and destiny of mankind and the direction of

world development. Wang said China will remain

committed to openness and inclusiveness and strengthen and expand the network of global partnerships

Specifically, Wang said China will implement the consensus reached by the two heads of states of China and the United States in San Francisco, and deepen strategic mutual trust and mutually beneficial cooperation between China and Russia to consolidate their comprehensive strategic partnership of coordination in the new era.

China will increase high-level exchanges and strategic communication with the EU to promote the steady and sustained growth of their relations. The country will continue to increase friendship, mutual trust and convergence of interests with its neighbors, work hand in hand with other developing countries, unite with the BRICS countries, and promote the building of a new type of international relations, he said.

China will also actively implement the Global Civilization Initiafor building a new development tive, promote the common values of mankind, promote exchanges and mutual learning among civilizations, and advance mutual understanding and friendship among people of all countries.

Wang said China will always uphold fairness and justice, advocate the building of an equal and orderly multi-polar world, practice genuine multilateralism, promote democracy in international rela-



Committee, addresses the symposium on the international situation and China's foreign relations in 2023 in Beijing on Tuesday. (Photo/China's Foreign Ministry)

tions, and uphold the equality of vide more public goods conducive all countries.

Calling on all countries to jointly uphold the purposes and principles of the UN Charter, safeguard the universally recognized basic economic globalization that bennorms governing international efits all, pledging to firmly oppose relations, and participate in the all forms of unilateralism, protecreform and construction of the tionism and anti-globalization, global governance system, Wang said China will fully implement the Global Security Initiative, uphold fairness and justice, actively promote peace talks, take a constructive part in resolving the Palestinian-Israeli conflict, the Ukraine crisis and other global and regional hotspots, and pro-

to world peace and development. Wang said China will continue

to pursue win-win cooperation and actively promote inclusive continue to promote trade and investment liberalization and facilitation, strive to solve structural problems hindering the sound development of the world economy, and maintain the stability and smoothness of global industrial chains and supply chains.

China will promote the imple-

mentation of the Global Development Initiative, increase its input on global development cooperation, help developing countries improve their capacity for independent development, make globalization more open, inclusive,

beneficial to all and balanced. It will also fully implement the outcomes of the third Belt and Road Forum for International Cooperation, upgrade the quality of cooperation, expand cooperation areas, and continue to provide new opportunities for the world with China's new development, he said.

Xinhua

US, UK forces shoot down 21 drones, missiles fired by Houthis in Red Sea

WASHINGTON

HOUTHI rebels from Yemen launched 18 drones over the southern Red Sea, according to US militarv's Central Command (CENT-COM), marking the armed group's 26th attack on international trade channels in the previous seven weeks, reported Al Jazeera.

CENTCOM said that two anti-ship cruise missiles and one anti-ship ballistic missile were also downed. CENTCOM was working in cooperation with UK forces.

"Iranian-backed launched a complex attack of Iranian-designed one-way attack UAVs... anti-ship cruise missiles, and an anti-ship ballistic missile from Huthicontrolled areas of Yemen into the Southern Red Sea," the US Central Command said in a statement on Wednesday, as per Al Jazeera.

Since taking over the Galaxy Leader, a truck carrier travelling from Turkey to India, on November 19, the Houthis have carried out 26 attacks on Red Sea shipping chan-

The Houthi rebels, who are an Iran-aligned group, started the strikes in retaliation for Israel's Gaza conflict.

Four destroyers, including one from the UK, and fighter fighters from the Dwight D. Eisenhower aircraft carrier participated in the operation, Al Jazeera reported citing CENTCOM.

The Houthis have said that they will not stop attacking until Israel ends the hostilities in Gaza.

Yemen's Houthis have launched several drone and missile attacks at

Israel, with most intercepted, since the war started.

The Israel-Hamas war began on October 7, after thousands of Hamas terrorists crossed the border and killed scores of Israelis.

Gaza, reporting over 20,900 killed. Meanwhile, the UN Security Council in New York is scheduled to vote on January 10 on a draft resoreported Al Jazeera. The resolution denounces the attacks on merchant ships in the Red Sea and calls for an

China reaps fruitful results in ecological efforts

immediate cessation of such acts, along with the release of the Galaxy Leader and its crew.



The Houthis claim solidarity with **Four destroyers**, including one from the UK, and fighter lution that the US has submitted, **Dwight D. Eisenhower** aircraft carrier participated

TALL transmission towers are favorite nesting sites for many bird species, but birds nesting on these towers can easily cause line tripping and threaten their own safety.

To address this issue, power grid workers have been actively exploring solutions. Instead of simply expelling birds from the towers, they are now constructing artificial nests in non-electrified sections of the towers, taking insulation treatment on part of the towers and other measures.

This approach has been widely adopted in various provinces, municipalities and autonomous regions in China. Now, birds find their homes in these lovingly built nests on transmission towers, creating a beautiful scenery that showcases the harmonious coexistence between man and nature.

In recent years, as the concept of ecological civilization has been increasingly popular, there has been a profound shift in people's attitudes toward nature. Man humanity itself. Conversely, respecting, adapting to, and protecting nature can bring immense benefits to humanity.

The transformation of power grid workers, from expelling birds to nesting and protecting birds, is a vivid reflection of this conceptual change.

Nature is the fundamental condition for human survival and development. China has actively explored the path of harmonious coexistence between man and nature by respecting nature, following its ways, and protecting it.

Significant achievements have been made in China's efforts to keep skies blue, waters clear, and lands clean. China's innovative approach to marine plastic waste management, known as the "Blue Circle," has been honored with the 2023 Champions of the Earth

and nature is a symbiotic relationship, award by the United Nations Environand harm to nature will ultimately harm ment Program. The Chinese experiences in pursuing a modernization featuring harmony between human and

The respect and awe for the natural ecology is essential for achieving the harmonious coexistence between man and nature.

In the past, people in certain regions blindly "marched into the desert," and reclaimed land from lakes and seas, only to find that they did not conquer nature but instead disrupted the ecological balance.

Nowadays, people place great importance on the conservation of natural ecology, protecting and cherishing the eco-environment. When protecting and restoring the ecology, they follow the laws of nature and utilize the inherent power of nature. They employ a combination of natural recovery and artificial both ecological and economic benefits. restoration methods, adapting their approach based on local conditions and implementing targeted strategies in different situations.

If humanity does not fail nature, nature shall never fail humanity. By respecting nature, following its ways, and protecting it, the vitality and resilience of the ecosystem can be gradually re-

To promote high-quality development in sync with high-standard protection is an inevitable path in pursuing the harmonious coexistence between man and nature.

China never grows its economy at the cost of resource depletion and environmental degradation, nor does it sacrifice growth in the process of ecological protection. Instead, it adheres to the sustainable development path of achieving

With an annual energy consumption growth rate of 3 percent, China has sup-

ported an annual economic growth rate of over 6 percent. The country has established the world's largest carbon market and clean power generation system, with the proportion of coal in energy consumption decreasing to 56.2 percent and the share of clean energy consumption increasing to 25.9 percent.

China has also been the world's top producer and seller of new energy vehicles for years in a row. Green development has become a defining feature of China's high-quality development.

As the blue sky and white clouds have reemerged, the Chinese people are enjoying a more livable urban and rural environment. Recently, the Central Economic Work Conference outlined China's economic plan for 2024, ex-

plicitly calling for advancing ecological conservation and promoting green and low-carbon development. Respecting nature, following its ways, and protecting it, China is unfolding a new and beautiful picture of harmonious coexistence between man and nature. People's Daily



In the past, people in certain regions blindly "marched into the desert," and reclaimed land from lakes and seas, only to find that they did not conquer nature but instead disrupted the ecological balance

Guardian

Greater BRICS cooperation enjoys bright prospects

THE BRICS group officially welcomed Saudi Arabia, Egypt, the United Arab Emirates, Iran, and Ethiopia as new members on Jan. 1 this year, doubling its membership from 5 to 10.

This expansion has added weight to the global influence of BRICS, and the greater BRICS cooperation is expected to play a more important role in promoting world peace and development, as well as safeguarding the common interests of emerging markets and developing countries.

The greater BRICS cooperation responds to the strong desire of emerging markets and developing countries to unite and strive for self-improvement. Since its establishment in 2006, the BRICS mechanism has continuously strengthened its cohesion, solidified its foundation of cooperation, expanded its scope of cooperation, and increased its influence. The BRICS countries have become a positive and stable force for

In recent years, the international situation has become increasingly complex and volatile, leading to a steady rise in the attractiveness and appeal of the BRICS mechanism. More and more emerging markets and developing countries aspire to join the BRICS

China has been actively promoting the expansion of the BRICS membership. Chinese President Xi Jinping pointed out that BRICS should not become a closed and inward-looking group, instead it should be an open and inclusive platform to attract new members and pool new forces, which meets the practical development needs of BRICS and serves the common interests of BRICS countries.

ing Market and Developing Countries during its BRICS presidency in 2017, for the first time expanding the scope of BRICS cooperation partners to a global level through the "BRICS Plus." When China assumed the BRICS presidency again in 2022, BRICS countries initiated expansion process upon consensus.

The BRICS mechanism is an important cooperation platform for emerging markets and developing countries. As the mechanism continues to develop, it can play a greater role in safeguarding the interests of these countries.

Currently, unilateralism and protectionism are rising, along with the resurgence of the Cold-War and zerosum game mentality. Hegemony and power politics pose threats to global peace and stability. Against this backdrop, emerging markets and developing countries are increasingly eager to strengthen solidarity and cooperation, and uphold fairness and justice.

The expanded BRICS family will continue to forge stronger BRICS strategic partnership, expand the "BRICS Plus" model, so as to increase the representation and voice of emerging markets and developing countries in global af-

The new members of the BRICS family are confident in the prospects of greater BRICS cooperation. Saudi Arabia said it will become even more prosperous after joining the BRICS mechanism. Egypt, which has always hoped to join the mechanism, hopes to further strengthen its ties with other BRICS members. The United Arab Emirates noted that joining the BRICS cooperation mechanism marked a new chapter in its multilateral economic partnerships. Both Iran and Ethiopia believe they will benefit from the actions, making a voice of peace and



BRICS mechanism.

The greater BRICS cooperation, in line with the historical trend of building a multi-polar world, is conducive to addressing a series of major issues and challenges facing the world today. With the addition of new members, the BRICS family now has broader geographical coverage and greater scope for cooperation, which will play a greater role in promoting world peace and development, and upholding international fairness and justice.

Last November, a BRICS extraordinary virtual summit on the Palestinian-Israeli issue was hosted to coordinate positions and take relevant

justice. The meeting has set a positive tone for the greater BRICS coopera-

Unlike certain countries that are obsessed with forming exclusive, small circles and blocs, BRICS cooperation does not engage in bloc confrontation. It has always been committed to promoting greater democracy in international relations and practicing true multilateralism.

Former Assistant Foreign Minister of Egypt Hussein Haridy said in an article recently published on Egyptian newspaper Al-Ahram that the expanded BRICS group is destined to play an important role in lessening the negative impact of geopolitics on multilat-

The greater BRICS cooperation will further strengthen the forces of world peace and development, and make global governance fairer and more equitable in a more effective manner.

China is confident in the future of BRICS cooperation and will continue to work with its BRICS partners to advocate for an equal and orderly multi-polar world and a universally beneficial and inclusive economic globalization. It will strive to achieve new accomplishments in the greater BRICS cooperation and contribute even more to the building of a community with a shared future for mankind.

Putin arrives in easternmost Russian region of Chukotka on first-ever visit

ANADYR

RUSSIAN President Vladimir Putin arrived in Russia's easternmost region of Chukotka yesterday on his first-ever working visit to this Far Eastern federal subject.

Earlier, the Russian leader said he had not yet visited all of Russia's regions, making a specific mention of Chukotka in this context.

The only visit to Chukotka by the president of Russia was made by Dmitry Medvedev in 2008.

Putin arrived in the later afternoon, at around 6 p.m. local time - the time difference with Moscow is nine hours. The weather is clear and frosty in Anadyr with the temperature about -25 degrees Centigrade.

Yesterday's visit is Putin's first regional trip this year. In 2023, the president travelled to more than 20 federal subjects of Russia, including the new regions. **Agencies**



Goal is to make India developed country in next 25 years, says PM Modi

GANDHINAGAR

PRIME Minister Narendra Modi inaugurated the much-anticipated Vibrant Gujarat Global Summit 2024 in Gandhinagar, Gujarat, yesterday and asserted that the goal is to make India a developed country by the time it celebrates 100 years of independence.

Addressing the Vibrant Gujarat Global Summit 2024 in Gandhinagar, PM Modi asserted that the Vibrant Gujarat Global Summit 2024 is the first summit in this Amrit Kaal.

"This is the first Vibrant Guiarat Global Summit in this Amrit Kaal. Therefore, this is even more significant. Representatives from more than 100 countries who are participating in this Summit, are crucial partners in this development journev for India," PM Modi said.

He further said that India is working towards its goal for the next 25 years.

"In the recent past, India completed 75 years of independence. Now, India is working on its goal for the next 25 years. We have the goal of making it a developed country by the time it celebrates 100 years of independence. Therefore, these 25 years' duration is India's Amrit Kaal," PM Modi said.

PM Modi said that the focus on structural reform was the reason behind India showing high rates of growth.

"We are all aware of the global circumstances. So, in times like these, if the Indian economy is



Prime Minister Narendra Modi welcomes Mozambique President Filipe Jacinto Nyusi at Mahatma Mandir for the Vibrant Gujarat Global Summit 2024, yesterday. ANI

displaying such resistance, if the growth in India is showing such momentum, a big reason behind this is our focus on structural reforms in the last 10 years. These reforms have enhanced the capacity, capability and competitiveness of India's economy" PM

"Today, India is the fifth largest economy in the world. 10 years ago, India was on the 11th position. Today, all major agencies estimate that India will be in the top three economies of the world in the coming years. Let people across the world do their analysis, but it is my guarantee that it will happen" PM Modi added. Ambassadors, High Commissioners, or their designated representatives, along with esteemed foreign dignitaries, will add to the diplomatic and influential presence.

The inaugural ceremony marks the beginning of the Vibrant Gujarat Global Summit, a platform for fostering economic growth, investment, and international collaboration.

Leaders from across the globe will be participating in the ceremony, contributing to the inter-

national flavour of the event. The summit provides a unique opportunity for networking, dialogue, and the exploration of potential collaborations between Gujarat and various nations.

The Vibrant Gujarat Global Summit has gained recognition as a key forum for discussions on economic development, business opportunities, and investment prospects.

The event serves as a catalyst for attracting investments and fostering partnerships that contribute to the growth of Gujarat's economy.

The summit is poised to facilitate fruitful discussions on a wide range of sectors, including infrastructure, technology, innovation, and sustainable development. As the global leaders converge in Gandhinagar for the Vibrant Guiarat Global Summit 2024, the stage is set for constructive dialogues, strategic collaborations, and the exploration of opportunities that will shape the future of Gujarat's economic prosperity. ANI

India, Israel natural partners in hightech sector, says envoy Naor Gilon

VIJAYAWADA

ISRAEL'S ambassador to India, Naor Gilon, on Tuesday said New Delhi and Tel Aviv were natural partners in the high-tech sector, adding that trade between the two countries has surpassed the USD 10 billion mark.

"When our relations started, we had about USD 200 million in annual trade. Today we are surpassed already the USD10 billion mark. I think that there is a big gap between India and Israel...India and Israel are natural partners in the high-tech sector," he said.

"India is in population and size between 140 and 150 times bigger than Israel. Israel has less than 10 million citizens' population. So it's a small country and the economy is strong. And this is very high-tech-oriented. I believe that since both India and Israel are going towards high technology, this is the future of our economies and this is the future of our cooperation. Both of us are high-tech countries," the Israeli envoy added.

Gilon also revealed plans for the establishment of the Centre of Excellence for Vegetables and Spices project, a pivotal initiative under the Indo-Israel collaboration. The project, spanning 25.57 acres of land in Gundlapalli, in the Palnadu district of Andhra Pradesh, aims to support local farmers through knowledgesharing and the adoption of modern farming techniques.

"This is our second Centre of Excellence in Andhra Pradesh. This centre will be focused on vegetables. The



idea is to support farmers by giving them better seeds and technologies. We have 32 active centres across 12 states in India and we are in the process of establishing another 14 in different fields," he said.

Gilon also underlined the significance of the project in empowering farmers across India. The 32 active centres established under his leadership are key components of this initiative, serving as hubs where farmers can exchange ideas, learn new farming techniques, and gain insights into the effective use of modern farming equipment. The goal is to enhance agricultural practices, ultimately leading to better harvesting and improved livelihoods for farmers.

"The idea behind these centers is to create a collaborative environment where local farmers can share their knowledge and benefit from advanced farming methods. This includes utilising modern equipment and implementing climate control measures to optimize yields," the

Emphasising the Indo-Israel partnership's historical depth, Gilon spoke about the enduring relationship between the two countries since 1992. He expressed satisfaction with the robust and healthy nature of the ties and expressed a desire to further strengthen and expand collaboration.

WHO warns of humanitarian, health catastrophe in Gaza

GENEVA/GAZA

THE World Health Organization warned of a humanitarian and health catastrophe in the Gaza Strip on Tuesday as humanitarian space and access to medical services continue to shrink.

Speaking at a United Nations weekly briefing via video link from Gaza, Sean Casey, WHO emergency medical teams coordinator, highlighted the "dramatically bad" situation in the entire Gaza Strip. The health system is collapsing rapidly, and there has been no letup in the intensity of conflict over the past weeks, he

"Hospitals are closing, patients are lacking access to health facilities, health workers are being forced to flee for their safety," Casey said.

The bloody fighting has intensified in central and southern areas, straining over-burdened hospitals that remain open.

Exodus of medical staff

The three most important hospitals in those areas, European Gaza Hospital, Nasser Medical Complex and Al-Agsa, were the lifeline for south Gaza which was currently sheltering over two million people, said Richard Peeperkorn, WHO representative in the occupied Palestinian territory.

The Al-Aqsa hospital lost 70 percent of its staff, who fled with families for safety reasons, as did Nasser Medical Complex, one of the last trauma centers in service.

The evacuation of medical staff has made hospitals non-function-

Thousands of patients left Al-Aqsa for other hospitals which were already bursting at the seams. They were only moving from one bad situation to another, as there were no safe places in Gaza, Casey said.

Compared with 3,500 hospital beds prior to the conflict, Gaza has only around 1,400 now, but the situation required at least 5,000, said Peeperkorn.

Shrinking access to care

The conflict has displaced 1.9 million people, a staggering 85 percent of Gaza's population, and left civilians in the besieged Palestinian territory at risk of famine

and disease, said the United Nations.

The WHO, together with the UN Relief and Works Agency for Palestinian Refugees, tried to assess the levels of infectious diseases, saying more than 81,000 cases of diarrhea have been recorded, up from 2,000 in normal times.

The resolution adopted by the WHO Executive Board last month called for immediate, sustained and unimpeded passage of humanitarian relief in Gaza, but humanitarian access has become even more limited. Every day, aid deliveries in Gaza were being denied, said Peeperkorn.

WHO has been denied access to the north for two weeks and was forced to cancel six planned missions. The team was ready to

deliver aid but had not been able to receive the necessary permis-

"Every day we line up our convoys, we wait for clearance and don't get it," Casey said. "And then we come back and we do it again the next day."

Speaking of children who had limbs amputated, Casey said the amputations were happening due to delayed access to care and the lack of resources at hospitals.

There was also a lack of surgeons and operating space. With the limited resources, Peeperkorn said the medical staff constantly had to make tough choices, including doing amputations that should have been unnecessary to save as many lives as possible.

Committee of the Red Cross urged protection for medical facilities and workers in the Gaza Strip.

The ICRC emphasized in a statement that the whole medical system in Gaza has been affected by the Israeli attacks, with medical professionals even being killed and detained.

In the statement, William Schomburg, head of the ICRC sub-delegation in Gaza, highlighted that the shortage of equipment and essential supplies due to the ongoing Israeli hostilities has led to the complete shutdown of most hospitals in the enclave.

He stressed the necessity of respecting healthcare facilities and workers, calling for protecting them under international human-

Meanwhile, the International itarian law, so as to provide lifesaving treatment to those in need. Xinhua



Every day we line up our convoys, we wait for clearance and don't get it," Casey said. "And then we come back and we do it again the next day

Thursday 11 January 2024

Guardian www.ippmeda.com



Simba SC midfielder, Jimson Mwanuke. PHOTO: COURTESY OF SIMBA SC

Simba SC officials contemplate squad changes

By Correspondent Seth Mapoli

SIMBA SC is set to part ways with five players the outfit will not retain, already excluding them from the camp in Zanzibar where the team is participating in the 2024 Mapinduzi

Some players, one of whom is midfielder Nassor Kapama, have opted for fresh starts, signing a two-year deal with Mtibwa Sugar. Others will seek experience through loan spells.

The potential departures from the Simba SC squad comprise Shabani Iddi Chilunda, Abdallah Hamisi, Jimson Mwanuke, Ahmed Feruzi, and Kapama.

Notably absent from the Zanzibar camp are Kapama and Clatous Chama, both serving suspensions for misconduct. Their cases are under review by the club's disciplinary committee.

Kapama's claims were alleged to be his failure to attend training, forcing him to leave so that he could find a new challenge elsewhere as he does not get a chance to play regularly for Simba SC.

The utility midfielder has now joined Mtibwa Sugar on a two-year contract after playing for Simba SC for three years.

However, the midfielder is not in the plans of Simba SC's head coach Abdelhak Benchikha, so he will join

Mtibwa Sugar to get more playing

Simba SC has further strengthened the midfield after signing Senegalese Babacar Sarr who lastly played for Tunisian Premier League club US Monastir.

Chilunda and Hamisi signed this season, struggled to meet the expectations of the previous head coach. Roberto Oliveira, and Benchikha. Both fell short of the required stan-

Mwanuke, who has been in Simba SC for three years now, was signed by the Msimbazi Street club from Mwanza's Gwambina FC in August

Feruzi was promoted from Simba SC's U-20 team, and Kapama roped in from Kagera Sugar, have all found first-team opportunities at Msimbazi Street side elusive.

A high-ranking Simba SC officialwho opted for anonymity-confirmed the departures, stating that some players have been loaned out while others have had their contracts ter-

This shake-up marks a new chapter for Simba SC, as the squad looks to build an outfit capable of achieving lofty goals.

The departing players, meanwhile, have a chance to prove themselves in new environments.

Can Simba's new transfer strategy lead to success?

IMBA SC has officially unveiled the outfit's new winger, Ladack Chasambi, acquired from fellow NBC Premier League club, Mtibwa Sugar.

The Msimbazi Street outfit's leadership concluded the signing early in December last year, though the announcement was pending.

Chasambi was promoted from Mtibwa Sugar's U-20 team, the champion of the Youth Premier League for the fifth consecutive season, to the Morogoro-based outfit's senior team based on his scintillating showing.

The midfielder agreed to a two-year contract with Simba SC recently, having been voted as 2023's U-20 Player

Last week, Simba SC also introduced Saleh Masoud Karabaka, the Zanzibarborn winger who scored a goal on his debut for the JKU SC, when the clubs took on each other in a 2024



Simba SC's newly recruited midfielder, Ladack Chasambi. PHOTO: COURTESY OF SIMBA SC

club against his former side, Mapinduzi Cup group stage baka varied, Simba SC fans expressed mixed feelings While opinions on Kara- about their team's first

siring someone other than

found solace in the ear- ers faced challenges such as lier signing of Chasambi. injuries and misconduct. Speculation arose about possible additional signings by prominent sides. However, official activities at the Msimbazi Street club began unpredictability of player

In addition to Karabaka, Simba SC introduced defensive midfielder Babacar Sarr for Tunisian outfit US Mo-

Sarr's arrival delighted Simba SC fans, raising expectations for a new era with players directly entering the first team and making significant contributions, potentially diminishing the roles of players like Zambian midfielder Clatous Chama.

Sarr's impressive resume prompts questions about whether Simba SC is turning a corner in player acquisi-

Recent years saw some value to the team. players like Cameroonian

transfer window move, de- center-back Fondoh Che Malone and Congolese midfielder Fabrice Ngoma enter Despite this, some fans the team directly, while oth-

Simba SC's past experiences, including Mozambican winger Jose Luis Miquissone's return, highlight the transitions.

The team aims for a balance between new signings and nurturing local talent, from Senegal, a former star similar to Yanga's successful approach in strengthening the Jangwani Street club's squad.

As Simba SC anticipates the impact of Sarr, the focus is on creating a cohesive team with players who contribute equally, regardless of their origins.

Simba SC seeks players who can handle the environment and the demands of local football, moving away from the need for players like Burkinabe midfielder Ismaël Sawadogo, prioritizing those who bring significant

Rupia aims to transform Mapinduzi Cup goal-scoring form to NBC PL

By Correspondent Nassir Nchimb

SINGIDA Fountain Gate FC attacker Elvis Rupia is aiming to transform his good goal-scoring form in the 2024 Mapinduzi Cup to the 2023/24 NBC Premier League when it resumes next month.

Rupia is vying for the top goal scorer accolade of the 2024 Mapinduzi Cup as his squad was yesterday slated to lock horns with Simba SC in the competition's semi-final.

The Kenyan forward scored one goal and assisted the other for his outfit as Singida Fountain Gate FC rallied from behind to beat Azam FC 2-1 in the first of Monday's Mapinduzi Cup quarterfinals played at New Amaan Complex in Zanzibar.

The goal-getter has hailed the level of competition in the NBC Premier League as the catalyst for his improved showing, given he meets opposition that makes him better every day.

The striker, who joined the Singida-based team at the beginning of this season from Police FC of Kenya, revealed that after a short period in Tanzania, he faced strong opposition to the point of not being able to excel quickly.

"The Mainland Tanzania Premier League has surpassed the Kenyan Premier League in many aspects, starting with payment, and team competition, but even in terms of fans coming out to the stadiums to



Singida Fountain Gate FC's striker. Elvis Rupia

support their teams, this is a good thing, it motivates a player," Rupia noted.

The forward pointed out: "I expected to start with a low rate of goal scoring considering that I have come to a completely new leaguedifferent from the Kenyan Premier League."

The striker, who was out of action for two months due to injuries, disclosed he expects to return to his goal-scoring form quickly when the league matches resume, as he aims to score more goals for his team so it can battle for the silver-

He said he realizes it will not be an easy task due to the quality of strong challengers- Young Africans SC (Yanga), Simba SC, and Azam FC but he will work hard in collaboration with his teammates to ensure Singida Fountain Gate FC does well and he emerges as the best goal scorer this

"The past few years, Simba SC and Yanga alongside Azam FC have dominated the goal scoring charts and, in the last three seasons, a top goal scorer emerged out of the three teams, which

proves that I can clinch the top goal scorer accolade," Rupia revealed.

Since joining Singida Fountain Gate FC, Rupia has scored six goals in all competitions including two in the Premier League, one goal in the Azam Sports Federation Cup, and four goals in the 2024 Mapinduzi Cup.

APR FC threatens to snub Mapinduzi Cup tourney

By Correspondent Nassir Nchimbi

RWANDA'S APR FC assistant coach Aimé Desire Ndizeye has said his club will no longer take part in the upcoming Mapinduzi Cup following what he termed as unfair officiating by the showdown's officials.

The army-owned side was, on Tuesday, knocked out of the 2024 Mapinduzi Cup by Zanzibar's Mlandege FC in a penalty

shootout of the tournament's last-four stage. Mlandege FC, the tournament's defending champion, won 4-2 in a penalty shootout after the duel had ended 0-0 in the regular 90 minutes, with various goals netted by the Rwandese outfit called for offside.

Speaking with agony, Ndizeye said APR FC will not celebrate Zanzibar's revolution in upcoming tournaments by taking part in the competition.

Ndizeye noted: "We all saw what happened today (Tuesday). The referees had bad officiating against us, we scored clear goals and they ruled them out for offside. We came here to compete but our efforts were frustrated by referees."

"We had a good game better than Mlandege, penalties have joy and despair - we lost on penalties and it's something we can't blame on but decisions in when the former was taken to a the 90 minutes were unfair," the tactician said.

The gaffer stressed: "If we want to have this game scaling great heights, then we have to be careful with officiating in these ties, as for that, we are no longer part of this."

Led by head coach Thierry Froger, APR FC dominated Mlandege FC during the regular time but failed from the spot penalty shootout.

APR FC's veteran Sudanese midfielder, Sharaf Shiboub and Rwandan Ramadhan Niyibizi missed their penalties.

Shiboub, the Rwandan soccer big gun's skipper, thought he had put the squad in front in the 18th minute when Ismail Nshimirimana crossed the ball for him to nod into the back of the net, but the goal was ruled

giant kept composure as the outfit was in search of a goal, though the dodged Mlandege FC, which is out to defend the showdown's title, held the former off in both periods.

Dieudonne Ndavishimiye and Sanda Soulei, who is on trial, were so far the performers that scored their penalties for APR FC as the Rwanda Premier League title holder bowed out

out for offside. The Rwandan of the Mapinduzi Cup, a tournament the side has yet to win.

> Mlandege FC will square off against the victorious side from a semi-final clash between Tanzania Mainland franchises Simba SC and Singida Big Stars in the final.

> The Zanzibar side clinched the 2023 Mapinduzi Cup tournament after cruising to a 2-1 victory over the then-Singida Big Stars FC.

Son set to light up Asian Cup as Qatar takes centre stage again

THE Asian Cup begins tomorrow with defending champions Oatar the hosts, Japan favourites and Son Heung-min's South Korea vowing to win the title for the first time in 64 years.

The 24 teams spanning Australia to Palestine will battle for regional glory over the next four weeks, culminating in the final at the 88,000-capacity Lusail Stadium on February 10.

It will take something special to beat the last big game at Lusail -- the World Cup final 13 months ago when an Argentina side inspired by Lionel Messi defeated France on penalties.

The 18th edition of the Asian Cup was supposed to have been held last summer in China but was moved to World Cup host Qatar because of China's Covid-19

Qatar will mostly use stadiums that staged World Cup matches, a notable absentee being Stadium 974, the temporary arena made partly of shipping contain-

In the lead-up to the World Cup, the Gulf state came under intense scrutiny over its human rights record and treatment of migrant workers.

Rights groups say little has changed since, something Qatar disputes. There has been no such outcry ahead of the Asian Cup.

Qatar won plaudits for its organisation of the World Cup but the team flopped on the pitch, their three straight defeats the worst performance of any World Cup host.

That lingering pain will motivate them in the defence of their Asian crown, but Carlos Queiroz was fired as coach only last month, giving replacement Tintin Marquez little time to prepare.

"I know the players, I know my mentality and I know... my idea for playing," said the Spaniard, who coached Qatar club side Al Wakrah for six years before taking over the national team.

Qatar open the tournament against Lebanon at Lusail Stadium

There are six groups of four, the top two from each reaching the last 16, along with the four best thirdplaced teams.

Japan, defeated 3-1 by Qatar in the 2019 final in the UAE, look the team to beat and are the most successful side in Asian Cup history with four titles.

Japan have fond memories of Qatar, having stunned Germany and Spain in the group stage of the World Cup before losing to Croatia on penalties in the last 16.

Hajime Moriyasu's team have enjoyed a strong year since, losing only once in 12 matches and winning 4-1 in Germany in a friendly.

'Danke Franz': Germany lights a candle for football icon Franz

MJUNICH

"SUDDENLY darker, quieter, poorer": the words of Bayern Munich summed up the mood of a bereaved Germany on Tuesday as the country mourned the legendary footballer Franz Beckenbauer, the man they called "the Kaiser".

Residents in Beckenbauer's home city of Munich braved freezing cold to pay their respects, bringing flowers a day after the death was announced of Germany's greatest football icon, a World Cup winner as both player and manager.

The headquarters of Bayern Munich on Saebener Strasse were a point of pilgrimage for fans of Beckenbauer, who spent most of his playing career at the club, winning four of his five Bundesliga titles and three European Cups in 1974, 1975 and 1976.

"Brazil had Pele, Argentina had (Diego) Maradona. As a German, I don't want to belittle the others, but Franz Beckenbauer is the greatest for me," Henryk Mnich, 49, told AFP outside the club's offices.

Flowers were placed in front of the building and a candle lit in honour of Beckenbauer, who died at the age of 78 on Sunday.

Playing alongside the likes of Gerd Mueller and Sepp Maier in the 1960s and 1970s, Beckenbauer helped Bayern on the way to becoming one of the world's top

footballing powers. Subsequently, Beckenbauer steered the club to further successes as its president from 1994 to 2009, working with former Bayern teammates Uli Hoeness

"I will never forget you, as a teammate, as a sportsman, but above all as a man," Maier wrote on the Sport1

and Karl-Heinz Rummenigge.

The words "Danke Franz" (Thank you, Franz) will be projected in tribute onto Bayern's stadium, the Allianz Arena, over the coming days.

The commemorations are set to continue at Bayern's next home match against Hoffenheim on Friday night

The rest of the Bundesliga will pay tribute to Beckenbauer with a minute's silence before kickoff ahead of this weekend's fixtures as the teams return from their winter break

The club also announced a commemoration ceremony for the public at the Allianz Arena on January 19, starting at 3:00 pm (1400 GMT).

"Friends and fellow travellers from national and international sport, from culture and politics, and more broadly all the fans and extended family of football" are invited, the club announced Tuesday.

AFP

It is going to be tough for champions Senegal, warns Mane

ABIDJAN

ENEGAL captain Sadio Mane predicts that "a really difficult group" lies ahead for the Africa Cup of Nations holders when they face Gambia, Cameroon and Guinea.

"The match against Cameroon is going to be very tough and we dare not underestimate our other opponents," the twotime African Player of the Year told reporters.

"While accepting that none of these matches will be easy, we have the ability and determination to reach the knockout stage," he said ahead of the tournament kick-off on Satur-

Senegal defeated Cameroon 34 years ago in a group match in Algeria when they first met in the African football showpiece.

But Cameroon have had the upper hand since, winning a quarter-final, then the 2002 final and another quarter-final after penalty shootouts.

Senegal have beaten Guinea twice, but only drew 0-0 against them in the group stage two years ago en route to winning the Cup of Nations for the first

The Group C clash between the title-holders and surprise 2022 quarter-finalists Gambia will be the first in the tournament.



Senegal star Sadio Mane with the Africa Cup of Nations trophy after winning the 2022 final against Egypt. Agencies

Mane, one of several Senegalese stars who joined the lucrative Saudi Pro League this year, admits that while winning two years ago was difficult, retaining the title will be even harder.

"I believe the 2024 Cup of Nations will be the toughest to win because the line-up is the strongest."

The 31-year-old, who reportedly wed his long-time sweetheart Aicha Tamba at a private to be in the Ivory Coast and all

ceremony this month, was referring to the fact that the top 15 ranked teams have qualified.

- 'Plotting to dethrone us' -Among the top 20, only Gabon, Uganda and Benin failed to make it to a tournament that will feature 12 former champions, including record seven-time winners Egypt.

"I cannot recall a stronger field. All the giants are going

of them will be plotting to dethrone us," added Mane.

He has won the Club World Cup, Champions League and Premier League with Liverpool, but says none of those triumphs compare with lifting the Cup of Nations trophy in Yaounde two years ago.

"Winning the last AFCON was the greatest moment of my career. No other success compares with it," said Mane, who converted the winning penalty in the final shootout against Egypt.

"It was a special achievement and one I dreamt of since childhood. Our victory had a massive impact on all Senegalese."

Since the Cup of Nations success, Senegal have also won the African Nations Championship for homebased players and the African under-17 and under-20 titles.

Cameroon, whose five titles makes them the second most successful country in the Cup of Nations, are among the most unpredictable qualifiers.

After a draw and loss to minnows Namibia in qualifying, they defeated modest Burundi to scrape through after being lucky not to trail by several goals at half-time.

Manchester United goalkeeper Andre Onana is expected to play at Tottenham Hotspur on Sunday -- one day before Cameroon face Guinea in their opening match in Yamoussoukro.

Cameroon coach Rigobert Song will rely on 2022 Cup of Nations leading scorer Vincent Aboubakar and Karl Toko Ekambi for goals after leaving out Bayern Munich forward Eric Maxim Choupo-Moting.

Guinea hope star forward Serhou Guirassy, scorer of 17 Bundesliga goals for Stuttgart this season, recovers from a thigh injury sustained in a warm-up win over Ni-

AFP

Algeria star Mahrez reveals recipe for Cup of Nations success

ALGIERS

ALGERIA captain and former Manchester City star Riyad Mahrez believes he knows the recipe for winning the Africa Cup of Nations -- thorough preparations, good luck and experience.

"Whichever country is the best prepared and enjoys a little bit of luck will go all the way," the 32-yearold winger told reporters.

"Experience is also a major factor. I and many teammates in the Algerian squad know all about the Cup of Nations.

"Making a good start is often crucial. We beat Kenya in our opening match in 2019 and won the tournament. We drew with Sierra Leone three years later and flopped." France-born Mahrez,

who left the Premier League for the lucrative Saudi Pro League this year, was a key figure when Algeria won the 2019 Cup of Nations in Egypt. He was also part of the

squad that fared dismally when defending the title in Cameroon two years ago as defeats by Equatorial Guinea and Ivory Coast led to elimination after the first round.

Algeria, with a mix of time 2019 survivors and new blood, are favourites to win Group D at the 2024 finals, which kick off in the Ivory Coast commercial capital Abidjan on Saturday.

They are the top seeds in a section including Burkina Faso, a team with second, third and fourth place finishes in their past four appearances, and outsiders Angola and Mauritania. The top two in the final

standings automatically advance to the round of 16 and it would be a shock if Algeria and Burkina Faso did not fill those positions. - 'Deep sense of belong-

That would leave two-



Algeria star Riyad Mahrez (L) attacks during a 2022 World Cup play-off against Cameroon in Blida. Agencies

quarter-finalists Angola and Mauritania, seeking a first win at the tournament, fighting to be one of the best four thirdplace finishers and also qualifying.

Born in a northern Paris suburb, Mahrez qualifies for Algeria because his late father was born in the oilrich north African country.

"I visited the village where my father was born every year and felt a deep sense of belonging. I was really close to the people, and to my adopted homeland."

Mahrez recalls with visible joy the reception the Desert Foxes received when they conquered Africa five years ago by rade was supposed to take 30 minutes, not witnessed it in any other country.'

defeating Senegal 1-0 in a final won by a but actually lasted seven hours. The pas-Baghdad Bounedjah goal. "The bus pasion of the people was incredible. I have

Goalkeeper Rais M'Bolhi, defenders Ramy Bensebaini and Aissa Mandi, midfielders Ismael Bennacer and Sofiane Feghouli and forwards Youcef Belaili and Bounedjah are other 2019 winners called

Also chosen was Nice defender Youcef Atal, who received an eight-month suspended sentence from a French court last week for inciting religious hatred in a social media post concerning Gaza.

Burkina Faso have constantly punched above their weight in recent Cup of Nations and boast a star defender in Edmond Tapsoba from Bundesliga leaders Bayer Leverkusen.

A setback for the Stallions, though, is the lack of game time for their best known forward, Bertrand Traore, at Aston Villa this season.

After shock qualification for the 2006 World Cup and two last-eight Cup of Nations appearances soon after, Angola have regressed, missing three of the last four African tournaments.

Mauritania were the worst performers of all 24 teams at the last edition, losing all three group matches and failing to

AFP



Guardian www.ippmedia.com

SPORT

It is going to be tough for champions Senegal, warns Mane



Mlandege FC's midfielder, Yusuf Suleiman Jusa (L), challenges Rwanda's APR FC players when the outfits took on each other in a 2024 Mapinduzi Cup semi-final in Zanzibar on Tuesday. Mlandege FC defeated APR FC 4–2 in a penalty shootout.

By Correspondent Michael

AMBIA, Tanzania's opponent in the Group Stage of the 2023 Africa Cup of Nations, played out a 1-1 draw with Cameroon in a friendly match on Tuesday.

The game played at King Abdullah Sports City Stadium in Jeddah, Saudi Arabia, is part of a preparatory meeting in anticipation of the 2023 African Cup of Nations, set to be played in Ivory Coast.

Leicester City FC striker Patson Daka continued with his impressive form for both club and country. The 25-year-old gave the 2012 AFCON champions a lead in the 11th minute.

Nine minutes later, Cameroonian defender Darlin Yongwa Ngameni equalized for his team.

Zambia head coach Avram Grant started with Lawrence Mulenga in goal while Tandi Mwape, Stopilla Sunzu, Frankie



made up the back four.

In the second half, Zambia introduced striker Kennedy Musonda- who serves Tanzania's Young Africans SC-, Lameck Banda, Kings Kangwa, Lubambo Musonda, Roderick Kabwe and Kelvin Kampamba

Musonda, and Zephaniah Phiri

Former Simba SC midfielder Rally Bwalya was given a nod in midfield alongside Kelvin Kapumbu, who returned to the side after an injury layoff, and Golden Mafweta.

imba SC attacking

midfielder Clatous Chama was an unused substitute in the clash.

Taifa Stars' 2023 AFCON opponent

holds Cameroon in a friendly

Daka led the Zambia attacking line surrounded by Saudi Arabia-based Fashion Sakala and Edward Chilufya. Kennedy Musonda came on at the half-hour mark to replace Daka.

Grant's side completed their pre-AFCON camp in Saudi Arabia and they were expected to touch down in Ivory Coast on Wednesday to join Morocco and Tanzania in San Pedro.

They will open the Mor continental showdown's Lau Group Stage campaign against Ped DR Congo on January 17, 2024. O

Taifa Stars and the Chipolopolo of Zambia will meet on the second day of the group, scheduled for January 21, 2024, from 9 pm. at the Laurent Pokou stadium, in San Pedro.

Taifa Stars, who will be making their third appearance at the CAF Africa Cup of Nations, will launch their Group Stage campaign against Morocco on January 17 at the Laurent Pokou Stadium in San Pedro.

On Wednesday, January 21, Taifa Stars will conclude their Group Stage campaign against DR Congo at Amadou Gon Coulibaly Stadium, Korhogo.

The 27-man squad, under Belgo-Algerian coach Adel Amrouche and led by captain Mbwana Samatta, arrived in Ivory Coast on Monday, becoming the third side to touch base in the West African country.

Mlandege FC advances to 2024 Mapinduzi Cup final

By Correspondent Seth Mapoli

ZANZIBAR's Mlandege FC has successfully secured progression to the 2024 Mapinduzi Cup final, triumphing over Rwanda's APR FC 4-2 in a penalty shootout of the semi-final which took place in Zanzibar on Tuesday.

The Zanzibar Premier League side has made it to the Mapinduzi Cup final for the second consecutive time, having previously done so in the 2023 showdown.

In the 2023 Mapinduzi Cup, Mlandege FC progressed to the final and defeated Singida Big Stars FC to lift the silverware and, once again in 2024, the former reached the pinnacle of the tournament.

After a goalless 90 minutes of the Tuesday semi-final, Mlandege FC and APR FC faced off in a penalty shootout, resulting in a 4-2 victory for the Isles club.

APR FC's captain Shiboub missed his shot, which was skillfully saved by Mlandege FC's goalkeeper.

As the defending champion, Mlandege FC anticipates etching another chapter in Mapinduzi Cup history, having secured the prestigious title only once in the club's storied past.

The semi-final encounter witnessed two red cards issued in the 88th minute, with Masoud Juma of APR FC and Nyigena Clement of Mlandege FC finding themselves getting marching orders.

Following the thrilling match, APR FC's assistant coach, Aime Ndizeye, expressed dissatisfaction with the referees' decisions during the Mapinduzi Cup semi-final.

Despite the game concluding without any goals, Mlandege FC clinched victory in the penalty shootout, securing a 4-2 win.

Ndizeye, addressing journalists after the game, vehemently stated: "The referees in this game faced allegations of favouritism towards one side, prompting discontent to our side."

The Rwandan coach disclosed: "Despite our team demonstrating its skills and capabilities to the match the perceived lack of fairness from the referees tarnished the overall image of the football match."

"APR and other affected teams expressed their displeasure with the officiating, emphasizing the importance of maintaining the quality of this tournament," the gaffer noted.

"The incident highlights the need for thorough reviews and measures to ensure fair play, fostering a more positive environment within the football community. We will not participate in this tournament again," Ndizeye added.

This declaration marked a strong expression of disappointment from the APR FC camp.

Azam FC boasts a record five Mapinduzi Cup wins, followed by Simba SC with three trophies.

Mtibwa Sugar and Young Africans SC have each lifted the trophy twice. Other teams, including Zanzibar's Jamhuri, KMKM SC, Polisi Zanzibar, Mafunzo FC, Miembeni FC, Mlandege, and Malindi SC, have secured the title once.

Singida Fountain Gate FC handed fourth transfer ban

By Correspondent Michael Mwebe

WORLD soccer governing body, FIFA, has handed Singida Fountain Gate FC another transfer ban, its fourth in less than the last three months, due to the club's failure to clear salaries and dues.

In November last year, FIFA banned Singida Fountain Gate FC from registering new players due to a contract dispute involving Ghanaian wingback Nicholaus Gyan.

In early December, FIFA slapped the club with another ban due to a payment issue with Brazilian striker Rodrigo Carvalho.

In the same month, there was another ban for the NBC Premier League side following failure to pay Ivorian centerback Pascal Wawa his contract termination dues.

Wawa joined Singida Fountain Gate FC from Simba SC and spent one season before his release at the end of the 2022/23 campaign.

Now, there is another ban in place for the overambitious club. The latest ban was confirmed by TFF on Wednesday with the club in trouble for failure to pay Ugandan left full-back Shafik



Singida Fountain Gate FC's Chief Executive Officer (CEO), Olebile Sikwane

Batambuze.

The TFF disclosed in the statement: "NBC Premier League club, Singida Fountain Gate FC, has been banned from registering new players until they pay their former player Shafik Batambuze."

The federation stated: "The decision has been made by the International Football

Federation (FIFA) after the player won his case against the club."

"The Ugandan player filed a case with FIFA demanding the payment of his signing on and salary arrears. The club was supposed to have paid him within 45 days since the decision was made, but it did not implement it," TFF disclosed.

"While FIFA has banned the club from making international transfers, the Tanzania Football Federation (TFF) has banned it from making domestic transfers."

"TFF reminds clubs to respect the contracts that have been entered into with players and coaches to avoid various

penalties including being banned from registration of players," the statement from TFF read. With only five days before

the December-January transfer window closes, it remains to be seen if the club will be able to comply with the FIFA directive to beat the registration deadline.

Singida Fountain Gate

FC earned their first-ever promotion to the NBC Premier League in the 2021/22 season. They finished second behind

They finished second behind Ihefu SC to take the remaining automatic promotion ticket.

After earning topflight promotion, they changed the name from DTB FC to Singida Big Stars.

They finished fourth in the topflight debut season to earn a ticket in the CAF Confederation Cup.

At the start of this season, Singida Big Stars was officially sold to Dodoma-based Fountain Gate Academy. The team was rebranded as Singida Fountain Gate FC.

In an agreement by both parties in the sale agreement, the team remained in Singida and honour its domestic games at Liti Stadium in the region.

Flexibles by David Chikoko

