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# Rights activists want clear law on privacy in private communications

In his comments on the matter recently, TCRA Executive Director James Kilaba told a local newspaper that the institution has no ability to wade into people's private conversations

By Henry Mwangonde

THE Tanzania Human Rights Defenders Coalition (THRDC) has recommended the enactment of a law to protect privacy of citizens in communication whereby only courts of law can authorize revelation of personal conversation. Speaking at a press conference in Dar es Salaam yesterday, THRDC coordinator Onesmo Ole Ngurumwa called upon the government to enact

a Data Protection and Privacy Act which will go in line with international conventions which grant rights for privacy in communications. "The government should continue to respect and uphold the rights of the people on communication until the law on privacy is formulated to ensure that people keep communicating without fear," he said. Ole Ngurumwa also called for review of various

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Grape farmer Maria Pesambili of Hombolo village in Dodoma Region checks her crop, as captured yesterday. Photo: Correspondent Ibrahim Joseph



## Why ICJ will not solve Kenya-Somalia maritime border row

NAIROBI

THE International Court of Justice (ICJ) is expected to deliver its verdict on the Kenya-Somalia maritime border dispute by September 19, following a public hearing a week earlier. But whether that will close the chapter on an issue that has recently put the two neighbouring states at loggerheads is uncertain, especially since there are political connotations to it. Gathering here this week, legal and foreign policy experts discussing maritime boundary conflicts on the continent said legal processes often do not end conflicts, suggesting Nairobi and Mogadishu will have to eventually discuss the issue whatever is the ICJ verdict. Somalia sued Kenya at the ICJ in August 2014, seeking to redraw the sea boundary to a diagonal flow, an extension of the land border south of Kiunga, and objecting to Kenya's current view where the border

flows directly eastwards. If the ICJ agrees with Mogadishu's view, the change in the boundary could affect about 100,000 square kilometres of sea, limiting Kenya's access to the waters said to contain valuable hydrocarbons. At the conference organised by the Horn International Institute for Strategic Studies, a policy research think-tank in Nairobi, specialists poring over recent cases of maritime disputes observed that courts in the past have failed to read the political mood and other factors fuelling the conflicts. "These are terrible ways to do business. It is a win-lose situation," observed Makumi Mwangiru (pictured), Adjunct Professor of Diplomacy at Strathmore University. In a paper presented to the audience on Thursday, Prof Mwangiru analysed the difference between disputes and conflicts, saying what is happening between Somalia and Kenya is a conflict that cannot be solved by the courts. In diplomatic parlance, a dispute is often a short-term disagreement on, say, Kenya's cows crossing into Somalia to graze without permission or Kenya's sweets confiscated in Tanzania for not showing certificates of origin. A conflict on the other hand may be long-term, and could contain several non-negotiable issues such as whether

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# Hope as scientists see progress in global anti-Aids campaign

By Correspondent Kenneth Simbaya

AIDS experts have for the first time brought together new assessments from six countries around the world that have made impressive progress in fighting the HIV and AIDS pandemic, identifying the common contributors to success and providing a roadmap to ending the pandemic globally. In a new report released last week in Mexico City at the International AIDS Society (IAS) 2019 Conference on HIV Science, Friends of the Global Fight Against AIDS, Tuberculosis and Malaria demonstrate how dramatic reductions in HIV incidence and mortality have been accomplished in six very different settings around the world, listed as Thailand, Malawi, Uganda, Australia, England and the United States. The 10th IAS Conference on HIV Science held from July 21st -24th 2019, monitored online by The Guardian, is the world's most influential meeting on HIV research and its applications. This biennial conference presents the most critical advances in

**“To eliminate HIV worldwide, we need not just great prevention tools, but also strategic and impactful investments and policies,” Adebba Kamarulzaman, International AIDS Society President-Elect**

basic, clinical and operational research that moves science into policy and practice. Through its open and inclusive programme development, the meeting sets the gold standard for HIV research featuring highly diverse and cutting-edge studies. The report provides a graph for each location, illustrating declining HIV rates and deaths, as well as policy decisions that drove advances against the epidemic. The report also maps out the future, showing how the required policy, structural and research advances can propel dramatic progress. "This report highlights the reality that progress toward ending HIV shouldn't be limited by geography or demographics," Greg Millett, Vice President and Director of Public Policy at amfAR, said. "It also highlights how much easier we can achieve our goal by continuing to invest in scientific research, as well as policies that promote human rights." AmfAR is one of the world's leading non-profit organizations dedicated to the support of AIDS

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## TRA: Electronic stamps on soft drinks here from Aug 1

By Henry Mwangonde

THE Tanzania Revenue Authority (TRA) has announced 1st August as effective date for the implementation of phase two of the Electronic Tax Stamps (ETS) on carbonated and soft drinks manufacturing companies. TRA says ETS second phase shall also apply to sweetened or flavored water and other non-alcoholic beverages, but with the exclusion of fruit vegetable juice. In a public notice published in newspapers, TRA said the date is announced in advance in accordance with provisions of regulation 29 of the ETS Regulations 2018, applicable for locally produced and imported products. "Admittedly, the abovementioned products in phase two were not affixed with tax stamps prior to an introduction of ETS. Henceforth, all products

currently present in the market and in the warehouses of either the manufactures or importers will continue to be traded up to 31st January 2020. It follows therefore that after the fixed end date (31st January 2020) all relevant goods shall be affixed with ETS," reads part of the notice. TRA announced earlier this month that it was in the final stages of rolling out the second phase of shifting to electronic tax stamps. The decision to roll out ETS and ending physical stamps stems from numerous incidents of tax evasion and counterfeiting. TRA started the first phase of ETS on wines, spirits and cigarettes in January this year, then fully rolled out for all alcoholic drinks, cigarettes and bottled water on June 15. A Swiss firm, Société Industrielle et Commerciale de Produits Alimentaires (SICPA) won the tender

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## Hope as scientists see progress in global anti-Aids campaign

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research, HIV prevention, treatment education and advocacy. Since 1985, amfAR has invested nearly US\$550 million in its programmes and has awarded more than 3,300 grants to research teams worldwide.

Common contributors to lowering HIV incidence and mortality across the six locations according to IAS 2019 include campaigns to encourage HIV testing particularly among groups that are most affected.

Others relate to free and easy access to treatment at the time of diagnosis with HIV, scale up of evidence-based HIV prevention, such as voluntary medical male circumcision, pre-exposure prophylaxis and harm reduction, concerted efforts to provide human rights-based services and social supports alongside programmes to fight stigma and discrimination.

"There is nothing easy about achieving epidemic control, but in Malawi, a country with few resources, we have found that innovation and early adoption of new guidelines is key to rapid scale up of treatment and prevention," said Maureen Luba, Africa Regional Advocacy Advisor for AIDS Vaccine Advocacy Coalition (AVAC), a US professional agency based in New York. "With 91 per cent of people who are aware of their status on HIV treatment, Malawi is beginning to show progress on the way to ending the pandemic. But we can't declare success too soon; we can't step back now in Malawi or anywhere else."

Founded in 1995, AVAC is a non-profit organization that uses education, policy analysis, advocacy and a network of global collaborations to accelerate the ethical development and global delivery of AIDS vaccines, male circumcision, microbicides, pre-exposure prophylaxis (PrEP) and other emerging HIV prevention options as part of a comprehensive response to the pandemic.

Chris Collins, President of Friends of the Global Fight Against AIDS, Tuberculosis and Malaria, said the report provides a new view to the issue, that ending the pandemic isn't an insurmountable challenge. "It is a question of putting the evidence to

work and scaling access, particularly for those most at risk. It won't be easy anywhere, but it is possible everywhere."

"To eliminate HIV worldwide, we need not just great prevention tools but also strategic and impactful investments and policies," said Adeebe Kamarulzaman, International AIDS Society President-Elect. "The report provides important new analysis of what has worked and what can be scaled to build on this success."

Commenting on how Tanzania fairs in these applications, The Director of Preventive Services at the Ministry of Health, Community Development, Gender Elderly and Children, Dr Leonard Subi told The Guardian yesterday that Tanzania is doing great on all the common contributors to lowering HIV incidence and mortality.

"Testing services are readily available and accessible, including index testing. Access to ARV is good and viral suppression is well," he said in response to a question on how Tanzania is fairs on common contributors to lowering HIV incidences and mortality.

Dr Subi noted that so far about 1,150,000 people are on anti-retroviral (ART) drugs, introduction of Dilutegravir (DTG) based regimens down to lower facility, positive political will, along with community engagement and partnerships.

Key and Vulnerable Populations (KVPs) are among population groups that have heightened vulnerability to HIV infections, he stated.

IAS is the world's largest association of HIV professionals, with members in more than 170 countries. IAS advocates and drives urgent action to reduce the impact of HIV, organizing the world's most prestigious HIV conferences, including the International AIDS Conference, the IAS Conference on HIV Science, and the HIV Research for Prevention Conference.

*"There is nothing easy about achieving epidemic control, but in Malawi, a country with few resources, we have found that innovation and early adoption of new guidelines is key to rapid scale up of treatment and prevention"*



Energy minister Dr Medard Kalemuni (2nd-R) cuts a ribbon to yesterday to inaugurate Fountain Gate Academy School of Dodoma's Miyuji suburb, formerly known as Azimio Secondary School. Right is the school's director, Japhet Makau. Photo: Guardian Correspondent

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laws to give clear meaning of 'public interest' and make Tanzanians easily communicate with the communications mechanism being subject to laws upholding human dignity.

THRDC also asked the Tanzania Communication Regulatory Authority (TCRA) through the consumer protective committee to ensure that it performs its duty by protecting the privacy of clients as well as take legal actions against service providers who leak the communication content and thus abuse the privacy of their clients.

"For those whose rights have been violated, we urge them to open cases at any court of law suing service providers

## Rights activists want law on privacy in communications

who leaked private communication without due authority of a court of law," he said.

Ole Ngunumwa cited the Constitution at Article 16(1), saying "Every person is entitled to respect and protection of his person, the privacy of his own person, his family and of his matrimonial life, and respect and protection of his residence and private communications."

The statement by the coalition comes in the wake of an alleged leaked communication between retired senior officials of the ruling party which went viral on social media.

The conversation was followed by another leaked voice note allegedly belonging to a former minister reportedly plotting plans to impede President John Magufuli from securing his second term in the general elections

next year.

In his comments on the matter recently, TCRA Executive Director James Kilaba told a local newspaper that the institution has no ability to wade into people's private conversations.

Kilaba however said it was easy for anyone to formulate and disperse such voice notes and if anything the matter is left in the hands of the police, who deal with crime.



Prime Minister Kassim Majaliwa receives an assortment of items worth 25m/- in total donated by NMB Bank to Ruangwa District, Lindi Region, yesterday. The consignment includes corrugated iron roofing sheets, window panels and ten used computers. Photo: Guardian Correspondent

## TRA: Electronic stamps on soft drinks start August 1

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and subsequently signed a contract with TRA for supply, installation and provision of supporting software and hardware for the ETS management system.

Electronic tax stamps are meant

to replace hitherto paper-based tax stamps initially attached to cigarettes, wines and spirits. The old system was prone to tax evasion through under-declaration, among other malpractices.

The ETS management system automatically stamps the products

at the end of the production line and submits the count in real time through an electronic conduit method to TRA databases. Available data indicates that since ETS started being implemented during the first phase on tobacco and alcoholic drinks in January, collections

for excise duty on locally produced spirits increased by 22.7 per cent.

TRA indicates in the data that excise duty from the spirits increased from 18.5bn/- in January-March 2018 to reach 22.7bn/- in the January-March 2019 period.

## Why ICJ just will not solve Kenya-Somalia maritime border row

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to change the flow of the boundary or sharing resources in a contested area.

"The law settles disputes. It does not resolve conflicts," he told the audience.

Because disputes follow a fixated process, such as orders of the court and lack of appeal in the case of ICJ, it means that a contest like that of Somalia and Kenya may be decided regardless of the forces behind it.

In fact, in previous cases like that of Nigeria and Cameroon, courts decided based on previous negotiations between the two countries.

Bashir Shettima, a former director of the National Boundary Commission of Nigeria said the ICJ delimited the boundary by following most of what the two countries' officials had reached, but not ratified.

"It took a lot of time, mostly because the trust between the two countries was at its lowest," he said.

Yet, for Somalia and Kenya, there are accusations of third parties such as oil companies and major world powers fuelling the conflict.

In addition, issues of territorial integrity and resources available in the contested areas carry with them deep political connotations that could kill careers.

"This case is giving President (Mohammed) Farmaajo the wind he needs to push the ship of re-election," argued Prof Peter Kagwanja, CEO of the Africa Policy Institute, referring to Somalia's upcoming elections in 2021.

"If he chooses otherwise, he is dead and buried (politically). So he has to appease the political stakeholders by

ensuring it goes on."

So what is at stake?

The Somali government has insisted on the court decision, in spite of overtures from Nairobi to have it delayed, for talks.

Foreign Affairs CS Monica Juma told journalists earlier in the year that "not even an inch" of Kenyan territory will be ceded and vehemently protested oil stock marketing of Somalia in the contested area.

In legal battles, the outcome may be uncertain, said Justice Srem Sai, law lecturer at the Ghana Institute of Public Management and Administration.

"(International) law in most case is not predictable. So we need to use all the (alternative) means to resolve conflicts. There should be more than judicial ways to resolve these issues."

In the contest lies issues of national interest, observed Dr Kemoli Sagala, a consultant on security, governance and strategy.

And the judges at the international court do not have a history of giving verdicts that offend their appointing states, the consultant added.



**If the ICJ agrees with Mogadishu's view, the change in the boundary could affect about 100,000 square kilometres of sea, limiting Kenya's access to the waters said to contain valuable hydrocarbons**



Alliance for a Green Revolution in Africa (AGRA) president Dr Agnes Kalibata (L) has a word yesterday with Iwawa General Supply's Magreth Aidan Sanga, a Hub Agro dealer based in Iringa municipality, during a high-level tour by an AGRA delegation to Iringa and Njombe regions to assess the implementation of the Ihemi-Ludewa Consortium project. Photo: Correspondent Friday Simbaya

## Food security ensured after surplus harvests

By Guardian Reporter

TANZANIA has produced a surplus food of 2,565,774 metric tonnes of total food crops production for 2019/2020 consumption year of which 253,790 metric tonnes include cereals and 2,311,984 metric tons are non-cereals.

The country's food requirement for the 2019/2020 consumption year is 13,842,536 metric tons of which 8,754,119 metric tonnes are cereals and 5,088,417 metric tonnes are non-cereals, according to the June national food security bulletin issued by the Ministry of Agriculture.

Nationally, food crops production in the just ended 2018/2019 cultivation season reached 16,408,309 metric tons where 9,007,909 metric tons are cereals and 7,400,400 metric tons are non-cereals.

Following the good harvests, prices of major food stuffs such as rice, beans and maize has remained average in almost all the regions in June whereby Lindi, Arusha, Moshi and Songea had the highest prices of rice ranging from 1,800/- to 1,944/- per kilogram while Kigoma, Shinyanga and Iringa had the

lowest market prices of between 1,250/- and 1,350/- per kg.

According to the bulletin, Moshi, Lindi, Kinondoni and Tanga recorded above average maize prices while Iringa, Mbeya Songea and Njombe had below average maize prices. The lowest maize price were observed in the Njombe market where kilogram of maize was sold at 420/-, in Songea the price was between 447/- and 480/- per kg.

In Iringa region beans was sold at between 450/- per kg and Mbeya 450/- per kg while in Mbeya, Shinyanga, Ilala and Tanga markets the price was a little bit high whereas a kilogram of beans was sold between 1,844/- and 1,900/-.

Sumbawanga, Kigoma and Bukoba sold beans at prices ranging from 1,236/-, 1,266/- to 1,267/- per kg.

In Lindi, Mtwara, and Bukoba sorghum was sold at prices ranging from 1,127/- to 1,450 per kg while the markets in Kibaigwa, Arusha, Shinyanga and Dodoma sold sorghum at between 327/- and 500/- per kg.

The prices of round potatoes also varied from one market to the other whereby, Mtwara, Lindi, Musoma, Dodoma and Kigoma had the highest

prices of round potatoes, ranging from 860/- to 1,150/- per kg while Morogoro, Mbeya, Bukoba and Njombe markets had the lowest prices ranging from 440/- to 585/- per kg.

However, the government through the National Seed Committee (NSC) has approved crop varieties to be used by framers in the 2019 farming season. The 13 new crop varieties approved by NSC have been recommended by the National Variety Release Committee (NVRC) for utilization and adoption. Out of the 13 seed varieties, 9 varieties are maize, 3 soybeans and 1 type of tobacco.

The crop varieties have been released and approved after extensive research with superior characteristics such as high yield, disease and insect pest resistance and early maturity. The seeds have been researched by public and private research centers in the country with the aim of increasing production and productivity of the respective crops while improving food security and increasing farmers' income.

However, the Agricultural Seed Agency (ASA) and other seed companies are expected to start production of hybrid seeds in the 2019/2020 season.

## Govt vows to resolve decades-old dispute between artisanal miners and company

By Guardian Reporter, Arusha

MINISTER for Minerals, Dotto Biteko has vowed to resolve clashes that had existed between artisanal miners and Tanzanite-One firm at Mirerani Hills, for over 20 years now.

This follows recommendations that the Minister take punitive measures against the mining firm.

But with the government also having stakes in the company, through its joint venture with State Mining Company (STAMICO), Biteko seems to be caught between a rock and a hard place.

"I am going to start addressing the issue all over again, this time working from the study report which was compiled by a special commission of investigation."

stated Biteko during the occasion to receive the committee report in Mirerani Township, yesterday.

The delegation commissioned to investigate the conflicts which have simmered for two-decades, was made up of 35 personnel, from the Ministry of Minerals, Ministry of Land, Surveyors, Representatives from local Mining entities, officers from the Manyara Regional Commissioner Office, security organs and Mirerani Gates Department.

The team led by Engineer Khamis Kamando from the Ministry of Minerals worked for 21 days in unearthing the problems that have been facing mining operations in the Mirerani Hills of Simanjoro district, Manyara region.

"We have discovered some

shortcomings as far as Tanzanite-One Mining operations are concerned, the firm's licence is for heavy industrial minerals not gemstones and Tanzanite, mined in Mirerani falls under the Gemstone Category," said the Committee chairperson, Kamando.

According to the committee's report, the Tanzanite-One (formerly African Gemstones Limited - AFGEM) is occupying more area of land than stipulated in the Mining Licencing regulations and that the firm holds a permit to operate in the area infinitely.

The report also wants the joint venture between Tanzanite-One Limited and State Mining Company annulled, because the firm seems to use the government shadow cast by STAMICO, to conceal its

alleged rackets.

After annulling the Joint Venture, the committee advised that Tanzanite-One be provided with ordinary artisanal miner licenses because the firm has always been operating like a small scale quarry yet conducts heavy mining at Block B'.

The Minister for Minerals, Dotto Biteko revealed that, the government has so far revoked 12,000 mining licenses due to shoddy operations by holders, including failure to settle annual rent for plots.

"Tanzanite-One itself owes the government US \$ 98,000 as accumulated debt for six years," he revealed.

The ownership of Tanzanite-One Ltd, the giant mining company together with its sister ventures was taken over by the State Mining Company (STAMICO) which

shares its operations in a joint-venture with Sky-Associates firm owned by two ordinary Tanzanians.

Hussein Gongga Arusha-based businessman, together with his partner Faisal Shahbhat acquired the 50 per cent stake previously owned by Richland Resources Limited of UK, a firm which bought the company from the African Gemstones (AFGEM) Limited of South Africa.

Richland Resources (UK) Limited through its CEO Benard Olivier sold off its shares in the Tanzanite-One Mining Limited to the Sky Associated Group Limited a firm which has been reported to be owned by Gongga, Shahbhat and a third partner identified as Ridhiwan Ullah.

**Commercial yard plot 2,723 sqm for sale,**



The plot has a clean title deed. Water and electricity are available.

Location: Msamvu Morogoro, alongside Iringa Road, close to BM Garage

The plot is ideal for industrial use, parking trucks, Hotel, apartments, office blocks godown etc.

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### Data Analytics Training - SPSS - 2019

RM Consulting, a Technology Solutions Provider Company in Tanzania, in partnership with Predictive Analytical Resources Limited (PARL) from Kenya, A Premier Statistical Software and training consultancy company is offering a five day (5) intensive training in Data Analytics Using SPSS suite of solutions that will be conducted in Dar es Salaam Tanzania.

With more than 20 years of highly successful Analytics training programs, PARL & RM Consulting offers you a wide range of options for learning how to optimize your use of SPSS Software

**Why Train with PARL?**  
More than 20 years of highly successful SPSS training programs delivered by an IBM SPSS Sales

**Partner.**  
Our training is delivered by experienced analysts that will provide you with insider knowledge on all aspects of SPSS, with topics ranging from statistical analysis and survey research to data mining and predictive analytics. Our delivery approach is based on practical learning cases that will enable you to practice what you learn throughout our courses

All levels of expertise are catered for. Our Tailored Training sessions designed specifically for you.

**Who is the course for?**  
M & E; University graduate students/Lectures; Researchers/ Consultants & Data analysts

**Course Outline**  
This session will include a lecture followed by interactive exercises. Participants will experience practical data analytics scenarios that include Customer, Risk and Operational analytics.

**Introduction to Statistics:** Types of statistics, types of variables, summarizing and presenting data.

- Data capture, manipulation and validation Indicator generation, model development.
- Understanding descriptive, predictive and prescriptive analytics.
- Statistical Inferences: Hypothesis testing.
- Test statistics: parametric and non-parametric tests.
- Correlation and regression: Simple and multiple linear regression, logistic, Poisson regression etc.
- Forecasting and Trend Analysis.

**Training dates: 26th – 30th August 2019.**  
Payments: Due by 20th August 2019 | Cost: USD 500.00 PP | Venue: Protea Hotel Dar es Salaam, Tanzania

Participants expected to have own laptops. Training Software will be provided by trainers. For inquiries and registration please contact us via email at [info@parl.co.ke](mailto:info@parl.co.ke)/ [info@rmconsulting.co.tz](mailto:info@rmconsulting.co.tz) or call **+254.20.3877262, +254.734.351000, +255.754.053921.**

**Beneficiary Name: RM Consulting**  
**Address of AC holder: P.O. Box 11778, DSM, Tanzania**  
**Name of Bank: Diamond Trust Bank (DTB)**  
**TZ Account No: 0133013001 | USD Account No: 0133013002**  
**Bank Address: Aga Khan Library, Corner of Jamal and Mosque Street, DSM, Tanzania SWIFT Code: DTKETZTZ**



## REQUEST FOR PROPOSALS (RFP)

### TENDER TITLE: A REGIONAL ANALYTICAL ANALYSIS OF TRENDS IN TRADE AND TRANSPORT IN EAST AFRICA

### TENDER NUMBER: PRQ20180195

TradeMark East Africa (TMEA) would like to generate and analyse traffic flows of commodities and associated costs of movement along the major trade corridors by different modes of travel in Eastern Africa. TMEA wishes to invite interested and qualified **reputable consultancy firms/consortiums** to participate in this tender.

The Terms of Reference and the Request for Proposals (RFP) document can be obtained at <https://www.trademarkea.com/get-involved/procurement/>. All queries quoting the above Tender Title and Number should be emailed to [procurement@trademarkea.com](mailto:procurement@trademarkea.com). The closing date for submission of this tender is on or before **Friday, 30 August 2019 at 12.00 p.m. (Kenya Time)**.

Interested and qualified **reputable consultancy firms/consortiums** **MUST** submit their bids through TMEA's Procurement mail box using the email address, [procurement@trademarkea.com](mailto:procurement@trademarkea.com). The maximum size of each email sent with attachments should not exceed **5 MB**.

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

# NEMC stresses legal stand on noise levels

By Guardian Reporter

THE National Environmental Management Council (NEMC) warned yesterday that uncontrolled sounds and blares are unlawful and are categorized as noise pollution under the Environment Management Act 2004.

Speaking to journalists at the end of a one-day seminar on noise pollution held in Dar es Salaam and organised by the NEMC, NEMC director general, Dr Samuel Gwamaka, said the seminar was called to educate bar and entertainment hall owners on what is regarded as noise pollution under the law. "The meeting sought to explain to the participants that noise pollution is unlawful under the regulations made under sections 147 and 148 of the Environment Management Act, 2004," he explained. The seminar was attended by government functionaries, and drew participants from the National Arts Council, owners of bars and entertainment halls and other environment stakeholders.

Dr Gwamaka said participants were informed that the law defines lawful levels of noise or sounds and blares, adding that regulations

made under the EMA, 2004 seek to ensure the environment remains good and safe. They also seek to control noise pollution and quivering or tremor or vibrations. Dr Gwamaka also said that NEMC's survey revealed that noise-producing activities are found in residential areas primarily because residences were established without following requirements of the laws governing urban development.

He said the seminar was also informed that under the law activities that unleash noise have to be done in registered locations and in noise-proof premises.

Dr Gwamaka said NEMC will send experts to all parts of Tanzania who will teach people on how to use gear that determines levels of noise and also teach people on negative effects of excessive noise on people and environment.

NEMC Law Compliance Director, Dr Ruth Rugwisha, said big impact and adverse effects of noise pollution and undesirable trembles were not immediately felt by victims or were bit instantly seen on environment. She named the effects as including loss of hearing ability, birth complications and high blood pressure (BP).



Nandi Mwiombella (R), Vodacom Tanzania Plc's head of brand and communications, displays the new Tecno Yente smartphone at a launch in Dar es Salaam co-hosted by Vodacom and Tecno. She is with Tecno's head of events, Anuj Khosia. Photo: Guardian Correspondent

By Guardian Correspondent, Rombo

## TARI to increase banana yields from 10 to 69 tonnes per hectare

THE Tanzania Agricultural Research Institute (TARI) is working on a four-year project aimed at increasing production of bananas from 10 tonnes to 69 tonnes per hectare.

The project involves developing and distributing higher-yielding, disease-resistant hybrid banana varieties.

Manager of TARI-Tengeru centre, Dr Stephano Kuoko announced when speaking at the official launch of different publications on improvement of banana farming in Rombo District, Kilimanjaro Region. Implemented by TARI, the project is supported by Bill & Melinda Gates Foundation

and the International Institute of Tropical Agriculture (IITA) and Natural resources and biodiversity (CABI)—an international organization aimed at improving people's lives worldwide by solving problems in agriculture and the environment.

The similar project is implemented in Uganda, under the National Agricultural Research Organisation (NARO).

In Rombo District, Dr Kuoko said that the project is executed in six wards of Mamsera, Chala, Mengwe, Mengeni,

Mandan and Aleni.

"Our aim is to ensure that people's lives improves and this is possible due to the fact that the project involves the use of modern agronomic practices, which is the gateway to high production of the crop," he said, adding: "We're expecting that banana yields will go up to 69 tonnes compared to the current 10 tonnes per hectare."

He added: "To us, this is going to be big success; as such production will transform farmers' lives in this area and other parts of the country."

Acting District Agricultural Officer, Ahadi Mnyumba said there are 50 demonstration farms, which have been established in the project and "we've trained 3,402 farmers in the district since the project kick-started in 2017."

Mnyumba said that farmers have started enjoying the benefits of the project, as some harvest reasonable weights of bananas as compared to the past where they were using traditional method of farming.

Reluctant of farmers to adopt the new banana farming technology, has been

cited as one of the challenges thwarting implementation of the project.

Rombo District Commissioner, Agness Hokororo commended TARI and partners in the project, urging extension officers to work closely with farmers so that banana produced in the district be of the best quality that can easily compete in the local and regional markets.

She described banana as one of food and business crop, hence needs to be well managed from planting to harvesting, discouraging the trend of

farmers selling immature bananas, which doesn't pay much.

"So, I call on extension officers and experts of the crop to regularly visit farmers for better results," DC Hokororo stressed.

Bananas are both a food staple and an economic backbone in East and Central Africa, where over half of all cultivated land is planted with bananas. Uganda and Tanzania produce over 50% of all bananas grown in Africa. The region's yearly banana crop is valued at US\$4.3 billion.



### NOTICE OF THE 3rd ANNUAL GENERAL MEETING

- Notice is hereby given that the 3rd Annual General meeting of the Company will be held at BOT Hall -Mtwara on Thursday, the 22nd August 2019 at 11:00 am to transact the ordinary mentioned bellow together with the Annual Financial Statements and the Reports of both the Auditors and Directors thereon.
- The business to be transacted in the said meeting are:
  - Opening of meeting
  - Adoption of the Agenda
  - Confirmation of the minutes of the Second Annual General Meeting
  - To discuss Matters Arising of the Annual General Meeting of 2018
  - Chairman's Report
  - Adoption of Directors Report and Audited Financial statements for the year 2018
  - Appointment of the Directors and Director's remuneration
  - Appointment of External Auditors
  - Amendment of the Article of Association of the Company
  - Any other business
  - To set the place and date of the next meeting
  - Closing of the Meeting
- Any Member who wants to include his proposal into item 2.10 above must inform the secretary in writing three (3) days before the Annual General meeting.
- A member entitled to attend, and vote is entitled to appoint a proxy to attend and vote instead of himself/herself and proxy need not to be a member. In order for a proxy be effective must be lodged at the registered office of the bank at least forty –eight (48) hours before the time of the meeting.
- All members are requested and encouraged to come with their share certificates and identification and identification Cards on the date of the meeting.
- Papers for the meeting may be collected at our Branch at Samora Avenue, Mlimani Towers Dar es Salaam, and our regional offices in Mwanza, Morogoro and Mbeya. Otherwise the papers will be obtained at the venue of the meeting.
- Cost for transport and accommodation will be borne by shareholders themselves.

Mwalimu Commercial Bank Plc

BETTER TOGETHER

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P.O. Box 61002, Dar es Salaam, Tanzania.  
Tel: +255 22 2775 131



### REQUEST FOR PROPOSAL (RFP)

#### Kitchen and dining area 2019

- WWF Tanzania Country Office is a Non- Government Organization dealing with environmental protection in Tanzania since 1990 and it has supported the Government of Tanzania in implementing various projects on Marine, Forest, Fresh Water, Energy and Wildlife. WWF global mission is to stop the degradation of the planet's natural environment and to build a future in which humans live in harmony with nature, by:
  - Conserving the world's biological diversity;
  - Ensuring that the use of renewable natural resources is sustainable and
  - Promoting the reduction of pollution and wasteful consumption
- WWF TCO now wishes to engage a contractor to construct a simple and functional kitchen and dining area for the Likuyu Sekamaganga Training school in Namtumbo District.
  - Kitchen area of approx. 5 x 4 metres (with water supply)
  - Adjoining semi - open dining area for capacity of up to 50 people (with sink).
  - The construction will use local labour (cash for works programme from the local village).
  - Local materials will be used where ever possible.
  - Budget is limited and so a functional design is required.
- All registered, eligible and reputable firms registered as **contractors class 5 and above** are advised to submit both technical in term of services offered and finance in terms of premiums and pricing enclosed in one envelope, **ONE** original plus **TWO** copies, properly filled in, and enclosed in plain wax sealed envelope.
- The Application prepared by the Applicant, as well as all correspondence and documents relating to the Application exchanged by the Applicant and WWF shall be written in English and currency used shall be in Tanzanian Shilling – TZS and not any other. Supporting documents and printed literature provided by the Applicant may be in another language provided they are accompanied by an accurate translation of the relevant passages in English, in which case, for purposes of Interpretation of the Application, the translation shall govern.
- Tender document can be collected upon payment by cash or through bank transfer a "non-refundable fee" of TZS 200,000.00 from WWF Tanzania Country Office located at address highlighted on # 6 below.
- Submission of Applications:** Interested applicants are requested to submit their hard copy tender application documents to the **Secretary, Procurement Committee**, WWF Tanzania Country Offices located at the address below:
 

**Kiko Street, Mikocheni – Off Mwai Kibaki Road Plot 252,  
P. O. Box 63117  
Dar es Salaam, Tanzania  
Tel: +255 22 277 5346/277 2455/270 0077  
Fax: +255 22 277 5535**
- For enquiries only, please, send e mail to: [tz.procurement@wwf.panda.org](mailto:tz.procurement@wwf.panda.org); Lucason Maiga at [imaiga@wwftz.org](mailto:imaiga@wwftz.org) and or Peter Ndaki at [pndaki@wwftz.org](mailto:pndaki@wwftz.org)
- Evaluation of the tenders will be done based on WWF procurement guidelines and that.
- WWF Tanzania is not bound to accept any lowest or highest bid
- All applications should reach us by or before **Friday 16th August 2019 at 1000hrs** Tanzania local time, all applications will be opened thereafter in presence of all applicants or their representatives who choose to attend as it has been indicated in the bid document. Only successful applicant will be contacted.

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## 190 students to take part in young scientists exhibition

By Correspondent James Kandoya

A total of 190 students of secondary education across the country are expected to participate in the ninth Young Scientists Tanzania (YST) exhibition slated to kick off from July 31 to 1 August this year.

The chairman of the board of the YST, Prof Yunus Mgaya told reporters yesterday in Dar es Salaam that during the exhibition, the students will showcase scientific and technological projects researched.

He said for the two days of the exhibition, young scientists will display projects in various areas of science such as chemical, physical and mathematical sciences; biological and ecological; social and behavioural science; and technology.

Prof Mgaya noted that the projects are mainly focused on finding practical solution to development challenges in health, agriculture and food security, communications and transportation safety, energy and environment, education, social relations and social problems.

The chairman added that the best projects will be awarded cash, medals and trophies for their schools while the four young scientists will be awarded university scholarships by the Karimjee Jivanjee Foundation to enable them to pursue scientific and technological studies at university.

According to the chairman, the overall winners will also represent Tanzania at the International Eskom Expo Young Scientists competition in Johannesburg, South Africa in October this year.

"YST has inspired many young people in the country to engage in science and innovation. This exhibition is another good opportunity for secondary school students to demonstrate their talents in addressing development challenges," he said.

"I therefore requesting all stakeholders to continue supporting the young scientists as they strive to develop their scientific potentials," he added.

The chairman said the guest of honor in this year exhibition will be the Minister for Education, Science, Technology and Vocational Training Prof Joyce Ndalichako.

He noted that the participating teachers and students had opportunity to improve their scientific skills through the YST capacity building science Outreach Programme facilitate by YST science advisors and coordinated by the YST



Young Scientists Tanzania board chairman Prof Yunus Mgaya, who is also National Institute for Medical Research director general, briefs journalists in Dar es Salaam yesterday on the Ninth YST exhibition to be held in the city this Wednesday and Thursday. With him are Shell communication manager Catherine Mbatia, Shell senior social performance advisor Msomisi Mbenna, YST co-founder Dr Gozbert Kamugisha and YST co-founder Joseph Clowry. Photo: Selemani Mpochi

Regional coordinators.

The outreach programme has played a central role in training many other teachers and students throughout Tanzania and not just the teachers who participated this year exhibition. He said the exhibition was an excellent opportunity for teachers, students, science stakeholders and the public to see and appreciate the scientific ingenuity inquisitiveness of the young people as they present scientific projects addressing social-economic changes.

For her part, the Senior Social Performance Advisor from Shell Tanzania, Msomisi Mbenna said the company will continue supporting the exhibition to ensure the scientific innovations in the country play a role of addressing economic challenges.

Karimjee Jivanjee Foundation (KJF) Manager Devota Rubama said up to date the foundation had sponsored 27 students won the YST, where six had graduated in different universities, ten are still pursuing their courses and eleven have yet joined the university.

She said KJF has increased its sponsorship amounting to US \$ 100,000 annually all aimed to complement efforts made by the YST to improve skills and talents of young scientists in the country.

### IN MEMORIAM



In everloving memory of our beloved  
**HOWARD SIMON MWANSASU**

Today 29TH July, 2019 exactly one year, since you sorrowfully departed from us. The grief in our hearts is unbearable and the gap you have left behind is impossible to fill.

Deeply missed and remembered by your wife, daughters, sons, brothers, sisters, sisters-in-law, sons in-law, relatives and friend.

May the Almighty God rest your soul in Eternal Peace.

### NOTICE OF THE HARADALI CAPITAL LIMITED ANNUAL GENERAL MEETING TO BE HELD ON THE 17th OF AUGUST 2019 AT CORNERSTONE PARTNERS LTD BOARD ROOM UNIT 96J KILIMANI ROAD, ADA ESTATE KINONDONI

Notice is hereby given that the 6th Annual General Meeting of Haradali Capital Limited Shareholders will be held at Cornerstone partners Ltd board room Kinondoni Ada estate unit 96J on **Saturday, 17th August 2019 at 10:00am.**

The Agenda will be as follows:

1. Notice and Quorum.
2. Adoption of the Agenda.
3. To Receive, Consider and Adopt the Director's Report and Audited Financial Statements for the 12 months ended 31st December, 2018.
4. To Receive and Adopt the Statement of Assets and Liabilities and Statement of Operations for the 12 months ended 31st December 2018.
5. To transact any other business appropriate to be dealt with at the Annual General Meeting.

A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote on his/her behalf in provisions of the Articles of the Company.

BY ORDER OF THE BOARD

**D. Stephen**  
**Secretary**

26th JULY 2019

**MAENDELEO BANK**  
Together in Progress

**MAENDELEO BANK PLC**

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

#### BALANCE SHEET AS AT 30TH JUNE 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

	AS AT 30TH JUNE 2019	AS AT 31ST MARCH 2019
<b>A. ASSETS</b>		
1 Cash	714	1,341
2 Balances with Bank of Tanzania	4,645	4,022
3 Investment in Government Securities	9,061	7,388
4 Balances with Other Banks and financial Institution	248	203
5 Cheques and Items for Clearing	247	189
6 Interbranch Float items	3	4
7 Bills Negotiated	-	-
8 Customers' Liabilities on Acceptances	-	-
9 Interbank Loan Receivables	5,466	8,367
10 Investments In other Securities	-	-
11 Loans, Advances and Overdrafts (Net of Allowances)	44,484	43,553
12 Other Assets	4,398	4,068
13 Equity Investments	-	-
14 Underwritings accounts	-	-
15 Property, Plant and Equipment	1,246	1,320
<b>16 TOTAL ASSETS</b>	<b>70,512</b>	<b>70,456</b>
<b>B. LIABILITIES</b>		
17 Deposits from Other Banks and Financial Institution	3,351	3,572
18 Customers Deposits	47,422	47,300
19 Cash Letters of Credit	-	-
20 Special Deposits	140	13
21 Payment orders/Transfer payables	-	-
22 Bankers Cheques and Drafts Issued	2	3
23 Accrued Taxes and Expenses payable	1,077	1,335
24 Acceptances Outstanding	-	-
25 Interbranch Float Items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	814	473
28 Borrowings	3,779	3,891
<b>29 TOTAL LIABILITIES</b>	<b>56,585</b>	<b>56,588</b>
<b>30 NET ASSETS/(LIABILITIES) (16 MINUS 29)</b>	<b>13,927</b>	<b>13,868</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up Share Capital	12,550	12,546
32 Capital Reserves	229	229
33 General Reserves	302	302
34 Retained Earnings	756	756
35 Profit (Loss) Account	90	35
36 Other Capital account	-	-
37 Minority Interest	-	-
<b>33 TOTAL SHAREHOLDERS' FUNDS</b>	<b>13,927</b>	<b>13,868</b>
34 Contingent Liabilities	-	-
35 Non-Performing Loans and Advances	2,052	2,057
36 Allowances for Probable Losses	2,237	2,137
37 Other Non-Performing assets	-	-
<b>D. FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets (%)	20%	20%
(ii) Non Performing loans to Total gross Loans (%)	4.4%	4.5%
(iii) Gross Loans and Advances to Total Deposits (%)	92%	90%
(iv) Loans and Advances to Total Assets (%)	63%	62%
(v) Earning Assets to Total Assets	84%	84%
(vi) Deposits Growth	0.1%	6%
(vii) Assets Growth	0.0%	7%

#### INCOME STATEMENT FOR THE PERIOD ENDED 30TH JUNE 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

	CURRENT QUARTER 30TH JUNE 2019	COMPARATIVE QUARTER (Previous Year) 30TH JUNE 2018	CURRENT YEAR CUMULATIVE 30TH JUNE 2019	COMPARATIVE YEAR CUMULATIVE (Previous Year) 30TH JUNE 2018
1 Interest Income	2,132	1,974	4,086	4,784
2 Interest Expenses	(855)	(659)	(1,633)	(1,810)
<b>3 Net Interest Income (1 minus 2)</b>	<b>1,277</b>	<b>1,315</b>	<b>2,453</b>	<b>2,974</b>
4 Bad debts written off	-	-	-	-
5 Impairment Losses on Loans and Advances	(100)	(300)	(275)	(615)
<b>6 Non - Interest Income</b>	<b>457</b>	<b>343</b>	<b>805</b>	<b>643</b>
6.1 Foreign Currency Dealings and Transition Gains/Loss	28	-	38	-
6.2 Fees and Commissions	7	(2)	(7)	18
6.3 Dividend Income	341	309	704	572
6.4 Other Operating Income	81	36	69	53
<b>7 Non - Interest Expenses:</b>	<b>(1,541)</b>	<b>(1,311)</b>	<b>(2,855)</b>	<b>(2,632)</b>
7.1 Salaries and Benefits	(735)	(595)	(1,427)	(1,111)
7.2 Fees and Commissions	-	(14)	-	(22)
7.3 Other Operating Expenses	(806)	(702)	(1,428)	(1,499)
7.4 Other Provision	-	-	-	-
<b>8 Operating Income/(Loss)</b>	<b>93</b>	<b>47</b>	<b>128</b>	<b>370</b>
9 Income Tax Provision	(38)	-	(38)	(145)
<b>10 Net income (loss) after Income Tax</b>	<b>55</b>	<b>47</b>	<b>90</b>	<b>225</b>
11 Number of Employees	77	68	77	68
12 Basic Earnings Per Share	2	5	4	15
13 Diluted Earnings Per Share	2	5	4	15
14 Number of Branches	3	3	3	3
<b>PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.1%	0.1%	0.1%	0.3%
(ii) Return on Average Shareholders' Funds	0.4%	0%	0.3%	2%
(iii) Non Interest Expenses to Gross Income	89%	-57%	86%	-49%
(iv) Net Interest Income to Average Earning Assets	2%	2%	2%	5%

#### SIGNED BY:

**Mr. Ibrahim Mwangalaba** Managing Director 26-Jul-19  
**Mr. Peter B. Tarimo** Head of Finance 26-Jul-19  
**Mr. Newton Mathew** Ag. Head of Internal Audit 26-Jul-19

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

2 Figures in the brackets indicate negative value.

#### SIGNED BY:

**Mr. Amulike Ngeliamu** Chairman 26-Jul-19  
**Mr. Naftal M. Nsemwa** Director 26-Jul-19

#### CASHFLOW STATEMENT FOR THE PERIOD ENDED 30TH JUNE 2019

(AMOUNT IN MILLIONS OF SHILLINGS)

	CURRENT QUARTER ENDED 30TH JUNE 2019	PREVIOUS QUARTER ENDED 31ST MARCH 2019
<b>I Cash flow from operating activities</b>		
Net Income (Loss)	93	35
<b>Adjustment for:</b>		
-Impairment/Armortization	100	175
-Depreciation and Amortization	111	131
-Prior Period Adjustment	-	-
-Net change in Loans and advances	(931)	(1,722)
-Gain/Loss on Sale of Assets	-	-
-Net change in Deposits	28	2,774
-Net change in Short term negotiable securities	1,227	(4,556)
-Net Change in Other Liabilities	341	66
-Net change in Other Assets	(328)	(1,188)
-Tax paid	(216)	-
-Others (Provisions)	-	-
<b>Net cash provided (used) by operating activities</b>	<b>425</b>	<b>(4,284)</b>
<b>II Cash flow from investment activities</b>		
Dividend Received	-	-
Purchase of fixed assets	(4)	(25)
Proceeds from Sale of Fixed Assets	-	-
Purchase of non-dealing securities	-	-
Proceeds from sale of non-dealing securities	-	-
Others(Specify)	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(4)</b>	<b>(25)</b>
<b>III Cash flow from financing activities</b>		
Repayment of long-term debt	-	-
Proceeds from issuance of long term debt	-	-
Proceeds from issuance of share capital	4	90
Payment of cash dividends	-	-
Net change in other borrowings	(112)	(109)
Others (specify) Long term financing	-	-
<b>Net cash provided (used) by financing activities</b>	<b>(108)</b>	<b>(18)</b>
<b>IV Cash and Cash Equivalents:</b>		
Net increase/(decrease) in cash and cash equivalent	313	(4,328)
Cash and Cash Equivalents at the beginning of the period	8,325	12,653
Cash and Cash Equivalents at the end of the period	<b>8,638</b>	<b>8,325</b>

Mo Ibrahim announces 2019 leadership fellows

By Guardian Reporter

The Mo Ibrahim Foundation has announced the 2019 intake of selected Ibrahim Leadership Fellows, who will make up the programme's eighth cohort.

A statement released by the foundation at the weekend said named the incoming fellows as: Nadia Hamel from Algeria who has joined the African Development Bank (AfDB), Anta Taal from Gambia who has joined the International Trade Centre (ITC) and Emmanuela Matere from Zimbabwe who has joined the United Nations Economic Commission for Africa (UNECA).

The Ibrahim Leadership Fellowships programme is a selective programme designed to identify and prepare the next generation of outstanding African leaders by providing them with mentoring opportunities in key multilateral institutions. The candidates, chosen from a pool of over 2,000 applicants, will benefit from the direct mentorship of the current heads

of the institutions.

Commenting on the new Ibrahim Leadership Fellows, Mo Ibrahim said: "Congratulations to the three new Ibrahim Leadership Fellows, who will be joining a cohort of 20. My aspiration for the newcomers is that they immerse themselves in this unique opportunity to gain in-depth knowledge and understanding of how such organisations function and use their learnings to continue to contribute to a more prosperous Africa."

According to the statement, Hamel is an international development professional with extensive experience in policy research and advice, strategic programme management, and communications. She has worked with organisations such as the Organisation for Economic Cooperation and Development (OECD), and has supported projects with the Agence française de développement (AFD), the European Union (EU), and the United States Agency for International Development (USAID).

Taal is an economist with ten

years of professional experience in International Development, trade and investments, public-private partnerships and capital markets development. She has worked for the Ministries of Finance and Economic Affairs; Trade, Industry and Employment and Economic Planning & Industrial Development in Gambia. She has represented Gambia in key negotiations in the areas of energy, infrastructure and petroleum sectors.

Matere is an economist whose main interest is in the improvement of fiscal, economic and social conditions in African countries, with extensive experience in macroeconomic research and policy analysis, capacity building and programme management. She has worked with the African Forum and Network on Debt and Development, USAID Strategic Economic Research and Analysis Program and the Southern African Research and Documentation Centre.

The application process for the 2020 Fellowships programme will open on 12 August 2019, the statement said.



Singida West legislator Elibariki Kingu (C) looks on at the weekend as small-scale miners at Muhntiri in Ikungi District, Singida Region, filter gold using their own home-made 'gear'. Photo: Correspondent Dotto Mwaibale

Businesses in southern zone urged to test their products free of charge

By Correspondent Felix Andrew

LOCAL entrepreneurs in Southern Zone have been encouraged to attest quality of their goods at certification agency free of charge.

This was said over the weekend by Haji Mussa, the Head of Southern Zone at Tanzania Bureau of Standards when presenting a topic at the just ended industrial exhibition which was held in Songea, Ruvuma region.

The two days exhibition which was held at Maji Maji Stadium was opened last week by Prime Minister Kassim Majaliwa

He said already the government has covered the bill and they are supposed to channel their applications through Small Industries Development Organisation (SIDO)

"For small and medium entrepreneurs, TBS in collaboration with the government have continued to certify quality of their goods free of charge for a period of three years," he said

Mussa asked interested entrepreneurs to get an introductory letter from SIDO which would enable him to certify his products at TBS for free.

He said the decision by the government to shift food and cosmetics roles to TBS have simplified procedures for SMEs to access quality mark.

According to him, an applicant is required to forward his requests to TBS, and officials from the bureau would inspect buildings instantly, which earlier had a lot of procedures.

Regarding exhibition, he said they have been organized by regional authority aimed at showing economic opportunities found in the area.

Speaking an exhibitor identified as George Kumburu, wanted to understand whether TBS offices are found in Dar es Salaam only and whether they have plans to reach more people in the country. Responding, the Bureau's Marketing Office Rhoda Mayugu, said they are happy many people

knows their organization through various campaigns conducted via media.

She said in order to reach people who are far away from Dar es Salaam, the organization had established zonal offices.

They are Southern Zone which is located in Mtwara region others are Northern (Arusha region), Lake Zone (Mwanza region), Central Zone (Dodoma) and Southern Highland Zone (Mbeya)

She explained that the Organisation has been participating in various exhibitions in order to educate SMEs on ways of doing business without restrictions.

She urged entrepreneurs to visit their offices in various zones for further clarifications. More than 400 SMEs have certified their products since the exercise started over ten years ago. They are from regions of Dar es Salaam, Arusha, Tanga, Mwanza and Zanzibar. Tanzania is estimated to have more than 800,000 SMEs operating in various areas.

Experts say more is needed to make sure that the number of SMEs supported in certification is increased.

On reasons why the enterprises tend to shy away from such opportunity, they said it could be due to working environment.

"I think the working environment of most SMEs is not good, and therefore they cannot be issued with any certification under such circumstances. They have to improve it," said Daniel Gulebe.

SMEs are exempted from paying fees related to certification because of their low financial base, hence it is the intention of the government to see that small producers are enabled to sell their products anywhere in the world.

"For small and medium entrepreneurs, TBS in collaboration with the government have continued to certify quality of their goods free of charge for a period of three years"

KCB BANK

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2019 (AMOUNTS IN MILLION TSHS.)

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2019 (AMOUNTS IN MILLION OF TSHS.)

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2019 (AMOUNTS IN MILLION OF TSHS.)

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 JUNE 2019 (AMOUNTS IN MILLION OF TSHS.)

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 2019

Table with columns: Name and Title, Signature, Date. Includes COSMAS T. KIMARIO and WILLIS MBATIA.

Table with columns: Name, Signature, Date. Includes MR. JOHN ULANGA and MS. FATUMA CHILLO.

Advertisement for KCB Bank with text 'Come change foreign currencies in any of our branches' and an image of money.

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Yara Tanzania director Winston Odhiambo (L) hands over an agreement document to agent Peter Kumailwa, who is Petrobena East Africa managing director, at a meeting held in Dar es Salaam at the weekend. Yara held consultations with its agents to evaluate performance and targets for business year 2019/2020. Yara Tanzania is committed to developing agriculture in the country. Photo: Guardian Correspondent

# 'Big' fertiliser dealer pledges timely supply of farm inputs

By Guardian Reporter

ONE of the major fertiliser dealers in the country has assured farmers of a timely supply of agricultural products particularly fertilizer, to achieve high yields and bumper harvest next farming season.

Speaking to the firm's agents and distributors in Dar es Salaam over the weekend, YARA Tanzania Country Director, Winstone Odhiambo said that the company had prioritized timely delivery and availability of high-quality fertilizer to Tanzanian farmers at affordable prices.

"YARA always ensures that farmers in the country get the best fertilizer wherever they may be, and at good prices," said the YARA boss, adding that the firm was committed to provide solutions to farmers by increasing crop production in the country.

According to Odhiambo, his company had recently embarked on training fertilizer agents and distributors on the importance of delivering the produce to farmers on time.

He added that they had also engaged agricultural extension officers in training farmers on efficient utilization of fertilizer.

Odhiambo further revealed that the firm specializing in agricultural products will from next harvest season; strive to ensure that the useful substance for soil fertility is readily available to farmers scattered across the country.

"Availability and accessibility of fertilizers is crucial aspects of achieving higher yields and bumper harvest to farmers," he offered.

The annual meeting between YARA Tanzania and the distributors and agents sought to identify challenges and opportunities the latter encounter on the field before the beginning of a new season.

Agents and distributors, who surpassed targets set by the firm, were feted by the company during the annual gathering.

"Those who performed exceptionally deserved hefty bonuses from us," said Odhiambo.

Apart from being engaged in money making endeavors, YARA Tanzania is also determined to educating farmers in the country on the importance of testing and maintaining soil quality, according to Odhiambo.

In the same vein, Odhiambo took time to appreciate the government's support to the firm in helping farmers feed the country.

The firm's Commercial Manager for the Northern Zone, Phillip Mwakipile described the meeting as a milestone in realizing YARA Tanzania's mission and vision of providing farmers in the country with the quality agricultural products.

The important meeting had also attracted senior officials from Tanzania Fertilizer Regulatory Authority (TFRA), Southern Agricultural Growth of Tanzania (SAGCOT), Tanzania Agricultural Development Bank (TADB) and several others held ahead of the beginning of new farming season next month.

# Agricultural inputs decisive in achieving middle income status

By Correspondent Friday Simbaya, Iringa

TANZANIA has been mentioned as one of Africa's most privileged countries to achieve a middle economy but more effort is needed on improving access to agricultural inputs and sustainable agricultural markets as it is the Africa's richest fertile land.

The statement was made by the Alliance for a Green Revolution in Africa (AGRA) President Dr. Agnes Kalibata during the AGRA visit to Iringa and Njombe to inspect the implementation of Ithemi-Ludewa Consortium which is a 'kilimo Tija' project yesterday.

She leads the organization's efforts with public and private partners to ensure a food secure and prosperous Africa through rapid, inclusive, sustainable agricultural growth, improving the productivity and livelihoods of millions of smallholder farmers in Africa.

Dr. Kalibata has also urged the local governments, farmer groups and businesses to work closer with farmers so that they can produce more crops and improving access to quality seeds, inputs and markets.

She said if the farmers can produce more crops without any market restrictions they can increase their yields and access to the market, hence increasing yields in those value chains crops. "AGRA Ithemi/Ludewa Consortium is a platform that brings farmers, farmer groups, local governments and businesses together addressing most challenges related to productivity, post harvest management and access to inputs and output markets," she noted.

Dr. Kalibata is elaborated the most farmers here in Tanzania they producing two tons due to some market restrictions but if they can given a room produce more they can produce up to five tons.

AGRA is now working with more 1000 farmers in Tanzania specifically Kigoma, Kagera, Sumbawanga and Iringa regions by linking farmers to input and output market to stimulate their crop productivity.

AGRA is working to increase the incomes and improve food security for 30 million farming households in 11 African countries by 2021 through targeted investments to strengthen three (03) core areas: State capability and policies; input delivery systems in agriculture; and partnerships for inclusive agricultural growth.

The AGRA Country Manager - Tanzania Vianey Rweyendela spoke about the contribution of agriculture to sustainable development at a meeting that brought together various agricultural stakeholders from several African countries held in Iringa region. He said that agriculture still plays a key role in bringing about economic transformation in Tanzania that needs to be boosted by improved access to seeds, inputs and crop markets.

Earlier on, the Acting Iringa Regional Administrative Secretary (RAS), Wilfred Muyuyu said he was proud to inform that AGRA Ithemi-Ludewa project has contributed a lot in addressing most challenges related to productivity, post harvest management and access to inputs and output markets to Iringa and Njombe regions.

He said that in Tanzania, the industrialisation aims to bring about economic empowerment and poverty alleviation for the people in the form of better employment prospects, higher incomes and increased competitiveness in an increasingly integrated global economy.

Muyuyu said the AGRA Ithemi-Ludewa alliance has contributed a lot in addressing most challenges related to productivity, post harvest management and access to inputs and output markets Iringa region.

"We must understand that, in the spirit of empowering local entrepreneurs and investors, such market led models that are promoted by AGRA Ithemi Ludewa Consortium should be replicated in all districts of Iringa region and to other Regions of Tanzania," Muyuyu said.

He said that in the current 2018/19 marketing year, Iringa is estimated to produce 1,346,393 tons of maize, 151,235 tons of beans and 104,867 tons of paddy.

He extended his heartfelt congratulations and appreciation to AGRA Management led by Dr. Agnes Kalibata. "My prayer is that AGRA will continue to support Tanzania and more specifically Iringa region and beyond," Acting RAS said.

AGRA Ithemi/Ludewa Consortium is a Partnership for Inclusive Agricultural Transformation in Africa (PiATA) linking farmers to input and out markets to spur maize, beans and soybean productivity in Ithemi-Ludewa cluster of Iringa, Njombe and Ruvuma regions of Tanzania.

AGRA Ithemi/Ludewa Consortium is a three-year consortium managed project with a life span of three years that officially began in October 2017.

KCB BANK logo and header

KCB Bank Tariff and Trade Finance Bills for SME's and Corporate. Includes sections for Services (Statements, ATM Visa Debit Card, Standing Order, Cheques, TT's International, TT's Local, Minimum Account Opening Balance, A/C Closure, Other Services, Account Maintenance Fees, Thirdly Cash Encashment, Certificate of Balance), Import Letter of Credit, Export Letter of Credit, Import Collection (ICs), Export Collection, Guarantees, Foreign Remittance, Inwards Remittance, Domestic Bills, Cheques for collection, Drafts, Other services, Mobile Banking Service Charges, and a Beneficiary table.

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## Too little new-generation talent to form a strong national soccer side?

JUMA Kaseja is back in the national soccer side, Taifa Stars to back up current number one goalie Aishi Manula, who is under pressure to play consistently and in all matches as the team leadership doesn't appear to appreciate possible substitutes. The fact that they have decided to bring back Kaseja to the team indicates the paucity of options, implying that the competition is poor, that lack of talent is harming the selection process, as no new dependable goalkeepers are to be seen. That doesn't say plenty of good things on the current crop of soccer players we have.

There are some intriguing aspects about this situation, from the viewpoint of something that in social science is known as 'normal distribution.' It is to assert that if there is no dependable goalkeeper apart from Manula, or none as good as Kaseja among the more youthful crop of players aged below 30 in the main, or less if one looks for a star youthful goalie, then there is a problem with the entire generation of players. The trouble is that there is always an extreme case here and there, for instance Manula is certainly of the current generation as he is only 23 years of age (up to September), while among forwards there is Mbwana Samatta, who is slightly older.

Looking at it from a different angle, it may be said that often goalkeepers have a playing longevity which other players may fail to muster, at times going on up to 40 years of age, as in the case of some UEFA Champions League top clubs. Even in this part of the world we have such players, and not always goalkeepers, as in the case of Roger

Milla, the Cameroon star who in 1990 became the oldest player to score a goal in the World Cup finals, where he scored four goals. That case too is hard to put into normal distribution as it veers off the normal, to special.

Yet the bias that comes from 'normal distribution' is not irrelevant as countries win honors in major tournaments not with one or two special players but a generation of players. It is hard to say if there is a mechanism for a specific generation to put up talents that dominate minds for a generation or longer, without any such talent coming into view after that period. That is true even in localized football, for there was a time that some regions produced players who could take the leading city clubs or archrivals by storm, like Morogoro in 1970 and Kigoma in 1973, during Taifa Cup competitions. With regional contests forgotten, it is hard to follow talents by regions.

Still soccer observers say the trend has not changed from the past, that it is still four regions that account for most premier league talent or a broad portion of it, namely Dar es Salaam, Tanga, Morogoro and Kigoma, precisely what was being noticed in the late 1960s and early 1970s. Nor is the trend different in other sports as no region challenges Arusha and Manyara (split from the former) in athletics generally and long distance running specifically. So authorities need to put some encouragement for investors to put money into academies with sports specialization, as depending on chance alone, to find a good young goalkeeper in a school with no pitch is hard.

## It's understandable FAO wants enhanced commitment to containing desert locusts

IN 2004 United Nations Food and Agriculture Organization (FAO), Dr. Jacques Diouf, Director-General welcomed the decisive outcome of a ministerial meeting held in Dakar, Senegal, in response to the desert locust threat to crops and pasture in the region. "To make a real impact in the battle to control the desert locust upsurge, help must arrive this month in order to disrupt the next locust breeding cycle in October", Dr. Diouf said. "Otherwise the infestation could spread to even more countries in Africa threatening food security in a wide area."

Dr. Diouf said that there was an urgent need to get large quantities of pesticides, spraying equipment and other means to the scene, but to do so required funds which were only now becoming available. "Locusts don't respect political boundaries, so it is essential that the countries in the region work closely together to tackle this emergency. I warmly welcome the commitment and determination shown by the ministers," Dr. Diouf said.

The complex battle to control the locust upsurge in western Africa calls for close coordination and cooperation among the affected countries, donor countries and organizations and United Nations agencies with technical expertise such as FAO, he said. Since October 2003 FAO has been warning of the growing threat to crops from locust swarms caused by the abundant rains that fell in the summer of 2003 throughout much of West Africa.

FAO recognized the impending threat thanks to the early warning systems developed by the Locust Group as part of the special FAO programme called EMPRES (Emergency Prevention System for Transboundary Animal and Plant Pests and Diseases). A warning signal has been sounded FAO that locust breeding is rapidly spreading at some spots in the Horn of Africa, and large swarms could start spreading out by September. This projection coincides with the usual pattern of locust outbreaks that they peak in

September, and their breeding grounds have apparently not changed. It has to do with temperature, moisture and wind patterns best suited for the gregarious and voracious species, eating its own body weight per day, a mere two grams....

Knowing the sort of devastation that locusts can bring about, countries in the region are quite apprehensive about what comes next, but there are crying gaps in organizational synchrony on the matter. The focus area of the formation of bands of egg laying locusts - where each female insect lays up to 300 eggs - is a stretch of territory that has weak governments, no government at all or there are weak governments at war with one another or within those countries. It is by and large the most hospitable environment the hopper bands to breed, start spreading with impunity.

So far it is the FAO that has taken up the function both of whistle blower and administrator of the situation, saying in a statement that it had purchased additional 'equipment' to increase the capacity of governments to respond to the desert locust menace. It did not say what kind of synergies were being put up together, in collaboration with those governments and especially among themselves. This is where the matter is likely to become tricky, on account of broadly defined lawlessness in the area, where governments are at war, or cornered in self defence, etc.

For one thing, the menace from desert has been diminishing in the decades since independence on account of sharper observation, detection and reaction tools developed since then. Satellite surveillance started decades ago, after which came cheaper aerial spraying capacities, the sort that it appears the UN agency was hinting at in its statement. Currently, surveillance aircraft can pinpoint the breeding points and integrate the data with internet maps for ground positioning, which means governments have much less to do at present. But UN agencies can't order people.

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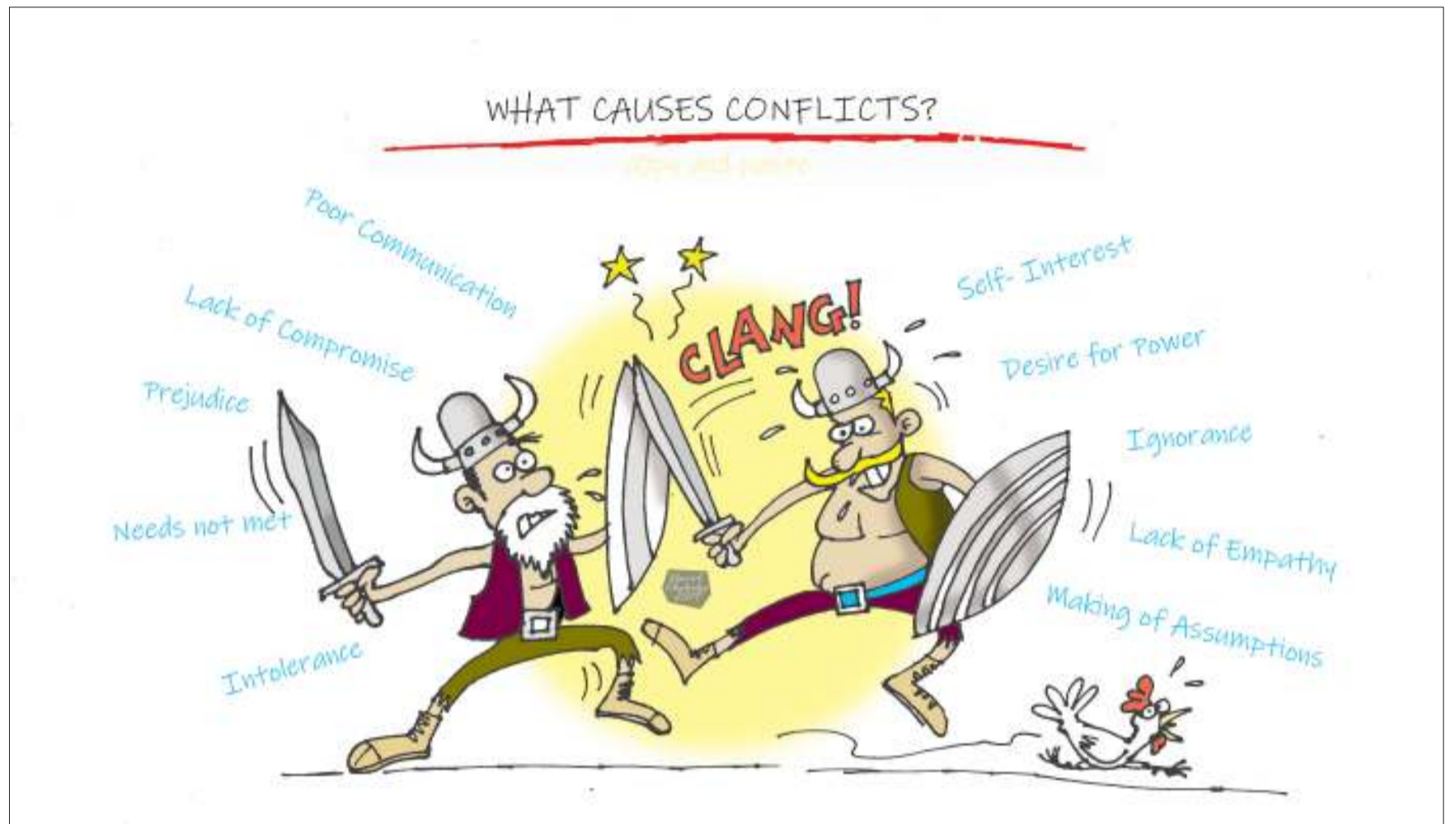
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## The battle for the soul of South Africa: Where power really lies

By Special Correspondent

CLEARLY, President Cyril Ramaphosa has to stay within the rigours of the Constitution to sort out our state system, but this means that he cannot be held back by the requirements of ANC unity. It seems that President Cyril Ramaphosa's repeated calls for unity in the ANC are falling on deaf ears. The clique around former president Jacob Zuma is brazen and not afraid of supporting him publicly, and that includes Ace Magashule, the ANC secretary-general. The question arises: what real power does this group exercise within the ANC and the state broadly? This issue becomes increasingly important since critical decisions are going to have to be taken as divergent pressures build up.

To answer this question, we have to go back to the original source of power within the ANC and government. The constitution of the ANC gives local branches the basic power, which is then conveyed upwards through elected delegates. The larger the branch, the more delegates. These delegates are then mandated for national conference. The branch will also make nominations for Parliament and the provincial legislatures in what is called the "list process".

Taking national conference first, it elects the top six officials and the national executive (which will

By Andrew Ihsaan Gasnolar

THE real challenge for South Africa is that the fight back campaign, which is focused on undermining any attempts at accountability and accounting, will relentlessly continue at any cost.

South Africa's political economy and landscape have for far too long been shaped by a few men and women. The consequences for the country is that South Africa was burdened with a lost decade, the costs of which will be borne by generations of South Africans. It is unimaginable that issues of social justice (let alone natural justice) would allow this to happen.

However, we should have expected this if we are honest about how the existing ecosystem of our country is geared towards supporting the incumbents even when those incumbents have a long string of accusations against them, many of which existed long before the outcome of the 1994 election. The disconnect with which public representatives operate should not surprise or shock South Africans, but what should outrage all of us is that we continue to simply move the deck chairs around on this sinking ship.

The suggestions by the Economic Freedom Fighters, and particularly Julius Malema, around the plotting to remove

subsequently elect the smaller national working committee). The Top Six meet weekly and are the engine room of everything. At present the Top Six are: Cyril Ramaphosa, president; David Mabuza, deputy president; Ace Magashule, secretary-general; Jesse Duarte, deputy secretary-general; Gwede Mantashe, ANC chairperson; and Paul Mashatile, treasurer. Ramaphosa can rely on support from Mantashe and Mashatile with Mabuza wavering.

Ramaphosa has enormous power as president of South Africa. But Magashule has a great deal of power as de facto head of Luthuli House, ANC headquarters. We shall examine each in turn.

As president, Ramaphosa appoints his Cabinet and through his ministers is in control of the public service, army and police. He appoints the premiers of the provinces and through his ministers, he controls the state-owned enterprises.

As secretary-general, Magashule acts on behalf of the Top Six, but with considerable personal discretion, he oversees the provinces, the ANC in Parliament, and all ANC branches. He is in charge of all arrangements for national conference and for national policy conference in between the national conferences.

He is in charge of the list process for Parliament and the provincial legislatures, acting with a list committee appointed by himself.

He also works in tandem with

the deputy president, who is the head of the deployment committee which places selected individuals in key positions throughout the state system. This includes heads of state-owned enterprises, the chief whip of Parliament as well as chairs and whips of committees. This gives the SG enormous power, especially over Parliament since the chief whip reports regularly to him. It also sets the scene for potential conflict between a Zuma-aligned chair of a committee and the relevant minister appointed by Ramaphosa.

Reference must be made to caucus. This consists of all MPs in the National Assembly and National Council of Provinces. Caucus meets every Thursday morning in the Old Assembly. It is chaired by a member appointed by the chief whip and is administered from the latter's office. Caucus is normally briefed by ministers on forthcoming legislation, which is open for discussion. It is also addressed periodically by the SG and the president, who use the occasion to align MPs with the thinking in the national executive and Luthuli House generally. Members are free to give their views, but inevitably there is a strong sense of not stepping out of line.

One other committee is important but never appears to be discussed, and this is the Political Committee headed by the deputy president and consisting of several ministers, the chief whip and a few selected MPs. This committee meets informally, has no secretary

and no minutes, and is only convened when there is a serious political issue in Parliament. Its function is to give political guidance but also to assert leadership where needed. It obviously reports to the SG.

As it happens, there are conflicting views and loyalties, as we see playing out in the reports of the Public Protector for instance. Parliament is meant to rule on her conduct, so what mandate will come from Luthuli House? Then there is the evidence at the Zondo Commission and the possibility of adverse findings against Zuma. This will also ultimately find its way to Parliament.

Clearly, Ramaphosa will have to stay within the rigours of the Constitution to sort out our state system, but this means he cannot be held back by the requirements of unity.

It is often argued that MPs swear allegiance to the Constitution and should therefore at all times defend the rights of ordinary citizens. But MPs also swear allegiance to party constitutions and there may well be a choice to be made. The ANC structure we set out above shows clearly that party discipline is very strong and may well override other considerations. This becomes even more sensitive when the person leading the state is in disagreement with the person running the governing party, as the current situation appears to be.

Members of the ANC but also the people of South Africa are going to have to choose between them.

## There's every reason for South Africa to make sure those attempting to hijack democracy fail

former president Jacob Gedleyihlekisa Zuma is another distraction from confronting the challenges South Africa should be wrestling with. It is not surprising that Ace Magashule, in his capacity as ANC secretary-general, would take to heart the suggestion that NEC member Derek Hanekom was plotting with the EFF to remove Zuma, and would go to such lengths as to issue a late-night statement to articulate the outrage the party felt about such suggestions. The factional nature of our political environment is both palpable but also inescapable, and its pervasive nature is focused on keeping us off target.

Those supportive of the State Capture agenda have consistently and continually been mounting attacks on a number of fronts, even if this threatens to tear the ANC apart. We should not be surprised by these antics. These same individuals have never been interested in serving the republic or its people, but rather about supporting their own extravagant lifestyles, supporting their lavish trips to Dubai (and elsewhere), and visiting Saxonwold or its local "shebeen" for the odd curry. The only outcome is that they will continue to

do everything possible to hold on to their slice of the pie - at the expense of the republic, its citizens and even the political party that allowed them to take on their very leadership positions, which has cost South Africa so much.

South Africans witnessed the philosophy of Zuma at the Zondo Commission. We were able to peek into the thinking of a man so focused on protecting himself and his associates that he was willing to sacrifice South Africa's sovereignty and scarce resources in order to fulfil the interests of a few.

The peddling of conspiracies and plots presented to the Commission should not be considered in isolation, but rather in the broader context of how spooks, spies and intrigue have been used by not only elected public representatives but also those who find themselves in the broad church that is the ANC and the Tripartite Alliance.

Zuma did the initial legwork at the Commission around conspiracies, and threats to undermine his administration, and so it makes all the more sense that the EFF would reveal these startling allegations, which would quickly be followed-up by a late-night (rushed and

issued via WhatsApp) press statement from Magashule.

The only way to close out that conspiracy theory must be via Zuma's Twitter account where he seeks to suggest that Hanekom (and those who have acted in a similar manner) are simply "enemy agents". A shocking suggestion from Zuma, noting that he appointed Hanekom to his Cabinet, supported his portfolio, and in fact, allowed the very same man to chair disciplinary procedures and act on behalf of the ANC at a time when Zuma himself was leading Africa's oldest liberation movement.

The need for conspiracy theories to be peddled, and threats of "enemy agents" is an intriguing one in certain circles, but this is not what South Africa requires, especially from current and former public representatives who should be prosecuted for the grave crimes they committed against this republic. These are not the acts of citizens interested in protecting or serving the country. This is not the conduct required by South Africa at this moment as it seeks to correct more than a decade of rampant corruption and a creeping culture of disrespect for the rule of law.



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**PUBLICATION OF FINANCIAL STATEMENTS***Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014***CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT 30<sup>th</sup> JUNE 2019**  
(Amount in millions)

	Current Quarter 30.06.2019	Previous Quarter 31.03.2019
<b>A. ASSETS</b>		
1 Cash	7,335.93	9,165.40
2 Balances with Bank of Tanzania	31,965.26	26,613.95
3 Investments in Government securities	100,080.00	96,737.27
4 Balances with other banks and financial institutions	7,636.72	1,662.58
5 Cheques and items for clearing	-	64.50
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer liabilities for acceptances	-	-
9 Interbank Loans Receivables	-	2,791.69
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	338,222.21	344,997.76
12 Other assets	19,588.54	16,391.18
13 Equity Investments	811.00	811.00
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	5,826.45	5,976.96
<b>16 TOTAL ASSETS</b>	<b>511,466.10</b>	<b>505,212.30</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	53,723.83	45,117.72
18 Customer deposits	305,249.59	304,323.30
19 Cash letters of credit	-	-
20 Special deposits	379.72	386.15
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	330.92	347.74
23 Accrued taxes and expenses payable	10,657.37	9,401.78
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	2,196.82	2,343.26
27 Other liabilities	2,230.47	2,332.66
28 Borrowings	59,940.11	63,481.83
<b>29 TOTAL LIABILITIES</b>	<b>434,708.83</b>	<b>427,734.44</b>
<b>30 NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>76,757.27</b>	<b>77,477.85</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	16,202.00	16,202.00
32 Share premium	18,090.23	18,090.23
33 Capital reserves	217.70	217.70
34 Retained earnings	33,186.86	34,756.49
35 Profit (Loss) account	2,795.57	1,656.96
36 Provision Reserve	6,264.91	6,554.48
37 Minority Interest	-	-
<b>38 TOTAL SHAREHOLDERS' FUNDS</b>	<b>76,757.27</b>	<b>77,477.85</b>
39 Contingent liabilities	107,730.59	95,487.11
40 Non performing loans & advances	51,977.59	50,766.60
41 Allowances for probable losses	23,247.89	20,293.41
42 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	15.01%	15.34%
(ii) Non performing loans to total gross loans	14.38%	13.90%
(iii) Gross loans and advances to total deposits	100.59%	104.42%
(iv) Loans and Advances to total assets	66.13%	68.29%
(v) Earning Assets to Total Assets	90.24%	92.00%
(vi) Deposits Growth	2.72%	-2.57%
(vii) Assets growth	1.24%	-1.14%

**CONDENSED INTERIM STATEMENT OF CASH FLOW AS AT 30<sup>th</sup> JUNE 2019**  
(Amount in millions)

	Current Quarter 30.06.2019	Previous Quarter 31.03.2019	Current Year Cumulative 30.06.2019	Comparative Year Cumulative (Previous Year) 30.06.2018
<b>I: Cash flow from operating activities:</b>				
Net income(loss)	1,540.22	2,382.03	3,922.25	5,463.64
Adjustments for:				
- Impairment/Amortization	3,525.34	4,148.99	7,674.32	2,486.01
- Net change in Loans and Advances	3,821.08	(3,184.43)	636.65	(31,528.36)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in Deposits	919.85	(18,049.68)	(17,129.82)	4,519.67
- Net change in Short Term Negotiable Securities	10,846.86	(2,974.11)	7,872.76	(32,146.00)
- Net change in Other Liabilities	588.55	997.23	1,585.78	1,348.71
- Net change in Other Assets	(2,297.36)	(1,576.22)	(3,873.58)	606.78
- Tax Paid	(900.00)	(900.00)	(1,800.00)	(1,800.00)
- Others	(133.50)	417.85	284.35	(3,090.55)
<b>Net cash provided (used) by operating activities</b>	<b>17,911.04</b>	<b>(18,738.33)</b>	<b>(827.29)</b>	<b>(54,140.09)</b>
<b>II: Cash flow from investing activities:</b>				
Dividend Received	8.62	-	8.62	8.78
Purchase of Fixed Assets	(420.34)	(2,162.62)	(2,582.96)	(2,468.12)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non- Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(411.72)</b>	<b>(2,162.62)</b>	<b>(2,574.34)</b>	<b>(2,459.34)</b>
<b>III: Cash flow from financing activities:</b>				
Repayment of Long-term Debt	(563.59)	(288.96)	(852.56)	(680.00)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	13,410.00
Payment of Cash Dividends	(1,859.20)	-	(1,859.20)	-
Net Change in Other Borrowings	(2,978.13)	339.35	(2,638.78)	(2,386.68)
Others (specify)	-	-	-	(637.73)
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(5,400.92)</b>	<b>50.38</b>	<b>(5,350.53)</b>	<b>9,705.60</b>
<b>IV: Cash and Cash Equivalents:</b>				
<b>Net Increase/ (Decrease) in Cash and Cash Equivalents</b>	<b>12,098.40</b>	<b>(20,850.57)</b>	<b>(8,752.17)</b>	<b>(46,893.83)</b>
Cash and Cash Equivalents at the Beginning of the Quarter	(24,221.80)	(3,371.23)	(3,371.23)	28,819.04
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>(12,123.40)</b>	<b>(24,221.80)</b>	<b>(12,123.40)</b>	<b>(18,074.79)</b>

**CONDENSED INTERIM STATEMENT OF INCOME AS AT 30<sup>th</sup> JUNE 2019**  
(Amount in millions)

	Current Quarter 30.06.2019	Comparative Quarter (Previous Year) 30.06.2018	Current Year Cumulative 30.06.2019	Comparative Quarter (Previous Year) Cumulative 30.06.2018
1 Interest Income	10,682.67	10,303.47	20,935.68	19,637.63
2 Interest Expense	(5,101.06)	(4,576.30)	(10,066.72)	(9,154.81)
<b>3 Net Interest Income (1 minus 2)</b>	<b>5,581.60</b>	<b>5,727.16</b>	<b>10,868.96</b>	<b>10,482.82</b>
4 Bad Debts Written-Off	-	58.33	-	58.33
5 Impairment Losses on Loans and Advances	1,257.64	329.44	1,715.60	(288.59)
<b>6 Non Interest Income:</b>	<b>2,580.83</b>	<b>2,402.17</b>	<b>5,243.46</b>	<b>4,663.42</b>
6.1 Foreign Currency Dealings and Translation Gain/(Loss)	848.03	805.10	1,911.51	1,515.19
6.2 Fees and Commissions	1,708.83	1,485.07	3,307.99	2,940.31
6.3 Dividend Income	8.62	8.78	8.62	8.78
6.4 Other Operating Income	15.35	103.22	15.35	199.14
<b>7 Non Interest Expenses:</b>	<b>(5,364.58)</b>	<b>(4,837.57)</b>	<b>(10,474.57)</b>	<b>(9,912.85)</b>
7.1 Salaries and Benefits	(2,825.52)	(2,330.72)	(5,410.50)	(4,809.35)
7.2 Fees and Commission	(408.50)	(335.10)	(762.86)	(716.72)
7.3 Other Operating Expenses	(2,130.55)	(2,171.75)	(4,301.22)	(4,386.79)
<b>8 Operating Income/(Loss)</b>	<b>1,540.22</b>	<b>2,903.98</b>	<b>3,922.25</b>	<b>5,463.64</b>
9 Income Tax Provision	(401.60)	(950.00)	(1,126.67)	(1,620.00)
<b>10 Net Income/ (Loss) After Income Tax</b>	<b>1,138.61</b>	<b>1,953.98</b>	<b>2,795.57</b>	<b>3,843.64</b>
<b>11 Other Comprehensive Income (itemize)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>12 Total comprehensive income/(loss) for the quarter / year</b>	<b>1,138.61</b>	<b>1,953.98</b>	<b>2,795.57</b>	<b>3,843.64</b>
13 Number of Employees	189	177	189	177
14 Basic Earnings Per Share	0.07	0.34	0.17	0.68
<b>15 Number of Branches</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.91%	1.61%	1.11%	1.65%
(ii) Return on Average Shareholders' Fund	5.92%	10.95%	7.28%	11.62%
(iii) Non Interest Expense to Gross Income	65.72%	59.51%	65.01%	65.45%
(iv) Net Interest Income to Average Earning Assets	4.87%	5.21%	4.71%	4.96%

**CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30<sup>th</sup> JUNE 2019**  
(Amount in millions)

	Share capital	Share premium	Retained profit	Regulatory reserve	General provision reserve	Others	Total
<b>Current Quarter (30.06.2019)</b>							
Balance as at the beginning of the quarter (01.04.2019)	16,202.00	18,090.23	36,413.44	2,574.12	3,980.35	217.70	77,477.85
Profit for the the quarter	-	-	1,138.61	-	-	-	1,138.61
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(1,859.20)	-	-	-	(1,859.20)
Regulatory Reserve	-	-	252.27	-	(252.27)	-	-
General Provision Reserve	-	-	37.30	(37.30)	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the current quarter (30.06.2019)</b>	<b>16,202.00</b>	<b>18,090.23</b>	<b>35,982.43</b>	<b>2,536.82</b>	<b>3,728.09</b>	<b>217.70</b>	<b>76,757.27</b>
<b>Previous Quarter (31.03. 2019)</b>							
Balance as at the beginning of the quarter (01.01. 2019 )	16,202.00	18,090.23	34,024.36	4,558.86	2,727.74	217.70	75,820.89
Profit for the quarter	-	-	1,656.96	-	-	-	1,656.96
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,252.61)	-	1,252.61	-	-
General Provision Reserve	-	-	1,984.73	(1,984.73)	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end of the quarter (31.03.2019)</b>	<b>16,202.00</b>	<b>18,090.23</b>	<b>36,413.44</b>	<b>2,574.12</b>	<b>3,980.35</b>	<b>217.70</b>	<b>77,477.85</b>

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

Name and Title	Signature	Date
Baseer Mohammed (Chief Executive Officer)	(Signed)	15.07.2019
Amulike Kamwela (Head of Finance)	(Signed)	15.07.2019
Aimtonga Adolph (Chief Internal Auditor)	(Signed)	15.07.2019

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

	Signature	Date
Sarit S. Raja Shah	(Signed)	15.07.2019
Pratul H. Shah	(Signed)	15.07.2019

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## PUBLIC NOTICE

### EFFECTIVE DATE FOR USE OF ELECTRONIC TAX STAMPS SYSTEM ON NON-ALCOHOLIC BEVERAGES (CARBONATED/SOFT DRINKS)

It is canonical to the general public that the judicious application of Electronic Tax Stamps System (hereinafter referred to as "ETS") for cigarettes, wines, spirits, beer, and all kinds of alcoholic beverages started on **15th January 2019**. Indeed, this was Phase I of ETS implementation. The same has, thus far, been (and continues to be) implemented successfully. Our profound thanks to all taxpayers for supporting and cooperating with Tanzania Revenue Authority (TRA) in the **Phase I** of ETS implementation.

Following the aforesaid, therefore, the general public is hereby informed that on **1st August 2019** shall be the effective date for implementation of Phase II of using ETS. Indeed, Phase II of the same shall apply to products such as "sweetened or flavored waters and other non-alcoholic beverages, with the exclusion of fruit vegetable juice of tariff heading 20.09". The aforesaid effective date is announced, well in advance, in accordance with the provisions of **Regulation 29** of The Electronic Tax Stamps Regulations, 2018 and that the specified products shall involve includes all locally produced or imported as mentioned above.

Admittedly, the abovementioned products in **Phase II** were not affixed with tax stamps prior to an introduction of ETS. Henceforth, all products currently present in the market and in the warehouses of either the manufacturers or importers will continue to be traded for up to **31st January 2020**. It follows, therefore that, after the fixed end date (that is, on 31st January 2020), all relevant goods shall be affixed with ETS. The public is, further, categorically notified to take note and understand that the new manufactured or imported products must be affixed with ETS as from **1st August 2019** as clarified above.

Likewise, TRA wishes to inform the general public that every manufacturer and importer of the specified goods shall be required to declare all quantities of products with no ETS in their possession (unsold) in the prescribed form (which is downloadable at [www.tra.go.tz](http://www.tra.go.tz)) and each TRA Regional Office before the effective date. Finally, all the manufacturers, producers, and importers of the specified products are reminded to **submit full details of their brands, forecasts of quantities** of ETS they intend to use before the effective date and make registration in the Electronic Tax Stamp Management System (ETSMS) to enable ordering of the new tax stamps through a secure web portal (<https://taxstamp.tra.go.tz/>) available in the TRA website.

The effective date for the other items not mentioned in Phase II shall be announced later. Such products include fruit or vegetable juices, waters, and films/music products (CDs/DVDs/Tapes). For more information and inquiries you may visit the nearest TRA Office, Website ([www.tra.go.tz](http://www.tra.go.tz)), or use TRA Call Centre through Toll Free **Number 0800 750 075 or 0800 780 078** or email: [services@tra.go.tz](mailto:services@tra.go.tz)

"Together We Build Our Nation"

Dr. Edwin P. Mhede, Ph.D.  
COMMISSIONER GENERAL  
24th July 2019

215344201

## DEATH & FUNERAL ANNOUNCEMENT



### RUPEN JAYANTILAL CHANDE

Beloved youngest son of **Sir Jayantilal (Andy) Keshavji Chande and Jayalaxmi (Jayli) Chande**  
Brother of Manish and Anuj Chande  
Brother in law of Deborah and Nishma Chande  
Uncle of Lonika, Josha and Polomi Chande

Chande Family regrets to announce the sad and sudden demise of  
Rupen Chande in London, UK on **Tuesday, 23rd July 2019**

The Funeral will take place on **Thursday, 01st August 2019** at the Hindu Cemetery at Makumbusho area in Dar es Salaam at 1.00pm.  
This will be preceded by Last respects to be paid at the family residence, 366A Msasani Road, Oysterbay at 11.30am.

21534601

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## PROCUREMENT NOTICE

### Invitation for Pre-qualification

### Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office.

**IFP No: ZCL/SW/IFP/1/2019**

- Zambia Cargo & Logistics Limited has set aside maintenance funds in its financial year 2019 and it intends to apply part of the proceeds of these funds to undertake the contract "Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office." Zambia Cargo & Logistics Limited intends to pre-qualify contractors for Rehabilitation, of Residential House at Masaki & General Toilet facilities at Kurasini Head Office.
- Pre-qualification will be conducted through the procedures as specified company's public procurement regulations governing body.
- Interested eligible applicants may obtain further information from and inspect the Pre-qualification Document at the head office of Zambia Cargo & Logistics Company Limited (address below) from **08:00 hrs to 12.00hrs on Tuesday 30th July 2019 to Thursday 1st August 2019**.
- A complete set of the Pre-qualification Documents in English may be obtained by interested applicants through the submission of a written application to the address below, not later than **Thursday 1st August 2019**.

Applications for Pre-qualification should be submitted in sealed envelopes, delivered to the address below by **10:30hrs on 06th August 2019** and be clearly marked "Rehabilitation, of Residential House at Masaki & General Toilet Facilities at Kurasini Head Office-IFP No: ZCL/SW/IFP/1/2019".

Attention: The Procurement Controller, Street Address: Zambia Cargo & Logistics Company Ltd, Kurasini Area, Plot No. 237, Near Dock Yard, PO Box 105638, Dar es Salaam – Tanzania.

215344501



## PREQUALIFICATION NOTICE

### FOR SUPPLIERS AND SERVICE PROVIDERS OF GOODS AND SERVICES

Catholic Relief Services Tanzania Program intends to update a list of local suppliers, service providers for the supply of goods and services for the year 2019/2021.

Currently, CRS operates in Mbeya and Dar es Salaam Regions. CRS is looking to prequalify eligible, competent and experienced firms to apply in their respective category as listed below to perform various services.

Pre-qualification will be conducted according to CRS Procurement Policies and Procedures. Only shortlisted vendors will be eligible for invitation to quote under competitive procedures each time when needed.

Vendors will be selected and prequalified based on submitted business profile which entail legal compliance, brochures, price list, experience in the market, financial health (provision of audited financial statements), description of similar assignments, technical competence (CVs of key staffs), ability to meet current & future demand, warranty validity, after sale services and manufacturer's authorization.

#### CATEGORIES FOR PRE-QUALIFICATION

The list is under independent lots; evaluations and pre-qualification will be on lot basis.

SERVICE NUMBER	CATEGORIES
2019-CRS-001	Supply and delivery of Office sundries (i.e Sugar, Milk powder, Tea Leaves, Coffee and the related items)
2019-CRS-002	Supply and delivery of general office stationeries
2019-CRS-003	Supply and delivery of IT consumable, Tonners & other accessories
2019-CRS-004	Supply and delivery of Motor vehicle tires and battery
2019-CRS-005	Supply and delivery of Motorcycles, tyres and other accessories
2019-CRS-006	Supply and delivery of T-shirt and Printing
2019-CRS-007	Supply and delivery of Printing services, binding, brochures, banners and Pamphlets
2019-CRS-008	Provision of catering services in Mbeya
2019-CRS-009	Provision of fumigation services in Dar es salaam
2019-CRS-010	Provision of fire extinguisher general services in Dar es salaam
2019-CRS-011	Provision of Air Condition (AC) general services in Dar es salaam
2019-CRS-012	Provision of Generator general services in Dar es salaam

#### Tender Documents:

The detailed invitation tender documents are available from **July 29 to 2 August 2019**, during office hours. Interested bidders are invited to pick-up a hard copy of the tender document at the CRS office or can request a soft copy. Requests for tender documents should be submitted on a company letterhead signed by Director/Manager of the company in hardcopy or via e-mail to Elizabeth Sendama at [elizabeth.sendama@crs.org](mailto:elizabeth.sendama@crs.org) with "Request for Pre-qualification Tender Documents: "2019-CRS-00.....-Supply and delivery of ....." in the subject line. Each company should submit the request once only and CRS will send the tender documents within 24 hours. The Request for tender document will not be accepted after August 3, 2019.

The deadline for submission of the completed and sealed prequalification application is **15hrs local time on August 19, 2019**.

21534601

ADVERTISEMENT



# Bank of India (Tanzania) Ltd.

## Relationships beyond banking

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

### PUBLICATION OF FINANCIAL STATEMENTS

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

	Current Quarter 30-Jun-19	Previous Quarter 31-Mar-19
<b>A. ASSETS</b>		
1 Cash	1,782	1,512
2 Balances with Bank of Tanzania	17,032	17,032
3 Investments in Government securities	52,115	44,928
4 Balances with other banks and financial institutions	3,446	3,299
5 Cheques and items for clearing	-	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	5,840	8,795
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	70,258	70,518
12 Other assets	2,798	2,938
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	848	837
<b>16 TOTAL ASSETS</b>	<b>144,852</b>	<b>149,858</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	38,243	44,386
18 Customer deposits	68,540	68,619
19 Cash letters of credit	-	-
20 Special deposits	47	94
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	31	43
23 Accrued taxes and expenses payable	2,055	1,876
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	694	685
28 Borrowings	-	-
29 <b>TOTAL LIABILITIES</b>	<b>109,611</b>	<b>115,703</b>
<b>30 NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>35,241</b>	<b>34,155</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	21,500	21,500
32 Capital reserves	3,001	3,001
33 Retained earnings	8,351	8,745
34 Profit (Loss) account	1,676	591
35 Other capital accounts	713	672
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>35,241</b>	<b>34,155</b>
38 Contingent liabilities	8,018	8,881
39 Non performing loans & advances	4,249	4,205
40 Allowances for probable losses	1,166	1,315
41 Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	24.33%	22.79%
(ii) Non performing loans to total gross loans	5.95%	5.85%
(iii) Gross loans and advances to total deposits	66.86%	63.51%
(iv) Loans and Advances to total assets	48.50%	47.06%
(v) Earning Assets to Total Assets	83.78%	83.78%
(vi) Deposits Growth	-5.54%	-4.84%
(vii) Assets growth	-3.34%	-3.88%

	Current Quarter 30th June 2019	Comparative Quarter (Previous Year) 30th June 2018	Current Year Cumulative 30th June 2019	Comparative Year (Previous Year) Cumulative 30th June 2018
1 Interest Income	3,038	3,563	5,961	7,239
2 Interest Expense	1,177	1,440	2,423	2,879
3 <b>Net Interest Income (1 minus 2)</b>	<b>1,861</b>	<b>2,123</b>	<b>3,538</b>	<b>4,360</b>
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(149)	246	(72)	507
6 <b>Non Interest Income:</b>	<b>235</b>	<b>247</b>	<b>457</b>	<b>546</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	65	79	137	143
6.2 Fees and Commissions	170	167	320	403
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 <b>Non Interest Expenses:</b>	<b>920</b>	<b>1,099</b>	<b>1,909</b>	<b>2,966</b>
7.1 Salaries and Benefits	361	486	819	981
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	559	612	1,090	1,185
8 <b>Operating Income/(Loss)</b>	<b>1,325</b>	<b>1,024</b>	<b>2,158</b>	<b>2,333</b>
9 Income Tax Provision	240	300	480	600
10 <b>Net Income/(Loss) After Income Tax</b>	<b>1,085</b>	<b>724</b>	<b>1,678</b>	<b>1,733</b>
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 <b>Total comprehensive income/(loss) for the quarter / year</b>	<b>1,085</b>	<b>724</b>	<b>1,678</b>	<b>1,733</b>
13 Number of Employees	28	30	28	30
14 Basic Earnings Per Share	202	135	156	161
15 <b>Number of Branches</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>2</b>
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	3.61%	2.76%	2.91%	2.59%
(ii) Return on Average Shareholders' Fund	12.51%	8.37%	9.70%	9.84%
(iii) Non Interest Expense to Gross Income	28.11%	28.84%	29.74%	26.54%
(iv) Net Interest Income to Average Earning Assets	5.94%	6.88%	5.73%	5.34%

	Current Quarter 30th June 2019	Previous Quarter 31st March 2019	Current Year Cumulative 30th June 2019	Comparative Year (Previous Year) Cumulative 30th June 2018
<b>I: Cash flow from operating activities:</b>	<b>1,325</b>	<b>831</b>	<b>2,158</b>	<b>2,333</b>
Net income/(loss)	-	-	-	-
Adjustments for:	-	-	-	-
- Impairment/Amortization	(128)	139	11	538
- Net change in Loans and Advances	409	(1,623)	(1,214)	(1,604)
- Gain/loss on Sale of Assets	-	-	-	-
- Net change in deposits	(6,369)	(5,755)	(12,024)	3,113
- Net change in Short Term Negotiable Securities	(9,005)	(1,070)	(9,977)	292
- Net change in Other Liabilities	177	48	224	(141)
- Net change in Other Assets	140	5,655	5,795	(528)
- Tax Paid	(240)	(240)	(480)	(778)
- Others (specify)	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>(13,491)</b>	<b>(2,015)</b>	<b>(15,507)</b>	<b>3,225</b>
<b>II: Cash flow from investing activities:</b>	<b>(32)</b>	<b>(44)</b>	<b>(76)</b>	<b>(21)</b>
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(32)	(44)	(76)	(21)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>(32)</b>	<b>(44)</b>	<b>(76)</b>	<b>(21)</b>
<b>III: Cash flow from financing activities:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	(645)
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
<b>Net Cash Provided (used) by Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(645)</b>
<b>IV: Cash and Cash Equivalents:</b>	<b>(13,523)</b>	<b>(2,059)</b>	<b>(15,583)</b>	<b>2,559</b>
<b>Net Increase/ (Decrease) in Cash and Cash Equivalents</b>	<b>(13,523)</b>	<b>(2,059)</b>	<b>(15,583)</b>	<b>2,559</b>
Cash and Cash Equivalents at the Beginning of the Quarter	32,626	34,685	34,685	58,311
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>19,103</b>	<b>32,626</b>	<b>19,103</b>	<b>60,870</b>

## DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

### MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

NO.	ITEM/TRANSACTION	CHARGE/FEE	
		USD	TSHS
<b>1.0 Current Accounts</b>			
a)	Required minimum opening balance	500	500,000
b)	<b>Monthly service fee (breakdown per customer)</b>		
	Folio Charge	4	6,000
c)	Cheque withdrawal over the counter	-	free
	Up to Tshs 25,000,000 a day	-	-
	Over 25,000,000 a day	-	0.15% of withdrawn amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance	-	-
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
l)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages USD 90	-
m)	Cancellation of bankers cheque/DD	15	20,000
n)	Stop payment	28	35,000
o)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
s)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	-
	Overdrawn in current account	2% over the TOD rate	2% over the TOD rate
	Overdrawn in loan account	2% over regular rate	2% over regular rate
	Unarranged overdraft	2% over the TOD rate	2% over the TOD rate
v)	Interbank transfer	-	-
w)	Bill payments through ATM	-	-
x)	Deposit fee	-	-
<b>Savings Accounts</b>			
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
<b>Current account.</b>			
	(Up to USD 10000)	Free	-
	(Over USD 10000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD 5000)	12% (Min USD 1) of the aggregate of small currency amount	-
v)	Other (please specify)	-	-

b)	Cash withdrawal per day-Free of charge up to amount	2,000	25,000,000
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdrawal amount	-
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdrawal amount	-
e)	Cash withdrawal charges over TZS 25,000,000 per day	-	0.15% of withdrawal amount
f)	Required minimum opening balance		
	Without Cheque book	50	50,000
	With Cheque book	200	200,000
g)	Monthly service fee	-	-
h)	Interim statement	1.5 per page	1500per page
i)	Cheque book charges 25 leaves	15	20,000
j)	Account closure	25	35,000
k)	<b>Maintenance of minimum account balance</b>		
	Without cheque book	50	50,000
	With cheque book	200	200,000
l)	<b>Minimum balance charges (in case of non maintenance of minimum balance)</b>		
	Without cheque book	4 p.m	900 p.m
	With cheque book	15 p.m	3,600 p.m
<b>3.0 Current Accounts</b>			
	Ledger folio charges per folio (40lines per folio)	4 per folio	6,000 per folio
	Cash withdrawal per day-Free of charge up to amount	5,000	25,000,000
c)	Cash withdrawal charges over USD 5,000 per day	0.6% of withdrawal amount	-
	Cash withdrawal charges over TZS 25,000 Mn per day	-	0.15% of withdrawal amount
	Cheque book charges 50 leaves	27	42,000
	Account closure charges	70	85,000
	<b>Maintenance of minimum account balance</b>	500	500,000
	<b>Minimum balance charges</b>	15 p.m	20,000 p.m
<b>4.0 Electronic Banking</b>			
a)	Internet banking monthly fee	-	-
b)	Internet transfers	-	-
c)	SMS banking	-	-
d)	SMS Alert facility -		
	Minimum SMS Alert Charge (to be recovered quarterly upfront)	Number of Free SMS on paying SMS Alert charge	SMS Alert charge per SMS beyond the free SMS (To be recovered in monthly basis)
	- Individual	USD 3.00 (USD a/c) TZS 5,000 (TZS a/c)	1st 50 SMS in a Qtr USD 0.05 per SMS TZS 100 per SMS
	- Corporate	USD 10.00 (USD a/c) TZS 15,000 (TZS a/c)	1st 150 SMS in a Qtr USD 0.05 per SMS TZS 100 per SMS
e)	Others	-	-
<b>5.0 Foreign Exchange Transaction.</b>			
a)	Purchase/sale of TCs transactions over the counter.	-	-
b)	Purchase of foreign Cheque.	-	-
c)	Sale/purchase of cash passport.	-	-
d)	Telegraphic transfer.	-	-
	Remittances Outward(TISS)	10	10,000
	Other Outward remittances:		
	A/C holder	15	40
	Non A/C holder	-	-
	Up to USD 6,000	30	-
	USD 6001-10,000	30	-
	Above USD 10,000	0.35%max USD 210	-
e)	Telex/SWIFT.	30	-
f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank).	-	-
<b>6.0 Other Charges</b>			
a)	Activation of Dormant Accounts - Per Activation		
	-Individuals	3	5,000
	-Corporate	6	12,000

a)	Processing/Arrangement/Appraisal fee		
i)	Personal loans	1.50%	1.50%
ii)	Overdrafts	1.50%	1.50%
iii)	Mortgage finance	1.50%	1.50%
iv)	Asset finance	1.50%	1.50%
b)	Unpaid loan instalment		5.00% Over the applicable rate
c)	Early repayment		2.5% of prepa loan amount
d)	Valuation fees		As per actual charges by valuer
e)	<b>Others</b>		
i)	Documentation charges		Actuals as per advocate bill
ii)	Document Handling Charges		0.30% of loan amount
iii)	Inspection Charges		Tshs 30,000 per visit
iv)	Modification charges		0.25% on the sanctioned limit
<b>8.0 Guarantee (Performance/Financial)</b>			
a)	Guarantee Commission	1.35% per quarter or part there of minimum for one quarter	50% concession on the above rate
	Guarantee against 100% cash margin		
<b>9.0 Imports</b>			
	LC opening charges	1.35% per quarter +SWIFT charges USD 30	
	LC against 100% cash margin	50% concession on the above rate	
	LC amendment charges	Per amendment 0.40% of LC mount (minimum USD 60 and maximum USD 325) +SWIFT charges USD 30 (same for LC against 100% cash margin)	
	Acceptance of bills under LC	0.60% of Bill amount minimum USD 30 maximum USD 180	
	Retirement of Bills under LC	0.60% of Bill amount minimum USD 30 maximum USD 360	
	Inward Bills for collection	0.30% of Bill amount minimum USD 150	
<b>10.0 Exports</b>			
	Negotiation of Bills under LC	0.60% of Bill amount minimum USD 30 maximum USD 360	
	Confirmation of Export LC	0.90% per quarter +SWIFT charges USD 30	
	LC advising charges	USD 150	
	Export Bills for collection	0.60% of Bill amount minimum USD 30 maximum USD 360	

No Penalties & Other sanctions have been imposed by Bank of Tanzania (BOT) during the period covered by the disclosure

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Name	Designation	Signature	Date
1. Ashwani Kumar Negi	Managing Director	Signed	08.07.2019
2. Pon			

Start the week with Cynthia Stacey

# Biscuits, billboards and blah blah!

JAMBO for the week, which finds me removing faded news cuttings from my notice board prior to repairing it, and some of them go back years, but make interesting reading because of it.

I've often written about wasteful research, like a study done last year involving a large group of people which revealed that those who smile a lot are happier than those who don't... this beggars belief, and is a good case for questioning the funding that's sloshing around.

In a more sensible era, those doing worthwhile research scouted for the funds. Though nowadays it often appears that the funders go in search of the recipients, and possibly get commission for doing so, or whatever.

...but a cutting I'm looking at now is the gem of the genre, with a heading of "Half of Brits injured by biscuits"...does this illustrate the lunacies of the advanced economies?...(I'm cutting down on using the term 'the western world')

Anyway, readers of this would have learnt that according to the survey, "more than half of all Britons have been injured by biscuits. This ranged from being scalded by hot tea or coffee whilst dipping in the biscuit, or breaking a tooth on hard ones" reported a British newspaper.

And... "an estimated 25 million adults have been hurt while eat-

ing biscuits during a tea or coffee break, with at least 500 landing in hospital. One of the worst offenders was a custard cream biscuit, which beat a plain one to top the table of 15 generic types of biscuit whose potential dangers were calculated by The Biscuit Injury Threat Evaluation". (I'm not making this up you know...!)

"Custard creams got a risk rating of 5.63 compared to Jaffa cakes which was the safest biscuit of all in the evaluation.

Research company Mindlab International were commissioned by the producers of Rocky, a chocolate biscuit bar, to conduct the research, and found almost a third of adults said they'd been splashed or scalded by hot drinks whilst dipping in a biscuit, or trying to pick out the remnants of a collapsed one.

It also revealed that 28 per cent had choked on crumbs whilst one in 10 had broken a tooth or filling by biting into a biscuit.

More unusually, 3 per cent had poked themselves in the eye with one, and 7% were bitten by a pet or 'other animal' trying to get at the biscuit. Mindlab International Dr. David Lewis said, "We also tested the physical properties of 15 popular types of biscuits, along with aspects of their consumption, such as 'dipability' and crumb dispersal".

...end of report, and I trust you are all stunned...so how do I follow that...?!

Well, no connection to bis-

cuts, but how about electioneering, on which there's dialogue going on around the globe, with people being quoted on either the idiotic statements they've made, or the clever and noteworthy ones. And closer to home, in October 2010, I was filing notes on what was being said in the run up to the national elections, and pinning some to the board, which I'm reading now.

As players in the field, Josephine Mushumbusi, fiancée to Chadema presidential contender Dr. Willibrod Slaa, declared at a rally, that she wouldn't defend herself against rumours and accusations, and would let God almighty decide her destiny... and as an afterthought, said she had no interest in politics!

Some male participants in this game might welcome a break from it when returning to the marital hearth. For others though, a spouse who engages in political concerns is almost a necessary requirement of her 'job description' apart from that of being a wife.

But back to the partner in question, once more being quoted as saying "Once I become the first lady, no one need worry about me flying around the world with state money campaigning for my husband".

Not surprisingly, given the anger and concern over squandered public funds at the time, (not only from Chadema sup-



An attractive and colourful poster billboard for the 2015 elections in Dar es Salaam, in which the ruling CCM's Dr John Magufuli won the presidential vote. A useful medium to campaign or advertise in, bill boards, should be well regulated to fit the scale of the area in which they are sited.

porters) this clever little statement, more loaded and effective than an outright campaign speech, was greeted with hearty applause.

Though perhaps an admission of political apathy seems an unlikely way for a possible first lady to gain popularity. Though it worked for Carla Bruni, the ex singer and model wife of France's former President Sarkozy, who expressed similar disinterest in her husband's work, but eclipsed him in public, simply by standing around looking pretty.

It's debatable how natural was the birth of multi party politics in Tanzania, as opposed to a donor doctored conception, but the 'baby' tumbled into a world of major challenges, with Tanzania politically in David and Goliath mode. It was an exciting time, and 26 years later it still is, though the mighty machine that powers the ruling party's momentum, will create an unequal balance for some time to come.

Anyway, as the wife of Tanzanias' Amba-

sador to Canada, and with God to guide her, I hope Josephine is enjoying life, and with slightly more freedom of speech etc. than she would have had as a presidential spouse!

Well talking of 'mighty', at the time of that 2010 election, people were wondering could advertising bill boards get any bigger, and residents of a local estate, declined to renew their agreement allowing a gigantic billboard in their compound. They were therefore surprised to see it once again, framing another advert, but this time for the CCM election campaign. Without informing anyone, workers came at dusk, crudely slashed the flowering hedge, and placing the huge poster in the frame, then left without clearing the debris.

At the time, but yet to come into force, (was it delayed for the election?) was the Dar es Salaam bill board and advertising control regulations of 2009. Under the Prime Minister's Of-

fice, this stated an advert relating to a pending election for local or central government, was exempt from certain controls governing others.

Nevertheless, the manner of placing this advert was an unacceptable way for CCM to convey their message, especially since the company involved, had months before been ordered to remove the entire structure due to its inappropriate dimensions and siting.

Time to close, but not before I've mentioned another jotting from the notice board... Thomas Jefferson, 3rd President of the United States, said... "were it left to me to decide whether we should have a government without newspapers, or newspapers without government, I should not hesitate to prefer the latter"...quite right too, who needs politics...learn to love us press people instead, me in particular!

...enjoy the week, and stay away from dangerous biscuits!

# Inside Africa's bid for digital economy

By Julius Bizimungu

NETWORK infrastructure and connectivity are backbone of a vibrant digital economy. Yet, there is still a big gap when it comes to linkages in transport, communications, energy, and water networks across the African continent.

This was observed on Tuesday at the 'Investment Forum' organised by the Rwanda Development Board (RDB) and Africa50, ahead of the latter's Annual General Shareholders' Meeting on Wednesday.

At the forum, experts from the banking sector, technology, and health, made a case for increased investment to bridge the gap in Africa's infrastructure connectivity, which they said will be realised through private and public partnerships.

Infrastructure funding gap in Africa is estimated to be around \$130-170 billion a year, according to the African Development Bank.

To bridge such a gap, Diane Karusisi, the chief executive officer of Bank of Kigali, cited a case of Rwanda and the lead that Government took to lay out broadband infrastructure to enhance connectivity.

"Rwanda was a pioneer in laying the fibre optic backbone across the country to enable last-mile connectivity. This has helped businesses a lot - those in smart transportation and bankers like us - to ensure our customers easily transact on their mobile phones from wherever they are," she said.

The fibre optic backbone has also seen more people in Rwanda connect to the internet, and cur-

rently, internet penetration stands at about 50 per cent of the population.

Harkirit Singh, the Global Head of Solutions for Tata Communications shared his experience working in Tanzania in the 1990's, and said connectivity drives many sectors and economies.

"My first job back in 1997 was to set up a first telephone link connecting Tanzanian tea plantation farmers and Tanzania Telecom Corporation, and I have seen the delight that people had than they had before," he said.

**Digital strategy**  
Singh said that connectivity provides opportunities which drive economies, emphasising the need to create conducive frameworks for entrepreneurs and investors, something he said propelled his country, India, to develop fast.

"In India, we did not create innovation hubs or an innovation city, what we created is the enabling framework that allowed people to be sure that when they come up with some technology or innovations, they are going to be protected," he said.

That same framework [the National Digital Strategy], he said, also allowed people to receive support from financial institutions in terms of investment they are looking to build, as well as support from academic institutions like Indian Institutes of Technology.

These institutions have enabled India's mobile digital revolution and have trained outstanding technologists and engineers who work for multinational corporations such as Google, Amazon and Facebook.

Most of these are companies that are building



Bank of Kigali chief executive Diane Karusisi speaks at the Investment Forum in Kigali recently.

digital infrastructure, allowing millions of people to do business without relying on traditional infrastructure.

Singh said it was, therefore, important for African governments to invest significant resources in educational institutes that are able to train the next generation of engineers and adopt innovative financing models for connectivity.

"We are working with Google and Facebook to promote open internet access and the model is innovative. If today we set up Wi-Fi infrastructure on buses, railways and across the city in Kigali, the number of people using application on that platform, every time they click using that Wi-Fi infrastructure, Google and Facebook pays back," Singh says.

Such financing model is being adopted by big technology companies to expand their reach, especially in rural areas and this is helping bring connectivity access to people living in remote areas.

**Bridging the gap**

A recent report by the Global Infrastructure Hub which focused on ten African countries -Rwanda, Morocco, Ethiopia, Ivory Coast, Senegal, Egypt, Ghana, Tunisia, Benin, and Guinea - indicated that there was a huge financing gap.

To keep pace with success stories elsewhere such as Vietnam in terms of developing roads, railways, airports, sea ports, electricity, water and physical telecommunications infrastructure, these nations require investments of \$2 trillion through 2040.

Patrick Singa, a Medical Director at babyl - a startup that provides digital healthcare solutions by helping patients consult doctors using their mobile phones - said they are finding a way around physical infrastructure to bring innovative solutions to people in need.

"We are tapping into digital platforms that are affordable and accessible to offer services to people. We are now using USSD (a global system for mobile phones) to allow patients to consult doctors," he noted.

But Singa reckons that there is an urgent need to liberalise the digital space, especially to break the monopoly of services like data hosting and network provision offered by telecom companies and other big companies.

For Alex Ntare, the head of the ICT Chamber in Rwanda, connectivity services for basic needs like that provided by babyl and education should not be subjected to the same pricing as those that are entirely commercial in nature.

Rwanda - officially the Republic of Rwanda is a country in central and East Africa and one of the smallest countries on the African mainland. Located a few degrees south of the Equator, Rwanda is bordered by Uganda, Tanzania, Burundi, and the Democratic Republic of the Congo. Rwanda is in the African Great Lakes region and is highly elevated; its geography is dominated by mountains in the west and savanna to the east, with numerous lakes throughout the country. The climate is temperate to subtropical, with two rainy seasons and two dry seasons each year.

The population is young and predominantly rural, with a density among the highest in Africa. Rwandans are drawn from just one cultural and linguistic group, the Banyarwanda, although within this group there are three subgroups: the Hutu, Tutsi and Twa. The Twa are a forest-dwelling pygmy people descended from Rwanda's earliest inhabitants. Scholars disagree on the origins of and differences between the Hutu and Tutsi; some believe differences are derived from former social castes within a single people, while others believe the Hutu and Tutsi arrived in the country separately, and from different locations. Christianity is the largest religion in the country; the principal language is Kinyarwanda, spoken by most Rwandans, with English and French serving as additional official languages. The sovereign state of Rwanda has a presidential system of government. The president is Paul Kagame of the Rwandan Patriotic Front (RPF), who took office in 2000. Rwanda today has low corruption compared with neighbouring countries, although human rights organisations report suppression of opposition groups, intimidation and restrictions on freedom of speech. The country has been governed by a strict administrative hierarchy since precolonial times; there are five provinces delineated by borders drawn in 2006. Rwanda is one of only two countries with a female majority in the national parliament.

Hunter gatherers settled the territory in the stone and iron ages, followed later by Bantu peoples. The population coalesced first into clans and then into kingdoms. The Kingdom of Rwanda dominated from the mid-eighteenth century, with the Tutsi kings conquering others militarily, centralising power and later enacting anti-Hutu policies. Germany colonised Rwanda in 1884 as part of German East Africa, followed by Belgium, which invaded in 1916 during World War I. Both European nations ruled through the kings and perpetuated a pro-Tutsi policy. The Hutu population revolted in 1959. They massacred numerous Tutsi and ultimately established an independent, Hutu-dominated state in 1962. A 1973 military coup saw a change of leadership, but pro-Hutu policy remained. The Tutsi-led Rwandan Patriotic Front launched a civil war in 1990. The presidents of Rwanda and Burundi, both Hutus, died together when their plane was shot down in April 1994. Social tensions erupted in the 1994 genocide, in which Hutu extremists killed an estimated 500,000 to 1 million Tutsi and moderate Hutu. The RPF ended the genocide with a military victory.

Rwanda's developing economy suffered heavily in wake of the 1994 genocide, but has since strengthened. The economy is based mostly on subsistence agriculture. Coffee and tea are the major cash crops for export. Tourism is a fast-growing sector and is now the country's leading foreign exchange earner. Rwanda is one of only two countries in which mountain gorillas can be visited safely, and visitors pay high prices for gorilla tracking permits. Music and dance are an integral part of Rwandan culture, particularly drums and the highly choreographed intore dance. Traditional arts and crafts are produced throughout the country, including imigongo, a unique cow dung art.

THE GUARDIAN SIMPLE WORD FIT

THE GUARDIAN CROSSWORD

Clues: Across

1. "Endless plain" (9)
2. Confess (5)
3. 5th day of week (6)
4. Require something (4)
5. Painful (4)
6. Celtic language of British Isles (6)
7. Tall water plant (4)
8. Largest state of the US (6)
9. Desert animal (5)
10. Unit of length (4)
11. Magical symbol or spell (4)
12. Westernmost island of the West Indies (4)
13. Recede from shore (3)
14. Start burning (6)
15. 5th sign of ZODIAC (3)
16. Created (4)
17. Second largest port in Tanzania (5)
18. Daughter of sibling (5)

Down:

1. People on expedition (6)
2. Bring up (5)
3. Close (4)
4. The longest freshwater lake on the earth (10)
5. Opinions (5)
6. Interior part of country (7)
7. Humble (4)
8. Official capital of Tanzania (6)
9. Annual (6)
10. Dare somebody (9)
11. Dice food (4)
12. Head of monastery (5)
13. Famous person (5)
14. List of dishes available (4)
15. Lazy (4)
16. Adult male human (3)

## RELIEF

## Sigh of relief for US-based firm as TPDC's Director General ordered to resume duties

By Guardian Reporter

THE recent reinstatement of Tanzania Petroleum Development Corporation's Director General, Dr James Mataragio, has exonerated Bell Geospace Inc against allegations of wrongdoing in the awarding of a tender on gradiometry survey of a gas blocks in 2016, according to the US-based firm.

Bell Geospace Inc's President and CEO, Scott Hammond, expressed relief after hearing news that President John Magufuli had ordered Dr Mataragio and his suspended team back to

work last week, after over two years since being suspended by TPDC board on allegations of corruption.

"First of all, we were very glad to hear that this situation is finally resolved for Dr Mataragio and the rest of his staff that were suspended. It was a very long time and very difficult on everyone involved," Hammond wrote in an emailed response while stressing that the TPDC's chief is an upright professional man who doesn't condone corruption.

"As to the final results, Bell Geospace believes that this was the only

reasonable outcome since the charges were completely baseless from the start. Dr Mataragio was familiar with the Gravity Gradiometry technology after spending 10 years working with it during his time with Bell Geospace," Hammond argued.

The Bell Geospace Inc President and CEO further noted that Dr Mataragio knew the Gravity Gradiometry technology as being widely used worldwide by most of the major oil and gas companies because it

would provide valuable information to TPDC for its exploration program.

"Once he decided it was needed technology he turned the entire tendering process over to his professional staff and it was all handled completely above board. Bell Geospace is the pioneer of this technology and has been acquiring these surveys for 20+ years," Hammond pointed out.

In addition, TPDC awarded the first of two gradi-

ometry projects to Bell Geospace direct competitor because despite being headed by Dr Mataragio, he strictly respects thorough professional approaches in such assignments.

President Magufuli ordered Dr Mataragio's reinstatement as TPDC Managing Director while describing him as an honest patriotic Tanzanian who was suspended mistakenly. The TPDC chief and his colleagues were also charged of abuse of office.



TPDC's Managing Director, Dr James Mataragio. File photo.

## CENSURE

## KFS board chairman on the spot over café inside Karura

## NAIROBI

QUESTIONS have been raised over the legality of the operations of River Café which is located in the middle of Karura Forest in Nairobi.

Chairman of the National Assembly Environment Committee Kareke Mbiuki, who is also the Maara Member of Parliament, Saturday told the Sunday Nation that the establishment of such restaurants was respon-

sible for the dwindling forest cover as senior government officials whimsically allocate themselves spaces in the natural resource for commercial gain.

In a classic case of conflict of interest, the café is being run by Mrs Sophie Kinyua, who is Kenya Forest Service (KFS) board chairman Peter Kinyua's wife. "He should not hold the KFS position in all fairness and it is unfortunate he continues to operate the restaurant," Mr Mbiuki

said. According to the MP, they were expecting the Committee on implementation to enforce part of the report which adversely mentions Mr Kinyua, who was in June last year appointed to the board by President Uhuru Kenyatta. He said that the House has adopted the report, which found Mr Kinyua guilty of conflict of interest and that it came as a shocker when he learnt that he had been

awarded another term at the board.

"It is unfortunate that he was awarded another term in office even after we raised the concerns," he said, adding that if found guilty Mr Kinyua should be barred from holding public office.

He said that Mr Kinyua contravened section 101 of the Penal Code and Public Officer Ethics Act 2003, as well as the Mwongozo Code of Governance

for State Corporations.

Conservationists have in the past raised concerns over the existence of the café saying that the area where it stands was in 2014 designated as a place where indigenous trees would be planted, which led to the felling of trees and space cleared for the project.

Chief conservator of forests Mr Julius Kamau said that there were procedures that one should follow before setting

up a restaurant inside a forest. However, when asked about the River Café, he declined to comment on the matter. On his side, Mr Kinyua referred the Sunday Nation to lobby group Friends of Karura over the matter.

"I can't comment on that but it is okay if you contact the Friends of Karura they are in a better position to say something about the café," he said. While appearing at the National Assembly's environment commit-

tee last year, Mr Kinyua admitted that the joint was being run by his spouse. He said that she had run it for close to two years before he became chairperson of the board.

This prompted members of the committee, including Hillary Kosgei (Kipkelion West), Charity Chepkwony (Njoro) and Sophia Noor (Ijara) to ask the Ethics and Anti-Corruption Commission (EACC) to investigate the matter and take action.

## DENIAL

## Kenmare Resources says no 'tax benefits' from firms in Mauritius

## MAPUTO

IRISH stock market-listed mineral exploration company Kenmare Resources has said it does not benefit from low corporate tax rates in Mauritius after two of its affiliate companies were included on a list of companies linked to the African island nation.

The entities - Kenmare Moma Mining Mauritius Ltd and Kenmare Moma Processing Mauritius Ltd - were included on a long list of companies published by the International Consortium of Investigative Journalists, or the ICIJ, which were incorporated in Mauritius.

Kenmare has no mining operations in Mauritius, but it operates one of the world's largest mineral mines in Mozambique. The mining company - which has its shares listed on the Irish and London stock exchanges - operates the Moma titanium mine in Mozambique and directly employs 1,400 people at the extensive site.

The mine produces 7% of the world's ilmenite - the main source of titanium metal - and titanium dioxide, which is used as a white pigment in paint. It also produces 4% of the world's zir-

con, a source of zirconium metal.

The company said its subsidiary companies are registered in Mozambique and that it pays taxes in that country. It said it has invested \$1.2bn (£1.1bn) in the Mozambique mine and paid the Mozambican government more than \$83m between 2013 and 2018.

"Kenmare operates the Moma mine and associated facilities in Mozambique through two subsidiary project companies," a Kenmare spokesman said. Both are registered as branches in Mozambique and, accordingly, pay all taxes due in Mozambique.

The company spokesman said all tax payments are reported publicly each year and the Mauritian companies "do not confer - and never have conferred - any tax benefits on Kenmare. "The project companies were incorporated in Mauritius, as lenders required an African jurisdiction with an appropriately functioning and efficient common law regime," the spokesman said. Kenmare is set to pay its first ever dividend to shareholders, in October, based on a significant increase in revenues and profits last year.



Prime Minister Kassim Majaliwa inspecting construction of a health centre in Ruangwa at a past event. File photo.

## APPROVAL

## PM Majaliwa pays tribute to NMB for supporting govt in education, health

By Guardian Reporter, Ruangwa

NMB Bank Plc's continued investment in education and health sector is an important role in support of government's efforts to improve quality and availability of such services to the public.

Prime Minister, Kassim Majaliwa said yesterday after receiving an assortment of construction material, desks and books all valued at over 25m/- in support

of his constituency's education and health sectors that NMB's management has shown commitment to back state efforts for many years.

"As government, we recognise and appreciate the contribution being made by NMB in supporting development projects but also disaster relief when misfortune strikes the community," Majaliwa noted.

He pledged the government's continued improvement of the investment climate so that com-

mercial banks and other companies should operate profitably.

Speaking after handing over the materials, NMB's Head of Government Business, Vicky Bishubo said the bank values support which it receives from the community hence feels obliged to invest part of its profits in support of social services.

"So far this year we have already spent over 600m/- of the allocated 1bn/- in support of education, health and disaster relief," Bishubo said while stress-

ing that NMB understands the importance of having a healthy and educated population for growth.

The donated materials which also included computer sets, aluminium windows and timber planks will benefit Nandagala health centre, Kassim Majaliwa Secondary School and note books to several public schools in Ruangwa constituency.

The NMB Head of Government Business further noted that the Dar es Salaam based bank which

has the largest physical branch network countrywide support projects in every corner of the country targeting education, health and disaster relief.

"For the past seven years, we have annually allocated one percent of our profit to invest in social projects as part of our corporate social responsibility program," she stressed while pledging to continue such investments for the foreseeable future.



**Kenmare operates the Moma mine and associated facilities in Mozambique through two subsidiary project companies**

## OPTIMISM

# EPZA chief calls upon Ruvuma leaders to set aside areas for industrial investments

By Guardian Reporter

RUVUMA regional leaders have been advised to set aside areas with better infrastructure to lure private investment that will turn it into an industrial hub in the country.

Export Processing Zones Authority's Director General, Joseph Simbakalia said Ruvuma has massive untapped potential to become an industrial hub but that it needs to put in place an enabling environment to attract investors that will set up industries.

In his presentation during the launch of Ruvuma Investment Guide

and Forum over the weekend, Simbakalia said, "The area for investment with all the required infrastructural facilities including roads, electricity and water is the foremost requirement that can attract investment flow in the region."

According to 2016 gross domestic product estimates, Ruvuma was among the top five regions with the highest GDP alongside Dar-es-Salaam, Iringa and Arusha. Ruvuma region is endowed with massive investment potentials for which the EPZA boss argued needs massive investment.

Simbakalia said one of the EPZA



EPZA Director General, retired Colonel Joseph Simbakalia

tasks is to identify and take control of the investment areas on behalf of the government and find investors. "However, this should not be done by EPZA alone but we encourage regional and district authorities to collaborate in speeding up the process of setting investment areas necessary for attracting investors for industrial development," he said.

The regional investment guide launched by Prime Minister Kassim Majaliwa is meant to cater for the needs and sorts out productive activities in the region and offer information to private investors both local and foreign to tap the resources.

According to the investment guide, there are also plenty of opportunities to invest in new and existing agro-processing and manufactur-

ing industries, given that 96 percent of the 207 are small-scale industries firms, with possibilities to upgrade to medium and large-scale industries.

Currently, there are only 19 medium-scale industries, most of which are in Songea municipality and Mbinga town council. The newly established factories include two maize milling factories for which one is still under construction.

The agriculture sector engages about 75.8 percent of the people in the region with mainly coffee, beans, maize, groundnuts, paddy rice, potatoes, tobacco, cassava, sesame, millet, coconuts, cashew nuts, sorghum, fruits and sunflower production, among the top crops.

## CONCERN

## Farmers of French beans decry high pesticide cost

KIGALI

THE cost for an imported effective pesticide used in controlling disease attacking French beans is high, farmers have said, calling for interventions such as government subsidies to make it affordable.

Farmers told Sunday Times that the pesticide called Ortra costs over Rwf150,000 a litre, and that some two litres of it - valued at over Rwf300,000 - are sprayed on a hectare plantation upon harvest.

Emmanuel Hategekimana, President of Abadasigana ba Kinyinya, a cooperative farm-

ers growing French beans (also called green beans) in Kinyinya Sector of Gasabo District said that such a pesticide is used to manage a disease called anthracnose, which is locally known as Nyirakadori.

It is considered a major disease of beans and is caused by a fungus, which impairs the quality of the beans and reduces yields. The cooperative grows the crop on about 15 hectares, and has 56 farmers. "Such a disease is infectious and can cause serious losses to the farm produce if it is not treated. The pesticide to tackle it is expensive," Hategekimana said.

"Our suggestion is that there should be entrepreneurs to produce it [within the country], and the government provides a subsidy to bring the cost down," he said as he appealed support. Pierre Nzabamwita, President of Abakumburwa Kajevuba, a French bean farmers' cooperative in Gasabo District's Rutunga Sector also said that the pesticide is expensive for farmers.

The cooperative has over 450 members growing vegetables on 80 hectares, of which 52 are used for French beans cultivation. Nzabamwita said that between 23 and 13 tonnes of French beans are produced on a hectare



A close view of some of the French beans grown by farmers in Gasabo District's Kinyinya Sector.

per season (about two months and a half). The cooperatives supply their harvest to fresh farm produce exporting companies.

"We use that pesticide before the crop flow-

ers, mainly during rainy season," he said, adding that they also apply other pesticides with different prices. Pie Ntwari, NAEB Communication Officer said that there are expensive pes-

ticides depending on the diseases in question.

"It is advisable that they [farmers] join hands in order to buy the pesticide [in bulk] so that they are get affordable," he said, advising the farmers to effectively spray the pesticide to avoid any wasteful application.

Rwanda exported over 440,500 kilograms of French beans in the farming year 2017/2018, according to figures from a June 2018 Report by National Agricultural Export Development Board (NAEB).

French beans contributed to revenues from Rwanda's horticulture sub-sector which generated \$27 million per year to date from \$5 million in 2005, according figures from the Ministry of Agriculture and Animal Resources.

The report indicated that such commodity was largely exported to The Netherlands, Great Britain (UK), and France, with over 176,800 kilograms, 172,500 kilograms, and 90,200 kilograms respectively.



Deputy Minister for Industry and Trade Stella Manyanya (L), exchange greetings with National Bank of Commerce Songea Branch sales officer, Jennifer Peter when she visited the bank's pavilion during a Ruvuma Investment Forum. With them are NBC Songea Branch Manager Simon Ntwale and (2nd-L) customer service officer Hilaria Mhagama. Photo Courtesy of NBC.

## INVITATION

## Brela takes registration of companies, logos and patents to Simiyu Region

By Sabato Kasika

DURING this year's Nane nane agriculture fair in Simiyu region, Business Registration and Licensing Agency will undertake most of its routine duties which includes registering companies, logos and marks.

Brela acting CEO, Emmanuel Kakwezi said in Dar es Salaam on Friday that apart from undertaking routine services, the agency will also register livestock and food transportation licenses for both local and international markets.

"This is a good opportunity for Simiyu residents and their neighbouring regions' peers to officially reg-

ister their businesses, companies and logos," Kakwezi told reporters ahead of the July 29 to August 8 annual agro-trade fair.

He said Brela which will have a fully-fledged pavilion will also sensitise the public on the importance of registering businesses, companies, logos and marks/symbols in the modern economy.

"It is important for Tanzanians to formalise their businesses by registering with Brela so that they should exist legally," the acting CEO advised noting that registering logos and marks also helps against illegal use by competitors.

Simiyu Regional Commissioner, Anthony Mtaka welcome the public to visit the Nane nane agriculture fair which is being held at national level in the new region which has made headlines with its rapidly developing chalk industry.

"We expect a huge turn up at the fair because so far more than 300 institutions which include private and public companies have confirmed participation," Mtaka said noting that Vice President, Samia Suluhu Hassan will officially open the show. This year's show is being held at Nyakabindi fair grounds in Bariadi district.

## FAIR-DEAL

## Vodacom, MTN made to wait as SA targets smaller firms

JOHANNESBURG

VODACOM Group and MTN Group's long wait for the auction of new spectrum in their home market of South Africa is set to continue after the government made clear the priority is to increase opportunities for smaller companies.

The telecommunications ministry said Friday that more than 400 operators with no access to spectrum should be allowed to use a wireless open access network, or WOAN, to boost competition and lower communication costs. That may push back allocation for the two market leaders by as many as two years, according to Dominic Cull, a telecommunications regulatory lawyer at Cape Town-based Ellipsis Regulatory Solutions.

"The problem is that the implementation of the WOAN, and getting applications in for licenses could delay the actual spectrum auction by another year or two," he said by phone.



Vodacom and MTN say they need new spectrum to continue rolling out broadband in the country and reduce data prices. They were told by a competition regulator in April to reduce charges anyway, which led to Vodacom reporting a fall in first-quarter South African revenue on Thursday.

The Johannesburg-based company said it will review the WOAN document and comment in due course. "The confirmed plan for a WOAN in South Africa dashes Vodacom's hopes for quick access to spectrum to cut costs and widen service availability," John Davies, an analyst at Bloomberg Intelligence, said in a note. "The WOAN and auction design will take time and mean that spectrum available to large incumbents Vodacom and MTN will be limited and relatively expensive."

The spectrum auction was last formally set for

early 2017, but postponed due to a dispute over the process between the government and the industry regulator, known as Icasa. Businesses will need to apply for licenses to be part of the WOAN, and only then will spectrum be allocated to them with reduced fees. The policy aims to allow entry to smaller operators unable to compete for spectrum against the big operators.



**The problem is that the implementation of the WOAN, and getting applications in for licenses could delay the actual spectrum auction by another year**

PUBLICATION OF FINANCIAL STATEMENTS

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



AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2019

(Amounts in millions of shillings)

Table with columns: ASSETS, LIABILITIES, SHAREHOLDERS' FUNDS, PERFORMANCE INDICATORS. Rows include Cash, Balances with Bank of Tanzania, Investment in Government securities, etc.

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30 JUNE 2019

(Amounts in millions of shillings)

Table with columns: Current Quarter, Comparative Quarter, Current Year, Comparative Year. Rows include Interest Income, Interest Expense, Net Interest Income, etc.

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF CASH FLOW STATEMENT
FOR THE QUARTER ENDED 30 JUNE 2019

(Amounts in millions of shillings)

Table with columns: Current quarter, Previous quarter, Current Year, Comparative Year. Rows include Cash flow from operating activities, investing activities, financing activities.

AKIBA COMMERCIAL BANK PLC
CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2019

Table showing Share Capital, Share Premium, Retained Earnings, Regulatory Reserve, General Provision Reserve, Total for Current and Previous Years.

SELECTED EXPLANATORY NOTES
FOR THE QUARTER ENDED 30 JUNE 2019

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

Table with columns: Name and Title, Signature. Lists Augustina Akwawh, Bertha Simon, Chemo Mutani.

Advertisement for Akiba Commercial Bank featuring a 7% interest rate graphic and the text 'Faida mpaka 7% kwa mwaka'.

AKIBA COMMERCIAL BANK PLC
MINIMUM DISCLOSURES OF CHARGES AND FEES

Table with columns: NUMBER, ITEM/TRANSACTION, CHARGE/FEE. Lists fees for Current Accounts (TZS), Biashara Accounts (Personal), Biashara Account (Company), Savings Accounts, Mobile Banking Charges, Loans, and Overdraft.

Table with columns: ITEM/TRANSACTION, CHARGE/FEE. Continues listing fees for Closing charges, Commission in lieu of exchange, Interest payable, etc.

Table with columns: ITEM/TRANSACTION, CHARGE/FEE. Lists fees for Penalty interest for late payment, Biashara loans (Small TZS 1M-20M), Biashara loans (Medium TZS >20M-50M), Biashara Loans (Large TZS >50M-100M), Corporate Loans, Solidarity Loans (LM - SM).

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

Table with columns: Name, Designation. Lists Augustina Akwawh (Managing Director), Bertha Simon (General Manager Finance), Chemo Mutani (Chief Internal Auditor).

EXIM AT  
WORK  
TODAY FOR  
TOMORROW

**"EXIM AT WORK TODAY, FOR TOMORROW"**

EXIM AT  
WORK  
TODAY FOR  
TOMORROW

## EXIM BANK (TANZANIA) AUDITED FINANCIAL STATEMENTS

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

### BALANCE SHEET AS AT 30<sup>TH</sup> JUNE 2019 (AMOUNTS IN MILLION TANZANIAN SHILLINGS)

	COMPANY CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	GROUP CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	COMPANY PREVIOUS QUARTER 31 <sup>ST</sup> MARCH 2019	GROUP PREVIOUS QUARTER 31 <sup>ST</sup> MARCH 2019
<b>A. ASSETS</b>				
1 Cash	18,078	30,973	16,709	31,544
2 Balances with Central Banks	80,005	141,136	47,458	107,136
3 Investment in Government Securities	233,726	240,709	235,175	242,658
4 Balances with Other Banks and financial institutions	43,527	99,781	14,216	63,642
5 Cheques and Items for Clearing	1,447	3,062	-	2,288
6 Interbranch float items	-	-	-	-
7 Bills Negotiated	-	-	-	-
8 Customers' liabilities for acceptances	-	-	-	-
9 Interbank Loan Receivables	89,434	91,898	29,615	55,587
10 Investments in Other securities	7,381	26,841	7,378	862
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	667,818	922,597	671,374	911,831
12 Other Assets	48,986	56,352	40,679	44,742
13 Equity Investments	33,128	1,254	34,083	2,208
14 Underwriting accounts	-	-	-	-
15 Intangibles, Property, Plant and Equipment	34,815	44,142	38,859	48,017
16 Non-current assets held for sale	15,728	17,641	15,728	17,641
<b>17 TOTAL ASSETS</b>	<b>1,274,071</b>	<b>1,676,386</b>	<b>1,151,274</b>	<b>1,528,156</b>
<b>B. LIABILITIES</b>				
18 Deposits from other banks and financial institutions	319,838	103,533	209,132	75,742
19 Customer Deposits	648,020	1,230,802	648,778	1,122,036
20 Cash letters of credit	-	-	-	-
21 Special Deposits	2,229	2,229	2,770	2,770
22 Payments orders / transfers payable	279	279	281	281
23 Bankers' cheques and drafts issued	1,511	1,969	1,531	3,934
24 Accrued taxes and expenses payable	6,306	9,426	9,116	11,219
25 Acceptances outstanding	-	-	-	-
26 Interbranch float items	-	-	-	-
27 Unearned income and other deferred charges	1,586	1,944	1,505	1,726
28 Other Liabilities	11,069	31,913	16,871	35,249
29 Borrowings	119,417	120,117	100,696	105,328
<b>30 TOTAL LIABILITIES</b>	<b>1,110,255</b>	<b>1,502,212</b>	<b>990,681</b>	<b>1,358,285</b>
<b>31 NET ASSETS/(LIABILITIES)(16 MINUS 29)</b>	<b>163,817</b>	<b>174,174</b>	<b>160,592</b>	<b>169,872</b>
<b>C. SHAREHOLDERS' FUNDS</b>				
32 Paid up Share Capital	12,900	12,900	12,900	12,900
33 Capital Reserves	10,877	13,356	10,901	13,356
34 Retained Earnings	135,452	129,654	134,651	129,587
35 Profit (Loss) Account	4,588	7,725	2,141	3,423
36 Other Capital Accounts/Capital Advance	-	-	-	-
37 Minority Interest	-	10,540	-	10,607
<b>38 TOTAL SHAREHOLDERS' FUNDS</b>	<b>163,817</b>	<b>174,174</b>	<b>160,592</b>	<b>169,872</b>
39 Contingent Liabilities	159,543	162,524	151,683	152,144
40 Gross non-performing Loans and Advances	59,221	70,312	56,915	75,518
41 Allowances for Probable Losses	49,054	54,766	46,306	51,361
42 Other Non-Performing assets	6,698	6,698	5,357	5,357
<b>D. PERFORMANCE INDICATORS</b>				
Shareholders Funds to Total Assets	12.86%	9.76%	13.95%	10.4%
Gross non-performing loans to Total Gross Loans	8.24%	7.18%	7.93%	7.83%
Gross Loans and Advances to Total Deposits	74.23%	73.44%	83.67%	80.5%
Loans and Advances to Total Assets	52.42%	55.03%	58.32%	59.67%
Earning Assets to Total Assets	84.38%	82.50%	86.15%	83.55%
Deposits Growth	13.08%	11.40%	-7.04%	-4.42%
Assets Growth	10.67%	9.70%	-4.83%	-2.30%

### INCOME STATEMENT FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE 2019 (AMOUNTS IN MILLION TANZANIAN SHILLINGS)

	COMPANY CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	GROUP CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	COMPANY COMPARATIVE QUARTER (PREVIOUS YEAR) 30 <sup>TH</sup> JUNE 2018	GROUP COMPARATIVE QUARTER (PREVIOUS YEAR) 30 <sup>TH</sup> JUNE 2018	COMPANY CURRENT YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2019	GROUP CURRENT YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2019	COMPANY COMPARATIVE YEAR 30 <sup>TH</sup> JUNE 2018	GROUP COMPARATIVE YEAR 30 <sup>TH</sup> JUNE 2018
1 Interest Income	26,356	34,546	24,494	31,342	49,885	64,420	50,326	63,379
2 Interest Expense	(8,463)	(10,580)	(7,715)	(9,416)	(16,127)	(18,797)	(16,020)	(18,429)
3 Net Interest Income (1 Minus 2)	<b>17,894</b>	<b>23,967</b>	<b>16,779</b>	<b>21,926</b>	<b>33,758</b>	<b>45,623</b>	<b>34,307</b>	<b>44,951</b>
4 Bad debts written off	(220)	(220)	(158)	(158)	(353)	(353)	(12,821)	(12,821)
5 Impairment Losses on Loans and Advances/Recovery	(1,716)	(2,686)	(559)	(3,366)	(2,921)	(4,590)	(926)	(5,648)
6 Non-Interest Income	<b>7,532</b>	<b>13,669</b>	<b>9,179</b>	<b>13,879</b>	<b>17,134</b>	<b>26,677</b>	<b>19,719</b>	<b>26,085</b>
6.1 Foreign exchange profit/(loss)	1,921	3,151	1,552	2,910	5,434	7,960	3,031	5,585
6.2 Fees and Commissions	4,852	8,634	5,284	8,047	9,856	17,106	11,003	16,175
6.3 Dividend Income	21	21	21	21	21	21	21	21
6.4 Other Operating Income	738	1,864	2,322	2,901	1,825	1,590	5,664	4,304
7 Non-Interest Expense	<b>(20,553)</b>	<b>(29,169)</b>	<b>(20,769)</b>	<b>(28,804)</b>	<b>(41,622)</b>	<b>(56,542)</b>	<b>(40,271)</b>	<b>(53,259)</b>
7.1 Salaries and Benefits	(8,479)	(12,698)	(8,822)	(12,788)	(16,816)	(24,825)	(17,186)	(24,821)
7.2 Fees and Commission	-	(445)	-	(282)	-	(683)	-	(558)
7.3 Other Operating Expenses	(12,074)	(16,026)	(11,946)	(15,734)	(24,807)	(31,033)	(23,085)	(27,880)
8 Operating Income/(Loss) before tax	<b>2,937</b>	<b>5,561</b>	<b>4,473</b>	<b>3,478</b>	<b>5,996</b>	<b>10,815</b>	<b>8</b>	<b>(693)</b>
9 Income Tax Provision	(490)	(1,249)	(1,336)	(1,336)	(1,408)	(3,090)	4	(597)
10 Net income (loss) after income tax	2,447	4,313	3,138	2,142	4,588	7,725	12	(1,291)
11 Other Comprehensive Income (Itemize)	-	-	-	-	-	-	-	-
12 Total comprehensive income/ (loss) for the year	<b>2,447</b>	<b>4,313</b>	<b>3,138</b>	<b>2,142</b>	<b>4,588</b>	<b>7,725</b>	<b>12</b>	<b>(1,291)</b>
13 Number of Employees	675	970	685	967	675	970	685	967
14 Basic Earning Per Share	190	334	243	166	356	599	1	(100)
15 Number of Branches	32	46	34	48	32	46	34	48
<b>PERFORMANCE INDICATORS</b>								
(i) Return on average total assets	0.8%	1.0%	1.0%	0.5%	0.5%	0.6%	0.00%	-0.07%
(ii) Return on Average shareholders' funds	5.3%	7.1%	5.8%	2.9%	3.3%	4.3%	0.02%	-1.72%
(iii) Non interest expense to gross income	80.8%	77.5%	80.0%	80.4%	81.8%	78.2%	74.54%	74.98%
(iv) Net Interest margin to average earning assets	7.2%	6.7%	6.5%	6.3%	4.6%	4.2%	13.35%	12.87%
(v) Return on Equity	6.4%	10.7%	1.8%	5.0%	4.0%	6.9%	0.0%	-0.8%

### CASH FLOW FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE 2019 (AMOUNTS IN MILLION TANZANIAN SHILLINGS)

	COMPANY CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	GROUP CURRENT QUARTER 30 <sup>TH</sup> JUNE 2019	COMPANY PREVIOUS QUARTER 31 <sup>ST</sup> MARCH 2019	GROUP PREVIOUS QUARTER 31 <sup>ST</sup> MARCH 2019	COMPANY CURRENT YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2019	GROUP CURRENT YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2019	COMPANY PREVIOUS YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2018	GROUP PREVIOUS YEAR CUMULATIVE 30 <sup>TH</sup> JUNE 2018
<b>I Cash flow from operating activities:</b>								
Net income(Loss)	<b>2,937</b>	<b>5,561</b>	<b>3,058</b>	<b>5,264</b>	<b>5,996</b>	<b>10,815</b>	<b>8</b>	<b>(693)</b>
Adjustment for:								
- Impairment/Amortization	4,213	1,527	3,519	1,615	7,732	1,527	5,689	6,981
- Net change in loans and advances	3,556	(10,766)	(11,504)	(34,758)	(7,948)	(45,524)	3,409	(2,137)
- Gain/Loss on sale of assets	-	-	425	425	425	425	-	-
- Net Gain/Loss on disposal of AFS	-	-	-	-	-	-	-	-
- Net change in Deposits	109,407	136,558	(65,183)	(55,350)	44,223	81,208	(26,054)	65,741
- Net change in Short term negotiable securities	(9,075)	(4,619)	7,899	8,738	(1,176)	5,744	1,723	7,137
- Net change in Other Liabilities	(5,712)	(12,333)	855	601	(4,857)	(11,732)	(3,621)	(6,601)
- Non-current assets held for sale	-	-	-	-	-	-	-	-
- Tax paid	-	-	-	-	-	-	(2,495)	(2,495)
- Others	-	-	-	-	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>105,327</b>	<b>115,929</b>	<b>(60,931)</b>	<b>(73,465)</b>	<b>44,395</b>	<b>42,464</b>	<b>(21,341)</b>	<b>67,934</b>
<b>II Cash flow from investing activities:</b>								
Dividend Received	21	-	-	-	21	-	21	-
Purchase of fixed assets	541	(756)	425	(2,649)	966	(3,405)	(2,538)	(1,617)
Proceeds from sale of fixed assets	-	-	(425)	(425)	(425)	(425)	-	-
Purchase of non-dealing securities	1,446	(24,031)	(36,334)	(44,794)	(34,888)	(68,825)	10,677	6,736
Proceeds from sale of non-dealing securities	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>2,008</b>	<b>(24,786)</b>	<b>(36,334)</b>	<b>(47,868)</b>	<b>(34,327)</b>	<b>(72,654)</b>	<b>8,159</b>	<b>5,119</b>
<b>III Cash flow from financing activities:</b>								
Repayment of long-term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-	-	-	-	-
Payment of cash dividends	-	-	-	-	-	-	-	-
Net change in other borrowings	18,721	14,789	299	4,931	19,020	19,720	(10,133)	(10,281)
Others - Long term financing	-	-	-	-	-	-	-	-
<b>Net cash provided (used) by financing activities</b>	<b>18,721</b>	<b>14,789</b>	<b>299</b>	<b>4,931</b>	<b>19,020</b>	<b>19,720</b>	<b>(10,133)</b>	<b>(10,281)</b>
<b>IV Cash and Cash Equivalents:</b>								
Net increase/(decrease) in cash and cash equivalents	<b>126,055</b>	<b>105,932</b>	<b>(96,965)</b>	<b>(116,402)</b>	<b>29,089</b>	<b>(10,471)</b>	<b>(23,315)</b>	<b>62,772</b>
Cash and cash equivalents at the beginning of the quarter	<b>101,739</b>	<b>180,050</b>	<b>198,704</b>	<b>296,452</b>	<b>198,704</b>	<b>296,452</b>	<b>163,345</b>	<b>207,432</b>
Cash and cash equivalents at the end of the quarter	<b>227,794</b>	<b>285,980</b>	<b>101,739</b>	<b>180,050</b>	<b>227,794</b>	<b>285,980</b>	<b>140,030</b>	<b>270,204</b>

### CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30<sup>TH</sup> JUNE 2019 (AMOUNTS IN TANZANIAN MILLION SHILLINGS)

	Share Capital	Share premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others reserves	Total
<b>COMPANY</b>							
<b>Current Year</b>							
<b>Balance as at the beginning of the year</b>	<b>12,900</b>	<b>-</b>	<b>135,452</b>	<b>4,488</b>	<b>6,389</b>	<b>-</b>	<b>159,229</b>
Profit for the year	-	-	4,588	-	-	-	4,588
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Other reserve	-	-	-	-	-	-	-
<b>Balance as at the end of the period</b>	<b>12,900</b>	<b>-</b>	<b>140,040</b>	<b>4,488</b>	<b>6,389</b>	<b>-</b>	<b>163,817</b>
<b>Previous Year</b>							
<b>Balance as at the beginning of the year</b>	<b>12,900</b>	<b>-</b>	<b>158,809</b>	<b>35,486</b>	<b>6,363</b>	<b>54</b>	<b>213,612</b>
Impact of initial application of IFRS 9	-	-	(40,321)	-	-	(119)	(40,440)
Transfer to Regulatory reserve on initial application of IFRS 9	-	-	23,705	(23,705)	(1		



# EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF THE BANK CHARGES AND FEES FOR THE SECOND QUARTER 2019

ITEM/TRANSACTION	CHARGE/FEE
<b>SAVINGS ACCOUNTS</b>	
Transaction fee	N/A
Monthly service fee (break down per customer type)	4000
Annual Fee (Student Account)	10000
Statement	FREE
Interim statement	6000
Withdrawal Charges at domicile branch	
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	3500
Withdrawal bulky without notice	1.2% of the amount
Cash Deposit Charge at Domicile branch	N/A
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Savings Card/Passbook	N/A
Passbook/Card Replacement	N/A
Coin Deposit Fee	12% of the amount
Closing Account	FREE
<b>CURRENT ACCOUNT</b>	
Monthly service fee (break down per customer type)	18000
Transaction fee	N/A
Statement	FREE
Interim statement	6000
Periodic Schedule Statement	N/A
Withdrawal Charges at domicile branch	1200 for amount up to 20mns, 0.12% above subject at maximum of 125,000
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	1.2% of amount
Cash Deposit Charge at domicile branch	FREE
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Coin Deposit Fee	12% of the amount
Closing Account	FREE
Deposit fee	N/A
Bank Drafts	N/A
Bank Drafts cancellation charge	N/A
Cheque book	60,000 for 100 leaves and 42,000 for 50 leaves
Cash Withdrawal at Counter	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Special Clearance	N/A
Cheque withdraw over the counter	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Dishonoured cheque	30000
Cash Payment to 3rd party	FREE
Cash Deposit Charge	1200 for amount up to 20mns, 0.12% above subject of maximum of 125,000
Overdrawn account interest charge	27% of the amount overdrawn
Unarranged Overdraft	N/A
Bulk cash Deposit	N/A
Bulk cash Withdrawal	N/A
Stop Payment orders	42000
Standing Orders (within the same bank)	FREE
Standing Orders (to other bank)	30000 + Tss charges
Certificate of Balance	15000
Letter of introduction	FREE
Salary handling	FREE
School fees deposits	FREE
TRA collection	FREE
Safe custody charges	Small: 180,000 Medium:270,000 Large:720,000 and Extra large 840,000 p.a
Safe custody access fees	FREE
<b>EFT</b>	
Within the same bank (On Us)	1200
To other Banks (On Others)	1200
Outward Transfers	USD 60
Inward foreign Transfers(foreign inward remittances)	USD 6 for receipt up to USD 10k AND USD 12 for receipt above USD 10k
Within the same bank (On Us)	FREE
To other Banks (On Others)	10,000 per entry
<b>FOREIGN EXCHANGE ACCOUNT</b>	
<b>Savings Acc</b>	
Transaction fee	N/A
Statement	FREE
Interim statement	N/A
Withdrawal Charges at domicile branch	1.44% of amount
Withdrawal Charge of Low denomination notes of (20,10,5, and 1)	FREE
Withdrawal Charges over the Counter at non domicile branch for non preferred customers	2.4% of amount
Cash Deposit Charge at domicile branch	12% for small Denominations (1,5,10,20) only
Cash Deposit Charge at non domicile branch by non preferred customers	FREE
Cash Deposit charge of low denomination notes of (20,10,5, and 1)	12% of amount
Purchase/Sale of TC transactions over the counter	N/A
Purchase of Foreign Cheque	N/A
Sale/ Purchase of cash passport	N/A
Telex/SWIFT	N/A
Transfer from foreign currency denominated account to local account	FREE
Outward foreign transfers	60USD/42GBP/42EUR/600ZAR
Inward foreign transfers - Customers	
LC Opening/ Advising commission (cash covered)	1.8% p.a(Negotiable for large amounts) Min \$600+\$240 swift charges
LC Opening/ Advising commission (No cash covered)	180 USD
LC Acceptance commission	N/A
LC Payment/settlement commission	N/A
LC Amendments	120 USD
Others	NIL
<b>ATM TRANSACTIONS</b>	
Local Cards	
Issue of ATM card	N/A
Replacement ATM Card (Faulty)	N/A
Replacement ATM Card (Lost)	N/A

<b>International Cards</b>	
Issue of ATM card	FREE
Issue of Prepaid Card	Tzs 10,000
Balance Inquiry – onus ATM	240
Balance Inquiry – Remote onus ATM	600
PIN regeneration	6600
ATM card replacement(Faulty/Lost)	19000
EMV Annual fee	Tzs 2,000/ 1000(Student EMV fee) per month

<b>ATM WITHDRAWALS:</b>	
<b>ATM Withdrawals:</b>	
Within the same bank (On Us)	1200 per transaction
To other banks ATM (On others)	3.6% of withdrawal, Min Tsh 2200
ATM mini statement	400
Bill payments through ATM	N/A
<b>POS</b>	
Within the same bank (On Us)	FREE
To other banks ATM (On others)	FREE
<b>MOBILE (SMS) BANKING</b>	
Balance Inquiry	240
Payments	As per service provider tariff
Transfers	Tzs 1,200-Tzs 6,000
Mini Statement	240
<b>INTERNET BANKING</b>	
Domestic:	N/A
Balance Inquiry	N/A
Payments	N/A
<b>International</b>	
Balance Inquiry	7200 per annum
Payments	Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate
Transfers	Token Fee of Tsh 100,000
<b>Money Remittances</b>	
Western Union	N/A
Sending	N/A
Received	N/A
<b>Money Gram</b>	
Inward	FREE
Outward	As per Moneygram tariff
<b>CoInstar</b>	
Inward	N/A
Outward	N/A
<b>Travelix</b>	
Inward	N/A
Outward	N/A
<b>Africash</b>	
Inward	N/A
Outward	N/A
<b>Others (Specify)</b>	
Inward	NIL
Outward	NIL

<b>INDICATIVE FIXED DEPOSIT RATES</b>						
TZS INDICATIVE FIXED DEPOSIT RATES (% p.a.)						
Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above	
<100m	2.50%	4.00%	5.50%	7.50%	8.00%	
100m-500m	3.00%	4.50%	6.00%	7.75%	8.25%	
500m-1bn	3.50%	4.50%	6.25%	7.75%	8.25%	
1bn and above	4.25%	4.50%	6.25%	8.00%	8.25%	
USD FIXED DEPOSIT RATES (% p.a.)						
Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above	
<100m	0.50%	1.00%	1.50%	2.25%	2.50%	
100k-500k	0.75%	1.50%	2.00%	3.25%	3.50%	
500k-1m	1.50%	1.75%	2.50%	3.50%	3.50%	
1m and above	1.75%	2.50%	3.00%	3.75%	3.75%	
EUR/GBP FIXED DEPOSIT RATES (% p.a.)						
Amount	30 - less than 90 days	90 days and < 180 days	180 days and < 1 yr	1 yr and < 2 yrs	2 years and above	
<100k	0.25%	0.50%	0.75%	1.00%	1.00%	
100k-500k	0.50%	0.75%	1.00%	1.25%	1.25%	
500k-1m	0.75%	1.00%	1.25%	1.50%	1.50%	
1m and above	1.00%	1.25%	1.50%	1.75%	1.75%	

<b>LOANS</b>	
(a) Processing/Arrangement/Appraisal fee	2.70%
(i) Personal loans	24% TZS 10\$ USD
(ii) Overdrafts	19% TZS and 10% USD
(iii) Mortgage finance	20% TZS 10% USD
(iv) Asset finance	9%USD -19% TZS
(b) Unpaid loan instalment	27%pa for local currency and 14.5% p.a for USD
(c) Early repayment	5% pa for mortgage loan vs 5% pa for personal and vehicle loan
(d) Valuation fees	As per Valuer
(e) Other	N/A

\*Mark up 4% on international transactions.

The Bank was penalised Tshs 5 million for failure to comply with Guideline on sorting, counting, packaging cash depositing and counterfeits detection for the quarter ended 30th June 2019. We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

NAME AND TITLE	SIGNATURE	DATE
JAFFARI MATUNDU CHIEF EXECUTIVE OFFICER		26TH JULY 2019
SELEMANI AMAN PONDA CHIEF FINANCE OFFICER		26TH JULY 2019
COLMAN S. RIWA CHIEF INTERNAL AUDITOR		26TH JULY 2019

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# AAT stages Go-karting training for teen drivers

By Guardian Correspondent

FOR the first time in history the Automobile Association of Tanzania, in collaboration with Federation de International Automobiles (FIA), has staged a successful two-day training of Go-karting for young drivers in Dar es Salaam over the weekend.

The training got underway with FIA-approved training providers from Motorsport South Africa with highly experienced trainer, Steve Harding, at the helm.

He was assisted by 23-year-old Tristen De Nobrega. Nobrega has previously won many karting events in South Africa.

Participants for the workshop were drawn from the AAT drivers' instructors, training clock team, safety team, marshals and others.

The workshop was opened by the AAT president Nizar Jivani who underscored the need to train young drivers whom should adopt road safety culture right from a tender age.

He also said plans are underway to stage training of young drivers across Dar es Salaam and beyond depending on availability of resources.

After theoretical knowledge on Friday, all participants joined a practical session the following morning at the Shaaban Robert Secondary School parking yard.

Chief trainer Harding said the workshop has been highly a success as trainees gained knowledge enough to impart to children.

Those who featured in the training included Samuel Saleh, Athuman Hamis, Juma Mpuluma, Ahmed Kulimba, Alex Mundaba, Wedson Mwakalundwa, Abdul Suleiman, Athuman Majapa, Salim Mchume, Mohamed Ugasa and Jonas Mchome. Dar es Salaam Regional Sports



South African instructor Tristen De Nobrega (in blue shirt, C) insists a point during AAT-FIA organised Go-Karting training staged in Dar es Salaam on Friday. PHOTO: GUARDIAN CORRESPONDENT

Officer Adolf Halii who was among the dignitaries attending the workshop said he has been highly impressed by a hand-in-glove cooperation extended by AAT in various motorsport as well as road safety initiatives.

The Tanzania Traffic Police Head of Education and Training, Superintendent of Police (SP), Abel Swai, was also present and reiterated the need by organisers of

motorsport events to secure permission and approval from AAT.

He said no motorsport event can be staged in the country without a nod from AAT.

The AAT chief executive officer Yusuf Ghor expressed his sincere appreciation to all participants who attended the workshop as well as firms that stepped up to facilitate smooth running of the

event. These included Dar Fresh's Milcom/Watercom and Shaaban Robert Secondary School management that provided the car park for open training. Tanzania is the second country in the continent to get FIA donation of two karting cars after Ethiopia. Other countries expected to join the FIA list include Namibia and Zambia.



Jason Statham, Idris Elba, and Dwayne Johnson in 'Fast & Furious'.

## A Minute With: Jason Statham and Idris Elba on 'Fast & Furious' spin-off

COLOGNE, Germany

DWAYNE Johnson and Jason Statham return as agent Hobbs and outcast Shaw in "Fast & Furious: Hobbs & Shaw", their own spin-off in the hugely successful film franchise.

The two characters, who strongly dislike each other, must join forces against villain Brixton, played by Idris Elba.

Reuters spoke to Statham and Elba about the spin-off and franchise, whose films have grossed more than \$5 billion worldwide. Below are edited excerpts of those interviews. JASON STATHAM

**Q: What is the film about?**

**Statham:** "It's about two guys that do not want to be in the same room as each other, have to put their differences to one side for the greater good of saving the world."

**Q: How did the idea of a spin-off come about?**

**Statham:** "We did part 8 (where) we had a couple of great moments face to face, and people responded to the animosity and the tension in the room when we were trying to kill each other. We expanded on that and people wanted to see more of it."

**Q: What's the secret of the 'Fast & Furious' success?**

**Statham:** "It's down to the characters ... people relate to characters they either like or don't like ... The action hero was coined by Arnold (Schwarzenegger) and Sylvester Stallone, there was something about them that was relatable or their humour or there was just something about their personality ... We are drawn to see these people overcome the odds."

IDRIS ELBA

**Q: How would you describe your character?**

**Elba:** "My character is a human being with an extraordinary ability, he's part machine and this part machine is designed to fight. It's designed for war. He has a big ego ... in fact his ego is what might destroy him as opposed to his machinery ... He has a recurring memory that isn't a good one."

**Q: What was it like working with Jason Statham and Dwayne Johnson?**

**Elba:** "It's working with the best in their game ... (They) have been action movies for like 20 years ... I was like a kid in a candy shop watching these guys do that."

**Q: Did you do your own stunts?**

**Elba:** "I did a lot of the fighting sequence stunts myself, some of the bike stunts I did myself and that's because (director) David (Leitch) wants to have you in the frame ... We did a lot of training for fitness because he does long takes and we got in there as much as possible."

**Q: You wrote a song on your iPad during filming, how did that happen?**

**Elba:** "There's always set up times in between shots ... in that time space I always have something to do and it's typically playing FIFA (video games) or making music. And I wrote a song that is in the movie, in the chase sequence."

**Q: Is your DJing and music a second career?**

**Elba:** "Second career for sure, I've been DJing all my life, but now I can say it's a career because I'm loving it, it's very grounding for me."

REUTERS

## Sweden rebuffs Trump over US rapper charges, saying courts independent

STOCKHOLM

SWEDEN on Friday dismissed an angry outburst from U.S. President Donald Trump after prosecutors charged U.S. rapper ASAP Rocky with assault, saying the country's judicial system was independent of political interference.

Best known for his song "Praise the Lord", the 30-year-old performer, producer and model, whose real name is Rakim Mayers, was detained about three weeks ago following a street altercation with two men in Stockholm on June 30. ASAP Rocky, who was charged on Thursday, will go on trial this week.

Trump, who last week urged Swedish Prime Minister Stefan Lofven to free ASAP Rocky, fired off tweets on Thursday saying he was "very disappointed" in Lofven and demanding: "Treat Americans fairly!" Trump added: "We do so much for Sweden but it doesn't seem to work the other way around. Sweden should focus on its real crime problem! #FreeRocky." A spokesman

for the Swedish government said on Friday the government would not get involved in the case.

"Sweden and Prime Minister Stefan Lofven have been very clear in the dialogue with both the White House and directly with the American president, that in Sweden everyone is equal before the law and that the government cannot interfere in legal proceedings," the spokesman said in a text message.

Mayers has said he is innocent and that the men provoked him and his two companions, who have also been charged with assault. If convicted, they could face up to two years in jail.

Trump has said he would personally vouch for Mayers' bail. Sweden does not have a bail system.

Former prime minister Carl Bildt told the daily Aftonbladet that Lofven was right not to comment further on the case.

"I think it's right of the government not to go into a mud wrestling match with Trump. That is his element, and should not be Sweden's," Bildt said.

## The dark side of a sport many still love

By TIM DAHLBERG

IT'S impossible to reconcile, so I won't even try.

How can you love a sport so filled with tragedy and heartbreak? How can you cheer when you know getting hit in the head can cause so much harm?

Maxim Dadashev wasn't a world champion. He didn't have an entourage like Manny Pacquiao, and no one paid \$74.99 to see him fight on pay-per-view.

Like many young boxers, though, the Russian did have a dream. He would become a world champion one day, a goal that seemed possible after he won his first 13 fights, 11 by knockout.

"He was a lovely young man, totally dedicated to boxing," said his promoter, Bob Arum. "We thought he was going to be somebody who would be contending for a world title in the 140-pound division."

Dadashev never got that chance. In a fight last week televised by ESPN-plus, Dadashev went 11 grueling rounds in Maryland with Subriel Matias, taking more and more punishment as the fight went on before his corner finally stopped it.

Four days later, Dadashev was dead from bleeding in the brain. He was 28.

Just what went wrong can be – and will be – debated. Arum's matchmakers never thought Dadashev would take a beating to begin with. They thought he would win the fight, another in a progression that would hopefully lead to a title bout.

"He seemed OK. He was ready," trainer Buddy McGirt, a former fighter and member of the International Boxing Hall of Fame, told ESPN. "But it's the sport that we're in. It just takes one punch, man."

It was McGirt who finally stopped the fight, even as Dadashev continued to fight back. Dadashev protested when told the fight would be stopped, intent on finishing the final round and maybe landing one big punch to turn it around.

Sometimes fighters have to be saved from themselves. But sometimes they can't be saved at all.

Dadashev needed help leaving the ring and collapsed before getting to his dressing room. He was taken by ambulance to a hospital, where he underwent surgery for bleeding on the brain, and died on Tuesday.

A few days later there was another boxing death, this one in Argentina. Hugo Santillan, a 23-year-old Argentinian, died five days after collapsing following his



In this Oct. 20, 2018, file photo, Maxim Dadashev, of Russia, left, hits Antonio DeMarco, of Mexico, during a junior welterweight bout in Las Vegas. Maxim Dadashev has died after suffering a brain injury in a fight in Maryland. He was 28. The Russian Boxing Federation said Tuesday, July 23, 2019, that Dadashev died "as a result of the injuries he sustained" in Friday's, July 19, 2019, light-welterweight fight with Subriel Matias at the Theater at MGM National Harbor in Oxon Hill, Maryland. (AP Photo)

super lightweight bout against Uruguayan Eduardo Abreu.

The statistics will say it's an aberration and, indeed, there are years that go by without even one death in a pro fight. Sports like cycling, football and baseball that more people engage in account for far more brain injuries.

But no one disputes that boxing is an inherently brutal sport that can not only kill but cause long-term brain damage.

Muhammad Ali was the most famous and celebrated fighter ever, but even he wasn't immune. The punches he took over his career brought on Parkinson's that silenced his once magnificent voice in his later years.

Still, we watch. Still, we celebrate the violence. "We know that any blow to the head is potentially traumatic," said Martin Mortazavi, a brain surgeon and medical director of the California Institute of Neuroscience. "We also know football causes injuries but people still do it. But these are accepted sports and part of the sport is you take blows to the head. It intertwines with our cultural addictions when we are used to something."

I've covered boxing for the better part of four decades now, and if there were any illusions about the dangers of the sport they were shattered early by the death of Duk Koo Kim at the hands of Ray "Boom Boom" Mancini in 1982. I was ringside for that fight outdoors at Caesars Palace, and there when Kim's family came from South Korea to take his body home.

I also sat in a neurologist's office with former heavyweight champion Leon Spinks and his family when he was diagnosed with brain damage, and spent an afternoon with former middleweight champion Gerald McClellan, who was left blind and brain damaged after his 1995 title fight with Nigel Benn.

McClellan held my hand as we sat together on a couch and asked me the same questions over and over again.

"Tim, what's your favorite color? Tim, what's your favorite food?"

I walked out of McClellan's home in Illinois shaken and wondering why I would be involved in a sport that did such damage. But a few weeks later I was back at ringside, writing about other fighters with the same dreams.

That didn't stop me – and many others – from cringing earlier this year when heavyweight champion Deontay Wilder said he needed to get a body on his record and that "this is the only sport where you can kill a man and get paid for it at the same time." Wilder was trying to sell a fight, but his comments were not only over the line but deeply troubling.

Arum said this is the first time a fighter he promotes has died in the ring, though he has promoted fights with deaths three times, including Duk Koo Kim. He's planning on paying funeral expenses and making what he said will be a large donation to a GoFundMe account for the fallen Russian fighter.

"It's a horrible, horrible tragedy," Arum said. "He had a young family. It's beyond tragic."

There are other things that can happen, too. Medical regulations need to be standardized across states, and all fighters need to have baseline brain scans and annual scans if they are to be allowed to fight.

But Dr. Mortazavi says no one can easily predict who will be hurt by punches and who will emerge unscathed. So far researchers have not been able to figure out why a fighter with 100 fights might show no symptoms of any kind of brain trauma, while one with 13 fights does.

I wish I had the answer.

And I wish I didn't care so much for a sport that can hurt so badly.

AP

## Valverde backs Griezmann to connect with Messi, Suarez

KOBE

BARCELONA coach Ernesto Valverde is confident new signing Antoine Griezmann will have no problems linking up with strike partners Lionel Messi and Luis Suarez when the trio finally appear in the same team together.

Griezmann, who signed from La Liga rivals Atletico Madrid earlier this month, has been with the squad on Barcelona's tour of Japan and featured in the side's 2-0 win over Visel Kobe on Saturday.

However, following their exploits in the Copa America, Messi and Suarez have been given an extended break and will not link up with the team until they return from Japan.

With 682 La Liga goals between them, Valverde is understandably excited about the attacking trident and believes Griezmann might be the missing part of the puzzle as Barcelona chase their first Champions League trophy since 2015.

"It's true that some players who are good fit in together easier," said Valverde.

"We will see the relationship socially and at the camp. We are excited for this opportunity.

"We believe in balance in the

team, in front or in the back, he (Griezmann) moves quick, he passes well, and finds space and this is what we were missing."

Two second-half goals from 21-year-old academy graduate Carles Perez were enough to seal the win over Kobe, who featured former Barca players Andres Iniesta, David Villa and Sergi Samper on Saturday.

"Carles Perez scored two goals today, so it's a good news for his potential and shows how we can bring the young guys forward," Valverde said.

Former Barca captain Iniesta, who left the club after 16 trophy-filled years last year, said it was an odd afternoon playing against former team mates such as Sergio Busquets and Ivan Rakitic.

"Well, it's a bit strange of course (to play against Barcelona)," said the 35-year-old.

"You spend so long playing with the same players... it's strange, special.

"But at the start of the match you are clearly focusing on playing and trying to give a good impression."

Barcelona's next pre-season match is against Arsenal at the Nou Camp on August 7.

REUTERS

## Dani Alves 'looking for a job' amid links to Arsenal & Juventus

LONDON

DANI Alves is still waiting on offers this summer, with the legendary Brazilian full-back admitting on social media that is "looking for a job" after dropping into the free agent pool.

The 36-year-old finds himself without a club after leaving Paris Saint-Germain at the end of his contract.

He opted against committing to fresh terms with the French champions, with another fresh start being sought.

Several landing spots have been mooted for the Barcelona legend, with leading sides across Europe said to be keen on acquiring his experience and ability.

It has been confirmed to Goal that Juventus are considering a move to take the South American back onto their books.

Inter have also been linked with an approach to take Alves to Serie A, while Arsenal are said to be leading the Premier League pursuit for the most decorated player of the modern era.

No deal has been done, though, and a man with 40 major honours to his name continues to wait on discussions.

He has now taken to Instagram

in an effort to tout his services, saying: "Looking for a job, where do I put my resume?"

"Someone let me know if you have time to read!"

Manchester City are another of those to have been linked with Alves, with Pep Guardiola having previously worked with the iconic defender at Barcelona.

The Blues boss has, however, distanced himself from those rumours, saying: "All the important clubs in the world know his situation and the incredible player he is.

"He's an extraordinary person too but now we have two incredible full backs."

Wherever Alves ends up, he has made it clear that he will only be joining a project of serious ambition.

He stated when bidding farewell to Ligue 1 champions PSG: "I am passionate about the people of PSG, the people who care and are part of the club.

"But sportingly speaking we did not get the results we expected and I need a team that really knows how to compete for what we aspire to achieve.

"Right now I don't know what is going to happen. My future will depend on the proposal made to me."

(Agencies)

## Afcon 2019: Mahrez likens Algeria's triumph to Premier League success with Leicester City

PARIS

ALGERIA captain Riyad Mahrez has described the feeling of winning the 2019 Africa Cup of Nations as the same he had when Leicester City won the English Premier League title three years ago.

Mahrez was one of the standout performers in the 2015-16 season when the Foxes overcame all odds to win their maiden English top-flight title.

A week ago, the 28-year-old led Algeria to win their first Afcon title since 1990 after defeating Senegal 1-0 in the final of the continental tournament, thanks to Baghdad Bounedjah's first-half strike.

On his visit to Sarcelles - his place of birth in the northern suburbs of Paris, Mahrez disclosed the confidence and support which helped Algeria to end their 29-year trophy drought.

"There are moments like that in football, you can't even explain," Mahrez told L'Equipe.

"It was like when we won the Premier League title with Leicester.

"We had the feeling that nobody could stop us. At the 2019 Afcon, it was the same feeling.

"We had support from every angle. We had a great team and a great coach. Everything was in place."

Mahrez scored three goals in

seven matches in Egypt, while the Afcon success made it four titles the Manchester City winger won this year.

Due to his international commitments with Algeria this summer, Mahrez has been given an extended period of holiday before joining Pep Guardiola's side for the 2019-20 season.

REUTERS



# Arsenal gambling big with summer spending spree

LONDON

JUST two measly weeks ago, Arsenal board member Josh Kroenke - son of owner Stan Kroenke - told the public, "It's no secret that we have a Champions League wage bill on a Europa League budget right now. That's a fact. And one that we're figuring out how to face internally at the moment."

His words were in response to an open letter from Arsenal supporter groups that claimed the club's "approach to both buying players and paying wages looks uncoordinated and appears to lack strategy." Days later, despite media claims that the club is operating on a summer budget of just \$50 million, the Gunners were reportedly smashing the club transfer record for Lille winger Nicolas Pepe. So what gives?

There's no other conclusion: the club is betting on itself. The Pepe transfer tells the story, as the club has deferred much of the payments to installments over the course of the year, hoping to ease the immediate financial burden with the budget currently strapped.

The decision to spend future funds now is a dangerous risk, but could pay off should the club reach the Champions League. Kroenke explicitly said the team is currently operating on a Champions League wage budget, despite beginning a third consecutive season outside Europe's top competition. It's clear that three Europa League seasons in a row is beginning to have an effect on the operating costs at the Emirates. Adding a club-record transfer fee plus wages competitive to lure Pepe to the Emirates seems counter to a logical resolution, but by betting on the team, the front office is pushing the team forward in an ambitious and positive direction.

Undoubtedly, there's huge risk involved with such a push. Should the Gunners yet again miss out on the Champions League either by a top four finish in Premier League play or by winning the Europa League, there could be disastrous consequences. The Premier League television money is free-flowing, but going another year without Champions League prize money and media rights could be disastrous for the current financial structure.

One questionable decision is the choice to bolster the attack rather than patch up the defensive line, an area the club struggled mightily with at times last year. With captain Laurent Koscielny pushing to leave the club, it leaves Sokratis, Shkodran Mustafi, and Konstantinos Mavropanos as the only healthy central defenders, with Rob Holding still recovering from his ACL tear suffered, although he is expected to return soon. On the flanks are Sead Kolasinac, Nacho Monreal, Ainsley Maitland-Niles, and Hector Bellerin, with Calum Chambers versatile enough to play anywhere along the back or in midfield.

Is that a Champions League defensive unit? It's hard to see how it would be, yet Arsenal has decided to splash the cash up front and hope they can outscore teams enough to reach the promised land. Other than Pepe, the Gunners spent money on winger Gabriel Martinelli, an 18-year-old Brazilian, and young defender William Saliba who was sent back on



Nicolas Pepe

loan to St. Etienne.

The Gunners have taken a calculated risk, one they believe to be beneficial to the long-term health of the club. Should it pay off, Arsenal could be set up for a long stay near the top of the Premier League with a young attacking core and some youth at the back as well. But if they miss, the financial detriment to the club could be even more devastating than what they are set to potentially gain, as Financial Fair Play could be a factor down the road if Champions League riches never arrive.

Meanwhile, Arsenal's managing director Vinai Venkatesham has refuted claims that the club only have £40 million (\$50m) to spend this summer, while head of football Raul Sanllehi is expecting further movement before the window slams shut.

It had been suggested that Gunners boss Unai Emery would have to work on another limited budget as those in north London endeavour to force their way back into contention for Champions League qualification.

Venkatesham is, however, adamant that no cap has been put on spending, with deals having already been tied up for William Saliba and Dani Ceballos and there the promise of more to come.

He told fans at the annual supporters' club Q&A: "I don't recognise this £40m figure, I have read it a lot. That doesn't come

from us, that doesn't come from the club. The numbers never come from us.

"We never ever, ever, ever talk about how much money we have to spend because that's the least helpful thing you can do. Raul's job is hard enough, if you go into a negotiation and everyone knows how much money you've got, it doesn't really help.

"It is true that our funds are more limited after three years in the Europa League, but the budget isn't £40m. We have the budget to make a difference but this is a particularly tough window and we're in the middle of it. I sense and understand the frustration, but there is a huge amount of misinformation out there in the market.

"I read and am sent articles about players we're supposed to have missed out on and they're players we've never even talked about. I get why sometimes it's hard for fans to understand what we're doing, but I'd say that's because about 85% of what you read just isn't true."

Arsenal continue to be linked with the likes of Celtic defender Kieran Tierney and Lille forward Nicolas Pepe, with Sanllehi conceding that talks with targets are ongoing.

He said when asked if a centre-half would be acquired for this season, with Saliba set to spend the 2019-20 campaign back on loan at St Etienne: "I cannot say a

name because I wouldn't be doing my job.

"If I say a name, I walk out the door tonight and he's £10m more expensive. The transfer window is a moving target. I have been doing this for 16 years now and I know that some windows are harder than others. This is a particularly hard window. When I talk with other clubs, this is a common knowledge.

"There is a bit of stagnation in the market and you don't see the number of signings you normally see just yet. I don't know exactly how things will turn out, but I can assure you we are working every hour of every day. I think it's a bit like school, where you evaluate your grade at the end of the school year and not in the middle.

"What is most important is to talk with the coach, about how he is feeling about the team, what system he wants to play. He knows more than anyone, more than me, about what he wants. We're going to do our best and we will keep working, but I will not mention any names.

"Edu joined us recently and is doing great work, but he is not going to be responsible for this window, I want to make this very clear. His real job is going to start in September and he will start planning and working with scouts then. Having said that, he is helping us now, but it would be unfair to say this window is him."

(Agencies)

## Joao Felix: Meet 'new Ronaldo' whom Atletico Madrid signed to replace Griezmann

By Tom Kundert, ESPN Portugal writer



Joao Felix was dubbed 'the new Cristiano Ronaldo' before he had even made his full Portugal debut. (Agencies)

AT just 19 years old and after barely half a season of regular senior football, Joao Felix became the fourth-most expensive footballer in history when Atletico Madrid paid Benfica €126 million for the striker dubbed "the new Cristiano Ronaldo."

Despite the astronomical fee, rather than viewing the purchase as an enormous punt, the general consensus is that the Spaniards have done well to stave off opposition from Manchester City and other top clubs, with many speculating that the Colchoneros will more than make their cash back as Felix's value soars in the coming years.

Where has he come from?

After dominating Portuguese football for three decades, Porto have been usurped by Benfica as top dogs in the country in recent years, and the tale of Joao Felix could be seen as a perfect illustration of this shift. Born in Viseu in central Portugal, Felix was on Porto's books from an early age until three years ago. Letting him join their arch-rivals must rank as one of their greatest mistakes.

Felix made quick progress at the Lisbon club's famed Seixal Academy (which has spawned stars such as Bernardo Silva and Andre Gomes), scoring 50 goals in 100 matches for the UI7, UI9 and B teams.

His impact was immediate when given his senior debut, scoring an equaliser as a late substitute in the Lisbon derby against city rivals Sporting. The Benfica faithful had a new darling. Felix went on to score 20 goals in 43 matches in 2018-19 and became the youngest player to score a Europa League hat trick, triggering his switch from Portugal's capital to that of Spain.

Position

When coming through the ranks, Felix was more of an attacking midfielder than a striker due to his excellent vision and creative passing. In his first senior appearances he usually played on the right side of midfield.

The sacking of Benfica manager Rui Vitoria and promotion of B-team coach Bruno Lage in January was hugely significant. Lage knew Felix well having worked together in the club's youth set-up. "When I got the job the first thing I thought was I'm going to get this kid playing," Lage said in the wake of a tremendously successful season for both of them as Benfica won their 37th league title.

Felix was positioned as the second striker behind big Swiss centre-forward Haris Seferovic. The partnership proved devastating, and the young

Weaknesses

Still to fill out and not blessed with pace to burn, Felix remains heavily reliant on service from his teammates to shine. He is not a striker who will run tirelessly in search for the ball, much less one who can hold the line. As a result, on the rare occasions when Benfica's ultra-attacking game was blunted, he became a peripheral figure. At this early stage of his career, his defensive contributions are negligible.

This was also evident in his one senior appearance for Portugal to date, when a well-organised Switzerland cut off the supply line to Felix in his international debut in the Nations League semifinals.

Where he fits in

Felix is a player around whom the team should be built to get the most out of his skillset. A €126m investment suggests Atletico are prepared to do that.

Paradoxically, however, Diego Simeone's teams are known for their defensive solidity and immense work rate when it comes to blocking the opposition's attacking game from the front. It will therefore be fascinating to see whether these two contrasting aspects are reconciled to get the best out of Felix.

Simeone has a history of shopping in Portugal for strikers, with mixed results. Radamel Falcao was a massive hit, while Jackson Martinez was very much a bust, although in terms of playing style Felix could be seen as a like-for-like replacement for Antoine Griezmann.

The player himself is convinced he made the right choice to continue his career's upward trajectory. "I had several clubs interested in me but I ended up choosing Atletico Madrid because I believe it's the club that gives me the best chance to develop," he said at his unveiling last week. "I'm grown up enough to handle this situation."

Gwiji by David Chikoko



# SPORT

**Arsenal gambling big with summer spending spree**

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CRDB Bank employees that formed the CRDB Bank Jogging Club celebrate with their medals after excelling in Bagamoyo Historical Marathon held in Coast Region last weekend. PHOTO: GUARDIAN CORRESPONDENT

Winning back vice-captaincy was logical next step for Ben Stokes-Giles

LONDON

ASHLEY Giles believes Ben Stokes' reinstatement as England vice-captain ahead of the Ashes is the logical next step in his development as a Test all-rounder.

In announcing their 14-man squad for the first Test against Australia starting at Edgbaston August 1, the ECB also revealed chairman Colin Graves had approved Stokes' re-appointment on the recommendation of Ashley Giles and chief executive Tom Harrison.

Stokes had been stripped of the role during investigations into the fight outside a Bristol night club in 2017, over which he was ultimately found not guilty of affray. Stokes subsequently faced an ECB disciplinary hearing, which resulted in him being fined and banned for eight international matches in December 2018, a punishment that he had already served in missing five months of cricket, including the 2017-18 Ashes.

Giles, the managing director of England men's cricket, said Stokes was highly respected within the team environment.

"He is a natural leader and has a great understanding of the game," Giles said. "He will offer tremendous support to Joe Root as part of the senior playing group."

"Over the past 18 months, he has come a long way and has shown a great degree of maturity on and off the field."

"I have no doubts that the added responsibility will also help him to continue his rise as a world class all-rounder in the Test arena."

Stokes will take over the vice-captaincy from Jos Buttler.

Stokes scored in the 70s and 80s four times in his last five innings at the World Cup and was Player of the Match in the final at Lord's after guiding England's run-chase with an unbeaten 84 from 98 balls, as well as adding a crucial 8 from 3 in the decisive Super Over.

Jofra Archer, who is in line to make his Test debut after also being named in England's Ashes squad, credited Stokes with offering some calming words when he was chosen to bowl to New Zealand in their Super Over, with Stokes having been through a similar experience - although with a different outcome - when charged with bowling the final over of the 2016 T20 World Cup final against West Indies in Kolkata.

"If we had lost today, I don't know what I would have done tomorrow," Archer said at the time. "But Ben Stokes told me even before the over: 'Win or lose, today does not define you. Everyone believes in you.' He came to talk to me because of Kolkata. He probably went through the same emotions but was on the losing side."



Senior national soccer squad Taifa Stars players train in Dar es Salaam mid last week to shape up for the Africa Nations Championship (CHAN) qualifiers' first round encounter with Kenya, which took place in the city yesterday. PHOTO: COURTESY OF TFF

## Taifa Stars manage barren draw with Harambee Stars

By Guardian Reporter

SENIOR national soccer team, Taifa Stars, have experienced a wobbly start to their campaign in the Africa Nations Championship (CHAN) qualifiers, given they posted a 0-0 draw with Kenya's Harambee Stars in the first round's first leg that was played in Dar es Salaam yesterday.

Taifa Stars, therefore, face an uphill task in their pursuit to making it to the next round, given they need nothing short of a win in the second leg.

Taifa Stars showcased determination to control the proceedings early on, given they went close twice in the first two minutes of the yesterday clash that took place at the National Stadium.

In the first of the hosts' opportunities, Taifa Stars forward Idd Selemeni pounced a poor clearance by a Kenya defender within the latter's area, Selemeni then released fellow forward John Bocco that unleashed an effort which was blocked by a defender.

The hosts' left fullback Gadiel Michael floated in a cross that was met by striker Ayoub Lyanga, the forward's effort went over the opponents' crossbar.

Taifa Stars' fullback Paul Godfrey was set up by team mate on the sixth minute, the fullback's delivery into Kenya's area was however poor, given it went straight into the hands of Kenya's keeper John Oyemba.

The visitors began attempting to impose themselves in the game in the latter stages of the opening stanza, putting the hosts' defense under pressure on several occasions.

The visitors' defense was later under pressure after one of the squad's defenders

had intercepted a pass by forward Ayoub Lyanga, aimed at fellow forward Bocco, a few meters from the former's box.

A fierce long range effort by the hosts' midfielder Jonas Mkude flew across the visitors' goal on the 38th minute as the hosts stepped up pursuit of an opener.

The two squads failed to find each other's back of the net when the first period came to an end.

Taifa Stars got two chances early in the second stanza only to be let down by profligacy in the opponents' box.

They won a free kick a few meters from the opponents' box, an effort Michael went over.

A well taken kick by Michael a minute later was also wasted, given the team's forwards failed to connect it in.

Taifa Stars' defense had to stand firm a few minutes later, as Kenya made two dangerous moves.

The hosts' interim head coach, Etienne Ndayiragije, opted for substitutions later on in an effort to boost pursuit of goals.

He brought in young forward Kelvin Pius in place of midfielder Hassan Dilunga and midfielder Ibrahim Ajibu that had replaced Lyanga.

The move injected fresh zeal in the hosts' squad, given it made several good moves but still failed to make the most of opportunities the team got.

It was an end to end affair in the remaining minutes with both squads going close now and then.

The aggregate winners will lock horns with Sudan in the final qualifying round at

a date to be announced later.

The competition's finals will be held in Cameroon in January next year.

The CHAN is a football tournament which was first announced on September 11, 2007. It is organized by the Confederation of African Football (CAF) and is played between the best national teams of Africa.

The national teams exclusively feature players who are active in the national championships and qualified to play in the ongoing season.

Expatriate players, regardless of where they play, even in Africa, are not qualified to take part in the Africa Nations Championship.

The first tournament was held in 2009. It was hosted by Ivory Coast and won by Democratic Republic of Congo.

The competition was expanded to 16 teams for the second tournament, held in Sudan in 2011.

The tournament was won by Tunisia, in the wake of the Tunisian Revolution.

The tournament is held every even years, alternating with the Africa Cup of Nations.

Stars took part in the maiden CHAN finals that was held in 2009. The competition, hosted by Ivory Coast and won by Democratic Republic of Congo, saw Stars crash out of the group stage.

The Tanzania squad was put in Group A of the tournament with Senegal, Zambia and hosts, Ivory Coast.

Taifa Stars conceded 1-0 loss to Senegal in the first match and later on, the former lost 1-0 to the hosts.

Stars wrapped up their group stage campaign with 1-1 draw with Zambia.

## Jeshi Stars hold sway in National Volleyball Club Championship

By Correspondent Michael Sikapundwa, Morogoro

DAR ES SALAAM's Jeshi Stars teams have won this year's national Volleyball Club Championship which climaxed at JKT Hall venue in Morogoro last weekend.

The five-day tournament, opened by Deputy Minister for Information, Culture, Arts and Sports, Juliana Shonza, had Morogoro Regional Administrative Secretary (RAS), Clifford Tandari, gracing the climax.

Jeshi Stars' men's squad lifted the trophy after commanding 3-1 win over Mwanza Transit Camp team in the final.

Jeshi Stars' women team emulated their male counterparts' exploits, winning the women category's top honour with a hard-fought 3-2 victory over Star Girls in an all-Dar es Salaam final.

Jeshi Stars' men's team went down 23-25 to Mwanza Transit Camp in the first set, a situation that forced the Dar es Salaam team's skipper, Godwin Ekingo, to opt to change game approach in an effort to turn the team's fortunes around.

The approach paid off given Jeshi Stars bounced back in the following set, winning 25-13. They went on to win 25-21 in the third set and made certain of their victory with a win in the following set.

It was hardly plain sailing for Jeshi Stars' ladies as they were forced to knuckle down to their victory over their opponents.

Jeshi Stars lost 22-25 in the opening set, prompting the team's coach Nassoro Shariff to change tactics and the decision helped the side post 25-15 in the second set.

Moro Stars regrouped to register 26-28 win in the following set to bring the match to the fifth set tie-break, which was won by their opponents.

The champions were presented with trophies and gold medals, runners-up got silver medals whilst Moro Stars and Kigamboni Girls that were runners-up in men and women categories respectively received bronze medals.

Clifford presented awards to the competition's Most Valuable Players (MVPs), namely Flora Stephano of Moro Stars and Jackson Mmari of Jeshi Stars.

Others that received honours include best referee Salim Yusuph that was presented with the event's best referee honour, Moro Stars' coach Yusuf Mkarambati that got the best coach honour in the women category.

Shariff was presented with the men's category best coach honour, senior players, Neema Ngowi of Jeshi Stars and Shukuru Ally of Moro Stars, also received honours for coaching junior players.

Clifford congratulated all participating teams. He also hailed Moro Stars' teams, which put poor showing in the last year's tournament which took place in Dodoma, for finishing third this season.

The official noted the Morogoro teams have, in the process, regained the trust Morogoro fans had in the squads.

"It is my pleasure to have watched the team put good showing in the matches. They battled tirelessly and succeeded to win and they have promised changes in the next competition," he said.

## Flexibles by David Chikoko



**5 EATV** **TONIGHT @ 21:00**

**UJENZI**

**MONDAY**

11:00 DADAZ (LIVE)  
15:00 FUNGUKA  
16:00 UTAKA  
16:30 #HASHTAG  
17:00 SSELEKT  
17:55 KURASA  
18:00 eNewz  
18:30 Music  
19:00 EATV SAA 1  
19:30 MJADALA  
21:00 UJENZI  
21:30 SPORTS LIVE  
22:30 BONGO HITS

Ujenzi Watch this informative show on the domestic construction process both on site construction and interior/ exterior designing whilst using the latest technology and appliances that have made construction easier.

**east africa RADIO**

05:00 EA Breakfast  
09:00 Supamix  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 The Cruise

**88.1FM**  
DAR ES SALAAM