



**National Pg 2**  
Organ donation bill coming up



**National Pg 3**  
Minister expresses optimism on ICT



**National Pg 4**  
Farmers venture into modern farming



**National Pg 5**  
'Technology registration at Brela'



# Economic Crimes Act up for review, altering

## ● Plea bargaining should be done in open court, MP suggests

By Guardian Reporter, Dodoma

THE Law Review Commission is doing the groundwork for review of the Economic and Organized Crime (Control) Act and five other criminal laws, the legislature was told yesterday.

Justice and Constitutional Affairs minister Prof Palamagamba Kabudi told the House that the move is aimed at decongesting the country's overcrowded prisons and save money spent in running overburdened correctional facilities.

Other criminal laws up for review are the Prisons Act (Cap 58), the Criminal Procedure Act (Cap 20), the Community Service Act (Cap 291), Parole Boards Act (Cap 400) and the Minimum Sentences Act (Cap 90).

"The Law Review Commission is drafting two reports on evaluation of instituting alternative punishments," he said.

Tabling budget estimates for the next financial year, Prof Kabudi said the commission is also working on suggested law changes aimed at revamping earnings from the

TURN TO PAGE 2



The CCM Vice Chairman (Mainland) Philip Mangula chairs a session of the party central committee held in Dodoma yesterday before a special party congress is held tomorrow. Others are former Zanzibar President and CCM Vice Chairman (Zanzibar) Dr Ali Mohamed Shein (2nd R) and President Samia Suluhu Hassan. Photo: VPO

### CRIMES

Page 3



### SMART HANDS

Page 5



### PRIVATE SECTOR

Page 6



## Minister warns police on harassing maize farmers

By Guardian Correspondent, Kongwa

AGRICULTURE minister Prof Aldof Mkenda has warned police officers from harassing and arresting maize traders when taking their crops to the market, saying the situation discourages farmers.

Prof Mkenda (pictured) issued this caution when touring finger millet farms in Kongwa District, Dodoma Region, expressing intent to consult Inspector General Simon Sirro on the matter.

"There has been a tendency of police officers chasing maize traders when taking their yields to the market. Police are harassing them as if they are transporting narcotic drugs," said the minister, underlining that such habit should be halted, to avoid discouraging farmers.

"As a country we are facing market problems for our agricultural products including maize, so let farmers sell their crops in markets they prefer. Police officers shouldn't be part of the many challenges that farmers face."

The minister asserted that farmers strive to improve their welfare and are also contributing to the country's economy, noting further that maize farmers have been struggling to get markets for their crops. That means there should be no hindrance in their quest to sell their harvests at preferable markets, he emphasised.

He urged extension officers to continue educating farmers on better farming practices to enable them improve yields. With guidance from agricultural experts, farmers would

TURN TO PAGE 2

## Three herders die at Ruaha park, three others missing

By Guardian Correspondent, Mbarali

THREE herders have died and their bodies found in the Great Ruaha River in the Ruaha National Park while three others are still missing.

Mbeya Regional Police Commander Ulrich Matei confirmed the deaths yesterday, saying reports show that six people were grazing livestock inside the protected area but authorities have recovered only two bodies and the head of a third, while three others were yet to be traced.

The incident is said to have happened on Monday this week inside Ihefu Valley within Ruaha National Park, Mbarali District, Mbeya Region.



**When we arrived at Ikoga we did not find our brother and we accompanied the wardens to the national park area where we found his head inside River Ruaha**

Matagri Mbigili, secretary for the Mbarali District Herders Association, said in an interview that the three were residents of Magwalisi village in Igawa Ward.

Mbigili said after hearing of the deaths he informed state organs and accompanied the district defence and security committee to look for the bodies of the deceased inside the park, noting that the team involved the police, a doctor and TANAPA wardens.

When the team went into Ihefu Valley they were able to locate the bodies of two deceased persons inside Ruaha River and a head of the third deceased, he said.

The accompanying doctor made

TURN TO PAGE 2

## RC battles mobile phones in schools

### ● After Kiwanja Secondary fire, now Iyunga Boys burn storehouse

By Guardian Correspondent, Mbeya

MBEYA Regional Commissioner Albert Chalamila (pictured) has ordered seven out of 20 students of Iyunga Boys Secondary School alleged to have set on fire one of the



school buildings to be caned and pay 300,000/- each as a fine for their acts.

RC Chalamila placed the school under special security to be conducted by security organs, directing that any student found outside school premises after learning hours should be arrested and remanded.

The RC also ordered the police to arrest students said to have invade teachers' houses and shops so that they are punished in accordance with the relevant disciplinary provisions.

He issued the directives yesterday when addressing members of the regional defence and security committee who visited the school to

TURN TO PAGE 2



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Deputy minister Prime Minister's Office (Labour Youth and Employment) Patrobas Katambi congratulates employees of Kilombero Sugar Company (pictured) for observing safety at work. The deputy minister visited Kilombero Sugar Company pavilion during the ongoing health and safety week organised by OSHA in Mwanza. Photo: Guardian Correspondent

## Economic Crimes Act up for review, altering

FROM PAGE 1

tourism sector.

These proposals come up following reports that prison facilities are still overcrowded by thousands despite various measures over the years to reduce the numbers.

Home Affairs Deputy Minister Khamis Chilo told the House early this month that up to the end of last month there were 33,473 inmates out of whom about 16,735 had been sentenced to prison terms and 16,738 are remandees. The country's prisons are supposed to accommodate up to 29,902 inmates as a whole, he stated, implying that there is an excess population of 3,671 persons in jail.

As for legal reforms aimed at giving tourism sector a shot in the arm, Prof Kabudi said the laws slated for review include the Tourism Act (Cap 65), the Wildlife Conservation Act (Cap 283), the National Parks Act (Cap 282), the National Museum of Tanzania Act (Cap 281), the Ngorongoro Conservation Area Act (Cap 284) and the Antiquities Act (Cap 333).

The reviews are aimed at improving revenue collection from the tourism sector, and uplifting of the conservation of attractions to make them sustainable, he said.

The Attorney General's office and that of the Director of Public Prosecutions (DPP) are working on reforming plea bargaining in line with provisions of the Written Laws (Miscellaneous Amendments) Act, number 11 of 2019.

"From July 2020 to March 2021, about 192 cases were resolved though plea bargaining after the accused persons admitted their offences and paid the government 35.073bn/-" he stated, noting that the monies collected through plea bargaining are deposited in a special account at the Bank of Tanzania.

Debating the ministry's estimates, MPs demanded a review of the anti-economic sabotage and anti-money laundering laws, which they said were being used to torment and harass innocent people.

The laws were passed on the basis of goodwill but their enforcement has seen scores of

individuals being remanded and denied bail, demanding the Law Reform Commission to look again into their provisions.

Joseph Tadayo (Mwanga) said there are complaints from Tanzanians over the laws, saying many people have been slapped with accusations of serious crimes they have not committed.

"A person is taken to court and is denied bail just because the Director of Public Prosecution does not wish that he gets bail. A law is not above the constitution; these people should be given bail," he said.

Agnesta Kaiza (Special Seats, Chadema) said there are large numbers of people in the country's prisons not due to the crime rate but because investigation takes time and the cases are not worked upon timely. "Another thing is slapping people with offences which they did not commit. And since there are difficulties in getting bail, many are rotting in jail on minor offences."

Salome Makamba (Special Seats) said the way plea bargaining agreements between the DPP and the accused is negotiated torments people, urging the formation of a commission to work on the matter.

Plea bargaining should not be conducted in a closed environment between the DPP and the suspect but it should be conducted in an open court, she demanded.

Godwin Kunambi (Mlimba) said the two laws have been tormenting people with many being grabbed off their money through a plea bargaining system which is not transparent.

"If the DPP's office fails to correctly perform its duties, then the whole justice system is compromised. I know a number of people who have suffered due to the said laws," he declared.

Citing repression on account of the laws, Kunambi said in his constituency some farmers were arrested for taking tractors into a nearby national park, and they were remanded on charges of economic sabotage.

"They are in custody until now and they were simply found in the national park. DPP help us about this law...seriousness is needed on this matter," he added.

## RC battles mobile phones in schools

FROM PAGE 1

check the destruction following misconduct by the students.

Earlier, the school headmaster, Edward Mwantimo informed the committee that some students were deliberately violating school rules and regulations.

"We restrict students from owning mobile phones. We also don't allow them to go outside the school during the night but some of them violate the rules," he said, noting that school authorities recently confiscated mobile phones secretly used by students.

Narrating, Mwantimo said on the particular day, the suspected students torched a storehouse at midnight, but some students who were awake shouted for help, and the fire was immediately put out by students in collaboration with

teachers.

"We managed to put out the fire before it spread and became a large fire which would have destroyed classes, the teachers' office and dormitories," he narrated, daunted.

Preliminary results of an investigation conducted by the school board revealed that 20 students were involved in organising the incident, thus it was resolved to suspend them indefinitely.

Regional Education Officer, Majuto Njanga said that the suspension was decided on March 18 after which the students appealed to the regional board of appeal chaired by the RC.

It ordered the students to return to school under conditions of being whipped and paying 300,000/- each for maintenance

of the torched building, he stated.

"Students going outside the school premises should be in uniform. We better remain with a few disciplined students instead of keeping a good number of stubborn ones," the REO intoned.

RC Chalamila directed that Form IV and Form VI students to continue learning from home as they will sit for their national examinations later in the year, also directing Mbeya DC William Ntinika to work closely with the school administration to ensure all the directives are implemented accordingly.

In October 2019, the RC caned and suspended Form V and Form VI students, along with 14 students accused of torching down two dormitories at Kiwanja Secondary School in Chunya.

About 392 students were

directed to pay 200,000/- upon return to the school on October 18, 2019.

The students reportedly torched down the dormitories after their mobile phones were confiscated by the school administration.



**We restrict students from owning mobile phones. We also don't allow them to go outside the school during the night but some of them violate the rules**

## Minister warns police on harassing maize farmers

FROM PAGE 1

harvest enough for food and sale, he stated.

"When farmers are assisted with the needed skills at all crop growing stages they will harvest more finger millet and generate a good income," he declared.

Sagara B village chairman, Gilbert Mkwana thanked the minister for his warning to police officers, saying this affirmation shall revive farmers' morale to cultivate larger farms in coming

seasons. Farmers were always worrying about police when it comes to transporting their crops to the market, he admitted.

"We will now conduct our business peacefully," he remarked.

District Commissioner Dr Seleman Serera said farmers in the area are ready to engage in finger millet contract farming. They are also happy for decisions to provide them with extension officers because they will cultivate the crops more professionally, he added.

## Three herders die at Ruaha park, three others missing

FROM PAGE 1

a short medical examination and said the head of the third deceased they recovered had a bruise indicating it was stabbed by a sharp implement under one of the ears, and concluded that he was killed.

Mbuga Salawa, elder brother of one of the deceased said his younger brother left home with friends to graze cattle, and whilst they were grazing they were chased away by TANAPA wardens, who managed to apprehend some of them.

Those who escaped reported the arrest of their companions, whereupon they followed up the issue at TANAPA offices located at Ikoga.

"When we arrived at Ikoga

we did not find our brother and we accompanied the wardens to the national park area where we found his head inside River Ruaha," said Salawa.

Makresia Pawa, the chairman of the Mbarali District Herders Association said the killings bring to 12 the number of those killed in the park in the past two years, saying the killings were committed by TANAPA wardens.

He appealed to the government to erect beacons showing the boundaries of the national park, distinct from settlement areas to avoid frequent conflicts and killings of herders.

Mbarali District Commissioner Reuben Mfune called on residents in the district to remain calm at the time state organs were dealing with the matter.



Fred Trekking and Safaris executive director Fred Elihuruma Mkonyi (R) poses in a group photo at Uhuru Peak with tourists from Estonia East Europe recently. Photo: Correspondent James Lanka

By Guardian Reporter

THE government will this September table a bill to regulate organ donation and transplantation activities including harvesting and storage of human body parts to meet the increasing demand for transplant surgeries in the country.

Deputy minister for Health, Community Development, Gender, Elderly and Children Godwin Mollel made the remarks in House yesterday when answering a question from Special Seats Member of Parliament Rose

## Organ donation, transplantation bill set for Parliament September

Twee.

In her question, the legislator wanted to know when the government will take the bill to the Parliament to facilitate availability of the organs.

Answering the question, Dr Mollel said the process is now in the hands of stakeholders who are now giving views and that it will be taken to the National Assembly

upon completion of the process.

In her preliminary question, the MP asked what is the government plan to harvest human body parts and given to individuals who need them.

In his answers, Dr Mollel said currently Muhimbili National Hospital (MNH) said currently and Benjamin Mkapa hospital offers the transplant services since 2017

using organs from willing donors.

Up to now MNH has conducted 62 kidney transplants and Benjamin Mkapa has transplanted 18 kidneys, this is a great achievement," he said.

He however said other services have started being offered using guidelines being given by the international organization overseeing organ transplant.





Zanzibar Health, Community Development, Elderly, Gender and Children minister Nassor Ahmed Mazrui administers vaccination drops to child Mahir Khamis Mohd during the launch of Africa Vaccination Week held at Mwera health centre in South Unguja yesterday. Photo: Correspondent Rahma Suleiman

## Singida to organise training on measurement for its executives

By Correspondent Felix Andrew

SINGIDA Regional Commissioner Dr Rehema Nchimbi has ordered all officials in the region dealing with producers to attend training on correct use of measurement and packaging.

Speaking yesterday while opening training on weigh scales and packaging that was organised by Weights and Measures Agency, (WMA), she hailed the organisation for conducting the event which also involved edible oil processors and traders dealing with packaging.

"I congratulate WMA for organizing this training in our region, I order the Singida Regional Administrative Secretary and all district commissioners to make sure that they organise similar event and invite all officials dealing with producers at their respective departments," she said.

She said she wants to see similar classes on measurement well organized

and all executives including extension officers should attend so that they can have results regarding weighs.

Dr Nchimbi said if producers apply correct measures and put quality packaging they would help the government to improve economy of the country.

She said she is eager to see the said training is conducted within the region and all officials including herself are attending without any excuse.

"It is not acceptable to wait for WMA officials from Dar es Salaam or Dodoma to provide us training while we have enough officials within the region who can do similar assignment," she insisted.

She told training participants that measurement is not a joke for human life, since it build confidence and ensure quality of products using correct measures.

She said measurement helps producer to understand if he/she has reached production of 20 kilogrammes from

three per day.

She explained that the government wants to see that producers have enough faith, confidence and become happy while producing, but without measurement it is not possible.

Dr Nchimbi applauded all participants who attended the training saying the issue regarding information on measurement is not seasonal, but a daily need.

"So we can not wait for a person from Dar es Salaam to bring us information regarding measures, since they are not implemented in offices, they are found at citizens, producers," she said.

According to her it does not help to take legal action over a person for failure to adhere to measurement requirement, but they want to see him benefit with production using correct measurement, that is why all officials must have enough education and advise them, and make close follow up at every stage of production and sales.

## Arusha police arrest 36 people, recover 64 stolen motor cycles

By Guardian Correspondent, Arusha

From January to April this year the police in Arusha Region have arrested 36 people, whose name have not been disclosed, who are allegedly to engage themselves with motorcycle thefts whereby 64 stolen motor cycles from various areas within and outside the region were recovered.

Arusha Regional Police Commander Justine Masejo said on April 8 this year a vehicle belonging to WUYI CO. LTD, a Chinese company, with Reg. T381 DMA that had been stolen from the firm's camp in Ngorongoro District and was found at Valeska village, Makiba Ward in Arumeru District. Masejo said they conducted

operations in various areas in the region and seized stolen goods including TV sets, an electricity generator, an HP laptop and an Epson printer.

He said initial investigations they found out that the motorcycles were used in various criminal incidents, hence the police were continuing with operations on criminal gangs engaged in housebreaking and armed robberies.

In regard to the stolen Chinese vehicle, the RPC said when they received the report they made a follow up and managed to seize it and managed to arrest three suspects.

He also called upon the people whose motor cycles were stolen to go nearest police stations for identification.

## Ndugulile upbeat over prospects provided by ICT and the Internet

By Guardian Reporter

COMMUNICATIONS and Information Technology minister Dr Faustine Ndugulile has been upbeat over various opportunities from the growing information communication technology, the use of Internet in particular, for the conduct of business activities, economy and development in general.

The minister was speaking at the opening the 41st Southern Africa Telecom Association (SATA) conference of telecommunications companies and institutions from the Southern African Development Community (SADC) in Dodoma early this week conducted via video conference. 23 countries of the region took part.

Dr Ndugulile said it would be better to continue with education in the correct use of social networks in order to reduce network crime and plummeting of ethics in the society to go in par with the African traditions and customs.

Tanzania was chairman of the conference through Tanzania telecommunications Company Limited (TTCL).

Dr Ndugulile said he likes to see the costs of communication among SADC countries are reduced by making robust systems in establishing a regional hub instead of routing communication to Europe and the

US then back to the recipients.

"The government has enabled internal communications as a country hence it was able to reduce communication cost and among the better performing services is the mobile money transfer making Tanzania among leading countries in the continent," he said.

He added as a country there have been big achievements in taking financial services close to the people via mobile networks whereby more than 32 million people use the services and more between 15 and 20 trillion shillings is transacted every month.

"Internal communications within the SADC countries will reduce costs and will enable economic and development activities to make big strides including money transfer among SADC countries via telecommunication firms," Dr Ndugulile added. He said the government continues with its strategies to enable the availability of equipment using the Internet at low cost by establishing factories for assembling smartphones as well as welcoming other investors for manufacturing and assembling of smartphones.

For his part, TTCL managing director Waziri Kindamba said in 12 months' time they will make sure SATA becomes a regional integration hub that will simplify as well as reduce communication service costs among SADC member states.



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TANZANIA  
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## PRE-QUALIFICATION OF A CIVIL CONTRACTOR FOR THE ROAD UPGRADE FROM NAMTUMBO TO MKUJU RIVER PROJECT SITE

Mantra Tanzania Limited (Mantra), operating as a subsidiary of Uranium One, is focused on the potential development of a Uranium Mine at its Mkuju River Project (MRP) in the Namtumbo District of Ruvuma Region.

Now Mantra Tanzania Ltd invites eligible Civil Contractors to express their Interest (EOI) for the road upgrade from Namtumbo to Mkuju River Project site (approximately 80Kms) as per Scope of Work to be provided to short-listed contractors.

**Interested Companies are requested, as a minimum, to submit the following;**

- Detailed Company Information with Organization structure, List of workers with CVs of key personnel.
- Details of completion of similar type of contracts in the last three years and similar contracts/agreements currently under execution under headings:
  - a) Brief scope of work
  - b) Value of work in USD
  - c) Contractual Duration
  - d) Clients name

- e) Contact details of the Client (Mantra may approach the client directly for the feedback).
- Details of Resources available in terms of number of manpower, equipment etc. for providing similar services
- Health, Safety and Environment (HSE) policies, procedures and statistics covering the last 4 years.
- Copies of Valid Quality Certifications / Accreditations, ISO certifications, If any
- Company's financial performance documents (Audited Balance sheets, Profit and Loss Account & cash flow statement, Auditors Report and Notes to Accounts etc.) for last 3 (three) years. Latest financial statement should not be older than 18 months on the date of submission of response to Expression of interest.
- Current Tax Clearance certificate from relevant authority.
- Corporate ownership including main shareholders by percentage.

The interested bidders should submit a soft copy of their Expression of Interest (EOI) via e-mail address; [francis.rweyemamu@uranium1.co.tz](mailto:francis.rweyemamu@uranium1.co.tz) and the hard copy to the below address latest on **12<sup>th</sup> May 2021 at 16.00 hours.**

Managing Director  
Mantra Tanzania Ltd

Plot No. 1520, Masaki Ikon, Bains Avenue-Masaki, P.O. Box 23451, Tel +255762700440, Dar es Salaam.



## National Service ventures into fish production project

By Polycarp Machira, Dodoma

THE National Service has ventured into fish production project aimed at producing 12 tonnes per month as well as producing more than 200,000 fingerlings.

The revelation was made here by acting Commanding Officer of 837 JKT Camp located at Chita village in Mlimba, Morogoro Region. Major Evergreen Bartazal when briefing journalists on the progress of the project, insisting that the move is also aimed at increasing the supply of quality fish seeds, a key factor to the expansion of fish farming in the country.

The project comes just a few days after President Samia Suluhu Hassan directed the ministry of Livestock and Fisheries to embark on projects to help increase fish seeds so as to boost fish production in the country.

The president made the remarks during an event to swear-in ministers after making a mini-cabinet reshuffle, immediately after taking over power as the country's new president.

Major Baltazar noted that the project is part of a robust irrigation farming scheme currently being implemented at Chita camp, which apart from fish farming, the project also involves cultivation of about 2,500 hectares of rice, in efforts to feed the army nationwide.

He said that if the fish farming project was implemented through contractors it would have cost the army a staggering 440m/- but by using young patriotic men and women at the camp, only 250m/- will be spent upon completion.

"It is pleasing to see that the project is progressing well and we believe it will bring positive results for the army and the community at large as it will solve

the challenge of shortage of fish seeds in the country," he noted.

Aquaculture expert at 837 KJ, Lieutenant Joseph Lyakurwa said there were 26 tanks which use round flow system, insisting that this was the first of its kind projects to be undertaken in the country.

He said the project would engage breeding, rearing, and harvesting of fish where inside the fish tanks organic manure will be used instead of using industrial manure.

"The plan is to have two acres at the project which will have the capacity to produce 12 tonnes of fish per month and more than 200,000 fish seed which will reduce the problem of seed in the country," he noted.

He said the project which will only be producing tilapia fish was the largest in the country, expressing optimism that it would increase fish production in the country.

"The largest artificial dam producing fish presently has the capacity to produce only four tonnes but upon completion this one will have the capacity to produce 12 tonnes of fish," added Lt Lyakurwa.

He said apart from producing fish, the project will equally help in training youth at the army camp that upon completion of their training would be able to employ themselves. Others who would benefit he said, include researchers, academics and students from higher learning institutions pursuing aquatic sciences.

In an interview youths currently undertaking training at Chita Camp servicemen Barakat Mlugu and William Suleiman said the project had helped them to acquire skills that they can apply to have similar initiatives upon completion of their training.



Water minister Jumaa Aweso (2nd L) listens to Iringa Rural Water and Sanitation Authority regional manager Joyce Bahath during his visit to inspect Kilolo-Iringa water project yesterday. Photo: Correspondent Francis Godwin

## 50,000 benefit from Bulyanhulu Gold Mine community projects

By Guardian Correspondent, Mwanza

OVER 50,000 people surrounding Bulyanhulu Gold Mine (BGM) in Bulyanhulu Ward, Msalala District in Shinyanga Region have benefited from various projects including water, health, education and special vulnerable groups.

The projects were implemented by BGM through the gold mine's corporate social responsibility (CSR) initiative.

This was revealed by BGM community development officer Mary Lupamba when briefing the deputy minister in the PM's Office (Labour, Youth, Employment and People with Disabilities) Patrobas Katambi during the deputy minister's visit at BGM's pavilion. The safety and health exhibition is in preparations for the commemoration of International Health Day held at Nyamagana Stadium here that kicked off on April 26, this year.

Lupamba said BGM responsibility to the surrounding communities, has been implemented through various projects that benefit the communities whereby Bugarama health centre was one on the projects in the health sector.

She added that other projects in the health sector include dispensaries for 10 villages in Nyang'hwale District and Kakola dispensary. She further said in regard to the education sector,

every year BGM, in collaboration with the government built classrooms in various primary schools and laboratories, dormitories and provided furniture in secondary schools in Msalala and Nyang'hwale districts.

She said in regard to the water sector the mine, in collaboration with the government has implemented water project that would benefit 100,000 residents in Kahama and Nyang'hwale districts.



### INVITATION TO TENDER

#### REQUEST FOR PROPOSALS FOR PROVISION OF STATUTORY AUDIT AND TAX SERVICES FOR TANZANIA COUNTRY PROGRAM

##### A. INTRODUCTION

African Wildlife Foundation (AWF) is an international conservation organization formed in 1961. Together with the people of Africa, AWF works to ensure that the wildlife and wild lands of Africa will endure forever. Headquartered in Nairobi, Kenya, AWF has field offices in nine African countries: (Kenya, Tanzania, Uganda, Cameroon, Zimbabwe, Ethiopia, Democratic Republic of Congo, Niger, and Rwanda) and is registered in the United Kingdom, Canada, Switzerland, and South Africa.

The African Wildlife Foundation ("AWF") is requesting proposals from licensed certified public accounting firms to provide statutory audit and tax services for its Kenya country program for the fiscal year ending June 30, 2021.

The RFP Document can be downloaded from the AWF website at xxxxx

To be considered, a proposal in PDF format must be received by 5PM on May 12, 2021. Proposals should be emailed to AWF procurement at [procurement@awf.org](mailto:procurement@awf.org) with a copy to [CGuvheya@awf.org](mailto:CGuvheya@awf.org) AWF reserves the right, where it may serve the organization's best interest, to request additional information or clarifications from proposers, or to allow corrections of errors or omissions.

**AWF PROCUREMENT COMMITTEE**

## Dr Kalemani praises REA for good work

By Guardian Correspondent, Dodoma

ENERGY Minister Dr Medard Kalemani says the government has been pleased by the performance of Rural Energy agency (REA), adding that the ministry was proud of its implementation of rural electrification in the country.

Dr Kalemani gave the remarks here early this week when closing a two-day consultancy meeting that assessed the implementation of rural electrification projects that involved REA and the power utility, TANESCO.

He said the big task done by the Agency in rural electrification is a thing to be proud of due to its fast pace to beat December 2022 targets set by the government.

He called upon REA to make sure they increase the pace of power distribution in various areas in the country to attain the government's target in having all villages to be connected with power by December 2022.

"The nation's development depends on electric energy which is your responsibility - you REA and TANESCO, the criteria that made us attain the middle level economy status is electricity," he added.

He also said the government has set up targets for its plans to "ensure the people in every village access electric power, hence you must ensure all villages get it."

For his part, deputy energy minister Stephen Byabato also praised REA for good work and urged them to increase the pace of rural electrification. REA's managing director's representative at the meeting Eng Advera Mwijage said they will make sure all directives from the minister will be worked upon to enable the people in rural areas access electric power.

*"ensure the people in every village access electric power, hence you must ensure all villages get it."*

By Guardian Correspondent,

Babati

MANYARA Regional Commissioner Joseph Mkirikiti has called on newly elected office bearers of Rift Valley Cooperative Union (RIVACU) to manage well the Union's resources for the benefit of its members and the country as a whole.

The RC made the call here on Tuesday this week when opening the 31st RIVACU general meeting.

"RIVACU has a lot of resources but everyone wants to own them, organise yourselves well in managing your resources including farms and land plots, said the RC.

He also said when cooperative members from the south realised they were

By Guardian Correspondent, Mvomero

THE Tanzania Agricultural Research Institute (TARI) has called on rice farmers to venture into modern farming that involves the use of quality seeds for high yields.

TARI-Dakawa center manager Jerome Mghase said the time has come now for farmers to abandon the old-fashioned farming using indigenous seeds that are not productive in commercial agriculture.

He said the center is responsible for overseeing and coordinating the research of the national rice crop where after conducting research they have successfully identified 19 varieties of the best seeds of the crop.

Mghase said out of the 19 varieties of seeds they have successfully identified, some are suitable for planting in lowland areas where some are for upland areas

## Manage your resources well, RC urges new RIVACU officials

being swindled by business people they sat together and decided to join the warehouse Receipt system which had brought them many successes.

He called upon them to avoid unprofitable sittings and gave an example that when a tractor is bought, members would form a committee to get a driver, another committee to deal with repairs, saying that all these committees spend money.

For his part, Manyara Region assistant Cooperative Registrar Venance Msafiri called on new RIVACU office bearers to organise themselves.

He said in this season they expect to order fertiliser for

the entire region, saying they want farm inputs to reach farmers at low costs.

Meanwhile, the meeting elected RIVACU new board members while the former board chairman Michael Txsara was defeated.

New board members elected were retired teacher Yuda Sulle as new chairman, Magreth Simon as deputy chairman and Godfrey Hicheks, Simon Mmanda, Paul Bayo, Peter Hhayuma na Paul Silvester as members.

New RIVACU chairman Yuda Sulle said the great number of votes to him was a big debt which he said he must repay by supervising the Union's resources and the cooperative movement in general.

## TARI urges rice farmers to venture into modern farming

and others are thriving in irrigated areas.

He said the use of quality seeds in the country is 32000 tonnes while seed production so far is only 3000 to 3500 tonnes.

However, he said farmers' response to the use of quality rice seeds has not been good where so far only an average of 23 percent of farmers are using quality seeds while others continue to use traditional seeds and that this year the center has produced 93 tonnes of quality seeds of which they have sold 60 tonnes and are left with 33 tonnes.

He urged farmers to come to the center to get better seeds so that they can increase productivity in agriculture where one of the characteristics of good seeds is to have many crops that will make the farmer

earn money including having various qualities that consumers like including the smell of rice and flavor.

Technology Distribution Coordinator and Relations, Fabiora Langa said the department reaches out to 30,000 to 40,000 farmers a year where she encouraged farmers on the importance of using quality and appropriate seeds while urging extension officers to work with the institute to provide education to farmers to achieve productive agriculture.

One of the rice farmers in Dakawa area, Filimed Jikasi said: "The use of quality seeds has helped them to get more produces and last year farmers who used quality seeds sold their produce at a higher price than farmers who used natural seeds."





Tanzania Breweries Limited (TBL Plc) manager at Ilala plant in Dar es Salaam Patel Kilovela makes a presentation on safety to company's staff members during the commemoration of World Day for Safety and Health held in Dar es Salaam yesterday. Photo: Guardian Correspondent

## Smart Hands Tanzania Project responds to basic sanitation, hygiene needs of communities

By Guardian Reporter

NEARLY 1,900 households and healthcare facilities in Kinondoni municipality in Dar es Salaam have received sanitation and hygiene products through Smart Hands Tanzania (SHTz) project.

Smart Hands Tanzania (SHTz) project is a private sector-led initiative aimed at increasing the private sector's investment and participation in addressing water, sanitation, and hygiene (WASH) challenges facing vulnerable communities by delivering results through an equity lens.

Spearheaded by the CEO Roundtable of Tanzania in partnership with UNICEF Tanzania and with the support and collaboration of the Government of Tanzania, the SHTz project has mobilised technical support from different private sector and civil society stakeholders.

The stakeholders include Dalberg, AMREF Health African in Tanzania, Pricewaterhouse Coopers Ltd, Chemi Cotex Industries Ltd and Prime fuels Tanzania Ltd. The project has also received financial support from Novo Nordisk Foundation, Givaudan Foundation and ABSA Bank Tanzania.

In support of the Tanzanian government's efforts to provide the most in need communities with critical hygiene products, the SHTz project focuses on large scale distribution of sanitation products in three municipalities in Dar es Salaam Region in the short term and intends to scale up the distribution to other Regions in the mid to long-term. The scale-up options will take a three-pronged approach that will involve the large scale distribution of soaps, hand sanitizers, and water treatment chemicals for improved access to safe water supply.

The distribution activities commenced in Kinondoni

municipality on 8th to 13th April engaging with government officials at local levels. More than 1,900 households received hand sanitizers, soaps and water purification tablets 67mg for household water treatment and storage. More than 55 healthcare facilities also received hand sanitizers, soaps and water purification tablets. Distribution in Ilala and Temeke Municipalities are underway.

Aligned to the National Sanitation Campaign and endorsed by the Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDEC) and Regional Authorities, the SHTz project is leveraging the private sector's manufacturing capacity, donations, distribution channels and transportation networks to bolster response efforts by fast-tracking the supply and distribution of critical hygiene products to vulnerable communities.

Understanding the importance of behavior change and community engagement, the SHTz project aligns to the existing National initiatives on social behavioral change and community engagement to accelerate communities' adoption of appropriate hygiene and sanitation practices. This will be achieved working through existing community level platforms and other communication channels such as mass media, radio, social media, and influencers both at national and community level to empower communities.

As the SHTz project is built on private sector's capabilities, commitment, and experience, the continued success of the SHTz project is dependent on enhanced collaboration and partnerships. Join us and leverage partnerships to create sustainable models for beneficiaries to access hygiene and sanitation products at price points that are increasingly affordable in the long term.

## Technology decreases business registration time frame at Brela

By Guardian Reporter

THE Business Registration and Licensing Agency (Brela) has registered 7,148 companies in the current financial year which is a 75-percent increase in registration which resulted from the adoption of electronic registration (e-registration).

The company's Chief Executive Officer Godfrey Nyaisa said his company intends to register 9528 each year.

He said registration now takes a single day if the client submits all the required

documents on time.

For his part, Minister for Trade and Industry Prof Kitila Mkumbo advised them to facilitate business by letting conflicts be resolved pursuant to the existing company laws and not wisdom as it is the case now.

The minister made the remarks during his tour at Brela over the weekend saying misunderstandings and conflicts in companies should be left to courts if they have taken the legal route or use rules and guidelines as stipulated by various laws.

"You find that there is a conflict between shareholders, may be one wants to get more shares, this should be dealt with legally and not with wisdom as it is the case," he said.

Prof Kitila said Brela has been mandated to register businesses a role which goes beyond following up on the reasons that have led to business closure before deregistering.

"We should not feel happy to deregister a company unless this goes beyond our ability," he added.

Bank of India (Tanzania) Ltd.				
Relationship beyond banking				
Fully owned subsidiary of Bank of India (Public Sector Bank)				
PUBLICATION OF FINANCIAL STATEMENTS				
Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Disclosures) Regulations, 2014				
<b>CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021</b> (Amounts in million shillings)				
	Current Quarter 31-Mar-21	Previous Quarter 31-Dec-20		
<b>A. ASSETS</b>				
1 Cash	778	1,758		
2 Balances with Bank of Tanzania	14,823	13,599		
3 Investments in Government securities	48,793	49,837		
4 Balances with other banks and financial institutions	977	3,549		
5 Cheques and items for clearing	-	-		
6 Inter branch float items	-	-		
7 Bills negotiated	-	-		
8 Customers' liabilities for acceptances	-	-		
9 Interbank Loans Receivables	19,846	18,803		
10 Investments in other securities	-	-		
11 Loans, advances and overdrafts (net of allowances for probable losses)	72,504	69,749		
12 Other assets	3,024	2,608		
13 Equity Investments	-	-		
14 Underwriting accounts	-	-		
15 Property, Plant and Equipment	2,081	1,947		
16 <b>TOTAL ASSETS</b>	<b>162,826</b>	<b>161,850</b>		
<b>B. LIABILITIES</b>				
17 Deposits from other banks and financial institutions	53,146	53,125		
18 Customer deposits	69,231	68,384		
19 Cash letters of credit	-	-		
20 Special deposits	-	-		
21 Payment orders/transfers payable	89	28		
22 Bankers' cheques and drafts issued	25	25		
23 Accrued taxes and expenses payable	2,340	2,772		
24 Acceptances outstanding	-	-		
25 Interbranch float items	-	-		
26 Unearned income and other deferred charges	-	-		
27 Other liabilities	1,477	1,526		
28 Borrowings	-	-		
29 <b>TOTAL LIABILITIES</b>	<b>126,308</b>	<b>125,859</b>		
30 <b>NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>36,518</b>	<b>35,991</b>		
<b>C. SHAREHOLDERS' FUNDS</b>				
31 Paid up share capital	21,500	21,500		
32 Capital reserves	2,570	2,479		
33 Retained earnings	11,908	10,974		
34 Profit (Loss) account	540	1,037		
35 Other capital accounts	-	-		
36 Minority Interest	-	-		
37 <b>TOTAL SHAREHOLDERS' FUNDS</b>	<b>36,518</b>	<b>35,991</b>		
38 Contingent liabilities	8,764	10,751		
39 Non performing loans & advances	2,609	2,600		
40 Allowances for probable losses	220	195		
41 Other non performing assets	-	-		
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>				
(i) Shareholders Funds to total assets	22.43%	22.24%		
(ii) Non performing loans to total gross loans	3.59%	3.72%		
(iii) Gross loans and advances to total deposits	59.43%	57.56%		
(iv) Loans and Advances to total assets	44.53%	43.09%		
(v) Earning Assets to Total Assets	86.82%	85.62%		
(vi) Deposits Growth	0.71%	-3.53%		
(vii) Assets growth	0.60%	-2.91%		

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2021				
(Amounts in million shillings)				
	Current Quarter	Comparative Quarter	Current Year	Comparative Year
	31-Mar-21	31-Mar-20	31-Mar-21	31-Mar-20
1 Interest Income	3,074	3,108	3,074	3,108
2 Interest Expense	1,230	1,272	1,230	1,272
3 <b>Net Interest Income (1 minus 2)</b>	<b>1,844</b>	<b>1,836</b>	<b>1,844</b>	<b>1,836</b>
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	25	303	25	303
6 <b>Non Interest Income:</b>	<b>116</b>	<b>173</b>	<b>116</b>	<b>173</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	40	58	40	58
6.2 Fees and Commissions	76	115	76	115
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 <b>Non Interest Expenses:</b>	<b>1,176</b>	<b>1,163</b>	<b>1,176</b>	<b>1,163</b>
7.1 Salaries and Benefits	487	430	487	430
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	689	733	689	733
8 <b>Operating Income/(Loss)</b>	<b>759</b>	<b>543</b>	<b>759</b>	<b>543</b>
9 Income Tax Provision	219	269	219	269
10 <b>Net Income/(Loss) After Income Tax</b>	<b>540</b>	<b>274</b>	<b>540</b>	<b>274</b>
11 <b>Other Comprehensive Income (Itemize)</b>	-	-	-	-
12 <b>Total comprehensive income/(loss) for the quarter</b>	<b>540</b>	<b>274</b>	<b>540</b>	<b>274</b>
13 Number of Employees	30	29	30	29
14 Basic Earnings Per Share	100	51	100	51
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	1.87%	1.43%	1.87%	1.43%
(ii) Return on Average Shareholders' Fund	5.81%	3.08%	5.81%	3.08%
(iii) Non Interest Expense to Gross Income	36.87%	35.45%	36.87%	35.45%
(iv) Net Interest Income to Average Earning Assets	6.32%	6.56%	6.32%	6.56%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2021				
(Amounts in million shillings)				
	Current Quarter	Previous Quarter	Current Year	Comparative Year
	31-Mar-21	31-Dec-20	31-Mar-21	31-Mar-20
<b>I. Cash flow from operating activities:</b>				
Net income/(loss)	759	(375)	759	543
Adjustments for:				
- Impairment/Amortization	208	1,049	208	342
- Gain/loss on Sale of Assets	(961)	2,172	(961)	(3,745)
- Net change in Loans and Advances	-	-	-	-
- Net change in Deposits	868	(4,452)	868	5,488
- Net change in Short Term Negotiable Securities	1,069	5,031	1,069	1,145
- Net change in Other Liabilities	(421)	276	(421)	(687)
- Net change in Other Assets	2,032	(1,923)	2,032	3,355
- Tax Paid	(219)	127	(219)	(269)
- Others (specify)	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>3,335</b>	<b>1,904</b>	<b>3,335</b>	<b>6,172</b>
<b>II. Cash flow from investing activities:</b>				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(3)	(66)	(3)	(5)
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>(3)</b>	<b>(66)</b>	<b>(3)</b>	<b>(9)</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	-	(387)	-	-
Net Change in Other Borrowings	-	-	-	-
Others (specify)	-	-	-	-
<b>Net Cash Provided (used) by Financing Activities</b>	<b>(387)</b>	<b>-</b>	<b>(387)</b>	<b>-</b>
<b>Cash and Cash Equivalents:</b>				
<b>Net Increase/ (Decrease) in Cash and Cash Equivalents</b>	<b>3,332</b>	<b>1,451</b>	<b>3,332</b>	<b>6,167</b>
Cash and Cash Equivalents at the Beginning of the Quarter	32,540	31,089	32,540	23,432
<b>Cash and Cash Equivalents at the end of the Quarter</b>	<b>35,872</b>	<b>32,540</b>	<b>35,872</b>	<b>29,599</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2021						
(Amounts in million shillings)						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others
<b>Current Quarter 2021</b>						
Balance as at the beginning of the quarter 01.01.2021	21,500	-	12,012	2,479	-	35,991
Profit for the quarter	-	-	540	-	-	540
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-
Regulatory Reserve	-	-	(92)	92	-	-
General Provision Reserve	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-
Others	-	-	(19)	-	-	(13)
<b>Balance as at the end of the quarter 31.03.2021</b>	<b>21,500</b>	<b>-</b>	<b>12,447</b>	<b>2,571</b>	<b>-</b>	<b>36,518</b>
<b>Previous Quarter 2020</b>						
Balance as at the beginning of the quarter 01.10.2020	21,500	-	11,442	3,328	-	36,271
Profit for the quarter	-	-	(203)	-	-	(203)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Proposed	-	-	-	-	-	-
Regulatory Reserve	-	-	849	(849)	-	-
General Provision Reserve	-	-	-	-	-	-
Loan written off	-	-	-	-	-	-
Others	-	-	(76)	-	-	(76)
<b>Balance as at the end of the quarter 31.12.2020</b>	<b>21,500</b>	<b>-</b>	<b>12,012</b>	<b>2,479</b>	<b>-</b>	<b>35,991</b>

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2021			
In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements			
Name and Title	Signature	Date	
Mr. Ashwani Kumar Negi Managing Director		27.04.2021	
Mr. Herlabdell Ayoh Head of Finance		27.04.2021	
Mr. Allen Richard Internal Auditor		27.04.2021	
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.			
Name	Signature	Date	
1. Mr. Sulbert Kageuka - Director		27.04.2021	
2. Dr. Paul Kalo - Director		27.04.2021	





Deputy Minister of State in the Prime Minister's Office (Investment) William ole-Nasha, speaks to business community and investors at a meeting meant to extensively discuss drafted new versions of the national investment policy and investment in Dar es Salaam yesterday. Photo: Guardian Correspondent

## Use TNBC to guarantee your views reach govt quickly, minister tells private sector

By Guardian Reporter

THE government said yesterday that suggestions, grievances and concerns of the private sector on business and investment climate will quickly reach the national top leadership through the Tanzania National Business Council (TNBC) secretariat.

Addressing reporters at the end of a joint meeting of representatives of the private and public sectors which was held in Dar es Salaam yesterday under the umbrella of the TNBC, the Deputy Minister of State in the Prime Minister's Office (Investment), William ole-Nasha, said the meeting between the two parties was candid, informative and fruitful.

"Delegates were truthful, open and frank. On our part we admitted that there is red tape, corruption, it takes unnecessarily long for an investor to

settle and invest and there is undue delay in issuing work permits. We repeated our commitment to end these problems. We also appealed to private sector to use regularly the TNBC so that their suggestions, grievances and concerns can quickly reach the top leadership and ensure corrective action is also taken quickly. It was a beautiful meeting," the minister assured.

The minister said the government briefed the private sector on the drafted new versions of the national investment policy and investment law and delegates gave inputs.

The meeting comes a few days after President Samia Suluhu Hasani told parliament in Dodoma that Tanzania was performing poorly in winning investor's confidence primarily because of red tape and corruption. This was the second time

the president was expressing publicly her deep disgust on the issue.

The deputy minister said the meeting was called to reassure the private sector that the government was committed to attracting investors and to creating a favourable environment for doing business. "We said we shall remove all laws and regulation they see as impediment in doing business here."

He also said meetings that will be held under the umbrella of the TNBC will help the government get proper feedback and take action.

Earlier, TNBC Executive Secretary Dr Godwill Wanga said the council was well positioned to serve professionally both public and private sectors.

"Meetings of this nature are healthier for growth and development of public-private partnership (PPP)," Dr Wanga said.

## SAT scoops top global award for embracing organic farming drive

By Michael Sikapundwa, Morogoro

THE Morogoro-based Sustainable Agriculture Tanzania (SAT) has received the One World Award for the implementation of modern agricultural activities and environmental development for future use.

In the event, SAT was awarded 5,000 Euros out of 45,000 offered at one world award (OWA) in 2021 as has managed to create a sustainable livelihood for farming families based on organic farming agriculture.

Speaking online at the awards issuing ceremony, the director of the Germany-based organisation—Rapunzel Naturkost and the founder of the awards, Joseph Wilhelm from the organisation, said the aim of the awards was to recognise the contribution of the institution or individual in the environmental conservation and making the world a better and more just world for all human beings.

"We are happy that we can inspire others through these awards and that we are enabling more people to stand up for globalisation of justice and equality because it is our responsibility to create a better world for the future for our generations," said Wilhelm.

He said the awards were established in 2008 where they are being presented every three years where among other things they show the good spirit of the winners for the lasting impact of their activities are attractive and a sign of hope for the future.

The host of an event, Bernward Geier, said SAT among global agricultural stakeholders winners who met criteria of One World Award (OWA) whose objectives focus on recognising people projects, institutions, and ideas that make the world more equitable through ecological, social

and economic improvement.

Geier, mentioned winners due to their area of specialisation as Paul Holmbeck and Helle Borup Friberg from Denmark who won the OWA Grand Prix from assisted one hundred percent of organic cultivation in Denmark, followed by Tomo and Yoshinori Kaneko from Japan who won the OWA Lifetime Achievement Award Winner, whose contribution in organic farming created first organic Japanese village, beside Eliza Mayo and Dr Tareq Abu Hamed from the Avara institute (Israel) set a sign for peace and environmental protection with education, followed by a group of Ecological Sierra Gorda (Mexico) represented by Martha Isabel Ruiz Corzo who fight in the Sierra Gorda region for environmental protection with education.

Expressing her gratitude after receiving the award, SAT executive director Janet Maro said they were relieved to see that international organisations recognise the contribution of African countries, especially Tanzania, in promoting and promoting organic farming.

She said the organisation since its inception 10 years ago has been able to reach more farmers and help them get rid of the old-fashioned farming that used to force farmers to use chemical pesticides without knowing the harmful effects of small-scale degradation.

"We are very relieved because this year our SAT is celebrating ten years since we started, and we are really proud to have helped farmers so much and made Tanzania one of the five countries in the world that are doing well in organic and sustainable agriculture," said Janet.

SAT co-founder Alexander Wostry said: "The One World Award shows us inspiring initiatives that help our unique planet remain inhabited by human beings."



## DAR ES SALAAM STOCK EXCHANGE PLC

### "DAR ES SALAAM STOCK EXCHANGE PLC COMBINED FINANCIAL STATEMENTS FOR THE QUARTER ENDED 31ST MARCH 2021" STATEMENT OF FINANCIAL POSITION (ALL AMOUNTS IN TZS)

	Previous Quarter Group	Current Year Cumulative Group	Previous Year Cumulative Group	Current Quarter Company	Current Quarter Subsidiary
	31st Dec 2020	31st March 2021	31st March 2020	31st March 2021	31st March 2021
<b>ASSETS</b>					
<b>Non Current Assets</b>					
Property and equipment	192 045 751	176 935 380	305 144 503	160 762 124	16 173 256
Non-current prepayment	2 819 584 220	2 819 584 220	2 819 584 220	2 819 584 220	-
Intangible asset	263 367 427	241 686 790	76 892 226	225 810 723	15 876 067
Leasehold land	221 000 238	221 000 238	190 021 238	221 000 238	-
Deferred tax asset	8 204 309	8 204 309	4 457 517	-	8 204 309
Investment in Subsidiary	-	-	-	100 000 000	-
	3 504 201 945	3 467 410 937	3 396 099 705	3 527 157 305	40 253 632
<b>Current Assets</b>					
Trade receivables	2 794 238 438	647 877 805	1 047 883 082	486 458 531	161 419 274
Prepayment & Other Receivables	1 363 056 428	1 911 637 959	1 765 132 518	1 797 727 877	113 910 082
Investment in Government Securities	4 859 095 416	7 799 095 416	4 176 604 000	7 799 095 416	-
Bank Deposits	15 631 177 276	14 453 636 025	14 454 814 905	13 558 138 429	895 497 596
Cash and cash equivalents	229 943 829	233 622 680	505 612 480	132 294 887	101 327 793
	24 917 511 387	25 045 869 885	21 950 046 985	23 773 715 140	1 272 154 745
<b>TOTAL ASSETS</b>	<b>28 421 713 332</b>	<b>28 513 280 823</b>	<b>25 346 146 690</b>	<b>27 300 872 446</b>	<b>1 312 408 377</b>
<b>SHAREHOLDERS' FUNDS AND LIABILITIES</b>					
<b>Shareholders' Funds</b>					
Ordinary Share Capital DSE	9 529 608 000	9 529 608 000	9 529 608 000	9 529 608 000	-
Share Premium DSE	1 850 374 351	1 850 374 351	1 850 374 351	1 850 374 351	-
Ordinary Share Capital to Subsidiary	-	-	-	-	100 000 000
Retained Earnings	13 309 693 387	14 024 752 178	11 355 705 360	13 308 303 262	716 448 916
Car Loan Fund	35 000 000	35 000 000	35 000 000	35 000 000	-
Revaluation Reserve	198 753 000	198 753 000	151 655 000	198 753 000	-
<b>Total Shareholders Funds</b>	<b>24 923 428 736</b>	<b>25 638 487 529</b>	<b>22 922 942 711</b>	<b>24 922 038 613</b>	<b>816 448 916</b>
<b>Non-Current Liabilities</b>					
Capital Grants	1 368 017 552	1 350 040 506	1 057 249 273	1 350 040 506	-
<b>Current Liabilities</b>					
Contract Liabilities	805 445 645	608 864 407	732 547 008	462 614 409	146 249 998
Current Income Tax	104 969 113	-	6 838 150	-	-
Trade Creditors and Other Payables	1 219 852 283	915 888 381	627 169 546	566 178 918	349 709 462
<b>Total Current Liabilities</b>	<b>2 130 267 042</b>	<b>1 524 752 788</b>	<b>1 366 554 705</b>	<b>1 028 793 327</b>	<b>495 959 461</b>
<b>TOTAL SHAREHOLDERS' FUNDS AND LIABILITIES</b>	<b>28 421 713 332</b>	<b>28 513 280 823</b>	<b>25 346 146 690</b>	<b>27 300 872 446</b>	<b>1 312 408 377</b>

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (COMBINED FINANCIAL STATEMENTS) FOR THE QUARTER ENDING 31ST MARCH 2021 (AMOUNT IN TZS)

	Previous Quarter Group	Current Quarter Group	Previous Year's Quarter Group	Current Quarter Company	Current Quarter Subsidiary
	31st Dec 2020	31st March 2021	31st March 2020	31st March 2021	31st March 2021
<b>Revenue</b>					
Listing Fees	911 686 944	783 868 905	689 850 649	783 868 905	-
Transaction Fees	1 320 781 495	136 575 344	382 981 436	136 575 344	-
Registry & CSD Fees	938 002 000	178 510 807	270 937 305	-	178 510 807
Investment Income	654 581 991	660 885 000	531 770 299	632 718 834	28 166 166
Other Revenue	266 472 684	32 632 492	146 026 988	68 045 860	-
<b>Total</b>	<b>4 091 525 113</b>	<b>1 792 472 547</b>	<b>2 021 566 676</b>	<b>1 621 208 943</b>	<b>206 676 973</b>
<b>Total Revenue</b>	<b>4 091 525 113</b>	<b>1 792 472 547</b>	<b>2 021 566 676</b>	<b>1 621 208 943</b>	<b>206 676 973</b>
<b>Operating Costs</b>					
Staff Costs	759 666 303	774 410 108	723 546 296	599 957 067	209 866 409
Administrative Expenses	141 690 563	152 115 152	165 429 336	127 507 095	24 608 057
Operating Expenses	921 658 543	151 028 496	272 182 751	131 136 108	19 892 388
<b>Total Expenses</b>	<b>1 823 015 408</b>	<b>1 077 553 756</b>	<b>1 161 158 383</b>	<b>858 600 270</b>	<b>254 366 854</b>
<b>Profit Before Tax</b>	<b>2 268 509 705</b>	<b>714 918 792</b>	<b>860 408 293</b>	<b>762 608 673</b>	<b>-47 689 881</b>
<b>Tax Provision</b>	<b>142 754 329</b>	<b>-</b>	<b>10 804 326</b>	<b>-</b>	<b>-</b>
<b>Profit After Tax</b>	<b>2 125 755 376</b>	<b>714 918 792</b>	<b>849 603 967</b>	<b>762 608 673</b>	<b>(47 689 881)</b>
<b>Basic Earning Per Share</b>	<b>89</b>	<b>30</b>	<b>36</b>	<b>36</b>	<b>-</b>
<b>Diluted Earning Per Share</b>	<b>89</b>	<b>30</b>	<b>36</b>	<b>36</b>	<b>-</b>

### STATEMENT OF CASHFLOW (COMBINED FINANCIAL STATEMENTS) AS OF 31ST MARCH 2021 (ALL AMOUNTS IN TZS)

	Current Quarter (Group)	Current Quarter (Company)	Current Quarter (Subsidiary)
	31st March 2021	31st March 2021	31st March 2021
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>			
<b>Profit before Tax</b>	<b>714 918 792</b>	<b>762 608 673</b>	<b>(47 689 881)</b>
<b>Adjustments:</b>			
Interest received	(657 673 000)	(632 718 834)	(24 954 166)
Current Tax	(104 829 114)	-	(104 829 114)
Grant Amortizations	-	(17 977 047)	-
Depreciation and Ammortization of Intangible Assets	48 968 950	44 394 557	4 574 394
<b>Operating Cashflows Before Changes in Working Capital Items</b>	<b>(16 591 419)</b>	<b>156 307 348</b>	<b>(172 898 767)</b>
(Increase)/Decrease in Trade Receivable	2 146 360 633	1 472 265 776	674 094 857
(Increase)/Decrease in Prepayments and other receivables	(400 451 956)	(313 438 563)	(87 013 393)
Increase/(Decrease) in short term deposits	1 177 541 251	1 500 000 000	(322 458 749)
Increase/(Decrease) in Longterm deposits	(2 900 000 000)	(2 900 000 000)	-
Increase/(Decrease) in contract liabilities	(196 581 238)	(342 831 236)	146 249 998
Increase/(Decrease) in Trade Payables	(452 093 476)	(245 078 357)	(207 015 118)
<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	<b>(641 816 205)</b>	<b>(672 775 032)</b>	<b>30 958 828</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>			
Interest Earned	657 673 000	632 718 834	24 954 166
Acquisition of Fixed Assets	(12 177 943)	(4 414 407)	(7 763 536)
<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>	<b>645 495 057</b>	<b>628 304 427</b>	<b>17 190 630</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>INCREASE/(DECREASE) IN CASH &amp; CASH EQUIVALENTS</b>	<b>3 678 851</b>	<b>(44 470 607)</b>	<b>48 149 458</b>
<b>CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD</b>	<b>229 943 829</b>	<b>176 765 494</b>	<b>53 178 335</b>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>	<b>233 622 680</b>	<b>132 294 887</b>	<b>101 327 793</b>

Signed By  
Moremi Marwa  
Chief Executive Officer

Date  
29-Apr-21

Lucas Sinkala  
Head of Finance

29-Apr-21

Mecklaud Edson  
Chief Internal Auditor

29-Apr-21





# Publication of financial statements

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

Absa Bank Tanzania limited condensed statement of financial position as at 31 March 2021 (Amount in million shillings)

A. Assets	Current Quarter 31/03/2021	Previous Quarter 31/12/2020
1. Cash	23,842	22,812
2. Balances with Bank of Tanzania	57,165	64,009
3. Investment in Government Securities	189,251	210,166
4. Balances with other Banks and financial Institutions	91,830	70,363
5. Cheques and items for clearing	493	261
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	25,812	34,162
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	2,000	2,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	465,403	448,381
12. Other Assets	22,092	25,606
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	25,233	25,501
<b>16. Total assets</b>	<b>903,122</b>	<b>903,262</b>

B. Liabilities	Current Quarter 31/03/2021	Previous Quarter 30/12/2020
17. Deposits from Other Banks and financial Institutions	8,545	27,009
18. Customer Deposits	676,485	652,303
19. Cash Letter of Credit	13,320	9,183
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	38	34
23. Accrued Taxes and Expenses Payable	4,614	4,126
24. Acceptances Outstanding	25,812	34,162
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	2,049	2,177
27. Other liabilities	16,385	19,476
28. Borrowings	22,186	22,192
<b>29. Total liabilities</b>	<b>769,435</b>	<b>770,661</b>
<b>30. Net assets/(liabilities) (16 minus 29)</b>	<b>133,686</b>	<b>132,600</b>

C. Shareholders' funds	Current Quarter 31/03/2021	Previous Quarter 30/12/2020
31. Paid up share capital	98,722	98,722
32. Capital Reserves	76	76
33. Retained Earnings	33	405
34. Profit( Loss) Account	2,021	(372)
35. Other Capital accounts	32,834	33,769
36. Minority Interest	-	-
<b>37. Total shareholders' funds</b>	<b>133,686</b>	<b>132,600</b>
38. Contingent Liabilities	109,346	108,360
39. Non performing loans & advances	44,315	41,470
40. Allowance for probable losses	30,553	28,938
41. Other non performing assets	-	-

D. Selected financial conditions indicator	Current Quarter 31/03/2021	Previous Quarter 30/12/2020
(i) Shareholders Fund to total assets	14.8%	14.7%
(ii) Non performing loans & advances to total gross loan	9.2%	8.9%
(iii) Gross loans advances to total deposits	73.4%	72.5%
(iv) Loans and Advances to total assets	51.5%	49.7%
(v) Earning Assets to Total Assets	82.6%	80.8%
(vi) Deposits Growth	4.3%	1.6%
(vii) Assets growth	-0.0%	0.1%

Condensed statement of changes in equity as at 31 March 2021 (Amount in million shillings)	Share Capital	Share Premium	Retained Earnings	Regulatory Earnings	General Provision Reserve	Others	Total
Current year balance as at the beginning of the year (1-Jan-21)	128,722	76	33	-	-	3,769	132,600
Profit for the year	-	-	2,021	-	-	-	2,021
Other Comprehensive Income	-	-	-	-	-	(935)	(935)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end the current period (31-March-21)</b>	<b>128,722</b>	<b>76</b>	<b>2,054</b>	<b>-</b>	<b>-</b>	<b>2,834</b>	<b>133,686</b>
Previous year balance as at the beginning of the year (1-Jan-20)	122,432	76	405	-	-	355	123,269
Profit for the year	-	-	2,304	-	-	-	2,304
Other Comprehensive Income	-	-	-	-	-	(1,468)	(1,468)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
<b>Balance as at the end the current period (31-March-20)</b>	<b>122,432</b>	<b>76</b>	<b>2,709</b>	<b>-</b>	<b>-</b>	<b>(1,113)</b>	<b>124,105</b>

Condensed statement of profit or loss and other comprehensive income for the period ended 31 March 2021 (Amount in million shillings)

	Current Quarter 31/03/2021	Comparative Quarter 31/03/2020	Current year cumulative 31/03/2021	Comparative Quarter Cumulative 31/03/2020
1. Interest Income	17,435	18,301	17,435	18,301
2. Interest expense	(4,210)	(4,981)	(4,210)	(4,981)
<b>3. Net Interest Income (1 minus 2)</b>	<b>13,224</b>	<b>13,320</b>	<b>13,224</b>	<b>13,320</b>
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(1,924)	(105)	(1,924)	(105)
<b>6. Non Interest Income</b>	<b>9,015</b>	<b>10,468</b>	<b>9,016</b>	<b>10,468</b>
6.1 Foreign currency Dealings and Translation Gains/(Loss).	4,521	5,563	4,521	5,563
6.2 Fees and Commissions	4,388	4,646	4,388	4,646
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	106	259	106	259
<b>7. Non-Interest Expenses</b>	<b>(17,361)</b>	<b>(20,416)</b>	<b>(17,361)</b>	<b>(20,416)</b>
7.1 Salaries and Benefits	(8,745)	(9,501)	(8,745)	(9,501)
7.2 Fees and Commission	(1,474)	(1,250)	(1,474)	(1,250)
7.3 Other Operating Expenses	(7,141)	(9,664)	(7,141)	(9,664)
<b>8. Operating Income/(Loss).</b>	<b>(2,955)</b>	<b>3,267</b>	<b>2,955</b>	<b>3,267</b>
9. Income Tax provision	(934)	(963)	(934)	(963)
<b>10. Net Income/(Loss) After Income Tax</b>	<b>2,021</b>	<b>2,304</b>	<b>2,021</b>	<b>2,304</b>
11. Other Comprehensive Income (itemize)	(935)	(1,468)	(935)	(1,468)
<b>12. Total Comprehensive Income/(Loss) for the year</b>	<b>1,086</b>	<b>836</b>	<b>1,086</b>	<b>836</b>
13. Number of employees	455	479	455	479
14. Basic Earnings Per Share	2.0	2.5	2.0	2.5
15. Number of Branches	15.0	15.0	15.0	15.0

#### Selected performance indicators

i) Return on Average Total Assets	0.9%	1.3%	0.9%	1.3%
ii) Return on Average Shareholder's Fund	7.9%	9.9%	7.9%	9.9%
iii) Non interest Expense to Gross Income	78.1%	85.8%	78.1%	85.8%
iv) Net Interest Income to Average Earning Assets	7.2%	6.8%	7.2%	6.8%

Condensed statement of cash flow for the quarter ended 31 March 2021 (Amount in million shillings)

	Current Quarter 31/03/2021	Comparative Quarter 31/12/2020	Current year cumulative 31/03/2021	Comparative Quarter Cumulative 31/03/2020
<b>I. Cash flow from operating activities:</b>	<b>2,955</b>	<b>(1,931)</b>	<b>2,955</b>	<b>3,267</b>
Net income/(Loss)	-	-	-	-
Adjustment for non Cash items	-	-	-	-
- Impairment/Amortisation	4,191	6,697	4,191	1,973
- Net changes in Loans and Advances	(18,946)	20,869	(18,946)	(10,924)
- Gains/Losses Sale of Assets	(90)	(13)	(90)	-
- Net changes in Deposits	9,856	(4,574)	9,856	(51,590)
- Net change in short term negotiable Securities	19,980	(4,069)	19,980	(20,373)
- Net change in other Liabilities	(11,210)	7,205	(11,210)	(5,043)
- Net change in other Assets	10,854	(4,668)	10,854	6,900
- Tax Paid	-	-	-	-
- Other (Net change in SMR)	1,018	808	1,018	2,054
<b>Net cash (used)/provided in operating activities</b>	<b>18,608</b>	<b>20,324</b>	<b>18,608</b>	<b>(73,736)</b>
<b>II. Cash flow from investing activities</b>	<b>(899)</b>	<b>(4,903)</b>	<b>(899)</b>	<b>(2,885)</b>
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	(1,001)	(4,970)	(1,001)	(2,885)
- Proceeds from Sale of Fixed Assets	102	66	102	-
- Purchase of Non-Dealing Securities	-	-	-	-
- Proceeds from non-dealing securities	-	-	-	-
- Other (Specify)	-	-	-	-
<b>Net cash (used)/provided in investing activities</b>	<b>(899)</b>	<b>(4,903)</b>	<b>(899)</b>	<b>(2,885)</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	(0)	(0)	(0)	-
- Payment of Cash Dividends	-	-	-	-
- Net Change In Other Borrowings	-	-	-	-
- Others (Specify)	(806)	(973)	(806)	(685)
<b>Net cash used /provided by financing activities</b>	<b>(806)</b>	<b>(973)</b>	<b>(806)</b>	<b>(685)</b>
<b>IV. Cash and cash equivalents</b>	<b>16,903</b>	<b>14,448</b>	<b>16,903</b>	<b>(77,306)</b>
- Net increase (decrease) in cash and cash equivalents	16,903	14,448	16,903	(77,306)
- Cash and cash equivalents at the beginning of the quarter/year	114,891	100,443	114,891	230,149
<b>- Cash and cash equivalents at the end of the quarter/year</b>	<b>131,794</b>	<b>114,891</b>	<b>131,794</b>	<b>152,844</b>

#### Selected Explanatory notes for the quarter ended 31 March 2021

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	Signature	Date
Abdi Mohamed Managing Director	.....	April 27, 2021
Obedi Laiser Chief Financial Officer	.....	April 27, 2021
George Binde Chief Internal Auditor	.....	April 27, 2021

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

Name	Signature	Date
Simon Mponji Chairman	.....	April 27, 2021
Richard Magongo Director	.....	April 27, 2021



THURSDAY 29 APRIL 2021

Taking A New Look  
At The News  
ESTABLISHED IN 1995

## For current investment drives to succeed, some habits must go

EACH passing week, and at times it is a matter of days, we hear of consultations between the highest levels of the government in both parts of the Union, and foreign investors or heads of diplomatic missions. / they are seeking assurances that Tanzania is again a safe place for investments, and are likely to be been about how far we can travel along the road to not just easing the local environment for doing business, but what business we can do, how far we can go in actually accepting to do business. The reason is that the most sought investment spheres aren't what we ask investors to take up but what they seek for

This aspect concerns the range of spheres where investors can set up shop, and at a secondary level, the manner in which they are expected to install their projects. This is what failed most local investors who took over disabled state companies that were wound up especially by the Parastatal Sector Reform Commission (PSRC) and some earlier dissolved by ministries, especially regional and district economic units that were completely unviable. Large enterprises holding significant levers in the economy are actually the most enthralling but it will take time for a change of heart to come by on our side, whereas our initiatives are virtually doomed to go the same old cycle unless we break the usual taboos in reforms.

Looking at practically all African countries, despite their considerable diversity in their policies and actual historical trajectories since structural

adjustments started in the early 1980s and debt relief came around at the start of the first decade of this century, have reached similar blockaded. Erstwhile shining economies like South Africa and Nigeria are shadows of their former selves, as rising populations and narrowing economic opportunities pushes sections of the population to rebellion, brigandage and poisoned atmosphere in provincial or federal legislatures. Our neighbours Kenya are just that better off.

Here in Tanzania it must be admitted that over the past 20 years we have been lucky to have fared well on account chiefly of gold mining and natural gas drilling, shaving off plenty in our traditional foreign exchange needs.

Yet in spite of this relief we face strong pressures of low circulation of money in the economy, largely because earlier levels of circulation had to do with overly imbalanced recurrent expenditure bias, like foreign trips and local meetings, seminars and excessive employment often on the basis of false certificates, etc. Restoring the balance at 40 per cent for development expenditure and 60 per cent for recurrent disbursements was an avalanche of despair for a layered consumer environment.

At present, few economic advisers at higher levels of government have ever actively wished for a liberal market economy like it was being preached by the International Monetary Fund (IMF) and the World Bank in the past.

## Africa should strengthen health systems for improved prevention and control of NCDS

HAEMOPHILIA also spelled hemophilia is a mostly inherited genetic disorder that impairs the body's ability to make blood clots, a process needed to stop bleeding. This results in people bleeding for a longer time after an injury, easy bruising, and an increased risk of bleeding inside joints or the brain. Those with a mild case of the disease may have symptoms only after an accident or during surgery.

Bleeding into a joint can result in permanent damage while bleeding in the brain can result in long term headaches, seizures, or a decreased level of consciousness.

There are two main types of haemophilia: haemophilia A, which occurs due to low amounts of clotting factor and haemophilia B, which occurs due to low levels of clotting factor. They are typically inherited from one's parents. Acquired haemophilia is associated with cancers, autoimmune disorders, and pregnancy. Diagnosis is by testing the blood for its ability to clot and its levels of clotting factors.

Prevention may occur by removing an egg, fertilising it, and testing the embryo before transferring it to the uterus. Treatment is by replacing the missing blood clotting factors. This may be done on a regular basis or during bleeding episodes. Replacement may take place at home or in hospital. The clotting factors are made either from human blood or by recombinant methods.

Hematologists are calling for inclusion of blood-related diseases in the national plan against non communicable diseases (NCDs) and the formulation of a treatment guideline to streamline

responses by medical personnel caring for hemophilia and sickle-cell patients.

Speaking in Dar es Salaam yesterday at one-day training session for medical staff from various hospitals and health centres in the city on caring for patients with blood complications, the specialists aired the need for establishing clinics in referral and regional hospitals to facilitate data collection on the actual number of people suffering with blood related complications.

Dr Stella Rwezaura head of the Hematology Department at the Muhimbili National Hospital (MNH), said the hospital administration was seeking to equip medical staff with skills on how to care for such patients because we have seen that there is a knowledge gap among reception and other medical auxiliaries, tied with lack of equipment and expertise."

She said there are few such experts countrywide, while blood complications are also a rare occurrences.

Current data shows there are about 6000 to 12,000 people suffering from hemophilia and sickle cell nationwide, with only 170 registered patients who are on treatment, she said, underlining the need for a nationwide sensitization campaign on blood related disorders.

This would help to improve the lives of thousands of Tanzanians suffering in silence, she affirmed.

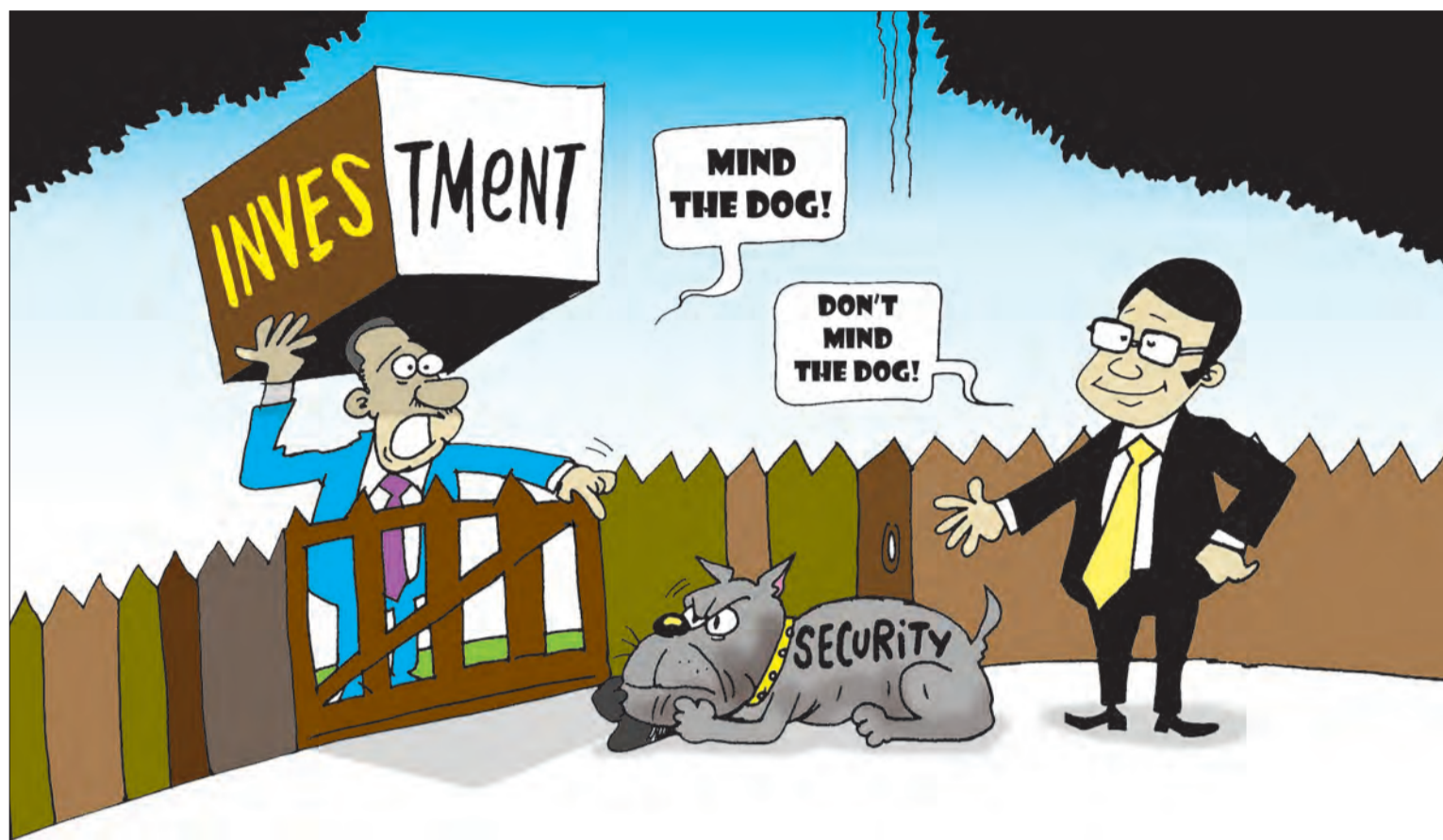
Dr Rashid Mfaume, the Regional Medical Officer for Dar es Salaam, said in his remarks that it was vital to equip health workers with knowledge on how to care for such patients.

This will help in breaking the silence on challenges they face in receiving such patients in health facilities, he stated.

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## Foreign affairs thrust bears fruit

By Special Correspondent

ZIMBABWE'S diplomatic thrust under the Second Republic, of stressing economic issues and engaging everyone as a friend or potential friend in the least confrontational way, has been bearing fruit and everyone will welcome the enthusiasm that new Foreign and International Trade Minister Ambassador Frederick Shava has shown in wanting to intensify these efforts.

Already our older friends, and in our desire for better relations with others we have not been neglecting them, take us more seriously as the sort of country that encourages and protects foreign investments by their nationals, that opens doors to mutually beneficial trade, and, importantly, pays its bills in commercial deals.

The recognition of Zimbabwe as a place where you can do profitable business has already seen significant inward investment: the choice of Zimbabwe by China's top private steel producer as the site of its regional mills; the huge investment by a Russian mining company to open the next big platinum mine; the continued investment by South African-based mining concerns.

These are commercial decisions taken by businesspeople who are unlikely to be all that impressed by political rhetoric.

They possibly made political checks, and were reassured that, yes, the Government in Zimbabwe is serious about the promises it has made and, yes, will deliver on its side of any agreement.

Being political friends is all very well and can be useful, but in the end, before orders are placed or money is spent, a businessperson wants to know how "sound" and stable the potential market is. Zimbabwe has been delivering.

As President Mnangagwa noted last week, relations with the European Union and its member states have been improving fast and are now on a far more businesslike basis. Almost all sanctions by the EU have been dropped - we might find it hard to buy European arms, but then we are not wanting to do that - and our relations range from civility upwards.

This will mean that European businesses will not feel nervous or hampered by entering into trade or investment deals with Zimbabwean companies.

They can make their decisions on commercial grounds, without worrying about political fall-



out. Again Zimbabwe and its commercial sectors need to deliver on what they agree to, but at long last that is the crucial test, and one we can pass.

We still have problems with American sanctions and to some extent with British sanctions, although in both cases rhetoric is diminishing. These are serious.

The basic sanctions are not the "targeted" ones, but rather the general financial impediments that make it so difficult to engage American banks and international financial organisations.

While our relations with the international financial organisations have been improving rapidly and dramatically, the fact remains that Zimbabwe's voting power when decisions are made is very small and the American vote is easily the largest, and will not be cast in Zimbabwe's favour at the moment.

Post-Brexit Britain has been normalising relations. The trade agreement signed a few months ago might not be that dramatic, but it does pass a message to British businesses that they can deal with Zimbabwe openly and that is a major gain.

Even American investors have been moving into Zimbabwe, as have Australian companies, and have in fact been helping to sell us a safe investment destination.

So at the business level the political differences are not a major impediment, although at the financial level they are.

Minister Shava this week was very keen on seeing Zimbabwean diplomatic staff and missions upgraded in their ability to open ever more commercial doors.

Here our main business organisations, and especially

the Chamber of Mines, the Confederation of Zimbabwe Industries and the tourism organisations could play a larger role.

Business input needs to be through such organisations, because while the Government can take the lead in selling Zimbabwe, it cannot sell a particular company.

But the organisations can support Government efforts by ensuring that diplomats and missions have all the information they need, have contacts they can consult when needed, and have people they can call on when necessary.

The organisations need to take advantage of the fact that foreign missions are there to help Zimbabweans, as well as to represent the Government, and use them more. This includes the diaspora community, that Minister Shava sees as a large and largely untapped resource.

Diplomatic missions should be encouraging Zimbabweans living abroad to regard their local embassy as a friendly point of contact, even as a home away from home.

We see this with some of the most successful foreign embassies in Zimbabwe. They know who their nationals living here are, they know about business dealings by their nationals, they provide advice as well as renewing passports.

Then there is the attitude of opposition politicians. President Mnangagwa was seriously concerned, and puzzled, why some opposition leaders went to so trash their own country that they fly to the US to support sanctions instead of contributing to the development of Zimbabwe

and arguing, as fiercely as they wish, about what are the best policies to achieve that development.

One reason for these attempts to do Zimbabwe down might be that some in the opposition do not have much else to offer.

Normally a political party that controls most urban councils in a country would be competing on efficiency and achievements, showing, for example, how wonderful Harare was compared to the rest of the country.

That obviously is not an option, the state of the capital city being the biggest millstone round the opposition's neck, and possibly explains why some want to bring the rest of the country down to the same level.

But responsible opposition leaders could do a lot more to advance national interests without hiding their differences with the Government and wanting changes.

Opposition parties in other countries manage that well, savaging their Government at home and in their parliament, but pushing national objectives abroad.

We started seeing signs of this recently in Zimbabwe when the leader of the opposition in Parliament, Senator Douglas Mwonozora, supported the national response to Covid-19, but is still grilling Ministers hard when they appear in the Senate and casts his vote in the Senate as he sees fit.

So it is not impossible to be both constructive and to oppose. That now needs to be taken a step further on the foreign front. At home we might be in different political camps. Abroad we should be Zimbabweans.





## RE-ADVERTISED

### EXPRESSION OF INTEREST (EOI)/ REQUEST FOR INFORMATION (RFI): SUPPLY AND DELIVERY OF VARIOUS GOODS AND SERVICES FOR GEITA GOLD MINING LIMITED (GGML) TANZANIA.

#### I. INTRODUCTION

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

The purpose of the EOI/ RFI is to explore the supply market for competent Suppliers with the requisite skills, knowledge and financial capacity to Supply and Deliver of various Goods and Services to Geita Gold Mining Limited (GGML) in accordance with the RFI documents.

The responses to this EOI/RFI will be used to shortlist capable Suppliers that will be invited to respond to the Main Tender for the Supply and Delivery of Various Goods and Services for Geita Gold Mining Ltd. The details and dates for the issue of the Main Tender will be communicated to shortlisted Companies only. It is necessary to respond to this EOI/ RFI in order to be pre-qualified to be considered for the Main Tender.

#### Scope of work:

Reference Number	Project Description
GGME01139	SUPPLY AND COMMISSIONING OF VOC185 415V COMPRESSORS ADEQUATE TO SUPPLY GEITA HILL WITH ENOUGH AIR CFM IN LINE WITH THE MINE PLAN

#### II. SPECIAL INFORMATION REQUIRED FOR PROVISION, SUPPLY AND DELIVERY OF VARIOUS GOODS AND SERVICES

The below information forms the minimum requirements in order to conclude the prequalification evaluation set out:

- Approved dealership (where applicable)
- Capability
- Warranty (where applicable)
- Previous supply records of at least three (3) Clients on similar goods
- Previous experience on doing the same service

#### III. GENERAL INFORMATION REQUIRED

The below information is required in order to conclude the prequalification evaluation set out below:

1. Details of business presence in Tanzania
2. Details on Compliance of the Mining Act (Local Content) Regulations 2018, including:
  - Approved Local Content Plan by Mining Commission
  - Ownership: Please provide the following information about your organisation's ownership/partners/members:
    - 2.1 For privately owned companies, a list of all the owners, their nationality and respective percentage ownership of your organisation.
    - 2.2 For publicly traded companies, a list of all shareholders holding more than 5% with details of their nationality and percentage ownership.
3. Quality assurance & Quality control plan/ procedures in place for the execution of similar type of work, Copy of ISO or any other certification as applicable.
4. Service provider's financial performance documents (Audited Balance sheets, Profit and Loss Account & cash flow statement, Auditors Report and Notes to Accounts etc.) for the last 3 (three) years.
5. Company Profile, Copy of registration/Incorporation Certificate, Copy of Valid Tax Clearance Certificate (TCC), Copy of TIN Certificate of Firm/company and VRN, Copy of Current Business Permit/Trade license & List of Directors
6. Safety and Environmental Policies & OSHA Compliance Certificate

#### IV. PREQUALIFICATION EVALUATION CONSIDERATIONS

In evaluating the interested bidder, GGML will consider the following:

1. **Supply Reliability** – Prospective Bidders to indicate the approach they will adopt to ensure Quality of the goods supplied, particularly in the Mining Sector.
2. **Capability** – Prospective Bidders to give details of their capability regarding the supply of services and goods to similar size of clients as GGML. (At least 3 reference letters from existing customers are required)
3. **Permits and Certifications** – Prospective Bidders to provide details and evidence of permits and registrations issued by the relevant Government authorities, and any other statutory bodies regulating the related goods/services.
4. **Local Content** – Prospective Bidders to demonstrate their compliance with the requirements as set out in the Tanzania Mining (Local Content) Regulations, 2018, as amended by having an approved Local Content Plan.

Interested bidders must submit expression Letters of Interest ("LOI") by quoting the **DESCRIPTION AND REFERENCE NUMBER** of the service they intend to express interest on **THE SUBJECT OF THE EMAIL** together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than **0830 A.M 07 May 2021** (the "LOI" Submission Deadline). EOI submissions should not exceed 10MB per email, documents should be submitted in PDF format (documents should NOT be submitted via a link). In case the size of the email exceeds 10MB, please split the submissions into more than one email. In case the applicant does not comply with the EOI Submission Requirements, GGML shall not be liable for not considering the applications that have been compromised.

=END OF ADVERTISEMENT=



## INSURANCE

UAP Insurance Tanzania Limited wish to invite for salvage tenders/bids for various damaged vehicles listed below which are located in various places in Dar es Salaam and various regions in Tanzania. If you are interested, please visit and inspect the items between now and 06th May 2021. In Dar Es Salaam, we are located at Ngome street adjacent to Heineken Go-down in Mikocheni.

CAR CATEGORY	CAR REG. NO	CLAIM NUMBER	Y.O.M	LOCATION/ADDRESS
LAND ROVER	T 231 BSA	804MP17	1999	ATHUMAN S KHAMIS - KAHAMA
TOYOTA WILLS	T 424 CXF	839MP18	2003	CHINA XIANDA AUTO - MWANZA
VOX WAGON GOLF	T 186 CDD	995MP16	2004	UAP YARD - DAR ES SALAAM
NISSAN ELGRAND	T 966 CHL	837MP18	2005	UAP YARD - DAR ES SALAAM
TOYOTA SPARK	Z 209 GR	029CV19	2002	BUDDA AUTOWORKS - ZANZIBAR
RANGE ROVER	Z 985 FK	585MP18	1999	INSURED'S RESIDENCE - PEMBA
TOYOTA MARK 11	T 208 DJQ	068MP20	2001	TONNY AUTO GARAGE - MOSHI
HYUNDAI	T 359 AXC	165MP20	2008	UAP YARD - DAR ES SALAAM
NISSAN PAJERO MINI	T474 DTM	241MP20	2005	MUHEZA POLICE STATION
SUZUKI LANDY	T986DTB	428MP20	2007	DALUSI TRADING GARAGE-MWANZA
NISSAN DUALIS	T203DKQ	399MP20	2008	UAP YARD - DAR ES SALAAM
T/LANDCRUISER	T684DMJ	169MP20	2006	UAP YARD - DAR ES SALAAM
T/MARK 11	T555DGP	450MP19	2006	CHINA JIAN HANG GARAGE-DSM
HONDA	T205DTS	035MP21	2000	UAP YARD - DAR ES SALAAM
M/ Benz	T561 DFZ	013MP21	2002	FUNDI MAGANGA GARAGE-KAHAMA
Ford Everest	DFPA7345	378MP20	2018	UAP YARD - DAR ES SALAAM
T/Raum	T 710 CUG	401MP20	1998	UAP YARD - DAR ES SALAAM

#### Terms and Conditions:

1. All tenders will be opened at Head Office on the day of **10<sup>th</sup> May, 2021**. No verbal or telephone tenders or offers will be accepted.
2. Bidders will be required to quote the salvage price and VAT (18%) amount. Successful bidders will be contacted and required to pay the full amount **within two days** and to change details of ownership before collecting the salvage **within 24hours** after payment.
3. Salvages will be sold on 'as is where is basis' and no claim shall lie against our company for any charges or liabilities after the salvage been sold or collected. No refund will be given after the payment has been made.
4. If you wish to tender for any salvage and post (or deliver by hand) to our office in a sealed envelope and address to:

**Salvage Committee,  
UAP Insurance Tanzania Limited,  
4<sup>th</sup> Floor, Absa House- Ohio Street,  
P O Box 71009, Dar es Salaam .**



**Kenya National  
Highways Authority**  
Quality Highways, Better Connections

## ADVERTISEMENT

### INVITATION TO TENDER (ITT)

TradeMark East Africa (TMEA) is an organization funded by a range of development agencies to promote regional trade and economic integration in East Africa. TMEA is supporting several initiatives aimed at improving regional prosperity through reduced barriers to trade and improved business competitiveness. The Kenya National Highways Authority (KeNHA) with support from TradeMark East Africa (TMEA) is seeking bids from eligible contractors/bidders for Civil Works for:

- **DUALLING OF BUSIA ONE STOP BORDER POST (OSBP) APPROACH ROAD [TENDER NUMBER: PRQ20200002]; AND,**
- **COMPLETION OF OUTSTANDING & ADDITIONAL WORKS AT MALABA ONE STOP BORDER POST IN KENYA [TENDER NUMBER: PRQ20200849].**

The tender documents for each tender can be obtained at <https://www.trademarkea.com/procurement/>. All queries quoting each tender title and number in the email subject should be emailed to [procurement@trademarkea.com](mailto:procurement@trademarkea.com).

Interested bidders MUST submit separate Technical and Financial Bids via TMEA procurement mailbox at the address [procurement@trademarkea.com](mailto:procurement@trademarkea.com). The closing date for submission of bids is stipulated in the tender documents.

**TMEA cannot answer any query relating to this tender 14 days or less prior to the submission deadline**





# COVID-19 deterioration in India shows weakness in healthcare system, int'l cooperation needed

NEW DELHI

INDIA in the past days has witnessed a record increase in daily COVID-19 cases, placing mounting pressure on the populous country's already overburdened healthcare system.

In this South Asian country, patients gasped at the crowded, crisis-hit hospitals, where a shortage of medicines as well as non-availability of beds and oxygen continued to be worsened. People cried for help as their family members lay motionless inside cars, on stretchers and in beds.

Amid the overwhelming outbreak, the international community has extended a helping hand to India. China, for example, said on Friday it "is ready to provide support and help according to India's need, and is in communication with the Indian side on this." Meanwhile, the United States has triggered mounting anger on social media for its behavior of hoarding vaccines.

MISPLACED FAITH

On Sunday, India's COVID-19 tally reached 16,960,172 with 349,691 new cases recorded in the past 24 hours. This is the fourth consecutive day when over 300,000 daily cases were registered in the country.

India's federal government has been caught off guard despite warnings of a possible second wave.

It launched the first vaccination drive against the coronavirus on Jan. 16. Healthcare and frontline workers were then inoculated, followed by those above 60 years of age or 45 years with co-morbidities.

However, about two months into the drive and having vaccinated just more than 20 million out of the country's more than 1.38-billion population, the government claimed it was in the "endgame" of the ongoing epidemic.

When new infections showed an upward trend, India seemed to have lowered the guard, resuming activities similar to the pre-pandemic phase, like the reopening of cinema halls, malls, bars and restaurants to full capacity, as well as the



A worker fills medical oxygen cylinders used in hospitals in Prayagraj, India's northern state of Uttar Pradesh, April 19, 2021. (Xinhua)

allowing of religious festivals, sporting events, etc., which saw full participation.

Images of the public flouting COVID-19 protocol and taking a ritual bath in the Ganges river in the Indian state of Uttarakhand drew caution from health experts to call off the event, a suggestion scorned by the local government.

In five states, the country went ahead to conduct elections, allowing election rallies, which witnessed huge participation. Prime Minister Narendra Modi held huge rallies across the election-

bound states and addressed the jam-packed audience without wearing a face mask. In an election rally in West Bengal, Modi said it was heartening to see people all around wherever he looked.

"We had misplaced faith in illusory herd immunity and unrealistic mathematical models which were over-optimistic," said K. Srinath Reddy, president of the Public Health Foundation of India (PHFI). "The urgency to revive the economy made policymakers across the country believe this and people too welcomed a return to an unrestrained

life."

"Very few governments across India planned for a second wave. So, old neglect of the health system and recent indifference to planning resulted in the serious challenges that health systems are facing," he added.

"WE ARE HELPLESS"

The situation in India was a "devastating reminder" of what the deadly disease could do, according to the World Health Organization (WHO). With a new "double mutant" variant named B.1.617, the ongoing devastating second wave of outbreak has wreaked havoc across the country.

In the past weeks, social media in India have been flooded with doctors breaking down. Some urged the public to take precautions and home remedies to avoid hospitalisation. A nadir was reached when hospitals announced dwindling oxygen supplies, urging attendants to take their patients to other facilities.

"We are helpless. Have never seen such a situation before. People are panicking," Dr. Trupti Gilada, a specialist in infectious diseases from Mumbai, can be heard in her five-minute video post as saying while breaking down and wiping tears.

"We have to manage so many patients. Critically ill patients are being treated at home because there are no beds and we are not enjoying this," she added.

On the evening of April 16, Vinay Srivastava, a journalist from the northern Indian state of Uttar Pradesh who contracted COVID-19, pleaded for a hospital bed and took to social media to inform audience about his deteriorating condition until his oxygen level fell down and he died.

Hospitals one after another in the Indian capital reported that their oxygen supplies have been exhausted and sought immediate intervention of the government in replenishing them.

On April 25, 20 COVID-19 patients admitted at the Jaipur Golden Hospital died from a shortage of oxygen. One day before, at least 25 critical patients admitted at New Delhi's Sir Ganga Ram Hospital died under similar circumstances.

The oxygen crunch came at a time when the supplies of Remdesivir, a broad-spectrum antiviral drug, vanished. Local media carried reports about the shortage of Remdesivir in hospitals, sale of the injections in the black market, and arrest of people at the hands of local police for trying to sell it at exorbitant rates.

When deaths spiked, crematoria were overwhelmed. They worked round-the-clock to keep up with the pace of bodies arriving. Relatives had to wait with the bodies of their dear ones outside crematoria for their turn.

Though the authorities said the situation is under control, disturbing images of mass cremation and burning funeral pyres have hogged headlines. Reports said that in the Indian state of Gujarat, gas and firewood furnaces at crematoria have been running so long without a break that metal parts have begun to melt.

TOUGH FIGHT

To augment the supply of oxygen, the Indian government has decided to run special trains to ferry oxygen and import 50,000 MT of medical oxygen.

It also announced that import duty was removed from Remdesivir active pharmaceutical ingredients, injection and specific substances used in the manufacture of Remdesivir.

The federal government has asked all states to ensure judicious use of Remdesivir, stop the black marketing or hoarding of drugs and facilitate the smooth inter-state supplies of medicines.

As hospitals continue to turn away seriously ill patients, pharmacies struggle to supply basic medicines such as Paracetamol or Favipiravir, an antiviral tablet approved for treating mild to moderate COVID-19 symptoms.

"What is happening around us is soul crushing," said Dr. Indu Bhushan, former CEO of Ayushman Bharat, an Indian government agency providing national healthcare coverage.

"Everyone I know has at least one COVID-19 positive family member or has one who died of COVID-19," he added. "I dread receiving calls from family or friends these days as mostly it is to seek help in finding a bed. In most cases I have failed."

"We need to build a futuristic health security system that integrates the one health approach, strong surveillance platforms, and an autonomous agency to coordinate public health actions," said Giridhara R Babu, head of lifecourse epidemiology at the PHFI, in an interview with a local newspaper.

"So far, there is no empirical evidence to suggest whether eliminating COVID-19 is feasible in any near term," he added.

With the case surge in India, countries across the world have expressed their concern and offered to extend a helping hand.

"China expresses sincere sympathies to India over the deteriorating situation in the country recently. The Chinese government and people firmly support the Indian government and people in fighting the coronavirus," said Chinese Foreign Ministry spokesperson Zhao Lijian on Friday during a press briefing.

Pakistan Prime Minister Imran Khan has expressed solidarity with India, saying they must fight together this global challenge confronting humanity.

"Our prayers for a speedy recovery go to all those suffering from the pandemic in our neighbourhood and the world," Khan wrote on social media.

France, Australia and the European Union have also come out to help India in its anti-virus fight. Saudi Arabia has shipped 80 MT of liquid oxygen to India.

In this chorus of unity, the United States has hit a wrong note. "Anti-U.S. and anti-Western sentiment exploded across social media with growing criticism directed at the Biden-Harris administration for sitting on stockpiles of unused vaccines and jealously guarding patents," the Times of India said Sunday in a report.

It added that Washington has turned a deaf ear to the severe epidemic situation in countries like India and Brazil, which rank second and third respectively in the global chart of infections.

Citing a report by the Duke Global Health Innovation Center, the media noted that the United States will have "an over-supply of up to 300 million or more vaccine doses as soon as July," while many developing countries have to wait for years before they can complete mass vaccination. **Xinhua**

## Issued pursuant to regulations 7 and 8 of the Banking and Financial Institutions (Dislosures) Regulations, 2014 UNAUDITED ACCOUNTS



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021	TZS '000	
	Current Quarter 31-03-2021	Previous Quarter 31-12-2020
<b>A. ASSETS</b>		
1. Cash	11,977,250	11,081,328
2. Balances with Bank of Tanzania	14,582,773	32,667,015
3. Investment in Government securities	0	0
4. Balances with other Banks and Financial Institution	4,898,666	3,127,876
5. Cheques and Items for clearing	231,866	153,473
6. Interbranch float items	0	0
7. Bills negotiated	0	0
8. Customers' liabilities for acceptances	0	0
9. Interbank Loans Receivables	20,691,603	2,480,757
10. Investment in Other securities	0	0
11. Financing (net of allowances for probable losses)	130,333,348	133,263,154
12. Other assets	10,468,908	10,380,262
13. Equity investments	0	0
14. Underwriting Accounts	0	0
15. Property, Plant and Equipment	9,521,336	9,693,629
<b>16. TOTAL ASSETS</b>	<b>202,705,749</b>	<b>202,847,443</b>
<b>B. LIABILITIES</b>		
17. Deposits from other banks and Financial Institutions	2,785,800	2,320,687
18. Customer deposits	166,431,070	162,957,424
19. Cash Letters of Credit	0	0
20. Special deposits	7,386,918	8,776,439
21. Payment orders/transfers payable	0	0
22. Bankers Cheques and Drafts Issued	116,974	116,974
23. Accrued Taxes and Expenses Payable	454,774	280,365
24. Acceptances Outstanding	0	0
25. Interbranch float items	0	0
26. Unearned income and other deferred charges	23,518	31,308
27. Other Liabilities	6,251,701	8,260,030
28. Borrowings	0	0
<b>29. TOTAL LIABILITIES</b>	<b>183,450,754</b>	<b>182,743,228</b>
<b>30. NET ASSETS/(LIABILITIES)(16 minus 29)</b>	<b>19,254,995</b>	<b>20,104,215</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31. Paid up Share capital	39,963,384	39,963,384
32. Capital Reserve	1,201,986	1,201,986
33. Retained Earnings	(21,061,155)	(13,774,452)
34. Profit (Loss) Account	(849,219)	(7,286,703)
35. Other Capital Accounts	0	0
36. Minority Interest	0	0
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>19,254,995</b>	<b>20,104,215</b>
38. Contingent Liabilities	4,101,927	3,270,023
39. Non performing financing	6,793,283	6,793,283
40. Allowances for probable losses	2,636,330	2,636,330
41. Other non performing assets	0	0
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	9%	11%
(ii) Nonperforming financing to total financing	5.1%	4.9%
(iii) Gross financing to total deposits	78%	79%
(iv) Financing to total assets	66%	67%
(v) Earning assets to Total assets	76%	69%
(vi) Deposits Growth	1%	(3%)
(vii) Assets growth	(0.1%)	(9%)

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MARCH 2021	TZS '000	
	Current Quarter 31-03-2021	Previous Quarter 31-12-2020
<b>I. Cash flow from Operating Activities:</b>		
- Net Income/(Loss) before tax	(758,567)	(7,819,769)
Adjustment for Non-cash Items		
- Impairment/Amortization/Depreciation	878,266	9,264,009
- Gain/Loss from sale of fixed assets	0	0
- net change in Financing and Advances	(2,929,806)	23,713,643
- net change in customer deposits	2,549,238	(24,564,937)
- net change in Short Term Negotiable Securities	0	0
- net change in statutory minimum reserve	814,119	(3,365,517)
- net change in other liabilities	(1,841,711)	1,375,627
- net change in other assets	88,646	(194,618)
- Tax paid	(90,653)	(119,732)
- Others (Securities)	0	0
Net cash provided/(used) by operating activities	(1,290,468)	(1,211,294)
<b>II. Cash flow from investing activities</b>		
Dividend received	0	0
Purchase of fixed assets	(185,476)	(274,546)
Purchase of Intangible Assets	(9,750)	(245,364)
Proceeds from sale of fixed assets	0	0
Purchase of non-dealing securities	0	0
Proceed from sale of non-dealing Securities	0	0
Others	0	0
Net cash provided/(used) by investing activities	(195,226)	(519,910)
<b>III. Cash flow from Financing activities</b>		
Repayment of long-term debt	0	0
Proceeds from issuance of long term debt	0	0
Proceeds from issuance of Share	0	266,295
Payment of cash dividends	0	0
Net change in other borrowings	0	0
Payment of lease liability	(362,822)	(1,455,923)
Net cash provided/(used) by financing activities	(362,822)	(1,189,628)
<b>IV. Cash and cash equivalents</b>		
Net increase (decrease) in cash and cash equivalents	(1,848,516)	(3,420,831)
Cash and cash equivalents at the beginning of the quarter	38,879,569	42,300,400
<b>Cash and cash equivalents at the end of the quarter</b>	<b>37,031,053</b>	<b>38,879,569</b>

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2021	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	Others	Total
Current Year 2021						
Balance as at the beginning of the Year	39,963,384	0	(21,061,154)	1,201,985	0	20,104,215
Profit for the year	0	0	(849,219)	0	0	(849,219)
Issue of share	0	0	0	0	0	0
Other Comprehensive Income	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory Reserve	0	0	9,422,563	(9,422,563)	0	0
General Provision Reserve	0	0	0	0	0	0
Others	0	0	0	0	0	0
Balance as at the end of the current period	39,963,384	0	(21,910,374)	1,201,986	0	19,254,995
Previous year 2020						
Balance as at the beginning of the year	39,697,089	0	(23,197,014)	10,624,548	0	27,124,623
Opening IFRS 9 Adjustment (Net of Deferred Tax)	0	0	(7,286,703)	0	0	(7,286,703)
Total comprehensive loss for year	0	0	(258,790)	0	0	(258,790)
Issue of share	266,295	0	0	0	0	266,295
Other Comprehensive Income	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory Reserve	0	0	9,422,563	(9,422,563)	0	0
General Provision Reserve	0	0	0	0	0	0
Others	0	0	0	0	0	0
Balance as at the end of the previous period	39,963,384	0	(21,061,154)	1,201,985	0	20,104,215

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

Name and Title  
**Musa Kitoi**  
(Ag. Managing Director) Signed on 29th April, 2021

**CPA Said Mbaruku**  
(Chief Finance Officer) Signed on 29th April, 2021

**CPA Mwinji Sekro**  
(Chief Internal Auditor) Signed on 29th April, 2021

The bank was penalized a total of TZS 324,000 for non compliance with guidelines on sorting, counting, packaging cash depositing and counterfeits detection 2015

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.

**Joseph Gonsalves**  
(Chairman) Signed on 29th April, 2021

**Salem Balleith**  
(Director) Signed on 29th April, 2021

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER FOR THE QUARTER ENDED 31 MARCH 2021	TZS '000		TZS '000	
	Current Quarter (This Year)	Comparative Quarter (Previous Year)	Current Year (Cumulative)	Comparative Year (Previous Year) Cumulative
	31-03-2021	31-03-2020	31-03-2021	31-03-2020
1. Income from Financing and Investment	3,000,407	4,842,620	3,000,407	4,842,620
2. Depositors' Profit	(535,531)	(1,409,066)	(535,531)	(1,409,066)
3. Net Financing Income	2,464,876	3,433,554	2,464,876	3,433,554
4. Bad debts written-off	(258,790)	0	(258,790)	0
5. Impairment losses on Financing	0	(274,776)	0	(274,776)
<b>6. Non Funded Income</b>	<b>1,372,860</b>	<b>1,476,688</b>	<b>1,372,860</b>	<b>1,476,688</b>
6.1 Foreign currency Dealings and Translation Gains/(Loss)	276,046	271,753	276,046	271,753
6.2 Fees and Commissions	1,096,814	1,204,935	1,096,814	1,204,935
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
<b>7. Operating Expenses</b>	<b>(4,337,514)</b>	<b>(4,812,571)</b>	<b>(4,337,514)</b>	<b>(4,812,571)</b>
7.1 Salaries and Benefit	(1,933,872)	(2,147,358)	(1,933,872)	(2,147,358)
7.2 Fees and Commissions	0	0	0	0
7.3 Other operating Expenses	(2,403,641)	(2,665,213)	(2,403,641)	(2,665,213)
8. Operating Income/(Loss)	(758,567)	372,447	(758,567)	372,447
9. Income Tax Provision	(90,653)	(122,908)	(90,653)	(122,908)
<b>10. Net Income/(Loss) after Income Tax</b>	<b>(849,219)</b>	<b>249,539</b>	<b>(849,219)</b>	<b>249,539</b>
11. Other Comprehensive Income	0	0	0	0
12. Total Comprehensive Income/(Loss) for the year	(849,219)	249,539	(849,219)	249,539
13. Number of employees	236	258	236	258
14. Basic Earnings Per Share	0	0	0	0
15. Number of Branches	9	9	9	9
<b>SELECTED PERFORMANCE INDICATORS</b>				
Return on average total assets	(2.31%)	0.11%	(2.31%)	0.11%
Return on Average shareholder's funds	(2%)	1%	(2%)	1%
Operating expenses to gross income	99%	76%	89%	76%
Profit margin to average earning assets	2%	2%	8%	2%

Sasa unaweza kutoa fedha katika ATM ya benki yoyote ya mfumo wa Mastercard, ukiwa na







# 'My disability will not deter me from politics'

By Guardian Reporter, Zanzibar

A 23-year-old Jamila Borafya Hamza is a girl with visual impairment. She is one of the young women in Zanzibar who vied for Mwanakwerekwe constituency's representative in the 2020 general election.

Despite her disability, disappointments, and other obstacles she faced, Jamila did not give up running for the seat. During the race, Jamila was the only woman and with visual impairment out of 12 CCM cadres who were competing for the post.

At first, the public had two opinions—there were those who supported her move, asking her to go for Special Seats, and those who disappointed her due to her disability.

"I refused to run for Special Seats. I told them that even if I lose the primaries, I will run for the representative post because my ability is to serve the constituency and not special seats," she says.

Her dream was to be the leader of the constituency and not otherwise. "There are many women who fear to go and vie for parliamentary seats and in turn, they remain to vie for Special Seats and people with disabilities vie through their window. But, I didn't want that," confident Jamila says.

"My journey as a constituency representative in Mwanakwerekwe ended in party primaries where my dreams shattered as I never got even a single vote," she recounts, attesting that in that process she learned a number of issues including confidence because she has the ability to do what she wanted to do.

"I'm not given up, as one day my importance will be seen by voters and all people across Mwanakwerekwe," she stresses.

She however cited some of the reasons that made her unelected as her disability and lack of financial muscles as she had nothing to provide for party members who have the right to vote for them at primaries.

"During primaries, I asked the voters that they should vote for me. I was ready to serve them in the House of Representatives my disability isn't a challenge."

She however cited lack of financial muscles as a barrier for women to run for leadership positions because elections are costly, so many low-income women are unable to run for leadership positions despite the fact that women can.

Jamila started her campaign for leadership positions from primary school where she served as Minister of Information at Kisiwandui School Student Government and in 2016 he participated in the Youth Parliament and Chairman of the Mwanakwerekwe Shehia youth council.

She said that for women to hold more leadership positions, the community should trust women, especially those with disabilities, to be competent and make a significant contribution because they can volunteer, fight and bring success.

She also called on the government to amend laws that will provide opportunities for women, especially in the states, political parties to put in place special provisions that provide opportunities for women and people with disabilities.

For example, she said in the Youth Council Act No. 16 of 2013 it makes it clear that in any election if there is going to be a man with a disability or a woman is given priority.

She urged women leaders to help their fellow women because when they do wrong the public loses trust in them, but when they do well they will show them the best way to reach out to leadership positions.

Jamila completed her Form Four last year at Haile Salasi Secondary School in Unguja but failed to continue with further studies due to health problems.

The young lady said that when she receives treatment and his health improves, she will continue his studies where his goal is to study management and leadership education to fulfill his dreams.

Reports have it that out of the 50 representatives of the Zanzibar Constituencies in the House of Representatives, there is no representative from the group of persons with disabilities (PWDs) from the constituency despite their efforts to running for the seats in the last general election.

# RC commends GGML for supporting projects in Geita

By Guardian Correspondent, Geita

GEITA Regional Commissioner Eng. Robert Gabriel has expressed satisfaction with Geita Gold Mining Ltd (GGML) projects being implemented through its corporate social responsibility programme in Geita District Council.

He also urged citizens to support the efforts of the company and the government in order to ensure development to the people.

Eng. Gabriel paid tribute to GGML during a seven-day visit to Geita District Council after visiting more than 45 projects implemented by GGML including secondary schools in Buyangu, Nyalwanzaja, Kamena, Nyamalimbe, Butobela, Bukoli, Nyaluyeye, Nyarugusu, Nyakamwaga, Busanda, Kaseme, Magenge and Lwangasa wards.

He also visited company sponsored dispensaries in Nyabulolo, Kamena, Bujula, Bukoli, Busolwa and Nyakamwaga wards. All these projects have been implemented by GGML through its Corporate Social Responsibility program.

"These are great efforts made by GGML in collaboration with the government to ensure that Geita District Council and others in this region oversee the implementation of productive projects that benefit citizens and develop their livelihoods," he said.

Engineer Gabriel urged the Geita District Council to make effective use of local revenue so that Corporate Social Responsibility (CSR) funding from GGML is used to establish other sustainable projects.

The Regional Commissioner also expressed satisfac-



Geita Regional Commissioner Eng Robert Gabriel (3rd L) unveils one of the GGML-funded buildings in Geita District. Photo: Guardian Correspondent

tion with the quality and standards of GGML-funded projects through the Corporate Social Responsibility (CSR) funding in Geita District Council.

He also urged the Company to continue to fund the implementation of projects that benefit the community, especially those around the mine.

GGML has been a beacon for community investment since its inception in 2000 and by 2014/15 the company had increased its social investment level

to a very large extent.

Since its inception, GGML has invested more than TZS 60 billion in the Geita community where the main focus has been in education, health, sanitation, infrastructure and income generation projects and many other social projects to ensure the development of the local community.

GGML has also continued to work with the government to implement projects in other areas out of Geita town and Geita District Councils. The projects include those in Chato, Mbogwe and Bukombe councils.

GGML was recently recognized as the overall best performer of the mining sector for the financial year 2019/2020. GGML was recognized for its outstanding contribution to the mining industry in Government revenue collections, performance in environmental and safety issues, executing Corporate Social Responsibility (CSR) projects and local business content.

# Tariff Guide 2021



PRODUCT/SERVICE	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY (USD, EUR, GBP)	Limit on Withdrawal	Twice Annually	Twice Annually	Stop Payment of Cheque	USD 35
<b>1 SAVINGS ACCOUNT (Personal/Save Amana Account)</b>			Monthly Maintenance Fee	Free	Free	Unpaid Cheque - Insufficient fund and uncashed effect	100,000
Minimum Opening balance	20,000	USD, EUR, GBP 100	Over the counter withdrawal fee	Free	Free	Unpaid Cheque - technical reason	Free
Account Maintenance balance	10,000	USD, EUR, GBP 100	Bank Statements (monthly)	Free	Free	Unpaid Cheque book after advice period of 3 months	20,000
Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		USD 12
Limit on Withdrawal	No limit	No limit	Electronic Statement	Free	Free		
Monthly Maintenance Fee	1,500	Free	High Time SMS Alert	Free	Free		
Over the counter withdrawal fee	3,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%	<b>8 NURU SAVINGS ACCOUNT (Children Account)</b>				
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A	Minimum Opening balance	10,000	USD, EUR, GBP 50	Insurance For Account holder	30,000
Over the counter balance enquiry fee	500	USD, EUR, GBP 1	Account Maintenance balance	10,000	USD, EUR, GBP 50	Cancellation For Account holder	30,000
Bank Statements (monthly)	Free	Free	Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Stop Payment	40,000
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	Limit on Withdrawal	Four times in a year	Four times in a year		
Bank Statements above twelve months	20,000 per statement	USD, EUR, GBP 10 Per Statement	Charge on withdrawal exceeding 4 times a year	12,000	USD, EUR, GBP 6		
Electronic Statement	Free	Free	Monthly Maintenance Fee	Free	Free		
<b>2 STUDENT ACCOUNT</b>			Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A		
Minimum Opening balance	10,000	N/A	Over the counter withdrawal fee	Free	Free		
Account Maintenance balance	10,000	N/A	Bank Statements (monthly)	Free	Free		
Profit Participation Balance (Min. Daily balance)	100,000	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Limit on Withdrawal	No limit	N/A	Electronic Statement	Free	Free		
Monthly Maintenance Fee	Free	N/A	Bank Statements (monthly)	Free	Free		
Over the counter withdrawal fee	Free	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Over the counter withdrawal limit (above TZS 10,000,000)	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A	Electronic Statement	Free	Free		
Over the counter balance enquiry fee	Free	N/A	<b>9 SALARY SAVINGS ACCOUNT</b>				
Bank Statements (monthly)	Free	N/A	Minimum Opening balance	0	0		
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A	Account Maintenance balance	2,000	USD, EUR, GBP 5		
Bank Statements above twelve months	20,000 per statement	N/A	Profit Participation Balance (Min. Daily balance, Under Wells contact)	N/A	N/A		
Electronic Statement	Free	N/A	Monthly Maintenance Fee	Free	Free		
<b>3 KILIMANJARO SASOPORA ACCOUNT</b>			Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A		
Minimum Opening balance	200,000	USD, EUR, GBP 100	Over the counter withdrawal fee	Free	Free		
Account Maintenance balance	10,000	USD, EUR, GBP 100	Bank Statements (monthly)	Free	Free		
Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Limit on Withdrawal	No limit	No limit	Electronic Statement	Free	Free		
Monthly Maintenance Fee	1,500	USD, EUR, GBP 40	<b>10 PERSONAL CURRENT ACCOUNT</b>				
Over the counter withdrawal fee	3,500	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%	Minimum Opening balance	100,000	USD, EUR, GBP 100		
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A	Account Maintenance balance	50,000	USD, EUR, GBP 50		
Over the counter balance enquiry fee	500	USD, EUR, GBP 1	Monthly Maintenance Fee	11,000	USD, EUR, GBP 11		
Bank Statements (monthly)	Free	N/A	Over the counter withdrawal fee	2,000	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%		
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 10 Per Statement	Bank Statements (monthly)	Free	Free		
Bank Statements above twelve months	20,000 per statement	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Electronic Statement	Free	N/A	Electronic Statement	Free	Free		
<b>4 ASHARA ACCOUNT</b>			<b>11 CORPORATE CURRENT ACCOUNT</b>				
Minimum Opening balance	1,000,000	USD, EUR, GBP Equivalent	Minimum Opening balance	100,000	USD, EUR, GBP 500		
Account Maintenance balance	2,000,000	USD, EUR, GBP/EURO 1,000	Account Maintenance balance	50,000	USD, EUR, GBP 200		
Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Monthly Maintenance Fee	15,000	USD, EUR, GBP 15		
Limit on Withdrawal	No limit	N/A	Over the counter withdrawal fee	3,000	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%		
Monthly Maintenance Fee	14,000	USD, EUR, GBP/EURO 10	Bank Statements (monthly)	Free	Free		
Over the counter withdrawal fee	3,500 (Savings Account), 1,500 (Current Account)	Below USD, EUR, GBP 1,000 - 0% Over USD, EUR, GBP 1,000 - 0.25%	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Over the counter withdrawal limit (above TZS 10,000,000)	0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A	Electronic Statement	Free	Free		
Over the counter balance enquiry fee	500	USD, EUR, GBP 1	<b>12 BUSINESS CURRENT ACCOUNT (SME)</b>				
Bank Statements (monthly)	Free	Free	Minimum Opening balance	100,000	USD, EUR, GBP 100		
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement	Account Maintenance balance	50,000	USD, EUR, GBP 50		
Bank Statements above twelve months	20,000 per statement	N/A	Monthly Maintenance Fee	13,000	USD, EUR, GBP 13		
Electronic Statement	Free	Free	Over the counter withdrawal fee	3,000	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%		
<b>5 ECONOASA ACCOUNT</b>			Bank Statements (monthly)	Free	Free		
Minimum Opening balance	10,000	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Account Maintenance balance	10,000	N/A	Electronic Statement	Free	Free		
Profit Participation Balance (Min. Daily balance)	100,000	N/A	<b>13 NGO CURRENT ACCOUNT</b>				
Limit on Withdrawal	No limit	N/A	Minimum Opening balance	100,000	USD, EUR, GBP 100		
Monthly Maintenance Fee	Free	N/A	Account Maintenance balance	0	0		
Over the counter withdrawal fee	1,500	N/A	Monthly Maintenance Fee	0	0		
Over the counter withdrawal limit (above TZS 10,000,000)	Above 10,000,000 0.18% of the whole amount, Minimum TZS 18,000 Maximum 180,000 Fee may be waived if a prior notice of atleast 5 days is given	N/A	Over the counter withdrawal fee	1,500	Below USD, EUR, GBP 1,000 - 0.5% Over USD, EUR, GBP 1,000 - 0.5%		
Over the counter balance enquiry fee	500	N/A	Bank Statements (monthly)	Free	Free		
Bank Statements (monthly)	Free	N/A	Second and Subsequent bank statement copy(ies)	6,000 Per Statement	USD, EUR, GBP 4 Per Statement		
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A	Electronic Statement	Free	Free		
Bank Statements above twelve months	20,000 per statement	N/A	<b>14 HUMAN CURRENT ACCOUNT</b>				
Electronic Statement	Free	N/A	Minimum Opening balance	0	0		
<b>6 NAFLA ACCOUNT</b>			Account Maintenance balance	0	0		
Minimum Opening balance	10,000	N/A	Over the counter withdrawal fee	0	0		
Account Maintenance balance	10,000	N/A	Bank Statements (monthly)	Free	Free		
Profit Participation Balance (Min. Daily balance, Under Wells contact)	N/A	N/A	Second and Subsequent bank statement copy(ies)	2,000 Per Page	USD, EUR, GBP 1 Per Page		
Limit on Withdrawal	No limit	N/A	Electronic Statement	Free	Free		
Monthly Maintenance Fee	Free	N/A	<b>15 FIXED TERM DEPOSITS</b>				
Over the counter withdrawal fee	Free	N/A	Minimum Opening balance	1,000,000	USD, EUR, GBP 1,000		
Over the counter withdrawal limit (above TZS 10,000,000)	From 0 to 50,000 - TZS 1,000 From 50,001 to 100,000 - TZS 2,000 From 100,001 to 200,000 - TZS 3,000 From 200,001 to 300,000 - TZS 3,500 From 300,001 to Above - TZS 5,000	N/A	Profit Participation balance	Amount placed	Amount placed		
Over the counter balance enquiry fee	Free	N/A	Limit on Withdrawal	Unlimited maturity	Unlimited maturity		
Bank Statements (monthly)	Free	N/A	Certificate of investment	Free	Free		
Second and Subsequent bank statement copy(ies)	6,000 Per Statement	N/A	Certificate of Balance to Auditors	50,000	USD, EUR, GBP 25		
Bank Statements above twelve months	20,000 per statement	N/A	<b>16 OTHER DEPOSIT SERVICES</b>				
Electronic Statement	Free	N/A	Over the counter balance enquiry fee (for all a/c's)	300	USD, EUR, GBP 1		
<b>7 HAILE UMMAH SAVINGS ACCOUNT</b>			Account Closure Fee (for all account types)	Free	Free		
Minimum Opening balance	10,000	USD, EUR, GBP 50	Activation of Dormant Accounts	Free	Free		
Account Maintenance balance	10,000	USD, EUR, GBP 50	Cash deposits for all account types	Free	Free		
Profit Participation Balance (Min. Daily balance)	100,000	USD, EUR, GBP 1,000	Cash deposits for special denominations (less than USD, EUR, GBP 50)	N/A	5% of total		
			Withdrawal by using counter cheque /Portageto/ losstake	15,000	USD, EUR, GBP 7		
			<b>17 CHEQUE BOOKS</b>				
			Issuance: 100 leaves cheque book	60,000	USD 35		
			Issuance: 50 leaves cheque book	30,000	USD 20		
			Issuance: 25 leaves cheque book	15,000	USD 10		

PRODUCT/SERVICE	LOCAL CURRENCY (TZS)	FOREIGN CURRENCY (USD, EUR, GBP)	Limit on Withdrawal	Twice Annually	Twice Annually	Stop Payment of Cheque	USD 35
<b>18 BANKERS CHECK / PAYMENT ORDER / BANK / CASHIER CHECK</b>			Insurance For Account holder	30,000	USD 25		
Cancellation For Account holder	30,000	USD 25					
Stop Payment	40,000	USD 35					
<b>19 ATM/DEBIT CARD</b>							
Issuance of ATM card fee	10,000	N/A					
Replacement of lost/stolen or damaged card	10,000	N/A					
Replacement of PIN	N/A	N/A					
Annual fee (Savings, Salary and Nafla)	20,000	N/A					
Annual fee (Student)	10,000	N/A					
ATM card activation	Free	N/A					
Blocking/Unblocking ATM card	Free	Free					
ATM Cash Withdrawal fee per transaction at AMANA BANK and CROB (Salary, Nafla and Student)	1,500	N/A					
ATM Cash Withdrawal fee per transaction at AMANA BANK and CROB (Salary, Nafla and Student)	1,800	N/A					
ATM Cash Withdrawal fee per transaction Mastercard local	4,000	N/A					
ATM Cash Withdrawal fee per transaction Mastercard International	7,300	N/A					
<b>20 FUND TRANSFER/REMITTANCES</b>							
Internal Transfers within Amana Bank	Free	Free					
Cross border transfers (TE SWIFT) - outward, USD, EUR, GBP	N/A	USD 50 (if charges are shared, USD 70 (if all charges are borne by sender))					
Inward Transfers (TE SWIFT)	Free	USD 11.8					
Remittance of TELL SWIFT Message	11,800	USD 11.8					
Amendment of TE SWIFT Message	N/A	USD 20					
Confirmation	Free	Free					





**INVITATION FOR EXPRESSION OF INTEREST –  
PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF  
FATIGUE MONITORING SYSTEM TO BE PROCURED BY GEITA  
GOLD MINING LIMITED (GGML), TANZANIA**

## I. INTRODUCTION

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

The Company is in the process of procuring Fatigue Monitoring System and is, therefore, inviting interested eligible service providers to submit Expression of Interest for the below listed service.

### Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01184	PROVISION OF FATIGUE MONITORING SYSTEM

## II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	10%
<b>COMMERCIAL</b>	
Company Profile	1.25%
Copy of registration/Incorporation Certificate	1.25%
Copy of Valid Tax Clearance Certificate (TCC)	1.25%
Copy of TIN Certificate of Firm/company and VRN	1.25%
Copy of Current Business Permit/Trade license.	1.25%
Company Shareholding Structure/Share structure of the company (ownership of shares in percentage %)	1.25%
List of Directors	1.25%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.25%
<b>FINANCIAL POSITION &amp; TERMS OF TRADE</b>	<b>5%</b>
Audited & certified financial statements (2018-2019)	2.5%
At least 2 references from the applicant’s bankers regarding supplier’s credit position	2.5%
<b>SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS</b>	<b>5%</b>
OSHA Compliance Certificate	1.25%
Environment Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Safety and Environmental Policies	1.25%
<b>PAST EXPERIENCE</b>	<b>5%</b>
At least 3 names of the applicant’s clients, value and duration of the contracts entered into with the clients in the past two years (must be listed)	1.25%
Signed contracts/LPOs (proof of the above)	1.25%
Acceptance certificates/completion certificates (proof of the above) where applicable	1.25%
Provide at least 3 recommendation letters from different clients	1.25%
<b>TECHNICAL CRITERIA</b>	<b>75%</b>
Proof of the system being able to use science-based, EEG readings to measure alertness levels of equipment operators in real-time	20%
Proof of the system being able to proactively predict the risk of fatigue and provide warnings before any physical symptoms of fatigue are visible	20%
The system must not utilize cameras to determine fatigue levels, no cameras will be permitted in the cabs	20%
Proof of the system being able to provide operator feedback on their fatigue levels so that self-management is possible	5%
Proof of the system being able to stand alone from other in-cab systems and maintain user privacy with its data transfer (no images, no personal information, etc.)	10%
<b>Total</b>	<b>100%</b>

Interested bidders must submit expression Letters of Interest (“LOI”) by quoting the **DESCRIPTION AND REFERENCE NUMBER (GGME01184)** of the services they intend to express interest on **THE SUBJECT OF THE EMAIL** together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. All LOIs and support documentation must be received by the GGML Office via e-mail at [geita.eoi@anglogoldashanti.com](mailto:geita.eoi@anglogoldashanti.com) not later than **0830 A.M 07 May 2021** (the “LOI” Submission Deadline). EOI submissions should not exceed 10MB per email, documents should be submitted in PDF format (documents should NOT be submitted via a link). In case the size of the email exceeds 10MB, please split the submissions into more than one email. In case the applicant does not comply with the EOI Submission Requirements, GGML shall not be liable for not considering the applications that have been compromised.

=END OF ADVERTISEMENT=

## China’s foreign trade sees stable and improved performance in first quarter of 2021

By Du Haitao, Wang Ke

CHINA’S foreign trade got off to a good start at the beginning of the country’s 14th Five-Year Plan (2021-2025) period, with the total volume of imports and exports of goods reaching 8.47 trillion yuan (about \$1.31 trillion) in the first quarter of 2021, up 29.2 percent year on year, according to official data.

In the first three months this year, China’s exports of goods rose 38.7 percent from the same period last year to 4.61 trillion yuan, and its imports of goods expanded 19.3 percent year on year to 3.86 trillion yuan, suggested data released by the country’s General Administration of Customs (GAC).

The scale of China’s foreign trade in the first quarter not only far exceeded that of the same period last year, but showed growth rates of 25.3 percent and 20.5 percent compared to the first quarter of 2018 and 2019, respectively, as the official data indicated.

“In the first quarter, China’s foreign trade achieved a great increase unseen for many years, showing strong resilience and vigorous vitality,” said Liang Ming, head of foreign trade research institute under the Chinese Academy of International Trade and Economic Cooperation.

China has constantly expanded imports of high-quality goods to meet the huge domestic demand. In the middle of last year, China’s Ministry of Finance, the GAC, and the State Taxation Administration jointly released a notice to raise the annual offshore duty-free shopping quota for outbound tourists in south China’s Hainan province in a bid to meet the needs of consumption upgrading.

During this year’s Spring Festival holiday that lasted from Feb. 11 to 17, the combined sales volume of offshore duty-free shops in Hainan exceeded 1.5 billion yuan, doubling that achieved during the Spring Festival holiday in 2019.

The continuous and stable economic recovery in China has given

a boost to the import of new and high-tech products and basic materials including energy products. Customs data showed that the country imported 155.27 billion units of integrated circuits in the first quarter this year, up 33.6 percent from the same period last year.

Meanwhile, the country’s crude oil and copper imports grew by 9.5 percent and 11.7 percent year on year to 139 million tons and nearly 1.44 million tons, respectively.

While promoting stable growth in the volume of foreign trade, China has tried to improve the value-added of exports by optimizing the structure of export goods.

A vast number of foreign trade firms have made great efforts to bring into better play their core competitive advantages in such aspects as technology, brand, and service, improve the quality and structure of export products, and foster new strengths in export.

In the first three months of 2021, China exported 2.78 trillion yuan worth of mechanical and electrical products, which marked a growth rate of 43 percent and accounted for 60.3 percent of the country’s total export volume in the period.

During the period, the country saw its exports of automatic data processing equipment and its parts and accessories, mobile phones, and automobiles (including chassis) increase by 54.5 percent, 38.5 percent, and 98.9 percent, respectively.

“This is our newest computer numerical control (CNC) precision machining center. You put raw materials in it and get finished products. The precision of its holes and screws can reach one hundredth the size of a human hair,” said Hu Lijun, general manager of a foreign trade company based in Cixi, east China’s Zhejiang province.

According to Hu, the production lines of his company have never stopped running since the beginning of this year, and the orders the company has received are scheduled for April 2023. Hu’s company mainly produces braking systems of high-

end bicycles. Its products have been sold to Europe and South America. Due to the outbreak of the COVID-19, some countries encourage citizens to shift from their previous transportation means to bikes, leading to a significant surge in the market demand for bikes. Although Hu’s company is running at full capacity, it still can’t meet the huge demand of oversea markets.

“The reason why we can seize the great opportunity for foreign trade now is that we have been continuously increasing financial input in the research and development of products and technological transformation,” Hu explained.

“We spend more than 50 percent of our annual profits on research and development every year. Since last year, we used an additional 30 million yuan to upgrade our equipment, which enabled us to reduce the error rate of the equipment to around one thousandth and reach the advanced level in the industry,” said Hu.

Recently, a food company based in Huanghua, north China’s Hebei province, sent 100 cases of local winter jujubes it processed to Brunei, one of the countries along the routes of the Belt and Road Initiative (BRI). It was the first time the company exported products to Brunei.

“During the pandemic, relevant government departments actively reached out to us to help. They came to our company for multiple times to conduct investigations and surveys and helped us find new markets and stabilize foreign trade orders,” said an executive of the company.

At the beginning of this year, China’s Ministry of Commerce (MOC) proposed promoting Silk Road e-commerce so as to boost the integrated development of new business forms and models like cross-border e-commerce and the BRI and add new driving forces to the China-Europe freight trains and the construction of major foreign trade channels including the New International Land-Sea Trade Corridor.

People’s Daily



**WORLD BANK GROUP**

## Administrative Assistant Tanzania Country Office

**Local Term Appointment (3 years) Location: Dar es Salaam, Tanzania**

The World Bank’s Tanzania Country Office seeks to hire a seasoned, highly energized, and experienced **Administrative Assistant**, to be based in the Tanzania World Bank Office in Dar es Salaam, Tanzania. The Administrative Assistant will be mapped to the Country Management Unit and will work as part of the Administrative and Resource Management staff in the Tanzania Country Office. Under the general supervision of the Operations Manager, and the direct supervision of the Resource Management Officer, the Administrative Assistant would carry out the following functions:

**Facilities Management and General Office administration:** Working closely with the Resource Management Officer he/she will be responsible for implementing the scheduled improvements, repair, and maintenance to the offices in Dar es Salaam and Dodoma.

**Protocol and Relocation Assistance Responsibilities:** He/she will be responsible for protocol services and support to international staff relocating to and from Tanzania Country Office.

Other Administrative Responsibilities including the day to day supervision of the Office Assistant and Administrative Assistant to ensure they provide optimal support for processing of documents with the authorities such as PROC6, IDs, permits and drivers’ licenses.

**Selection Criteria:** The successful candidate should be a holder of a college diploma or higher in Business Administration, Commerce, Facilities Management, Logistics, or related field with over 5 years of experience or a suitable combination of education and years of experience. He/she should also have experience in dealing with Tanzania Government departments on Protocol, Immigration, and shipping matters for international organizations. Previous experience in a multinational organization is an added advantage.

**Electronic Applications:** For the full position description, complete selection criteria and required competencies, candidates are requested to submit an online application at [www.worldbank.org/jobs](http://www.worldbank.org/jobs) Under “Current Openings” - click Apply Today to access the new job Portal > Search the req11709 into the “Keyword or ReqID” search field. Only short-listed candidates will be contacted.

*The World Bank is committed to achieving diversity of gender, race, nationality, culture, and educational background. Individuals with disabilities are equally encouraged to apply. Closing date is 15th May 2021.*

Working For a World Free of Poverty





Thursday 29 April 2021

## World Bank funded tourism growth project targets Southern Highlands growth

By The Banker Reporter

A project designed to conserve the ecosystem while boosting tourism growth in Southern Regions tourist hotspots has kick-started with research at four of the conservation areas.

Tanzania Wildlife Research Institute's Director General, Dr Eblate Mjingo said last week that the Resilient Natural Resources Management for Tourism and Growth (REGROW) project is aimed at boosting tourism, enhancing conservation and improving incomes of communities.

Dr Mjingo said at Tawiri headquarters in Arusha City a few hours before a team of researchers embarked on the exercise that one percent of the US\$2m project has been to the research institution and will cover Nyerere, Mikuni, Udzungwa and Ruaha National Parks

"The project is being implemented by four institutions under Ministries of Natural Resources and Tourism that of Agriculture. They are Tanzania National Parks Authority, Tanzania Forestry Agency, National Irrigation Resource Commission and Rufiji Basin Water Board," he said.

The Tawiri chief further noted that the REGROW's initial research started in 2018/19 soon after the World Bank released the funding and

is due for completion in 2023. "This is an initial stage of the project which focuses on research," Dr Mjingo added.

The project's focal point who is also Tawiri Senior Researcher, Dr Bukombe John said a team of researchers will begin work at Mikuni and Udzungwa National Parks in Morogoro Region with an objective to inform the government on appropriate measures to achieve growth.

Dr Bukombe said the research which will also focus on policies, strategies and law reforms to meet the targeted goals, will also look at the diversity of wildlife in the area and how best to exploit the same through tourism to boost people's incomes.

"We hope to come up with a map showing main tourist attraction sites, available main animals of attraction and are plant species which are of interest to tourists and communities," he said while underlining that such unique species of animals and plants will be a focus in conservation activities.

The research will also see how human activities by surrounding communities has impacted in the ecosystem and come up with expert recommendations on how best to manage the relations for sustainability. "The key objective of this research is to come up with how best



Tourists watching animals in Nyerere National Park (Formerly known as Selous Game Reserve)

conservation, tourism and communities can take place in this area sustainably," he noted.

Another team member of the research group, Dr Wilfred Mareale said at the end of the exercise, sensitization materials such as leaflets will be made and disseminated to the public and tourism niche markets abroad on the varieties of wildlife in the area.

"This area remains virgin will little information on available tourist attractions to tour operators, tour guides and hospitality stakeholders to promote tourism in niche markets," Dr Mareale said while adding that such shortfalls have made the Southern Highlands tourist enclave largely unknown to the both local and foreign tourists.

## GCR Ratings assigns Letshego Holdings, Micro Financial Services stable outlook

By The Banker Reporter

GCR Ratings has assigned Letshego Micro Financial Services (Namibia) and Letshego Holdings Namibia Limited with national scale long-term and short-term issuer ratings of A(NA) and AI(NA) respectively,

with a stable outlook.

In a recent statement, the Johannesburg based rating firm said the ratings on Letshego Micro Financial Services (Namibia) (LMFSN) reflect the credit profile of Letshego Holdings Namibia Limited (LHN).

"GCR believes the company

is a core part of the Letshego Namibia group. On 30 October 2020, LMSF's contribution to group net profit before tax (59.2 percent) and assets (53.5 percent) was significant. As such, the ratings of LMSFN are equalised to the group anchor credit evaluation group

credit profile. However, if the level of importance reduces, the ratings on LMFSN may be delinked from the group ACE," the report said.

GCR further noted that the ratings are restrained by the relatively weaker business profile of the group in compari-

son to domestic commercial banks characterised by its small size, moderately high cost of funding and relative lack of diversity.

"The ratings benefit from good levels of liquidity and capitalisation, offset by relatively weaker asset quality

and a concentrated wholesale funding structure," the report said while assigning the group's business profile a negative rating.

The report further noted that the LHN has significantly smaller and less diverse operations (by product and

business lines) than the large domestic banks operating in Namibia. "This weakness is partly offset by strengths within its chosen niche characterised by a high market share in deduction at source of approximately 48 percent," the GCR stated.

### UNITED BANK FOR AFRICA (TANZANIA) LIMITED



## FINANCIAL STATEMENTS FOR THE QUARTER ENDING 31-03-2021

Report of Condition of Bank pursuant to section 32 (3) of the Banking and Financial Institutions Act, 2006

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

	Current Quarter 31-Mar-21	Previous Quarter 31-Dec-20
<b>A ASSETS</b>		
1 Cash	4,929	3,157
2 Balances with Bank of Tanzania	4,458	4,715
3 Investments in Government securities	29,966	24,005
4 Balances with other banks and financial institutions	4,285	-
5 Cheques and items for clearing	-	14,525
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	32,006	61,199
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	67,846	55,963
12 Other assets	7,615	5,957
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	1,324	1,978
<b>16 TOTAL ASSETS</b>	<b>154,439</b>	<b>171,500</b>
<b>B LIABILITIES</b>		
17 Deposits from other banks and financial institutions	36,970	23,878
18 Customer deposits	75,781	105,050
19 Cash letters of credit	-	-
20 Special deposits	9,020	8,203
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	917	19
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	2,829	7,271
27 Other liabilities	3,725	3,608
28 Borrowings	-	-
<b>29 TOTAL LIABILITIES</b>	<b>129,242</b>	<b>148,029</b>
<b>30 NET ASSETS/(LIABILITIES)/(16 minus 29)</b>	<b>25,197</b>	<b>23,471</b>
<b>C CAPITAL AND RESERVES</b>		
31 Paid up share capital	31,420	31,420
32 Share Premium	29,104	29,104
33 Retained earnings	(37,053)	(40,498)
34 Profit/(Loss) account	1,727	3,445
35 Other capital accounts	-	-
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>25,197</b>	<b>23,471</b>
38 Contingent liabilities	869,874	860,148
39 Non performing loans & advances	3,873	4,102
40 Allowances for probable losses	390	225
41 Other non performing assets	-	-
<b>D SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	16%	14%
(ii) Non performing loans to total gross loans	6.2%	7.3%
(iii) Gross loans and advances to total deposits	7.4%	4.9%
(iv) Loans and Advances to total assets	4.4%	3.3%
(v) Earning Assets to Total Assets	8.4%	8.2%
(vi) Deposits Growth	-25%	-5%
(vii) Assets growth	-10%	-24%

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

	Current Quarter 31-Mar-21	Comparative Quarter 31-Dec-20	Current Year Cumulative 31-Mar-21	Comparative Year Cumulative 31-Mar-20
1 Interest Income	2,803	2,578	2,803	3,958
2 Interest Expense	(743)	(646)	(743)	(1,510)
<b>3 Net Interest Income (1 minus 2)</b>	<b>2,038</b>	<b>1,933</b>	<b>2,038</b>	<b>2,447</b>
4 Bad Debts Written Off	-	-	-	-
5 Impairment losses on loans and advances	-	-	-	-
<b>6 Non-Interest Income</b>	<b>3,048</b>	<b>4,340</b>	<b>3,048</b>	<b>2,323</b>
6.1 Foreign currency dealings and translation gains/(losses)	312	471	312	307
6.2 Commissions and fees	2,719	3,854	2,719	1,998
6.3 Dividend Income	-	-	-	-
6.4 Other operating income	38	16	38	18
<b>7 Non-Interest Expenses</b>	<b>(3,362)</b>	<b>(3,785)</b>	<b>(3,362)</b>	<b>(2,749)</b>
7.1 Salaries and other staff benefits	(1,615)	(1,701)	(1,615)	(1,734)
7.2 Fees and Commissions	(305)	(299)	(305)	(294)
7.3 Other operating expenses	(1,431)	(1,785)	(1,431)	(1,659)
<b>8 Operating Income/(Loss)</b>	<b>1,754</b>	<b>2,488</b>	<b>1,754</b>	<b>1,021</b>
9 Income Tax Provision	(28)	(62)	(28)	-
<b>10 Net Income/(Loss) After Income Tax</b>	<b>1,727</b>	<b>2,426</b>	<b>1,727</b>	<b>1,021</b>
11 Other comprehensive income/(expense)	-	-	-	-
<b>12 Total comprehensive income/(loss) for the year</b>	<b>1,727</b>	<b>2,426</b>	<b>1,727</b>	<b>1,021</b>
13 Number of employees	114	114	114	117
14 Basic earning Per Share	275	386	275	163
15 Number of branches	5	5	5	4
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	1.06%	1.42%	1.06%	0.46%
(ii) Return on Average Shareholders' Fund	7.10%	8.90%	7.10%	4.98%
(iii) Net Interest Expense to Gross Income	57.09%	54.71%	57.09%	59.69%
(iv) Net Interest Income to Average Earning Assets	1.50%	1.41%	1.50%	1.25%
<b>Signature and Date</b>				
<b>Name and Title</b>	<b>Signature</b>	<b>Date</b>		
1 Kingsley Ulinfun Managing Director / CEO	Signed	28th April 2021		
2 Chomete Hussein Chief Finance Officer	Signed	28th April 2021		
3 Joseph Ringo Country Head, Internal Audit	Signed	28th April 2021		
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 conformity with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.				
<b>Signature and Date</b>				
<b>Name and Title</b>	<b>Signature</b>	<b>Date</b>		
1 Amb. Turuko Manongi Director	Signed	28th April 2021		
2 Oliver Akwaba Director	Signed	28th April 2021		

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

	Current Quarter 31-Mar-21	Comparative Quarter 31-Dec-20	Current Year Cumulative 31-Mar-21	Comparative Year Cumulative 31-Mar-20			
<b>I Cash flow from operating activities</b>							
Net Income/(Loss)	1,754	2,488	1,754	1,021			
Adjustment for:							
- Impairment/Amortization	133	501	133	128			
- Net change in loans and advances	(11,883)	(8,571)	(11,883)	(1,722)			
- (Gain)/Loss on Sale of Assets	-	(2)	-	(1,933)			
- Net change in Deposits	(15,361)	47,476	(15,361)	(5,960)			
- Net change in Short Term Negotiable securities	(5,960)	(84)	(5,960)	(2,225)			
- Net change in other liabilities	117	(66)	117	(3,581)			
- Net change in other Assets	(1,657)	(858)	(1,657)	3,486			
- Star sale	(28)	(62)	(28)	-			
- Others (specify)	-	-	-	-			
Net cash provided/(used) by operating activities	(32,885)	40,823	(32,885)	(4,845)			
<b>II Cash flow from investing activities</b>							
Dividend received	-	-	-	-			
Purchase of fixed assets	(51)	(296)	(51)	(36)			
Proceeds from sale of fixed assets	-	5.4	-	-			
Purchase of non-dealing securities	-	-	-	-			
Proceeds from sale of non-dealing securities	-	-	-	-			
Others	-	-	-	-			
Net cash provided/(used) by investing activities	(51)	(290)	(51)	(36)			
<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	-	-	-	(3,510)			
Others	-	-	-	-			
Net cash provided/(used) by financing activities	-	-	-	(3,510)			
<b>IV Cash and Cash equivalents</b>							
Net increase/(decrease) in cash and cash equivalent	(32,936)	40,533	(32,936)	(8,390)			
Cash and cash equivalents at the beginning of the quarter	119,074	78,542	119,074	116,710			
Cash and cash equivalents at the end of the quarter	86,138	119,074	86,138	108,320			
<b>CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2021 (Amount in Million TZS)</b>							
	Share capital	Share Premium	Retained Earnings	Regulatory Reserve	General Reserve	Others	Total
<b>Current Year 2021</b>							
Balance at the beginning of the year	31,420	29,104	(37,053)	-	-	-	23,471
Profit/(Loss) for the year	-	-	1,727	-	-	-	1,727
Other Comprehensive Income	-	-	3,445	-	-	-	3,445
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>31,420</b>	<b>29,104</b>	<b>(35,327)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,197</b>
<b>Previous Year 2020</b>							
Balance at the beginning of the year	31,420	29,104	(40,498)	-	-	-	20,026
Profit/(Loss) for the year	-	-	2,426	-	-	-	2,426
Other Comprehensive Income	-	-	3,445	-	-	-	3,445
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>31,420</b>	<b>29,104</b>	<b>(37,053)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,471</b>

United Bank for Africa (T) Ltd is a subsidiary of United Bank for Africa Plc, a leading Pan African bank offering universal banking to more than 13 million customers in over 1000 branches and outlets in Africa, USA and Europe.

**East & South Africa**

- Tanzania
- Kenya
- Congo DRC
- Mozambique
- Uganda
- Zambia

**Central Africa**

- Cameroon
- Cabon
- Tenad
- Congo Brazzaville

**West Africa**

- Ghana
- Benin
- Burkina Faso
- Cote D'Ivoire (CDI)
- Liberia
- Sierra Leone

**Europe**

- UK
- France

**USA**

- New York

**Senegal**

- Mali
- Guinea



KILOMBERO  
SUGAR COMPANY  
AN ILOVO SUGAR AFRICA COMPANY

TENDER NUMBER 02/2021

## FOR THE PROVISION OF CANE HARVESTING SERVICES

Kilombero Sugar Company Limited is the largest producer of sugar in Tanzania based in Kidatu Morogoro hereby invites all who are interested to submit their respective proposals for the provision of Cane Harvesting Services.

## 1. Contract Details

- 1.1 The contract will be for the period of three years from 1<sup>st</sup> June 2021 to 31<sup>st</sup> May 2024.
- 1.2 Price must be submitted in the format as stipulated in Annexure A
- 1.3 Payment shall be made in 15 days after submission of an invoice.

## 2. Instructions to Bidders

- 2.1 Purchase of bid document at **TZS 300,000**. Submit deposit slip as proof of payment upon collection of sets of bid document at the reception K1 Main Office Building;

Account CRDB-01J1020025101-Kilombero Branch

Account NMB-21706600001-Kilombero Branch

- 2.2 Quoted price must remain valid for the period of 90 days
- 2.3 Should you have any aspect that you feel will influence our decisions such as service, quality and innovative way of executing this contract, you are kindly invited to do so.
- 2.4 Any amendments made to proposals must be presented in writing to the relevant and approved KSCL staff as may be directed.
- 2.5 Any order resulting from this enquiry will be on the terms set out in a written supply contract to be concluded between parties. The Supply contract will incorporate our standard terms and conditions, provided together with tender documents, a copy which is available at [www.illovosugar.com](http://www.illovosugar.com)
- 2.6 All cost associated with the preparation of your proposal will be on your account.
- 2.7 KSCL shall not be bound by any statement made or delivered to any bidder unless such statement has been confirmed by a letter to the bidder issued by and signed by the Head of Finance or his designate.
- 2.8 Proposal must be submitted before 12:00 on or before 10th May 2021 which is the opening day at the Training Center K1- HR Buildings. The date and time for the closure of acceptance of the proposal is fixed, unless amended by means of a letter to bidders issued by us and signed by the Finance Head or his designate.
- 2.9 Proposals should be delivered via the following methods only
  - 2.9.1 Via physical delivery to the tender box at the following address;
 

**Head of Agriculture,  
Kilombero Sugar Company Limited,  
K1 Administration/Main Office Building, At Reception AREA,  
P. O. Box 50 - Kidatu,  
MOROGORO.**
  - 2.9.2 Upon submitting your respective Tender documents, ensure you first sign Bid Registration Form after inserting your documents in the box.
  - 2.9.3 We reserve the right to award either the full or of any part contract quoted for or withdraw this enquiry.
  - 2.9.4 The Bidder may quote for all or any lots on offer.
  - 2.9.5 We do not bind ourselves to accept the lowest proposal or any other proposal not to assign any reason for the rejection of any proposal submitted.
  - 2.9.6 Any acceptance of your proposal is made on conditions that you return a signed copy of a written supply contract to us within 10 business days from the receiving a copy thereof from us, indicating your acceptance of its terms.
  - 2.9.7 The details of this enquiry and any other communications or information that you receive from us in connection with this enquiry are strictly confidential and may not be disclosed by you to any third party without our prior written approval.
  - 2.9.8 Should you have any queries to this enquiry, you may direct all queries to the below;
 

**Mr. Simbo Mushi  
Email address [smushi@illovo.co.za](mailto:smushi@illovo.co.za)**

## 3. Pricing Instructions and Conditions

- 3.1 All prices shall be quoted excluding VAT as per pricing schedule (Annexure A)
- 3.2 All prices quoted must include all expenses, disbursements and cost that may be rendered in and out for the excursion of the work described in the scope.
- 3.3 The successful bidder will be responsible for providing the necessary transport of staff involved in the cane harvesting service to KSCL.
- 3.4 All prices quoted shall cover the costs of all general risks, liabilities and obligations

## 4. Environmental and Sustainability Considerations

- 4.1 It is the bidder's responsibility to ensure that all inductions and medicals checks are completed before any work can commence.
- 4.2 Inductions are valid for a period of one year.
- 4.3 All site contractors are expected to adhere to KSCL's health, environment and safety standards and policies.
- 4.4 Bidders must be compliant with all Tanzanian and Industry regulatory requirements.
- 4.5 Please confirm that no environmental convictions exists, if so please supply full details.
- 4.6 KSCL will not accept any responsibility for any injury to the successful bidder's employee or damage to the equipment or vehicles on Kilombero Sugar's premises/estate or at any time whilst engaged in this contract.

## 5. Personal Protective Equipment (PPE)

- 5.1 All staff must be wearing suitable clothing appropriate to the task per KSCL standard requirement. Bidders must make provision for the cost of such uniforms. Suitable footwear must be worn. Uniforms must always be clean and in good condition and it is the bidders' responsibility to have worn out clothing replaced immediately.
- 5.2 All necessary tools and equipment required to carry out the task successful must be supplied by the bidder.
- 5.3 All tools must be inspected before brought on site.

## 6. People

- 6.1 All on site labor must be trained, skilled, be physically fit, competent, and able to take instructions.
- 6.2 All on site labor must be checked for criminal records.
- 6.3 No child labor will be permitted, and you asked to confirm if this applies.

NCBA Tanzania chair says new  
ED will drive growth for bank

By The Banker Reporter

THE recent appointment of Julius Konyani as NCBA Tanzania Executive Director will contribute towards rapid growth of the bank's business activities because of his knowledge, experience and professionalism.

NCBA Tanzania Chairman, Vinoo Somaiya said in Dar es Salaam last week that Konyani's broad executive leadership experience will be valuable to the board of directors in their oversight and quality assurance roles even as they execute their business strategy of innovation and growth.

"The board takes this opportunity to welcome and congratulate Julius Konyani on his appointment. Having interacted with Konyani in his previous role, I have come to appreciate his professionalism, intellect and expertise and look forward to see him continuing to make a significant contribution to the future success and growth of NCBA Tanzania," said Somaiya.

Konyani was until his new appointment, NCBA Tanzania's Head of Retail and Business Banking where he was instrumental in strengthening and growing its retail business following the merger of NIC and Commercial Bank of



New NCBA Tanzania's executive director, Julius Konyani.

Africa (CBA) in 2019. He was also the country project leader for the successful integration of the two banks which gave birth to NCBA effective July 2020.

Commenting on his new role, Konyani said he ready to serve clients and ensure that the bank maintain good performance in the market. "I'm so humbled and honoured to join the board and equally excited to continue driving NCBA Tanzania present and future growth in my new role," he said.

"I am confident that working together with the diversified and experienced team within the

board, we will continue to be a key financial player in our country and the region," Konyani who holds a Master's degree in Business Management and Entrepreneurship from University of Dar es Salaam, added.

As an active alumnae of University of Dar es Salaam Business School and also a certified director by Institute of Directors in Tanzania, Konyani onboard over 17 years of extensive experience and expertise in banking and management having served in an array of leadership roles in banks locally, including CRDB Bank Plc, NMB Bank Plc, United Bank for Africa (T) Limited and the defunct Commercial Bank of Africa-Tanzania.

He takes over from Gift Shoko who has been deployed to NCBA Kenya to take up a new role as Group Director for Regional Subsidiaries. The appointment has been approved by Bank of Tanzania. The NCBA Group was created on 1st October 2019 following approval by Central Bank of Kenya and National Treasury of the merger of NIC Group Plc and Commercial Bank of Africa Limited. NCBA Group operates a network of more than 100 branches in five countries including Kenya, Uganda, Tanzania, Rwanda and Ivory Coast serving over 50 million customers.



Carine Umutoni, the Managing Director of BK Capital.

BK Capital says to collaborate with  
Stanbic to capture regional market

KIGALI

BK Capital, a subsidiary of the BK Group Plc, has entered into a partnership with SBG Securities Ltd, a subsidiary of Stanbic Holdings Plc to collaborate on arrangement for secondary and primary capital markets opportunities in each other's presence market.

Carine Umutoni, the Managing Director of BK Capital said that the collaboration improves their capacity to be a catalyst in capital markets' development, by providing firms with access to increased sources of alternative funding.

"We welcome this collaboration as it strengthens our commitment to be a catalyst to capital markets' development, by providing firms with access to increased sources of alternative funding via the capital markets, as well as providing a greater range of investment options for individuals and institutional investors," Umutoi said. Gregory Waweru, the Head of SBG Securities, said that the collaboration will see them serve towards the growth of the Rwandan equities market.

"This collaboration underscores our commitment to the growth of the Rwandan equities market as demonstrated by our strong market position in recent years, with broker market share peaking to 36% and number 1 broker ranking in 2019. Over the last 10 years, SBGS has also contributed to the development of the Rwandan equities capital market by actively participating as an authorized selling agent for various public offers," he

said. The collaboration also anticipates future market developments arising from regional market integration efforts, and the African Exchanges Linkages Project that seeks to facilitate cross-border trading of securities via licensed in-country executing brokers.

"We are particularly proud that this new collaboration with BK Capital is a trailblazer for the anticipated transformation of African stock exchanges through the exchange linkages project," Waweru added.

The two firms said that the collaboration was driven by the need for a business model that would serve customers more efficiently and that would be more impactful to the broader market by leveraging on each other's capabilities. As part of the broader collaboration arrangement, SBGS transferred its retail brokerage business in Rwanda to BK Capital in November 2020 after receiving the requisite regulatory consent.

As a consequence of the collaboration with BK Capital, SBGS has applied to the Capital Markets Authority and the Rwanda Stock Exchange for the termination of its brokerage license in Rwanda, following which SBGS will no longer operate its branch office in Kigali.

BK Capital which is BK Group's youngest subsidiary reported a 57 per cent growth in total revenues in 2020 driven by fees from advisory services, fund management service, securities brokerage business and Investment Income. BK Capital which in 2020 launched a unit Trust Fund "Aguka" grew its assets under management by 32 per cent to Rwf11bn.



# Of what value is your tax clearance certificate?

By Prisca Mitanda

ALL governments in the world depend on tax revenues to finance their expenditures. Using tax revenue, governments are able to run different activities which involve money such as to build infrastructure, provide affordable health services, free education, security, law enforcement and other common goods as well as services.

Worldwide, a tax clearance certificate (TCC) is a document which confirms that, a taxpayer has paid all tax dues. It is issued by a revenue authority upon submission of an application. Prior to issuance of TCC the authority checks if the taxpayer has met the conditions or requirements of having paid all taxes due.

In Tanzania, apart from reasons such as renewal of business licence; tender applications; transfer of shares; exporting goods; transfer of ownership, a tax clearance certificate is also required when a company is looking to formally cease its operations. Tanzania entities are required to renew their business licences yearly. TCC is one of the documents required to support an application for renewal of the

business licence.

Based on experience, it does not require a lot of effort to obtain a TCC for the purpose of renewing a business licence. I imagine this is the case because Tanzania Revenue Authority would not like the business to come to a standstill while waiting for the TCC. If a business keeps its doors open, chances are it generates more taxable income.

A concern is when the entity wishes to close down its operations in Tanzania and applies for the TCC from TRA. It has been the practice that, when an application is made for the purposes of closure, then a tax audit is triggered. Hence it is seemingly difficult for entities to estimate the time involved to obtain the TCC.

Moreover, the tax audit may result in tax liabilities from previous years. If the entity is unable to settle such tax backlogs or objects to the liability assessed, the TCC is not issued. While all these tax disputes are progressing, the entity is expected to continue to be compliant by filing tax returns.

As the title 'Tax clearance' suggests, one would expect that whenever this is issued to an en-



tity, all the entity's tax dues are fully settled.

The questions at this stage are "Who is to blame for the significant liabilities and delays in issuing TCC required to close an entity?" Is it TRA's fault for issuing TCCs annu-

ally (for business licence or other purpose) without conducting requisite tax audits? Or is it the taxpayer's fault for not being compli-

ant? Is it the fault of the revenue authority for not doing tax audits timely and leaving a number of years open which accumulates interest liability for taxpayers in case of non-compliance?

What is the essence of issuing a TCC if it does not confirm that a taxpayer's tax affairs are up-to-date? Probably having the TCC as a requirement for renewal of business licence and tendering is not beneficial to the revenue authority or the taxpayer? Do these TCCs serve a purpose really or should they be categorised differently with different requirements needed upon application?

Probably the TCC should be removed as a requirement for business licence renewal as it was in the past (prior to August 2015), considering it may not be beneficial to TRA or the taxpayer.

The revenue authority and the taxpayers would work hand in hand to ensure that whenever the TCC is issued it has a meaning for both of them. All stakeholders should therefore be responsible enough in order for the TCC to serve its purpose.

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## Mobile phone lenders risk closure in CBK Bill



Central Bank of Kenya governor, Patrick Njoroge.

NAIROBI

DIGITAL mobile lenders will have six months to be licensed by the Central Bank of Kenya (CBK) if Parliament adopts a proposed law that will see the regulator control their products, management, and sharing of borrowers' information.

A key aim of the government-backed Central Bank of Kenya (Amendment) Bill, 2021, which seeks to empower the banking regulator to supervise digital lenders for the first time, is to curb the steep digital lending rates that have plunged many borrowers in a debt trap as

well as predatory lending.

It will also seek to push out rogue players amid concerns of unethical practices such as money laundering, illegal mining of customer private data and shaming of borrowers who default on repayment. The banking regulator will be expected to determine minimum liquidity and capital adequacy requirements for digital credit providers akin to conditions set for operating a bank in Kenya.

The digital lenders will play under the same rules as commercial banks, including having to seek the CBK's nod for new products and pricing that includes

loans charges and putting a ceiling on non-performing loans at not more than twice the defaulted amount if the Bill becomes law. The regulator will have to vet the management of digital loan providers, signalling a requirement to have a local office.

"Any person who before coming into force of this was in the business of offering credit facilities or loan services through a digital channel and is not regulated under any other law shall register with The Bank (CBK) within six months of coming into force of this Act," says the Bill tabled in Parliament by Gladys Wanga in

her capacity as chair of the Committee on Finance and National Planning.

The CBK had earlier raised the alarm of the credit-only mobile lending institutions being easily used to launder illicit cash. Money laundering, which involves transferring and disguising illegally obtained cash to make it look legitimate, is mostly used by criminals and the corrupt to clean their wealth. The Bill demands that the firms disclose to the CBK the source of funds that the institutions are lending to curb money laundering and terrorism financing.

Those in breach face a fine of Sh5 million or a jail term of three years or both as regulators scramble to keep up with boom in lending by financial technology (fintech) firms, including US start-ups. Analysts reckon that a majority of the fintechs will struggle to meet the tough licensing conditions.

Tens of unregulated microlenders have invested in Kenya's credit market in response to the growth in demand for quick loans.

Their proliferation has saddled borrowers with high interest rates, which rise up to 520 percent when annualised, leading to mounting defaults and an ever ballooning number of defaulters.

From having little or no access to credit, many Kenyans now find they can get loans in minutes via their mobile phones. The Bill also comes amid complaints that digital lenders do not provide full information to borrowers on pricing, punishment for defaults and recovery of unpaid loans.

Digital lenders have been accused of abusing personal information collected from defaulters to bombard relatives and friends with messages regarding the default and asking third parties to enforce repayment. The push to control the activities of digital lenders comes more than a year after Kenya removed the legal cap on commercial lending rates.

The cap, which was introduced in September 2016, slowed down private sector credit growth as commercial banks turned their backs on millions of low-income customers as well as small and medium-sized businesses deemed too risky to lend to.

The subsequent credit crunch triggered an appetite for digital loans, attracting unregulated microlenders to Kenya's credit market in response to the growth in demand for quick loans. Market leader M-Shwari, Kenya's first mobile-based savings and loans product introduced by Safaricom and NCBA in 2012, charges a "facilitation fee" of 7.5 percent on credit regardless of its duration, pushing its annualised loan rate to 395 percent.

BANKING & FINANCE

## China's digital yuan expands from consumer payments to business payments

BEIJING

THE application of China's Digital Currency Electronic Payment (DCEP), also known as digital yuan, which has already been on a fast development track since last year, is taking another critical step forward with new scenarios in the business-to-business segment and wage payments.

JD.com Inc, the country's second-largest online retailer, showed for the first time how it uses digital yuan for its payroll, as well as pilot applications and digital solutions for corporate payments for its supply chain partners, during the fourth Digital China Summit that kicked off on Sunday in Fuzhou, capital of East China's Fujian Province.

In January, JD.com tested the use of digital yuan to pay some of its employees in cities like Shanghai, Shenzhen, South China's Guangdong Province and Chengdu, capital of Southwest China's Sichuan Province. Employees can deposit their digital salaries onto their personal bank cards, and can use the money in scenarios

where the digital currency is accepted in pilot cities.

Peng Fei, head of the DC/EP program at JD Digits, JD.com's fintech arm, told the Global Times that "many of our digital yuan pilot projects are at the consumer level, and now we are starting to pay attention to where the money comes from. Paying salaries is a good way to source digital yuan." Peng said that the scenarios and applications of the digital yuan for businesses will be even more numerous in the future.

JD.com was the country's first online platform to accept China's digital currency, after the Suzhou municipal government in East China's Jiangsu Province handed out 100,000 virtual red packets of 20 million yuan (\$3 million) in total to local residents via a lottery, in order to encourage spending on the Double Twelve online shopping festival last year.

Apart from JD.com, leading Chinese technology companies such as Huawei and Tencent also exhibited their advances in the digital currency area during the summit, attracting many



China's digital yuan is displayed on a smartphone.

visitors who were eager to test out the new currency. Chinese fintech giants Ant Group and Tencent announced further cooperation with China's central bank to move forward with the digital yuan on Sunday, vowing to provide active support to the rollout of the currency.

According to Ant Group, which is under strict regulatory scrutiny over some of its business practices, the company will support the research and development of the digital yuan and its technical platform, while Tencent said that it has provided full support to the digital yuan pilot project, and will carry out controlled trials under the instructions of the People's Bank of China (PBC), the central bank.

"Currently, there's no plan to launch the digital yuan nationwide. But the scale of the trial runs will be increased," said PBC Deputy Governor Li Bo, at the Boao Forum for Asia held in South China's Hainan Province on April 18. The PBC will increase the scale of the pilot projects to cover more scenarios and more cities, according to Li. For example, the trial of the digital currency at the 2022 Beijing Winter Olympics will not only be conducted among domestic users but also among international athletes.



## WORLD

## Africa vaccination gaps trouble WHO

NAIROBI

THE World Health Organization urged governments and leaders across Africa to boost integrated action to increase and expand access to immunization as the continent celebrates World Vaccination Week this year.

Matshidiso Moeti, the WHO regional director for Africa, said action should be backed by a sufficient, trained workforce, strong surveillance and health information systems, as well as national leadership, management and coordination.

"Communities should be engaged to improve health literacy and increase demand for vaccines, with special attention on reaching the poorest and most marginalized groups," Moeti said in a statement on Monday.

She expressed concerns that routine immunization coverage at the regional level has

stalled in the past 10 years at between 70 and 75 percent.

Moeti said an estimated 9 million children in the region miss out on lifesaving vaccines every year. One in five remain unprotected from vaccine preventable diseases which claim the lives of more than 500,000 children under 5 years of age in Africa annually.

She said 80 percent of children that miss out on vaccines live in 10 countries. The Democratic Republic of the Congo and Ethiopia account for almost 60 percent of those cases.

"This affects not only children in hard-to-reach rural areas but also those in urban communities," she said.

This year's vaccination week comes in the wake of the coronavirus pandemic that significantly disrupted vaccination efforts.

WHO said the pandemic has disrupted planned vaccination drives in 15 African



A Kenyan health worker administers a dose of the Oxford/AstraZeneca vaccine to her colleagues, part of the COVAX mechanism by GAVI (The Vaccine Alliance), to help fight against COVID-19 at the Kenyatta National Hospital in Nairobi, on March 5, 2021. (AFP)

countries, with over 16 million children missing measles vaccine doses since January 2020.

During the period, eight African countries reported major measles outbreaks that affected tens of thousands. The outbreaks were largely due to low routine immunization coverage or delayed vaccination drives.

The quality of measles surveillance in the continent fell to its lowest level in seven years in 2020, with just 11 countries meeting their target.

On Monday, three Geneva-based organizations issued a

joint statement aiming to save over 50 million lives through vaccinations.

The WHO, the United Nations Children's Fund and Gavi, the Vaccine Alliance called for urgent action to renew the global commitment to improve access and uptake of vaccines.

"Vaccines will help us end the COVID-19 pandemic but only if we ensure fair access for all countries, and build strong systems to deliver them," Tedros Adhanom Ghebreyesus, the WHO's director-general, said in a news release. **Agencies**

## Somalia's president agrees not to extend presidential term

MOGADISHU

Somalia's President Mohamed Abdullahi Mohamed said yesterday he would drop an attempt to extend his term by two years, bowing to domestic and international pressure after clashes in the capital Mogadishu split security forces along clan lines.

Hours earlier, Prime Minister Mohamed Hussein Roble had denounced the proposed term extension and called for preparations for a new presidential election.

The president's term expired in February, but the country failed to hold elections as planned. Earlier this month, the lower house of parliament voted to extend Mohamed's four-year term by another two years. The Senate rejected the move, provoking a political crisis.

Commanders in both the police and military had defected to the opposition, and rival factions of the security forces had fortified positions in central Mogadishu, raising fears of clashes in the heart of the city, and a security vacuum in the surrounding areas that could be exploited by al Qaeda-linked al Shabaab insurgents.

In a televised statement in the early hours of Wednesday, the president said he commended the efforts of the prime minister and other political leaders and welcomed the statements they issued calling for elections to be held without further delay. He also called for urgent discussions with the signatories to an agreement signed last September on the conduct of the elections.

The opposition, who had called on the president to resign, did not immediately respond. The president did not discuss the opposition in his speech, but denounced unnamed "individuals and foreign entities who have no aim other than to destabilize the country."

The heads of two regional states who had been staunch allies of the president had also rejected on Tuesday the proposed two-year extension of Mohamed's term. Those leaders said in statements immediately after the president's speech that they welcomed his announcement.

Mohamed's attempt to extend his term had also angered foreign donors who backed his government, hoping it would help bring stability and quash the al Qaeda-linked al Shabaab insurgency. But the proposed extension pitted factions in the security forces against each other.

This week, opposition forces abandoned positions in the countryside as they headed for a showdown in the capital, allowing al Shabaab to take over at least one town.

Forces loyal to the opposition hold important parts of the city and clashed with government forces over the weekend, fuelling worries the country could return to all-out war.

The president said he urged "all security agencies to maintain the stability of the capital and the safety of innocent civilians, avoiding any actions that may lead to insecurity."

The unrest is the second bout of violence in Mogadishu over the proposed extension to Mohamed's term. Continued clashes could further splinter Somali security forces along ethnic lines, said the International Crisis Group, a think-tank.

"Somalia is teetering on the brink of a major breakdown once again," it said in a briefing published on Tuesday.

Somalia's fledgling armed forces are drawn from clan militias who have often battled each other for power and resources.

Mohamed is Darod, one of Somalia's major clans. The majority of the Somali military in the capital are Hawiye, another large clan. Most of the opposition leaders are Hawiye. **Agencies**

## OM says COVID-19 has worsened plight of migrants in Horn of Africa

NAIROBI

THE onset of COVID-19 pandemic last year escalated the vulnerability of migrants from the Horn of African region to smugglers, vagaries of weather and lack of access to basic services, a senior official from International Organization for Migration (IOM) said on Tuesday.

Mohammed Abdiker, regional director for East and Horn of Africa at IOM, said the pandemic worsened poverty, social dislocation and exploitation of migrants from a region that experienced recurrent droughts and conflicts.

"There is an immediate need to expand basic services to migrants across the East and Horn of Africa," Abdiker said at a virtual briefing in Nairobi.

He said border closures and suspension of air and land travel linked to the pandemic left migrants from the Horn of African region stranded along the perilous Eastern Route that they often used to cross over to the Gulf region. **Xinhua**

## US eases COVID-19 restrictions on Chinese students

BEIJING

THE Biden administration on Tuesday said it was easing travel restrictions on Chinese and other international students into the United States this fall, a change that could provide financial help to some colleges whose enrollments declined during the coronavirus pandemic.

The US State Department said in a statement it is expanding its national interest exemptions to cover students and academics around the world starting on Aug 1 after it made the change in March for European students.

Reuters first reported the planned announcement for Chinese students, the largest number of international students in the United States. About 35 percent of international students in the 2019-20 school year were from China, according to the International Education Exchange (IEE), nearly twice as high as the second highest, India.

The government has barred most non-US citizens

who have been in China, Brazil, South Africa, Iran and most of Europe within the prior two weeks. Now students from all those countries will be eligible to enter the United States for fall classes.

China said it is a positive step for the United States to ease COVID-19 restrictions on Chinese students into the United States this fall.

China has made major strategic achievements in its fight against the COVID-19 pandemic, recognized globally, Foreign Ministry spokesperson Zhao Lijian said.

He added that China hopes the United States would make proper arrangements for Chinese personnel to go to the United States and create favorable conditions for resuming personnel exchanges between the two sides.

In the 2019-20 academic year 372,000 Chinese nationals attended universities and colleges in the United States, the IEE said in a November 2020 report.



In this file photo, Chinese students celebrate their graduation from Columbia University. (XINHUA)

Overall postsecondary enrollments declined 2.5 percent in fall 2020, nearly twice the rate of enrollment decline reported in fall 2019, according to the National Student Clearinghouse.

In January 2020 then US President Donald Trump first imposed the restrictions barring nearly all non-US citizens who were in China from entering the United States.

US colleges and universities have been urging the State Department to take the step before international students had to make enrollment decisions.

The American Council on Education (ACE) had pressed the administration of President Joe Biden to act quickly, saying in a letter last month it could "deliver a welcoming message to current and prospective international students, which can help restore the US as a destination of choice, as well as supporting an important economic activity as the US economy recovers from the COVID-19 pandemic."

An administration official said despite the announcement officials are "closely monitoring the status and tra-

jectory of the pandemic."

It is still unclear whether US colleges or the US government will recognize vaccinations received by Chinese students that have not been approved by the US Food and Drug Administration. Some US schools are requiring students to be fully vaccinated before classes resume.

Another big issue has been the requirement that first-time student visa applicants have in-person interviews at US embassies and consulates. The State Department said on Tuesday it "continues to seek ways to process more visa applications, in line with science-based guidance from health authorities."

ACE cited a study that the overall economic impact generated by international students had declined by US\$1.8 billion during the 2019-20 academic year, from US\$40.5 billion in the prior year.

In the 2019 school year Chinese students were estimated to have an economic impact of US\$15.9 billion on the United States, according to the IEE report. **Xinhua**

## Neither Moscow nor Vatican received Zelensky's proposal for meeting with Putin – Kremlin

MOSCOW

NEITHER Moscow nor the Vatican has received any official proposal from Kiev for holding a meeting between Presidents Vladimir Putin of Russia and Vladimir Zelensky of Ukraine in the Vatican, Kremlin Spokesman Dmitry Peskov told reporters yesterday.

"President Zelensky said that it would be the perfect place for such a meeting. However, neither the Vatican nor Russia has official information on the matter. We haven't received specific information about the proposal," Peskov

pointed out.

Meanwhile the Kremlin spokesman is unaware if the Russian president will meet with his Ukrainian counterpart anywhere other than in Moscow. "I don't know if he is ready to travel anywhere," Peskov told reporters on Wednesday. "We all proceed from what President Putin said and since we are not a party to the conflict, there is no need to discuss Donbass issues, peace efforts, with us. It should be discussed within the four-member group. Putin pointed out that should Zelensky be willing to discuss



bilateral relations, he is welcome to Moscow," the Kremlin spokesman noted.

Moscow and Kiev cannot tackle the issue of settling the Donbass conflict, since Russia

is not a side in this struggle, nevertheless, they should find common ground on this matter, the spokesman pointed out.

"The matter of Donbass cannot be resolved between Kiev and Moscow, because Russia is not a side in this conflict," the spokesman stressed. "But in any case, we need to find common ground. The president [of Russia Vladimir Putin] has confirmed his readiness for dialogue many times."

Commenting on the statement by Ukrainian President Vladimir Zelensky, in which he expressed his desire "to dis-

cuss peace with Putin," Peskov noted that striving for peace "should be wholeheartedly supported." "But the thing is that Ukraine and Russia have never been at war, thank God. Although Ukraine has damaged our bilateral relations significantly," the spokesman pointed out. "It seems that such political will prevails in Kiev."

"Work towards peace should be carried out in Ukraine itself. Russia is taking part in the Normandy Four with the aim of aiding this process," Peskov concluded. **Agencies**

## China strengthens data protection in facial recognition

CHINA has enhanced efforts to ensure data security in facial recognition as the technology has raised increasing concerns over users' privacy and information leakage while being more and more widely used in Chinese people's life and work, including such scenarios as unlocking mobile phones, verifying identity, and clocking in.

The procuratorate in Cixi city, east China's Zhejiang province, recently received a tip-off that some real estate businesses installed cameras that support facial recognition at their sales offices to secretly capture and store the facial features of

buyers without giving explicit indication of the information collecting behavior.

According to a survey report jointly released by China's National Information Security Standardization Technical Committee and other institutions last October, more than 90 percent of the respondents have used facial recognition systems, and over 60 percent of them believe that the technology seems to become over-used and is frequently faced with problems such as forced use and illegal collection of us-

ers' information.

Experts pointed out that some people are vigilant against facial recognition because in the era of the Internet, they attach more importance to protecting their privacy like personal data, and compared with other biometric information, facial features can be more easily collected before people realize it.

Besides, unlike other personal data that can be easily changed, such as user name, mobile phone number and e-mail address, facial informa-

tion is unique and can't be changed. Once their face data is collected by companies, there's no way consumers can know if these companies will guarantee long-term and secure data management and prevent illegal use of the data, explained experts.

Therefore, it is of great significance to use facial recognition systems properly and store safely people's face data with their consent.

In fact, facial recognition has played a positive role in fields like public service.

During the prevention and control of the COVID-19 epidemic, contactless facial recognition devices, which can accurately and efficiently identify people's faces and take their temperature, have been widely applied in shopping malls, restaurants and office buildings, actively contributing to the containment of the virus.

With the development of facial recognition technology, some devices can effectively identify people even with their facial masks on.

To ensure data security, the Legislative Affairs Commission of the Standing Committee of the National People's Congress of China issued a draft law on personal information protection in October 2020, formulating provisions on the installation of facial recognition equipment in public places.

The draft law specified that image capturing and ID recognition equipment installed in public places should suit the need for safeguarding public security, comply with relevant regulations, and be accompanied by noticeable marks to remind users. **People's Daily**



## India suffering calamitous surge of COVID-19 cases, int'l community extending help

BEIJING

OVER the past week, India has been reporting more than 300,000 new COVID-19 cases each day, while medical oxygen is running out and patients are still waiting for treatment in overloaded hospitals.

The international community has pledged assistance for India, with many countries agreeing to send oxygen, protective equipment and other medical supplies to the new COVID-19 epicenter.

### DEADLY VIRUS SURGE

On Tuesday, India's COVID-19 tally rose to 17,636,307 with 323,144 new cases recorded in the past 24 hours. It was the sixth consecutive day that the country had registered over 300,000 cases in a single day.

On Monday, the country reported the world's biggest-ever daily surge with 352,991 new cases.

The World Health Organization (WHO) has said India's deadly second wave stemmed from a "perfect storm" of relaxing of personal protective measures, mass gatherings, low vaccination rates and more contagious variants.

The ongoing wave of infections in the country is estimated to peak in mid-May, according to projections presented at a meeting between Indian Prime Minister Narendra Modi and officials from the worst-affected states.

When reaching the peak time, the daily COVID-19 cases in India are projected to reach 500,000 and may subside between June and July, Indian media reported.

Amid the ongoing resurgence of the pandemic, hospitals across India have undergone a dire shortage of medical oxygen and urged the federal government to help replenish their stocks.

India's federal government on Tuesday said it has imported 20 cryo-

genic tankers and allocated them to states to address the shortage of oxygen tankers. Additionally, 551 new medical oxygen generation plants would be set up across India, said a statement issued by Modi's office on Sunday.

The country has also converted hotels and railway coaches into critical care facilities to make up for the shortage of beds, but experts said the next crisis will be a lack of healthcare professionals.

### "DOUBLE MUTANT" VARIANT

A new coronavirus variant, called "the B.1.617 variant," was first found in India.

The variant, with two mutations, is considered more infectious and transmissible by some medical experts, while WHO spokesperson Tarik Jasarevic said "the extent to which these virus changes are responsible for the rapid increase in cases in the country remains unclear."

According to a BBC report, lab evidence suggested that antibodies may find it harder to block the virus variant, but scientists are still assessing how much immunity is lost.

"I don't think there's any evidence that it's an escape mutation (which could mean) it fundamentally can't be stopped by the vaccines ... I think we have to obviously watch carefully, but there's at present no reason to panic about it," BBC quoted Jeffrey Barrett, director of the COVID-19 Genomics Initiative at Britain's Wellcome Sanger Institute, as saying.

So far, the variant has been detected in nearly 20 countries and regions around the world. Some countries, amid fears of the "double mutant" variant, have imposed restrictions on flights from India.

For instance, on April 19, British Health Secretary Matt Hancock announced that travel from India to Britain is banned for non-British and Irish citizens after India was added to



A COVID-19 patient with oxygen support is transported inside Guru Teg Bahadur Hospital in New Delhi, India, April 24, 2021. (Xinhua/Partha Sarkar)

Britain's travel "red list."

On Thursday, Canada announced a 30-day ban on all flights from India.

On Friday, New Zealand categorized India as one of the "very high-risk countries" to "significantly reduce the number of infected people flying to New Zealand," COVID-19 Response Minister Chris Hipkins said.

### INTERNATIONAL AID

As India is struggling with the new surge of infections, countries and international organizations have pledged assistance for India in its fight against the pandemic.

Volkan Bozkir, president of the 75th session of the UN General Assembly, on Tuesday called for international

aid for India, saying it is time for the world to extend aid and support to India, because no one is safe until everyone is safe, according to his spokesman.

On Monday, WHO chief Tedros Adhanom Ghebreyesus said the situation in India is "beyond heart-breaking," and his organization is sending extra staff and supplies there to help overcome the pandemic.

"China has expressed readiness early on to provide necessary support and assistance to India, and is coordinating Chinese enterprises to positively respond to India's demand for anti-epidemic supplies such as oxygen concentrators," Wang Wenbin, spokesperson for the Chinese Foreign Ministry, told a regular press conference on Monday.

"We are willing to continue to

carry out anti-epidemic cooperation with India in various ways in its fight against the epidemic. We are convinced that India will get through difficulties and come out the other side," Wang said.

European Commission President Ursula von der Leyen on Sunday tweeted that the European Union is pooling resources to respond rapidly to India's request for assistance via its civil protection mechanism.

The French Foreign Ministry, in response to needs expressed by Indian officials, said that France will send eight oxygen generators, each capable of providing a hospital with oxygen autonomy for a dozen years, as well as containers of liquid oxygen to supply medical oxygen to up to 10,000 patients a day.

Xinhua

## Somalis flee Mogadishu amid heightened tensions as UN calls for dialogue

MOGADISHU

HUNDREDS of residents fled the Somali capital Mogadishu Tuesday following heightened tension between government and opposition armed forces.

People could be seen loading their household items into public transport vehicles while some used donkeys to move out of the restive city following skirmishes which started on Sunday. Some of the residents who spoke to Xinhua said they feared for their lives and had decided to move to the outskirts of the city. "I fear for the safety of my family. That is why I have decided to move out of Mogadishu with them," Ahmed Mohamed who was with his children said.

Another resident Amina Nur called on the two sides to tone down and save the country from another war.

I call on the two warring factions to calm down and spare us another fight," Nur said as she packed her stuff, ready to leave. The heightened tension comes as the UN chief called on all Somali stakeholders to resume negotiations immediately and forge an agreement based on the Sept. 17 electoral model and Baidoa proposals to break the political stalemate that threatens the stability of Somalia.

Antonio Guterres, UN Secretary-General said in a statement on Monday evening that the world body is concerned about the recent armed clashes in Mogadishu.

He reiterated his call for all Somali stakeholders to refrain from further violence and resolve their differences through dialogue and compromise.

Xinhua

## Yunnan gears up for biodiversity protection

SOUTHWEST China's Yunnan Province is one of the biodiversity hotspots of the world. It has all types of ecosystems except for marine and desert ecosystems.

It is home to 2,242 vertebrates and 19,333 known land plant species, 51.4 percent and 50.1 percent of the country's total, respectively.

In recent years, new species have been found in the province every one or two weeks. For instance, on Gaoligong Mountain of Yunnan's Baoshan, over 100 new species were discovered in the recent 10 years.

Zhang Ting, a staff member with Kunming Institute of Botany, Chinese Academy of Sciences (CAS), told the People's Daily that the discovery of new species in Yunnan Province was not a coincidence.

He attributed the rich biodiversity of the province to the local mountainous and fluvial landforms. Besides, the province's low-latitude plateau has created both tropical rainforests and talus slopes, he said. Hornbills are gliding in monsoon forests, while black snub-nosed monkeys are swinging between firs.

Zhang and his team spend around four months each year in the fields, collecting seeds



Photo taken on Jan. 26, 2021 shows an economic belt built near Dianchi Lake, Southwest China's Yunnan Province. File Photo

for a national germplasm bank of wild species. They have gathered 85,046 seeds of 10,601 species, which is a huge backup for Chinese plants.

"It's like buying an insurance for wild plants and saving their seeds in the bank. Once needed, these seeds would go back to the fields, which is another way of protecting the species," Zhang said.

Apart from the collection and

preservation of germplasm resources, rare animal species are also well protected in Yunnan Province.

Green peafowl is a critically endangered species. There are only less than 600 of them in China, all of which are distributed in Yunnan Province. According to monitoring data from the Kunming Institute of Zoology, CAS, the number of green peafowl in the Konglonghe Nature

Reserve in Shuangbai County, Chuxiong Yi Autonomous Prefecture of central Yunnan has risen from 52 in 2015 to nearly 100. In addition, an artificial breeding and reintroduction program was launched last year, which has created brighter prospects for the population restoration of the species.

There are also many other rescued species. For instance, the number of black snub-nosed monkeys has grown to over 3,000 from 1,400 some twenty years ago, and that of black-necked cranes which spend winter in the province has also exceeded 3,000, from around 1,600 in 1996.

Today, nearly 1/7 of Yunnan's territory is protected as nature reserves. According to statistics, the province has approved and built 362 nature reserves, and 90 percent of important ecosystems and nature reserves for endangered and protected species of the country are effectively protected.

Besides, Yunnan Province has also been improving institutions and mechanisms related to biodiversity protection. In 2019, it launched a local regulation on protecting biodiversity, trying to maintain species variety in terms of legislation.

People's Daily

## Four years of Brexit drama ends as EU lawmakers back deal

By Bloomberg

EUROPEAN Union lawmakers gave their approval to the post-Brexit trade accord with the UK, marking the final step in the ratification process and the end of four years of political brinkmanship.

Members of the EU's legislature voted to give their consent to the EU-UK Trade and Cooperation Agreement with 660 supporting and five against, ensuring that commerce will continue without the chaotic disruption to business a no-deal Brexit once threatened.

But the deal has left businesses grappling with additional paperwork, and it doesn't necessarily spell an end to hostilities between the two sides.

London and Brussels are still at loggerheads over how the accord will work in Northern Ireland, while the EU's threat to jeopardize Britain's supplies of coronavirus vaccines has soured relations.

On Tuesday, European Commission President Ursula von der Leyen warned that the bloc won't hesitate

to act if Britain breaches the terms of the trade deal.

"The agreement comes with real teeth -- with a binding dispute settlement mechanism and the possibility for unilateral remedial measures where necessary," von der Leyen said. "We do not want to have to use these tools, but we will not hesitate to use them if necessary."

The deal was welcomed in Brussels and London, with UK Minister David Frost saying on Twitter that the vote marks "a new chapter together as Europeans, characterized by friendly cooperation between sovereign equals." European Council President Charles Michel wrote on Twitter that the EU "will continue to work constructively with the UK as an important friend and partner."

In a key concession made by Prime Minister Boris Johnson, the deal keeps Northern Ireland aligned with the rules of the EU's single market to avoid customs checks on the island of Ireland.

That has created a border between the province and the rest of the UK -- an ob-

stacle for business moving goods, and a focus of discontent among unionists opposed to any degree of separation from London.

Anger at that concession helped fuel violence in Northern Ireland earlier this month, with cars and buses set on fire and police officers injured. The EU is holding off taking the next step in its legal action as it works on a joint plan with the UK to defuse the situation.

Businesses, meanwhile, are still dealing with the new terms of trade. While the accord has allowed for tariff and quota-free trade in goods since Britain left the single market and customs union on Dec. 31, firms have had to wrestle with the additional paperwork required to ship goods across the Channel.

The deal excludes services -- which account for about 80 percent of the UK economy -- as well as the country's financial industry. Last week, a top EU official warned City of London firms they shouldn't expect quick access to the single market.

Agencies

## Johnson faces formal probe over funding of apartment renovation

LONDON

BRITAIN'S Electoral Commission has opened an investigation into the financing of the refurbishment of British Prime Minister Boris Johnson's apartment, saying there were grounds to suspect an offence may have been committed.

Eight days before local elections across England and for the election of the Welsh and Scottish regional assemblies, Johnson is facing a stream of allegations about everything from his muddled initial handling of the COVID-19 crisis to questions about who leaked what from his office.

"We are now satisfied that there are reasonable grounds to suspect that an offence or offences may have

occurred," the Electoral Commission said of the financing of the apartment above Number 11 Downing Street where Johnson resides.

"We will therefore continue this work as a formal investigation to establish whether this is the case," the commission said.

The investigation will determine whether any transactions relating to the works fall within the regime regulated by the commission and whether such funding was reported as required.

If it finds that an offence has occurred, and that there

is sufficient evidence, then the commission can issue a fine or refer the matter to the police.

Asked who paid the initial invoices for the refurbishment, Johnson said he had covered the costs and he had conformed in full with the code of conduct and ministerial code.

"The answer is I have covered the costs," said Johnson under questioning in parliament from opposition Labour Party leader Keir Starmer, who cast Johnson as "Major Sleaze".

Asked last month about the refurbishment, John-



son's spokeswoman said all donations and gifts were properly declared, and that no Conservative Party funds were used to pay for it.

Johnson has a taxpayer-funded 30,000 pound (US\$42,000) allowance each year for maintaining and furnishing his official residence, but anything above that must be met by the prime minister.

Ministers have said Johnson has paid for the work himself, but it is unclear when he paid, and whether the refurbishment, reported to have cost 200,000 pounds (US\$280,000) was initially financed by a loan of some kind. Under political financing rules, Johnson would have been required to declare this.

Critics say that if the funds had come originally from a Conservative Party supporter, this would raise the question of influence-peddling.

Johnson was asked in parliament if the refurbishment was financed by Conservative Party donor David Brownlow.

"The answer is that I have covered the cost," Johnson said.

Dominic Cummings, who was Johnson's main adviser on the Brexit campaign and helped him to win an election in 2019 before an acrimonious split last year, said on Friday that Johnson had

wanted donors to pay for the renovation secretly.

Cummings said he had told the prime minister such plans were "unethical, foolish, possibly illegal".

In a further potentially damaging allegation, the Daily Mail newspaper on Sunday cited unidentified sources as saying that, in October, shortly after agreeing to a second lockdown, Johnson had told a meeting in Downing Street: "No more fucking lockdowns - let the bodies pile high in their thousands."

Asked in parliament if he had used those words, Johnson repeatedly denied that he had.

"No," Johnson said. "I didn't say those words."

Agencies



# SPORT



Azam FC midfielder, Salum Abubakar (R), shoots past Dodoma Jiji FC midfielder, Steven Mganga, during a Vodacom Premier League clash, which took place in Dodoma recently. PHOTO: COURTESY OF AZAM FC

## Azam FC still optimistic of clinching 2020/21 VPL top honour

By Correspondent Ismail Tano

AZAM FC's management has said that they are still working on their plan to win this season's Vodacom Premier League's trophy, given they have a strong squad that is getting back to its best.

The side, led by head coach George Lwandamina, enjoyed an impressive run in the early stages of the showdown and went as far as holding the top spot after seven rounds of matches.

The outfit thereafter lost steam and began registering less impressive results.

They are lately placed third in the showdown's standing

with 54 points after playing 28 matches.

The league's defending champions, Simba, are leading the rest of the pack with 61 points, having taken part in 25 matches.

Yanga are placed second with 57 points after playing 27 matches.

Azam FC's information officer, Thabit Zakaria, said their achievements give them the audacity to believe that their dream will come true.

He said: "This is a football game and it shows that there is stiff competition in the second round, if it is so then there is no way one can say that we have no chance to achieve our goal."

He noted: "If you look at those who lead the league, they are four points ahead of us and they have matches in hand, but we also have matches to play so if we win ours they also a tough task of winning their matches."

"In that sense the race for the championship is still open and we believe it is going to come true as the team have got back to their best," he said.

Azam FC edged Yanga 1-0 in a recent league match, which took place in Dar es Salaam, the winning goal was scored by Prince Dube.

Dube is the league's leading goal scorer with 12 goals followed by Meddie Kagere of Simba with 11 goals.

## SPORTS

## Wheelchair tennis players in need of 11m/- to feature in World Team Cup qualifiers

By Correspondent Joseph Mchekadona

TANZANIA's wheelchair tennis players are expected to depart for Portugal next weekend to take part in BNP Paribas World Team Cup qualifiers.

Wheelchair Tennis Tanzania (WTT) association's secretary general Riziki Salum said the duo, Novatus Temba and Juma Hamisi, are expected to leave the country next Saturday for Portugal.

The BNP Paribas World Team Cup showdown will be held at the Olbia Sport Centre Geovillage in Sardinia, Italy, from October 4-10 this year.

He said WTT is looking for 11m/- which will be used for air tickets for the two players, coach, as well as meeting COVID-19 test's costs and other expenses.

Salum called upon sports stakeholders, companies, organizations and individuals to help WTT so that it can send the players to the event which is to take place from May 10-16 at Vilamoura Tennis Academy.

He noted: "Our two wheelchair tennis players will travel to Portugal for the tournament which will be used as a qualifying event for this year's BNP World Team Cup, we need 11m/- to send the two and coach."

"The International Tennis Federation (ITF) will provide accommodation for the players and coach in Portugal, we are asking the public to help us with the money," he said.

Over 300 players will represent their nations for the chance to be crowned BNP Paribas World Team Cup showpiece's champions.

Teams from the Americas, Europe, Africa and Asia/Oceania will take on each other to join the automatic qualifiers at the World Group event, which will be held at the Olbia Sport Centre Geovillage in Sardinia, Italy, from October 4-10 2021.

Automatic qualifiers for the men's World Team Cup World Group event are Great Britain, France, Japan, Argentina, Belgium, Netherlands, Spain, United States of America (USA), Republic of Korea and Brazil, with four qualifiers and two wild cards completing the 16-



A Tanzanian female wheelchair tennis player features in a recent competition, which took place in Kenya.

team field. In the women's event, teams with automatic qualifications are Netherlands, Japan, Great Britain, South Africa, China P.R., USA, Thailand and Colombia, with four qualifiers completing the 12-team field.

In quad event, automatic qualifiers are Japan, Israel, South Africa, Great Britain, USA and Canada, with two qualifiers completing the eight-team field.

In the junior showdown, automatic qualifiers are Australia, Great Britain, Turkey and Brazil, with four wild card nations completing the eight-team field.

Tanzania's wheelchair tennis team have in the past competed at BNP Paribas World Team Cup in Turkey

and Italy.

The BNP Paribas World Team Cup is International Tennis Federation (ITF) flagship event for wheelchair tennis.

Teams compete at the event through qualification at zonal level.

## BASATA set to host ethics training for artistes

By Correspondent Ismail Tano

AFTER the Deputy Minister for Information, Culture, Arts and Sports, Pauline Gekul, had paid a visit to the National Arts Council (BASATA) and expressed frustration over the ongoing stunts executed by some of artistes, the council has convened a forum to provide ethics training for the artistes.

During the visit, Pauline, among other issues, sought to know whether artistes are attending the forum, which is held every Monday.

Matiko Mniko, BASATA's Acting Executive Secretary, in his response said artistes do not attend and the Deputy Minister questioned whether there is a fine for anyone who does not turn up for the event, including those who are most notorious, as far

violation of the rules are concerned.

The council wrote on its social media page on Tuesday about the existence of the arts forum, set to take place today.

According to the council, the forum's topic will focus on Ethics in Art.

The BASATA, Tanzania Communications Regulatory Authority, National Kiswahili Council

(BAKITA) and the Police Force will field speakers at the forum.

Dar es Salaam's Nafasi Arts Space, located at Mikochei, will host the forum. During Deputy Minister's visit, she was outraged by the ongoing publicity stunts showcased by some of the artistes.

Pauline stated that Tanzanians and the government are not happy with the way the artistes behave.

She urged BASATA to tighten the noose, when it comes to punishing the artistes, who violate ethics.

She stated: "You do not have to bring your personal affairs to the public, for instance, announcing that you have given birth to a child, you have a list of several women you have had an affair with, this is degrading our culture and ruining our generation."

She disclosed: "You are ruining our generation, it gets to the point where a child is abused and he or she is talked about all day, it really hurts as a child is a gift from God."

She insisted: "BASATA should meet those artistes and tell them we are not happy with their behaviour considering there are artistes, who uphold moral values and privacy and they are doing well in their

## Kikwete congratulates Dar actor Idris Sultan

By Correspondent Ismail Tano

TANZANIAN comedian and actor Idris Sultan has become the first domestic actor, whose film titled 'Slay'



has started appearing on Netflix.

Sultan (pictured), the winner of reality TV Show, Big Brother Africa 'Hotshots' in 2014, has become the first Tanzanian to appear on Netflix.

The achievement is a milestone for Idris as the Netflix network is the number one service in the world that shows movies and drama videos through live streaming.

On the eve of Tuesday, Netflix has started showing the film 'Slay' in which the Tanzanian actor has participated in.

He has acted as a rich young man looking for a woman with true love.

The screening of the film is one thing, but the actor's popularity around the world, according to the comments made, is opening the door to success for him.

He noted: "I always get up in the morning and pray but today I just wake up and say thank you. Thank you for finding relatives and friends like you."

"The solidarity, love and strength you have given me over the years and continue to multiply. I can't just talk to you. I need to talk to God," Sultan wrote on his Twitter account.

Film followers and celebrities in the country have also used the network to congratulate Sultan for the milestone he has reached.

Retired fourth term President Jakaya Kikwete wrote: "I had the opportunity to watch 'Slay' on Netflix and see Sultan in this movie. I am very relieved by this step he has taken."

He noted: "He has put us Tanzanians on the face of Netflix. It's a very good start. Let us support him to do better and to give us more education in the future."

Tanga's Bumbuli Constituency's MP, January Makamba, wrote in his social media account: "I finally saw 'Slay'. A big step for our son Idris Sultan."



Deputy Minister for Information, Culture, Arts and Sports, Pauline Gekul



# Chelsea, Pulisic fail to beat Madrid despite guile and class

By Graham Hunter, ESPN Spain writer

IN the end, the clubs' colour schemes told the tale. Chelsea blue shirts, blue-collar work ethic. Real Madrid, by a distance the most famous white strip in the history of football, white-collar "bosses" who like things to happen the way they want to happen -- not necessarily the way that the actual workers see it.

The only trouble, as whenever blue-collar workers of the world have united in ferocity and passion, is once you've got the executives, the ruling class, on the run -- once you've got them divided, doubting themselves and flustered at the ancien regime being disturbed -- you must irrevocably seize power, or usually regret it.

And blue-collar Chelsea should, frankly, already be one and a half strides into the Istanbul final.

Before anyone who supports Thomas Tuchel's club splutters and exclaims in indignation that I've categorised them as the sleeves-rolled-up, hard-working team in this first part of the Champions League semifinal, they should know it comes with not one shred of disrespect.

Not for the first time the aggressive, often mercurial German, who could do a passible Niles Crane of Frasier fame impersonation, understood precisely what Real Madrid hate, what will get right under their skin, and his record against Los Blancos (specifically Zinedine Zidane's teams) is notable.

This is the first time Tuchel has schemed against a Zidane XI in a knockout tie. But the previous four matches, two in charge of Borussia Dortmund and two as head coach of Paris Saint-Germain, had direct similarities to this, his fifth match without defeat against the emperors of Europe.

What stood out was the fact that Chelsea were crystal clear about their game plan, they were crystal clear about what damage it would do to Real Madrid and they had total confidence that they could bully the exceptional, but ageing, Spanish champions.

Some examples were the way in which, across the contest, Mason Mount, N'Golo Kante, goal scorer Christian Pulisic and Chelsea's various wing-backs squeezed the daylight out of increasingly indignant, exasperated and, ultimately, passive world greats such as Luka Modric, Toni Kroos and Casemiro.

Because Zidane opted for a 3-5-2 formation, the strategies, on paper, were like for like. But that doesn't always mean that the teams will play man for man. Chelsea, however, did. In fact it's always the litmus test for a special performance, especially against a nominally "greater" rival that you seem to have more players on the pitch than them.

It's an optical illusion, I'm pretty sure, but there were long spells, particularly in the first half, when Tuchel seemed to have 14 or 15 guys on the sodden Valdebebas playing surface in Madrid. And it might explain how utterly shocking Madrid were, initially, if it transpires that they were wasting time trying to count Chelsea's players instead of marking them and instead of passing past them instead of directly to them.

The beneficiary was United States men's superstar Pulisic. He'd done enough of the harrying, scurrying and pressing to earn a reward, but the way that he invented the first goal was simply gorgeous.

If you've been watching Real Madrid's European progress this season, you'll see the bitter irony in how they conceded.

Back in the quarterfinals when Liverpool came visiting and it was champion vs. champion, Jurgen Klopp's team was exhausted, slow to press and Kroos quarter-backed Madrid to victory. Liverpool simply couldn't press him properly and his pass-making was the determining factor.

In this game, it was a mirror image. Casemiro, of all people, who utterly loves snarling and breathing fire in the face of his opponents, just watched passively as Antonio Rudiger looked up and assessed his ability to make a 40-metre pass without it being of the Hail Mary variety.

The Germany defender backed himself, and quite rightly.

Pulisic was making a lovely "bent" run, which means he starts deeper than a traditional striker who risks the offside line by playing on the shoulder of his defender.

Via the shaped trajectory of his run the Hershey, Pennsylvania-born young man arrived right into the path of Rudiger's perfect pass -- and inside.

This is when a lovely series of events directly affected the fact that Chelsea took a deserved lead and scored an away goal which may yet win them a place in the final.

Pulisic's control, honed on the Dortmund Brackel Training Ground, didn't fail him. The defensive instincts of Nacho and Eder Militao did, however.

The 22-year-old American faced up to the two of them plus Thibaut Courtois, who'd already broken a Chelsea heart or two (more later) and the daft decisions Madrid's two defenders made will live with them a long time -- particularly if they fail in London.

Both the Spaniard and the Brazilian decided to run away from Pulisic and occupy space on the goal line. This left Courtois, all 6-foot-4 of him, trying to jockey with the young American, a joust that Pulisic was going to win all night.

When Chelsea's No. 10 did his soft-shoe shuffle away from Courtois he was left shooting fish in a barrel, smashed his effort between the two statuesque defenders on the line and his goal was reward for technique, timing, brains and lovely self-confidence.

The harsh fact was, and this relates back to the idea of the workers letting the executives off the hook, that this should have been Chelsea's 2-0 goal.

Just a little earlier, Mount had skipped and frolicked past Militao in midfield as if he wasn't actually there and the result was that Pulisic, again free between Marcelo and Nacho, made a superb choice and cushioned a perfect header back into the path of Timo



Chelsea's Timo Werner was unable to find the net from close range with the scoreline at 0-0 early on. (Daily Mail)

Werner.

This isn't a memo to Tuchel, but I'd put forward the idea that, judging by tonight, it may be worth paying Pulisic and Olivier Giroud and Tammy Abraham some extra daily bonus money to stay behind after training to teach the German to finish.

The opportunity from Werner

was saved exceptionally by Courtois at point-blank range, but while Chelsea still defiantly look favourites to reach the final this was the kind of miss that you rue for a week and then leaves you self-flagellating forever if the second leg eliminates your team. Just horrible.

The ultra-hard-working Cesar Azpilicueta admitted post match:

"We could have scored more goals.

We started with courage, we knew we had to perform at our best level, the semifinal of the Champions League demands that.

"We pressed well, recovered the ball well, but that last pass or finish we lacked. Otherwise, this could have been a different result."

The tarnished nature of Madrid's

performance, huffing and puffing and utterly detesting the fact that, unlike domestically, they didn't have a moment to breathe or think, made their equaliser shimmer and shine like a regal diamond.

Chelsea, when Real Madrid won their corner just before the half hour, dozed off for nine or 10 seconds. That, in itself, is a huge warning for next week. Do not, repeat after me a thousand times, give a technically superior and vastly experienced rival you think is on the canvas, any respite whatsoever.

They did though. Despite ensuring that they were touch-tight in the 6-yard area, Chelsea failed to notice that Kroos and Modric were working on a short corner routine or that Marcelo had joined them.

Kante sprinted across too late but, by then, the change of angle of attack was nice for Marcelo's sweet left foot to pinpoint Casemiro at the back post. His nod across goal was helped on by Militao, making part amends for his part in Pulisic's opener, and then crash, bang, wallop -- it was Benzema time.

Only the true greats score this goal. Chest control, so that the ball's trajectory was where he could hook a boot at it, quicker to think, quicker to react, quicker to slash it home amid a cluster of bodies that included Andreas Christensen and Thiago Silva.

Edouard Mendy looked more shocked than dejected that his countryman had inflicted something quite so outrageous on him during the Chelsea keeper's inaugural Champions League semifinal.

## NCBA BANK TANZANIA LIMITED, TARIFFS EFFECTIVE FROM 8<sup>th</sup> JULY 2020

ITEM/ TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS	ITEM/ TRANSACTION	TZS ACCOUNTS	FCY ACCOUNTS
<b>DEPOSITS RATES</b>					
Fixed Deposits	3.5%-10%*	1.25% - 4.5%*	<b>CHEQUES</b>		
Savings Accounts	Below 500,000 - 0% and above 500,000 - 3%	Below USD 500 - 0%; Above USD 500 - 1.5%	Cheque book		
Toto Saving Accounts	Below 500,000 - 0% and above 500,000 - 3%	Below USD 500 - 0%; Above USD 500 - 1.5%	New cheque book (30 leaves)	25,000	USD 15
Mwanafunzi Account	7% - 10%		New cheque book (50 leaves)	35,000	USD 15
			New cheque book (100 leaves)	55,000	USD 30
			Counter Leaf	25,000	USD 25
			Unpaid Cheque (insufficient funds) - Inward	50,000	USD 25
			Unpaid Cheques - technical	Nil	Nil
			Bankers Cheque	15,000	USD 10
			Bankers Cheques - Cancellation	20,000	USD 10
			Bankers Cheques - Repurchase	10,000	USD 5
			Stop payment	25,000	USD 15
			<b>BONDS &amp; GUARANTEES;</b>		
			<b>Unsecured Bid Bond</b>		
			Issuing commission	2% per quarter min 100,000	2% Per quarter min USD 100
			Extension & Amendment	2% per quarter min 100,000	2% per quarter min USD 100
			<b>Performance &amp; Advance Payments</b>		
			Issuing commission	1.5% per quarter min 100,000	1.5% Per quarter min USD 100
			Extension & Amendment	1.5% per quarter min 100,000	1.5% Per quarter min USD 100
			<b>OTHER SERVICES</b>		
			Salary processing fees per transaction	2,200	USD 1.20 per page
			Cash Deposits Fees	Free	FREE
			3rd party charges Upto 1M maximum payment amount	N/A	N/A
			<b>STANDING ORDER FEES</b>		
			Inward Standing Orders	Free	Free
			Outward Standing orders to other banks	10,000	USD 10
			Standing order within the bank	Nil	Nil
			Setup/ Amendment of Standing Order	2,200	USD 2.2
			Unpaid Standing Order (penalty)	27,500	USD 16.5
			Stop/ Cancel Standing orders	27,500	USD 16.5
			<b>ATM CHARGES</b>		
			New Card Issuance (Issued Only Shilling)	15,000	
			ATM withdrawal - NCBA ATMs	1,000	
			ATM withdrawal from Non - NCBA ATMs (Tanzania)	1,600 for local, 3000 for international	N/A
			ATM withdrawal from Non - NCBA ATMs (Outside Tanzania)	3,000 for international	N/A
			ATM mini statements	300	N/A
			Daily withdrawal Limit	1,000,000	N/A
			Minimum withdrawal amount	5,000	N/A
			Replacing lost/ Destroyed cards	10,000	N/A
			Blocking/ Unblocking ATM cards	N/A	N/A
			Card renewal	N/A	N/A
			Cheque Status Enquiry	300	N/A
			Cheque Book Request	200	N/A
			Account Balance Enquiry	200	N/A
			<b>SAFE LOCKERS FEES*</b>		
			Small	250,000	N/A
			Medium	350,000	N/A
			Large	500,000	N/A
			Fees per visit	5,000.00	N/A
			<b>CREDIT CARDS</b>		
			Annual Subscription - Personal Classic	85,000	N/A
			Annual Subscription - Personal Gold	140,000	USD 110
			Annual Subscription - Business Gold	140,000	USD 110
			ATM Withdrawal	6% of amount withdrawn /minimum 7,500	N/A
			Debit Interest	6,000	USD 2.5
			Late Payment Fee	3.85% of total outstanding balance	3.85% of total outstanding balance
			Overlimit Fee	11% of minimum amount due	11% of minimum amount due
			Auto Pay Fee	5.5% on excess amount	5.5% on excess amount
			Minimum Payment of the due balance	20% of unpaid balance or 127,350	USD 25
			Supplementary Card - Personal Classic	85,000	USD 88
			Supplementary Card - Personal Gold**	85,000	
			Supplementary Card - Business Gold**	140,000	USD 110
			ATM Daily Limit	1,000,000	
			ATM Minimum Withdrawal	75% of total credit card limit	
			Card Replacement	6,500	
			Card Renewal	11,000	
			PIN Replacement	11,000	
			<b>TRADE FINANCE TRANSACTIONS</b>		
			Foreign cheque collection (Local and International), Courier fees	0.3% of value, Min of 15,000 plus courier fees 300,000	0.3% of value, Min of USD 7.50, plus Courier fee of USD 165
			<b>Letters Of Credits (Import LC)</b>		
			Issuing commission	1.5% per Quarter + USD 100	
			General amendment Commission	1.5% per Quarter + USD 100	
			Extension Commission (Period / Amt)	1.5% per quarter min USD 100	
			LC Cancellation unutilised LC	USD 100	
			General correspondence follow up	0.3%	
			Acceptance LC	0.25%	
			Release document (Letter of undertaking)	USD 100	
			<b>Export Letter Of Credit;</b>		
			Examination of documents	0.5% per document Min USD 150	
			Confirmation Charges	0.5% per quarter Min USD 250	
			Advising commission (Non Customer)	1.5% per Quarter Min USD 250	
			Negotiations Charges	1%	
			Discrepancy Fees	USD 100	
			Courier Charges	USD 165	
			<b>Import Documents For Collection</b>		
			Export Documents For Collection	0.25% minimum USD 100 + SWIFT Charges USD 40	
			Handling Commission	0.25% Min USD 40 plus SWIFT USD 40	
			Courier Charges	USD 165	
			Examination of documents	0.5% per document Min USD 250	
			Negotiations Charges	0.5% per document Min USD 250	

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



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# SPORT

**Chelsea, Pulisic fail to beat  
Madrid despite guile and class**

COMPREHENSIVE REPORT, PAGE 19



Rhino Challengers cricket team's senior player, Vishal Patel (R), receives a man of the match prize from Tanzania Cricket Association (TCA)'s vice-chairman, Shaheed Dhanani, once the former's team faced Tembo Rangers in a Tanzania T10 League's tie, which took place in Dar es Salaam yesterday. PHOTO: COURTESY OF TCA

## Rhino Challengers hammer Tembo Rangers in Tanzania T10 League

By Guardian Reporter

RHINO Challengers' cricketers have bounced back in this season's Tanzania T10 League, commanding an eight-wicket victory over Tembo Rangers at Leaders Club's venue in Dar es Salaam yesterday.

Senior player, Vishal Patel, put man of the match displays for the eventual winners and helped them post a second victory in the competition.

Tembo Rangers had the chance to start batting in the tie, registering 77 runs for the loss of five wickets in 10 overs.

Senior all-rounder, Issa Kikasi, deployed at number four, showcased scintillating showing during the innings, ending with 29 runs which consisted of three fours.

He saw to it his side had a respectable score once their innings came to a close.

Opening batsman, Ankit Baghel, notched 19 runs in this season's Tanzania T10 League, commanding an eight-wicket victory over Tembo Rangers at Leaders Club's venue in Dar es Salaam yesterday.

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## Azam FC out to bundle Polisi Tanzania out of Federation Cup

By Correspondent Joseph Mchekadona

AZAM FC's ambition of becoming champions of this season's Azam Sports Federation Cup (ASFC) faces a stern test this afternoon when they entertain Polisi Tanzania in a last eight match at Azam Complex in Dar es Salaam.

In this season's Vodacom Premier League, Azam are placed third with 54 points from 28 games while Polisi Tanzania are placed eighth with 37 points, having participated in the same number of games.

Today's game promises to be a tough battle as both, Azam FC and Polisi Tanzania, practically cannot win this season's Premier League silverware.

The ASFC, for that matter, is the only silverware they have realistic chances of winning.

Both Azam FC and Polisi Tanzania come into today's game after winning their previous league matches.

Polisi Tanzania commanded 2-1 win over Mtibwa Sugar, Azam FC notched 1-0 victory over Yanga.

Azam FC information officer, Thabit Zakaria, said they are not daunted with Polisi Tanzania's win over Mtibwa Sugar in the Premier League.

He said Azam are well prepared for the encounter, noting the aim is to win both ASFC and Premier League top honours.

He stated: "We are competing in ASFC and Premier League, our aim is to win both tournaments' trophies, so we are treating the tomorrow (Today) game with utmost care it deserves."

"Of course it will be a tough game, but our motivation is that we are coming from a win against giants Yanga, the win boosted our club's morale," he said.

He said Azam FC's technical panel, headed by Zambian gaffer George Lwandamina, has prepared the players technically, mentally and psychologically to avoid complacency.

"It will be a cracker. We will play with the aim of winning so as we can reach the semi-finals of ASFC," he said.

Speaking after beating Mtibwa Sugar, Polisi Tanzania's head coach, Malale Hamsini, said he is aware of the threat Azam FC poses to his team.

He said they are, nevertheless, ready for the encounter.

He stated: "In our last game against Mtibwa Sugar, we did not apply our tactics, but our next assignment will be more difficult and it will need more tactics."

"Azam are a good side and they will come flat out looking for good results, we will not sit back but rather attack them and hopefully we will register good results," he said.

## Simba SC now eager to cling on to VPL top spot



Simba SC midfielder, Larry Bwallya (2nd L), races past Dodoma Jiji FC players during a Vodacom Premier League tie, which took place in Dar es Salaam on Tuesday. PHOTO: COURTESY OF SIMBA SC

By Correspondent Joseph Mchekadona

VODACOM Premier League's defending champions, Simba SC, say they aim at holding on to the top spot in the league right up to the end of this season.

Simba, on Tuesday, stretched their lead at the top of the Premier League table to four points following their 3-1 win over Dodoma Jiji FC at Benjamin Mkapa Stadium in Dar es Salaam.

The league leaders have now amassed 61 points from 25 matches while second-placed Yanga have notched 57 points from 27 matches.

Simba SC laboured for the win over Dodoma Jiji FC as the visitors fought from the start to the finish.

The hosts depended on individual skills and talent of their players and they, ultimately, scored the three goals.

Attacker Chris Mugalú scored a brace and midfielder Luis Miquisone notched one goal for the hosts while the visitors scored through

midfielder Cleophace Mkandala.

After the win, Simba SC's assistant coach Suleiman Matola said he is happy with the performance showcased by his charges.

He stated that his outfit aims at remaining at the top of the league up to the end of the 2020/21 season.

He disclosed: "It was a tough game, our opponents played well, but I'm happy that we have won and we are on top of the league."

"We are aiming at remaining at the summit up to the end of this season, I'm sure we can achieve that," he said.

The gaffer also said the win has boosted morale in the squad's camp ahead of Azam Sports Federation Cup (ASFC) last eight fixture against Kagera Sugar, which will take place at Benjamin Mkapa Stadium on Saturday.

He disclosed the victory is further a boost for Simba as they prepare for next week's league encounter

against their age-old rivals Yanga.

He stated: "The results have boosted morale in the team and now we are looking forward to our next assignments against Kagera Sugar in ASFC and Premier League against Yanga."

Dodoma Jiji FC head coach Mbwana Makata said his team played well and gave the top flight defending champions a run for their money.

"We played well only that we missed some of scoring chances, we will use today performance to build for our next games," he said.

Simba SC turns out to be favorites to win this season's top flight's trophy as they have nine games left.

All matches will be played in Dar es salaam where they always attract a huge, vocal crowd.

Simba SC's only away match will see them face Lindi's Namungo FC in Ruangwa.

**EATV THURSDAY**

**MORNING @ 11:00**

**DADAZ.**

11:00 DADAZ LIVE  
12:00 MPYA  
12:30 Bongo Hits  
13:00 Msosi Kitaani (r)  
13:30 Kali Za Wana  
14:00 Ujenzi (r)  
14:30 DK10 Za Maangamizi  
15:00 Funguka  
15:30 Wagonga Ulimbo (r)  
16:00 Ubongo Kids (r)  
16:30 #HSHTAG  
17:00 S5ELEKT  
17:55 Kurasa  
18:00 eNewz  
18:30 Music/Soap  
19:30 EATV SAA I  
19:45 MJADALA  
20:00 DADAZ (r)  
21:00 Kibiashara Zaidi

**DADAZ.** A show that explores social and political issues from a feminine perspective.

## Flexibles by David Chikoko



**eastafrica RADIO**

06:00 Supa Breakfast  
10:00 MAMAMIA  
12:00 Kipenga Xtra  
13:00 Planet Bongo  
16:00 EA Drive  
20:00 Kipenga  
21:00 The Cruise

**88.1FM DAR ES SALAAM**