



National Pg 3



400bn/- set aside for infrastructure

National Pg 4



Bank conducts business seminars

National Pg 7



BoT warns incompetent employees



Kibaha-Chalinze highway investor 'starts work soon'

By Guardian Reporter

CONSTRUCTION work on the first lot of the Kibaha-Chalinze road stretching 78.9km, with two lanes on each side of the road, is expected to start soon.

David Kafulila (pictured), the Treasury commissioner for Public Private Partnership (PPP), made this affirmation on Tuesday, when presenting a paper on how PPP projects are executed.

At the two-day training session for senior journalists in Arusha, he said the expressway is designed as an optional road under the PPP formula.

Withholding the company's name, he said the lot is part of the proposed 215-kilometre toll road from Kibaha to Morogoro to be built under the PPP mode. The idea is to effectively engage the private sector in improving the transport infrastructure, he said, noting that the constructing firm will inject money into the project and be in charge of running it.

Toll fees will be levied on those wishing to use the road as a faster option, he said, pointing out that the regular road will still

“An investor can come forward and build them all together and then he starts collecting money, he returns the capital and gets his profit...”

be in use. The project write-up was made by a Korean company with 7.1bn/- spent, while the total cost is pegged at 760bn/-.

Projecting that the road will last for more than 30 years, he said project write-ups of this sort are especially expensive, demanded by international firms and accepted worldwide, attracting investors.

He made comparisons with an expressway in Kenya built on toll basis, which he said as many users as it reduces time, cuts queues, while improving fuel and car durability.

The private sector firm will earn income for the duration of the contractual arrangement, after which the infrastructure becomes government property, he said.

Also being examined for the toll road project is the Morogoro-Dodoma and Morogoro-Mbeya-Tunduma highways, with the Tunduma being more attractive as the main gateway of freight to landlocked countries, the commissioner noted.

Motor vehicles will be tolled according to the size, with the rates arranged between the government and the investing firm, he said, noting that this is applicable in either

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Reforms high up as Union hits 59 years

By Guardian Correspondents

SEVERAL high-profile state officials were yesterday upbeat about reforms and improved delivery of social services, as Tanzanians marked 59 years of the Union of Tanganyika and Zanzibar.

Selemani Jafo, Union and Environment state minister in the Vice President's Office, said the national economy has grown stronger over the years and social services like health, education and water supply are more readily available.

He cited enhanced security and greater coordination of development programmes between the two sides of the United Republic of Tanzania.

Achievements benefiting Tanzanians on both sides of the Union give it the strength to last for more than half a century, he said.

Singida regional commissioner Peter Serukamba meanwhile pointed at various notable achievements in the 59 years of the Union.

He said the region had received 9.024bn/- for projects in the education sector, adding that 5.5bn/- is slated for the construction of 12 primary schools.

Ikungi District will get 1.47bn/-, Iramba (1.59bn/-), Itigi (1.39bn/-), Manyoni (909m/-), Mkalama (925m/-), Singida District Council (1.351bn/-) and Singida municipality (1.371bn/-).

“...Zanzibar received part of the Covid-19 relief funds from the International Monetary Fund directed into the construction of hospitals

Mwanza regional commissioner Adam Malima underscored the need to start providing education on the Union in primary and secondary schools by including the subject in the curriculum.

“This will help in teaching and inculcating patriotism among young Tanzanians and give them the courage to further protect it,” he said, highlighting key goals in the region as reducing maternal deaths and enhancing immunisation services for children.

The Mwanza regional medical officer needs to ensure that vaccination education is provided to residents in all districts, Malima directed.

Shinyanga regional commissioner Christina Mndeme appealed to Tanzanians to maintain the values of peace, love and solidarity “as the pillar of the Union lies in to strengthening peace and patriotism”.

The 59 years of the Union have seen Shinyanga record noticeable progress in health and education, along with improved road networks, she stated.

Mussa Haji Mussa, deputy secretary general of the CCM Youth Wing in Zanzibar, said it as the responsibility of the youth to protect the Union as inherited from the founders of the Isles' Afro-Shirazi Party (ASP) and the mainland's Tanganyika African Union (TANU).

The two parties merged on February 5, 1977 to form CCM (Chama Cha Mapinduzi) under the leadership of Mwalimu Julius

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President Samia Suluhu Hassan welcomes Hamimu Mustapha Baranyikwa (15) and his elder brother, Saddam Mustapha Baranyikwa (R), to State House in Dar es Salaam yesterday. The younger Baranyikwa was out to thank the president for helping him get specialised medical care at Muhimbili National Hospital for the debilitating skin disease he had endured for a long time despite all manner of interventions. It is reported that the president first saw the child during her October 16, 2022 tour of Nyakanazi in Biharamulo District, Kagera Region, upon which she ordered that he undergo appropriate treatment - which has worked. Photo: State House

PM: Districts need 177 rescue stations

By Guardian Reporter

DISTRICTS countrywide face a shortage of 177 fire stations in districts, Prime Minister Kassim Majaliwa has declared.

Launching fire stations at Chamwino and Nzuguni in Dodoma city as part of activities to mark the 59th anniversary of the union, he said that the government is strengthening the Fire and Rescue Force, procuring modern equipment to improve its efficiency.

Ongoing projects slated at 16bn/- include fire station buildings, police force and immigration offices, plus staff housing, he

“...noting that 9bn/- will be used next financial year to build seven well-equipped fire stations

said, affirming that more fire stations will be built yearly in line with the budget situation.

Rescue is one among important services that need to be within proximity of residences and businesses in all parts of the country, he affirmed, noting that 9bn/- will be used next financial year to build seven well-equipped fire stations in Songwe, Simiyu, Kagera, Manyara, Geita, Katavi and Njombe regions.

Among current projects are a modern office building for Fire and Rescue in Temeke, Dar es Salaam, Immigration offices in Lindi and Mtwara, police stations in Kigamboni, officers for regional police commanders in Unguja South and North, plus police stations in Wanging'ombe District, Njombe Region,” he explained.

The government will procure five

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Kagame due in for two-day state visit

By Guardian Reporter

RWANDAN President Paul Kagame is expected in Tanzania today for a two-day state visit.

The Foreign Affairs and East African Cooperation ministry said in a press statement yesterday that, upon jetting into Dar es Salaam's Julius Nyerere International Airport, Kagame and his delegation would be received the sector minister, Dr Stergomena Tax.



The Rwandese leader would thereafter proceed to the State House for an audience with his host, President Samia Suluhu Hassan, followed by a joint press conference on various issues.

Strengthening bilateral links in trade, investment and other areas of cooperation between the two countries is slated to top the list during the State House talks.

Tanzania and Rwanda have generally stable, despite intermittent conflicts in

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Reforms high up as Union hits 59 years

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US Secretary of State Antony Blinken said in a message to congratulate President Samia on the occasion of Union Day that the US and Tanzania share a broad relationship rooted in strong economic, development, health and security cooperation.

"We are benefiting from the Union," Mussa noted, adding that Zanzibar received part of the Covid-19 relief funds from the International Monetary Fund directed into the construction of hospitals.

He praised Zanzibar President Dr Hussein Ali Mwinyi and Union President Samia Suluhu Hassan, affirming that in their two-year administration they have recorded successes in resolving 22 Union-related contentious issues.

"We commend Tanzania on its recent democratic reforms and look forward to deepening our longstanding partnership following the recent visit to Tanzania by US Vice President Kamala Harris," he stated.

United Arab Emirates President Sheikh Mohamed bin Zayed Al Nahyan has similarly congratulated President Samia on the occasion of Union Day, hoping for greater heights in relations between Tanzania and the UAE.

Kagame due in for two-day state visit

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neighbouring states where various countries play roles they think are helpful towards finding lasting but at times elusive peace.

The more pronounced aspect of bilateral relations is cooperating in strategic sectors, especially transport, where the standard gauge railway and overall use of the

Dar es Salaam port keep coming up for periodic consultations.

Kagame last visited Tanzania in 2019 and held talks with then President John Magufuli, while in August 2021 President Samia made a two-day state visit to Rwanda.

The visit was an opportunity for the two leaders to discuss issues pertaining to bilateral relations and regional integration, officials noted.

Kibaha-Chalinze highway investor 'starts work soon'

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of the three formats in which PPP is implemented.

The first is the investor builds and then the government pays, the second format has the investor building and collecting money to repay the costs, and the third is when the government and the investor cooperate to build and collect dues.

At the council level there are local investors who can invest in irrigation infrastructure projects, roads, bridges and water where

they are welcome to invest, he elaborated.

"For example, we are currently building Vocational Education and Training Authority (VETA) colleges or universities that need hostels that the students later pay for," he said in illustration.

"An investor can come forward and build them all together and then he starts collecting money, he returns the capital and gets his profit. In the end, the infrastructure remains in the hands of the government," he added.

Government happy with the progress at the Julius Nyerere hydropower project

By Guardian Reporter

THE government is happy with the progress of the Julius Nyerere hydropower (JNHPP) project as by now it had reached 85 per cent, bringing more hope that the project to start generating power earlier than expected.

Energy minister January Makamba said on Tuesday when made an impromptu visit to see the progress of the project, which upon its completion the dam will produce 2,015 MW and the cost of 6.5trn/-.

So far, water filling at the dam has reached a volume of six billion litres of water, while only thirteen meters remain to reach the level of water that will be able to generate power.

"This is a good level of water, and it's more than we anticipated," Makamba said.

Minister Makamba said: "I'm very satisfied with what I'm seeing now. The progress of the project is good at the moment, and according to the statistics of the level of water inflow, it is greater than the level of water in the year 2019/2020 that brought floods to the Coast and Morogoro regions."

He also attributed the water level rise in the dam with heavy rainfall in the southern highlands regions.

Makamba also noted that the water level rise is in tandem with power plants installation and power station that will be used to receive

power generated from the dam to the national grid. He also commended contractors, technicians and Tanzania Electric Supply Company (TANESCO) in general for managing the project.

Maharage Chande, TANESCO managing director also said that the remaining part of the dam is very sensitive part that needs more seriousness so that we make no mistakes.

"We're very happy to reach this important stage," Maharage said.

On December 22, last year, President Samia Suluhu Hassan graced the water filling of the JNHPP. The filling of the dam with water followed the completion of the construction of the diversion channel at the project. The dam has the capacity to store up to 33.2 billion meter cubic (M3) of water.

Construction work for the project is scheduled for completion in June, 2024. The project is an important step towards Tanzania's energy mix drive which seeks to produce electricity cheaper sources.

Actual construction of the project started in December 2018 as part of the government's wider energy mix goal, which also partly seeks to bring down electricity costs.

Hydropower remains the cheapest source of generating electricity in the country at about 36/- per unit compared to 103/- and 112/- for wind and geothermal sources, respectively.



Prof Joyce Ndalichako (L), Minister of State in the Prime Minister's Office (Labour, Youth, Employment and Persons with Disability), pictured in Dodoma city yesterday having a word with staff from the International Labour Organisation representing the UN agency's Country Director. They are (from-R) Getrude Sima, Fanuel Maridadi and Nasikiwa Berya. It was shortly before the minister graced the launch of Occupational Safety and Health Authority (OSHA) Week activities. Photo: Correspondent

PM: Districts need 177 rescue stations

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modern vehicles for fire and rescue, renovate 10 houses for rescue officers and build infrastructure for the Fire and Rescue College in Handeni, Tanga Region, he said.

Implementation of the projects in Dodoma and other areas help

the force and local residents by providing them with various job opportunities to increase income.

"These modern vehicles and equipment will go hand in hand with the deployment of fire and rescue services in all districts that do not have such services," he said.

Procuring vehicles will enhance efficiency in life-saving activities as well as properties by the fire and rescue force during accidents, he added.

He lauded the government for issuing the funds saying that there are many other projects that are

ongoing, which upon completion will strengthen services of the Force.

He said the Force was however facing a challenge to provide rescue services on time due to shortage of buildings, workforce and modern equipment.



Residents of Nyamongo township in Tarime District get health services during the observance of World Malaria Day (April 25) at Nyamongo Secondary School. The event was held courtesy of Barrick North Mara, a gold mine based in the area. Photo: Guardian Correspondent

KINSHASA

How war spending has hit DR Congo currency

A falling local currency, salary arrears payments and war spending have pushed up prices in impoverished Democratic Republic of Congo, leaving locals struggling to afford basics.

Since the New year, the Congolese franc has depreciated about 15 per cent against the US dollar, according to official figures and money changers, hitting the poorest hardest.

Several people interviewed by AFP said that in some cases prices had risen much higher, doubling or more.

The price hikes follow increased government spending to battle the M23 rebel group -- which has captured swathes of territory in eastern Congo since last year.

Add global inflation and an economy reliant on imports and US dollars, and many Congolese are feeling the pinch.

Standing in the mud in a market in the capital Kinshasa, Bibiche Musabili brandished a bushel of

sweet-potato leaves -- a local staple used in stews, known as matembele.

"We used to buy this for 500 francs (\$0.25). It's become 3,000 francs," said the woman.

"What are we to going to do?" added Musabili, who said her children were going hungry.

Two thousand Congolese francs usually trade for \$1. The exchange rate has risen to more than 2,320 francs per dollar, according to the latest central bank figures.

About two-thirds of the DRC's population of 100 million people live on less than \$2.10 a day, according to the World Bank.

The International Monetary Fund said in February that the DRC increased spending in 2022 to respond to the conflict in the east, as well as to pay salary arrears.

Inflation was already running at 13 percent by the end of last year, owing partly to the economic fallout of Russia's invasion of Ukraine.

The DRC's late 2022 spending spike led to a flood of Congolese

francs on the market, and a surging demand for dollars, according to an economic expert following the situation closely.

The central African nation has one of the most dollarised economies in the world, a legacy of runaway inflation during the rule of former dictator Mobutu Sese Seko.

Dollars are universally accepted in restaurants and shops, and most significant purchases are made using the currency.

The economist, who declined to be named, said that government spending had gone on imports likely related to the conflict, as well as on salary arrears for public servants.

The arrears were paid in francs, which led to a rush of people seeking to exchange the money for dollars, he said.

"The banks weren't able to provide enough dollars, hence the depreciation," added the economist.

In a money-changing district in Kinshasa, currency dealers also said the market was awash with

Congolese francs.

"It's the law of supply and demand," said one dealer, Mamman Mireille, sitting beside wads of banknotes, who explained that clients were looking for dollars.

The Congolese government has vowed to stabilise the currency, but the franc's falling value has already spurred anger.

Recent opposition demonstrations in the capital saw protesters carrying placards decrying the price of bread, for example.

Transport fares in the megacity of an estimated 15 million people have also risen.

Herdi Lomboto, a 19-year-old business student waiting for a collective taxi downtown, said his trip home cost 500 francs not long ago -- now it is between 1,500 and 2,000 francs. "It hurts," Lomboto said, explaining that his parents were scrambling to find the money to meet the extra costs.

AGENCIES

By Guardian Reporter

Govt sets aside 400 billion/- for communication infrastructure

THE government has set aside 400 billion/- to improve and strengthen communication infrastructure in the country.

Speaking on the side-lines of the fifth innovation and technology forum held in Dar es Salaam yesterday, Deputy minister for Information, Communication and Information Technology, Engineer Kundo Mathew Mbali, said the budget is a significant step taken by the government in the past two years of President Samia Hassan's leadership.

Strengthening of the communication infrastructure, he explained, is a fundamental

step in stimulating and motivating technological innovation and creativity. The two, he said, are basic in building a digital and competitive economy.

The minister praised the forum, whose theme was 'Innovating policy --- a forward looking and integrated approach to policy-making in the digital age', saying such forums unearth difficulties and challenges that hamper speedy development

of the communication sector and the ICT industry. The forums make very pertinent recommendations to the government, he said.

"Our government led by President Samia Suluhu Hassan continues to improve the investment environment primarily to attract people to invest in the communication sector and the information and communication technology (ICT) industry. We shall

work on the recommendations of this forum in order to promote President Samia's efforts towards attracting investors in our country," he said.

The director general of the Information and Communication Technology Commission (ICTC), Dr Moses Mwasaga, said the commission attaches great importance to deliberations and recommendations of such

forums because, he said, the recommendations seek to solve challenges and problems of the day.

"Challenges discussed in such forums and recommendations had helped the government to formulate a policy that is friendly to solving challenges that keep emerging because this sector, too, keeps changing and improving all the time," Dr Mwasaga said.

He also extolled the CRDB Bank

for developing a product (Imbeju) that promotes digital innovation and inventiveness among prospective and budding entrepreneurs, saying that move shall be supported by their commission because, Dr Mwasaga said, it seeks to improve the livelihoods of the poor who are the majority in the country.

The executive secretary of the Tanzania National Business Council (TNBC), Dr Godwill Wanga, said President Samia Suluhu Hassan's ambition is to see technology playing a leading role in the growth of the national economy. "In this respect, we peg our hopes on active and energetic small innovators in order to grow and sustain this sector in our country," he said.



Mwalimu Nyerere Memorial Academy deputy rector Prof Richard Kagalawe (R) pictured yesterday briefing journalists at the institution's booth at the Innovation Week exhibition being held in Dodoma city under the theme: Innovation for a Competitive Economy. Photo: Guardian Correspondent

5,000 Malamba Mawili Street villagers benefit from reliable clean, safe water

By Correspondent Joseph

Mwendapole

OVER 5,000 Malamba Mawili Street residents in Ubungu District, Dar es Salaam Region are now benefiting from reliable clean and safe water after the Dar es Salaam Water and Sanitation Authority (DAWASA) improved the infrastructure in the area.

DAWASA maintenance engineer for Kibamba, Eng Jackson Richard said yesterday when he was talking about the various improvements they are making.

He said that the availability of water in the area are efforts made by the authority and had brought positive results that ended the challenges that existed for more than a month for the people of the area.

He said the lack of water in the area was caused by the water

infrastructure being overwhelmed by the number of customers, a situation which caused low pressure especially in the higher areas.

"The work has been done day and night to ensure that we get good results because our priority is to provide the best service to the people. The work carried out includes the laying of the 6-inches pipe for a distance of 500 meters and giving a release to a large 40-inches water distribution pipe to increase the pressure of water in the area," Eng Jackson explained.

Chairman of Malamba Mawili Street, Shabani Mgweno praised the efforts made by DAWASA in ensuring that water services return to normal in the area and advised DAWASA to manage and ensure the services become sustainable.

"I would like to take this opportunity to commend DAWASA for the cooperation they showed

since my office and people here announced this challenge and they came and worked on it professionally and today we see the results, we are really happy and we appreciate this effort," he said.

Amina Kalegela, one of the residents, thanked the sixth phase government through DAWASA for resolving the challenge which made them suffer and incur high cost to purchasing water from vendors.

"Finally, we are now having good sleep. The situation was very bad. We have been incurring high costs to buy water and sometimes we had to go far from our homes to seek for the important service. We are very grateful and we hope this service will be sustainable," he added.

The areas that benefit from the improvements are Malamba Mawili, Kontena, Malamba Mawili secondary school, Mdee, Mlimani, Mjumbe King'ongo, Kwembe Mpakani and Kwembe.

Ecobank Transnational Incorporated 35th Annual General Meeting and an Extraordinary General Meeting

Notice of Meeting

Notice is hereby given that the thirty-fifth Annual General Meeting and an Extraordinary General Meeting of Ecobank Transnational Incorporated (ETI) will be held at **the Conference Centre, Ecobank Pan African Centre, 2365 Boulevard du Mono, Lomé, Togo, on Wednesday May 17, 2023, at 10.30 am GMT**, to transact the following business:

I - Annual General Meeting

1. Approval of the Accounts
2. Appropriation of the Profits
3. Re-election of Directors
4. Ratification of the co-option of a Director

II - Extraordinary General Meeting

1. Fund raising

Any shareholder may attend and vote at the meetings or appoint a proxy to do so on his/her behalf.

From the date of this notice, all documents relevant to the meetings shall be available to all shareholders at the Registered Office of the Company at the address above as well as on the Company's website (www.ecobank.com).

Shareholders may submit questions in advance of the General Meetings by sending an email to AGM@ecobank.com.

Dated this 20th day of April 2023.
By Order of the Board of Directors

Madibinet Cisse
Group General Counsel and Company Secretary

ecobank.com

Ecobank
The Pan African Bank

'Mistrust by agents main reason for land conflicts'

By Guardian Correspondent

Angelina Mabula, the minister for Lands, Housing and Human Settlements Development has said the main causes of land conflicts was the mistrust by agents and lack of ethics by workers in the sector.

Minister Mabula also directed land officers and valuers not to sell plots at the grave yards and river banks saying this has been a source of conflicts.

Mabula made the remarks during a meeting with stakeholders, a conference which brought together valuers and land management companies located in Dodoma.

She said she was not ready to see the chaos currently going on in Dodoma to continue adding that all the youths who have been volunteering to do the job should stop as they have been doing it against the law.

"These people own cars, houses and other things, where do they get the money? Whenever you ask them they say they are volunteering," she said. She directed the executive director for Dodoma City Council to work on tracking the youth who will not abide by the directive, saying they are the main cause of conflicts in the sector.

The minister said the government was coming up with a directive on the best way to plan and manage the setup of the houses which are being built currently in Dodoma.

"An unplanned city is dangerous because this makes crimes increase also, therefore it is a must that we plan now," she said. The Permanent Secretary for the ministry, Anthony Sanga called upon workers in the sector to ensure that all those who own land are registered in the national registry so that they pay tax.

Dodoma regional commissioner Rose Senyamule said the region has land challenges which need to be addressed and asked the minister to intervene.

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CSOs call upon govt to amend Marriage Act of 1971, outlaw marriages below 18 years old

By Correspondent Rose Mwalongo

CIVIL society organisations (CSOs) which advocate for girls and women's rights in the country have called upon the government to amend the Marriage Act of 1971 to only allow girls and boys of 18 years of age to get married unlike the current trend with no exception.

The call to that end was made in Dodoma yesterday by organisations which promote girls and women's rights in Tanzania during a National Dialogue on the Marriage Act organised by the Ministry of Constitutional and Legal Affairs.

In her remarks, Anna Kulaya WILDAF National Coordinator said it was their plea as women's rights organisations that the government amends the age of marriage to 18 to protect the best interest of the child. "As representatives of organisations which advocate for girls and women's rights, anti GBV Coalition MKUKI, a coalition against FGM, we are all here to push for amendment of the law to ensure that 18 becomes a proper age for marriage and nothing short," said Kulaya.

According to Kulaya, Tanzanians have the right to protect the future generation and must thus stand firm to protect the best interest of its children in line with the various efforts made by the government and the president to provide free education and spearhead development.

In the same vein, Christina Kamili from the TANLAP said as legal aid providers they had noted a lot of marriage disputes in Tanzania for adults saying it was paramount that the law be amended to spare Tanzanian children from the agony.

"We have a lot of cases on marriage and inheritance. We are here to write history. Let us not accept our children getting married at a young age. Religious leaders have been receiving a lot of marital dispute cases too, why now force children into the marital institutions while knowing that adults themselves cannot sustain. It is our plea as legal aid providers that the Marriage Act is amended to read 18 years," stressed Kamili.

In his opening remarks, Dr Damas Ndumbaro who is the Minister of Constitutional and Legal Affairs mentioned the reason behind the

government's move to amend the said law to an order from the court of appeal of Tanzania of 2017 whose ruling was done in October 2019.

"The court ordered the government to amend the Marriage Act, specifically section 13 and 17. The case began at the High Court where the government lost and appealed to the court of appeal but too late," said the minister.

He said the Court of Appeal gave the government 12 months to amend the law and it has been long overdue.

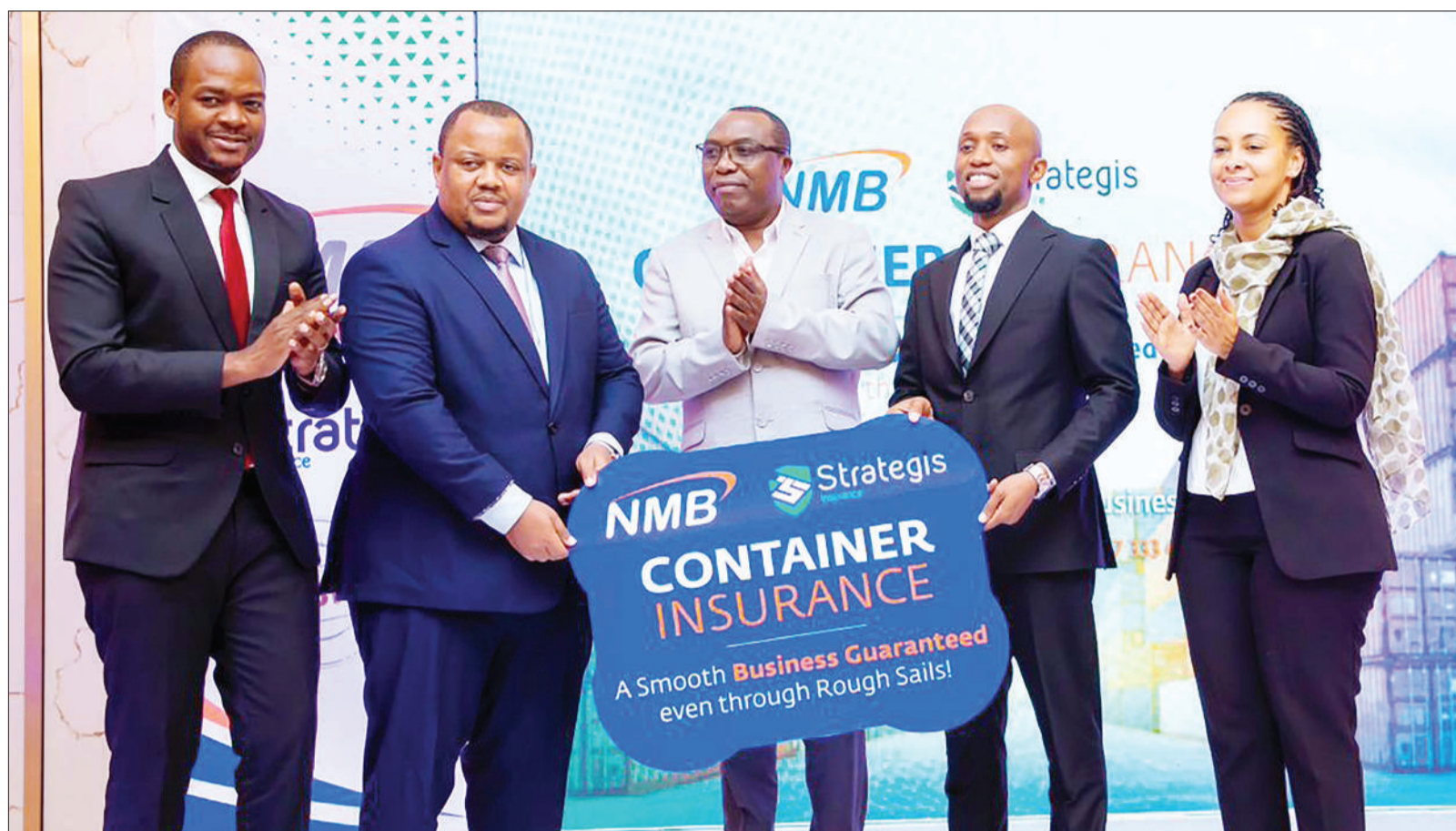
According to the minister, in February 2022, the government tabled at the parliament where the latter instructed the ministry to collect more views and the process is now done. "This issue did not result from the government but rather the Court which ordered us from 2019. The government doesn't enact or amend laws but rather the Parliament of the URT. The law is sensitive and very important as it touches various groups in the URT.

Bunge's directives were right and not to be ignored or underestimated and no wonder the government took heed. The government works under the principles of good governance. When the court gives directives, MPs and the government implement it, and that is the fundamental principle of human rights. We cannot ignore the Court's order as it is from the highest court in Tanzania," concluded minister Ndumbaro.

Section 13 (1) of the Marriage Act of 1971 reads that no person shall marry who, being male, has not attained the apparent age of eighteen years or, being female, has not attained the apparent age of fifteen years.

On the other hand, Section 13 (2) reads that Notwithstanding the provisions of subsection (1), the court shall, in its discretion, have power, on application, to give leave for a marriage where the parties are, or either of them is, below the ages prescribed in subsection (1) if (a) each party has attained the age of fourteen years; and (b) the court is satisfied that there are special circumstances which make the proposed marriage desirable.

The Marriage Act of 1971, however, contradicts with the Law of the Child Act of 2019 which terms any person under 18 as a child.



Abubakar Ndawata (C), Tanzania Insurance Regulatory Authority's director for supervision, witnesses the recent launch in Dar es Salaam of Strategis Insurance (Tanzania) Limited's service known as Container Insurance. Others (from-R) are Strategis Insurance Group CEO Dr Flora Minja (R), Strategis Insurance CEO (General) Insurance Jabir Kigoda, NMB Bank Plc head of Bancassurance Martin Massawe and NMB Bank Plc senior relationship manager - SMEs Donatus Richard. Photo: Guardian Correspondent

Strategis launches container insurance to address cash deposit challenges

By Guardian Reporter

A good number of transporters, shipping lines companies and other businessmen in transportation and logistics industry have lauded Strategis Insurance for coming up with a long-lasting solution to what has been the biggest headache to them.

The new product was launched few days ago at a colourful event held in Dar es Salaam and attended by different stakeholders and business-people.

The businesspeople now want the new product to be well publicised throughout the country so that all businessmen get to know about it and use it to reduce their operation costs, safeguard their liabilities that may arise in connection with usage of the containers rented and improve their cash-flow.

"This is the highest level of creativity, and it is exactly what we needed as businesspeople. There is need for this message to go viral so that more transporters are aware of this new and beneficial product.

This is the best gift that Strategis could ever give to container users, I congratulate them for always being creative and coming up with

different solutions, said Ulrich Mwiniechi, the CEO of Integer Intra Traders Ltd.

Container Insurance has been designed to mitigate the risks of loss or damage to containers, which aims at protecting the interests of container owners. It also extends to address the challenge of cash deposits which is something that has been a trade barrier in importation and exportation of goods.

Strategis Insurance believes the removal of cash deposit through insurance will also free container users' money and reduce cash flow problems which in turn will facilitate smooth flow of business and investment, added the Chief Executive Officer of Strategis (General) Insurance Jabir Kigoda.

Kigoda also mentioned, container insurance is a unique insurance product, one of a kind and Strategis Insurance is proud to be the first insurance company to introduce this idea in the market and that they believe the product will give relief to container users.

The Director for Supervision from Tanzania Insurance Regulatory Authority (TIRA), Abubakar Ndawata said, the introduction of this product has proved that indeed

Strategis Insurance is a market leader. "I am calling on other players in the industry to emulate the same creativity, but come up with other different solutions to the market and not necessarily copying what Strategis Insurance have done," he stressed.

On another hand, KMJ Managing Director, Karim Jamal said container users have been waiting for this product for a long time and finally Strategis Insurance has come up with what to them is now a lasting solution to the problems they have been experiencing.

"We have been depositing a lot of money when renting containers as there was no insurance cover for them but with this product most of us will now breathe as containers will be covered by this new insurance product," he said.

Strategis insurance has been in the market for more than 20 years Africa Wakawaka Managing Director, Sung Tao, said he is not going to think twice about the new product considering the expenses that they have had to incur when leasing containers.

"This product has come in the right time, and we thank Strategis Insurance so much as we will be able

to save a lot of money and invest in other projects hence supporting the government in building the economy," he said.

Strategis Insurance Group CEO, Dr Flora Minja extended her appreciations to all key stakeholders presented and requested them to take this opportunity with both hands because apart from reducing their operation costs it will also grow our economy.

"The container deposit has been flagged as a trade barrier by both private and public sector at national and regional level. We believe with this new product; you can now save a lot of money which can be invested in other areas, hence growing our economy," she added.

Strategis Insurance is a general insurance company that has been in a market for more than 20 years. The company has 5 branches in the country which includes Mwanza, Zanzibar, Arusha, Dodoma and Kisumu - Dar es Salaam.

Other than Container Insurance, Strategis Insurance also offers other insurance products such as motor insurance, travel insurance, property insurance, marine insurance, medical insurance and many more.



Exim Bank Tanzania executives including Products and Revenue Assurance head Mtenya Cheya (2nd-L) and assistant marketing and communications manager Mariam Mwapinga (L) buy goods from an entrepreneur in a gesture of support to small businesses. This was on the sidelines of a one-day business seminar for women entrepreneurs held at Temeke in Dar es Salaam yesterday. It was coordinated by the Tanzania Women Empowerment Network (TAWEN) in collaboration with the bank. Photo: Guardian Correspondent

Exim Bank, stakeholders conduct business trainings to Temeke women entrepreneurs

By Guardian Reporter

EXIM Bank Tanzania in collaboration with the Tanzania Women Empowerment Network (TAWEN) have conducted a business seminar for women entrepreneurs in Temeke district,

Dar es Salaam aiming at providing them with valuable knowledge and insights into the challenges and opportunities facing women in business.

The move would help the entrepreneurs to make good use of loans, services and various

opportunities offered by financial institutions, the government and the district council.

The one-day seminar which brought together more than 450 entrepreneurs from the district was opened by the TAWEN Board Chairperson Janeth Mbene and

closed by the District Commissioner Mwanahamisi Munkunda.

Speaking while closing the seminar Munkunda also congratulated the bank for sponsoring and participating directly in the presentation of various topics on financial

education, adding that the training will greatly help the entrepreneurs to make good use of the loans they get from financial institutions, the government and the district's council.

"Despite the great effort made by the government, district council together with financial institutions including the Exim bank in providing loans to various groups including women's groups, we have not been getting the intended results because some of the beneficiaries have been unable to use the loans properly and as a result they are unable to achieve goals. We are very grateful to TAWEN, Exim Bank and other stakeholders for seeing this because seminars like these help to eliminate the challenge," she said.

She urged the entrepreneurs in the district to form groups that will enable them to benefit more from the various loans provided by the government, district council and various financial institutions.

She further insisted on them to spend more of their time on productive activities as well as investing time in the proper upbringing of their children instead of spending a lot of time thinking on local celebrations that lead them to unproductive uses of their income.

During the seminar, the bank's representatives Agnes Kaganda Exim's Head of Branch Network and Mtenya Cheya the bank's Head of Products and Revenue Assurance spoke about the bank's various products and services available for women entrepreneurs, including the recently launched 'Supa woman' account and dedicated 'Wajasiriamali' account. Attendees were impressed by the bank's commitment to supporting women in business and its efforts to empower women economically.

"The accounts aim to facilitate the smooth running of business among entrepreneurs especially women in the country by enabling them to get emergency loans of up to 90 percent of the amount in their accounts or bonds, mortgage loans and business loans."

"Through the 'Supa woman' account our customers who are women will be able to get free life insurance service. It also allows them to make purchases online or anywhere and even complete transactions through mobile phones, online or through our bank's agents," mentioned Kaganda.

"We further believe that our insights and practical advice were invaluable to attendees, and the event was a testament to Exim's commitment to supporting women entrepreneurs," added Cheya.

TAWEN Board Chairperson Mbene and the network's Chief Executive Officer Florence Masunga expressed their gratitude to the bank for its sponsorship and for being a strong supporter of women entrepreneurs adding that the seminar provided attendees with valuable knowledge and insights into the challenges and opportunities facing women in business.

"A major challenge for women entrepreneurs, as with other groups, is the lack of sufficient education in managing their businesses, especially in areas such as lack of knowledge about loans and financial education, lack of appropriate business partners, lack of formal business premises, and their contributions not being recognized nationally despite their significant contribution to the country's economy through business and agriculture," stated Mbene.



PUBLICATION OF FINANCIAL STATEMENTS

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

Asset Growth



Deposit Growth



Npl



Gross Loans and Advances to Total Deposits



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 31-Mar-2023	Previous Quarter 31-Dec-2022
A ASSETS		
1 Cash	15 271	18 756
2 Balances with Bank of Tanzania	81 956	87 524
3 Investments in Governments Securities	185 754	196 147
4 Balances with other Banks Financial Institutions	24 457	15 044
5 Cheques and items for Clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	103 067	94 564
10 Investments in Other Securities	1 028	1 028
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	749 623	660 868
12 Other Assets	23 974	21 548
13 Equity Investments	-	-
14 Underwriting Accounts	9 966	9 782
15 Property, Plant and Equipment	7 361	7 768
16 Right of Use of Assets	-	-
17 TOTAL ASSETS	1 202 457	1 113 029
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	268 544	242 654
19 Customer Deposits	741 652	680 819
20 Cash Letters of Credit	1 494	584
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	34	33
24 Accrued Taxes and Expenses Payable	4 710	5 919
25 Acceptances Outstanding	-	-
26 Unearned Income and Other Deferred Charges	4 100	4 132
27 Other Liabilities	4 418	6 387
28 Lease Liabilities	8 413	8 875
29 Borrowings	10 072	10 075
30 Debt Instrument at Amortized cost	11 077	11 074
31 TOTAL LIABILITIES	1 054 514	970 552
32 NET ASSETS/(LIABILITIES)	147 943	142 477
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62 670	62 670
34 Capital Reserves	-	-
35 Retained Earnings	69 407	47 976
36 Profit/(Loss) Account	7 327	21 432
37 Other Capital Accounts	8 539	10 399
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	147 943	142 477
40 Contingent Liabilities	160 723	139 434
41 Non Performing Loans and Overdrafts	15 809	15 268
42 Allowance for Probable Losses	19 127	16 260
43 Other Non Performing Assets	56	56
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	12,30%	12,80%
(ii) Non Performing Loans to Total Gross Loans	2,05%	2,25%
(iii) Gross Loans and Advances to Total Deposits	75,99%	73,28%
(iv) Loans and Advances to Total Assets	62,34%	59,38%
(v) Earning Assets to Total Assets	86,45%	85,59%
(vi) Deposits Growth	9,48%	9,28%
(vii) Assets Growth	8,03%	7,00%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-23	Comparative Quarter 31-Mar-22	Current Year Cumulative 31-Mar-23	Comparative Year Cumulative 31-Mar-22
1 Interest Income	27 209	20 516	27 209	20 516
2 Interest Expense	10 846	7 381	10 846	7 381
3 Net Interest Income	16 363	13 135	16 363	13 135
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	2 690	2 149	2 690	2 149
6 Non-Interest Income	7 551	5 336	7 551	5 336
6.1 Foreign Currency Dealing and Translation gains/(Loss)	2 916	2 574	2 916	2 574
6.2 Fees and Commissions	4 635	2 726	4 635	2 726
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	36	-	36
7 Non-Interest Expense	10 762	9 375	10 762	9 375
7.1 Salaries and Benefits	5 349	4 682	5 349	4 682
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	5 413	4 693	5 413	4 693
8 Operating Income/(Loss)	10 462	6 947	10 462	6 947
9 Income Tax Provision	3 135	2 112	3 135	2 112
10 Net Income/(Loss) After Income Tax	7 327	4 835	7 327	4 835
11 Other Comprehensive Income (Itemize)	(1 860)	10 967	(1 860)	10 967
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	(1 860)	10 967	(1 860)	10 967
12 Total comprehensive income/(loss) for the year	5 467	15 802	5 467	15 802
13 Number of Employees	289	270	289	270
14 Basic Earnings Per Share	47	31	23	31
15 Number of Branches	16	14	16	14
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	2,87%	2,28%	2,87%	2,28%
(ii) Return on Average Shareholders' Funds	22,36%	15,83%	22,36%	15,83%
(iii) Non Interest Expenses to Gross Income	45,00%	50,76%	45,00%	50,76%
(iv) Net Interest Income to Average Earning Assets	7,48%	7,07%	7,48%	7,07%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2023

	MARCH YTD 2022	MARCH YTD 2023
	ACTUAL	ACTUAL
Total Income From Financing	1 529	2 237
Total income from Sukuk Investment	2	20
Total financing and investment income	1 532	2 257
Profit Sharing expense to depositors	(216)	(916)
Profit Sharing expense to sukuk holders	-	(244)
Net financing and investment income	1 315	1 096
Fees, Commission Charges & Forex	668	1 508
Profit Before Impairment Losses & Taxes	1 983	2 604
Impairment Losses	(504)	(182)
Taxes for the period	(595)	(781)
Net Profit for the period	884	1 641

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 MARCH 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 31-Mar-2023	Previous Quarter 31-Dec-2022	Current Year Cumulative 31-Mar-2023	Comparative Year (Previous Year) Cumulative 31-Mar-2022
I: Cash Flow From Operating Activities				
Net income/(loss)	10 462	8 533	10 462	6 947
Adjustment for non-cash items				
Impairment charge on loans and advances	2 690	2 627	2 690	2 149
Depreciation and amortisation	735	736	735	802
Profit on disposal of items of property and equipment	-	-	-	-
Net change in Loans and Advances	(91 592)	(71 927)	(91 592)	(39 006)
Gain/(loss) on Sale of Assets	-	-	-	-
Net change in Deposits	87 633	78 502	87 633	11 296
Net change in Short Term Negotiable Securities	7 736	(15 399)	7 736	(376)
Net change in Statutory Minimum Reserve	(1 302)	(7 107)	(1 302)	(766)
Net change in Other Liabilities	(3 671)	697	(3 671)	(1 921)
Net change in Other Assets	1 132	(4 392)	1 132	6 079
Tax Paid	(3 151)	(4 952)	(3 151)	(1 693)
Others	-	-	-	-
Net cash provided (used) by operating activities	10 672	(12 683)	10 672	(16 490)
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(919)	(1 022)	(919)	(634)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided(used)by investing activities	(919)	(1 022)	(919)	(634)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt (Sukuku)	3	11 074	3	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	(3)	(23 320)	(3)	(3)
Others	-	-	-	-
Net cash provided(used) by financing activities	-	(12 246)	-	(3)
IV. Cash and Cash equivalents:				
Net Increase(decrease) in Cash and Cash Equivalents.	9 753	(25 951)	9 753	(17 127)
Cash and Cash Equivalents at the Beginning of the Quarter	171 890	197 841	171 890	138 932
Cash and Cash Equivalents at the End of the Quarter	181 643	171 890	181 643	121 805

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2023 (AMOUNTS IN MILLION OF TSHS.)

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Available for sale reserve	Total
Current Quarter							
Balance as at the beginning of the Quarter	62 670	-	4 69 408	-	-	10 399	142 477
Profit for the year	-	-	7 327	-	-	-	7 327
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	(1 860)	(1 860)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	62 670	-	76 734	-	-	8 539	147 943
Previous Quarter							
Balance as at the beginning of the Quarter	62 670	-	63 492	-	-	10 431	136 593
Profit for the year	-	-	5 916	-	-	-	5 916
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	(32)	(32)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	62 670	-	69 408	-	-	10 399	142 477



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023

	DEC-22	MAR-23
	ACTUAL	ACTUAL
AMOUNT IN TZS THOUSANDS		
Total Financing	81 227	92 276
Sukuk Investment	1 028	1 048
Total Assets	82 256	93 324
Customer Deposits	89 260	101 587
Sukuk Financing Investments	11 074	11 077
Total Deposits	100 335	112 664
Key Ratios		
LDR (Loan to Deposit Ratio)	82%	83%
NPL (Non Performing Loans)	1,68%	1,93%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2023

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

Name and Title	Signature	Date
COSMAS T. KIMARIO MANAGING DIRECTOR		20-04-2023
WILLIS MBATIA HEAD OF FINANCE		20-04-2023
MAGRETH GEORGE HEAD OF INTERNAL AUDIT		20-04-2023

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

Name	Signature	Date
MR. JOHN ULANGA - BOARD CHAIRMAN		20-04-2023
MS. FATUMA CHILLO - BOARD MEMBER		20-04-2023



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR PROVISION OF CONSULTANCY SERVICES FOR DESIGN AND SUPERVISION OF COMPANY'S CORPORATE SOCIAL RESPONSIBILITY (CSR) CONSTRUCTION PROJECTS AT GEITA DISTRICT COUNCIL AND GEITA TOWN COUNCIL.

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is 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 consultancy services for design and supervision of Company CSR construction projects at Geita District Council and Geita Town Council and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the design and supervision of various construction projects located within Geita district.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01674	PROVISION OF CONSULTANCY SERVICES FOR DESIGN AND SUPERVISION OF COMPANY'S CORPORATE SOCIAL RESPONSIBILITY (CSR) CONSTRUCTION PROJECTS AT GEITA DISTRICT COUNCIL AND GEITA TOWN COUNCIL.

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	18.6%
COMMERCIAL	
Company Code of Conduct	1%
Company Code of Ethics	1%
Copy of registration/Incorporation Certificate	1%
Copy of Valid Tax Clearance Certificate (TCC)	1%
Copy of 2021 BRELA search Registration Documents	1.20%
Current NSSF Compliance Clearance Certificate (Mandatory Requirement)	5.00%
Copy of Company Memorandum and Article of Association	1.20%
Copy of Latest BRELA Application of Annual Returns	1.20%
Copy of TIN Certificate of Firm/company and VRN	1.20%
Copy of Current Business Permit/Trade license.	1.20%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.20%
List of Directors	1.20%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.20%
FINANCIAL POSITION & TERMS OF TRADE	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	3.75%
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Health and Safety Programme	1.25%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
TECHNICAL CRITERIA (GGME01674)	70%
I. Professional staffs, and their CV	30%
Project Team Leader; holder of a degree, postgraduate (Masters' degree) in Architect or any other related field from recognized University or Training Institutions. At least ten years working experience in the similar field by managing similar assignments. Subsequently relevant knowledge and experience of undertaking such or similar projects in the region or in the country.	10%
Architect holds a degree in Architecture from recognized University or Training Institutions. At least five years working experience in the similar field by undertaking the similar assignments. Subsequently relevant knowledge and experience of undertaking such or similar projects in the region or in the country.	5%
Structural Engineer This Expert will be a second key staff to the project and is expected to have solid experience in structures of similar nature and holds degree and postgraduate (Masters' degree) in Civil/Structural Engineering from recognized University or Training Institutions and must have at least five years' experience in similar field, must be registered by Engineers Registration Board as a consultant/Professional Engineer.	5%
Land surveyor At least five years of working experience in similar field and similar projects and has supervised or undertaken at least three similar projects for past four years. Holds an advanced diploma, degree or post graduate either in Land Surveying, Geomatics or Geospatial Sciences and Technology from a recognized university or any other approved training institution. Copy of academic Certificates must be attached for verifications. Must be registered by a relevant Registration Board. Certificate of Registration must be attached for verification.	1%
Geotechnical Engineer At least five years of working experience in the similar field and similar projects and must have undertaken of at least three similar projects for the past four years. Holder of postgraduate/Masters' degree in Geotechnical engineering or any other related field from recognized University or Training Institutions. Must be registered by a relevant Registration Board. Certificate of Registration must be attached for verification.	2%
Quantity Surveyor At least five years of working experience in the similar field and similar and must have supervised projects least three similar projects for past four years. Holds an advanced diploma, degree or postgraduate in quantity surveying, building surveying and construction management from recognized university and any other approved training institution. Must be registered by Board of Architects and Quantity Surveyors. Copy of Certificates and certificate of registration must be attached for verification.	3%
Environmentalist At least three years working experience in the relevant field as minimum, must possess undergraduate degree in the field of practise and must be registered by Engineers Registration Board (ERB) or any Relevant Professional Boards. Certificate of Registration must be attached for verifications	1%
Service engineer This Expert will be required to have solid experience in Mechanical, Electro technical and Electronics design and Installations and holds Degree/Advanced Diploma, Postgraduate (Masters' degree) in Electrical/Mechanical Engineering and or any other related field from a recognized University or Training Institutions and must have; at least five years' experience in similar field. Solid experience in design and supervision of similar equipment/plants and their associated systems of similar services (at least 5 years), Must be registered by Engineers Registration Board as a Consulting Engineer	3%
II.COMPANY ORGANIZATION AND EXPERIENCE.	18%
i/ Evidence of experience on similar nature of task for six years consecutively with respective value.	5%
ii/ Current Consultancy service in progress with total value	5%
iii/ Annual company turnover	5%
iv/ Company/Organization structure.	3%
III.FIRM PROFESSIONAL REGISTRATION BODIES CERTIFICATE	22%
i/ Architect and Quantity Surveyor Registration Certificate	11%
ii/ Engineers Registration Board Certificate	11%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01674) 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. The LOI must outline why GGML is of interest to work with, what you have to offer and how your skills and experience are valuable to the company. All LOIs and support documentation (in PDF format) must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com and not copying any individual from GGML. Submission should not be later than 8.30AM 17th May, 2023. (the "LOI" Submission Deadline). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

173954



ONLINE PUBLIC AUCTION

The U.S. Embassy, Dar es Salaam, Tanzania is selling surplus properties including the listed government owned vehicles via online auction:

The auction opens for viewing **00:00, Monday, May 1 & closes 23:59, Tuesday, May 2, 2023.**

The auction opens for bidding **00:00, Wednesday, May 3 & closes 23:59, Sunday, May 7, 2023.**

Surplus Properties are being sold according to the regulations of the U.S. Department of State.

Registering and creating a personal account is required to submit a bid. Bids must be submitted in Tshs. Maximum number of bids on one item is stated at each lot.

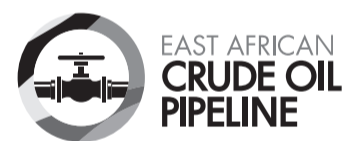
Each lot has an assigned unique number (lot number), detailed description, condition, and various photos.

All items are sold on "as is" basis with no guarantee, Duty and all taxes are responsibility of the buyer.

Details of allotted items can be viewed directly at the following website:

U.S. Embassy Online Auction website:
<https://online-auction.state.gov> and selecting **Dar es salaam.**

217394701



REQUEST FOR EXPRESSION OF INTEREST: PROVISION OF DESIGN AND IMPLEMENTATION OF CORAL REEF HABITAT RESTORATION AND NET GAIN PROGRAMS FOR TANGA REGION. REFERENCE NO. REQ-0000197

East African Crude Oil Pipeline (EACOP) LTD ("EACOP LTD") invites experienced and reputable companies to express their interest in providing Coral Reef habitat restoration services and Net Gain programs for Tanga Region Services to the EACOP project. The EACOP Project involves the construction and operation of an underground and cross-border pipeline to transport crude oil for export to international markets. The pipeline will run from Kabaale, Hoima District in Uganda to the Chongoleani peninsula near Tanga in Tanzania. The length of the pipeline is 1,443 km, of which 296km will be in Uganda and 1,147 km in Tanzania.

BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:

The EACOP Project's marine facilities at Chongoleani Peninsula include a Marine Storage Terminal (MST), a 2km jetty and a load-out facility (LOF). A small area of coral reef habitat will be impacted by the construction and operation of the Jetty. A Biodiversity Action Plan (BAP) has been prepared which provided preliminary quantification of the impacted areas.

A specialist company/consultancy/organization is needed to undertake design and implementation of a shallow water coral reef habitat restoration and net gain program based on best criteria and methods while also learning from prevailing initiatives in the area, and elsewhere in the region or globally. The desired approach includes community-based ecological coral reef restoration (CBECR), that involves local stakeholders and other groups from the outset, including local communities, government institutions and civil society organizations. Restoration decisions to be based on scientific data to ensure validity in relation to prevailing social and environmental conditions and predictable future dynamics.

MINIMUM REQUIREMENTS:

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

- Proof of registration as institutions whose activities are linked with community participatory activities (e.g. such as community participation in marine habitat restoration, etc.) in Tanzania.
- Brief description of experience and capacity to design and implement coral reef restoration programs, working with and building capacity of coastal communities, establishing coral reefs nurseries, conducting experimental research on coral reefs, monitoring and mapping coral reefs conditions and identifying suitable areas for coral reef restoration based on physical, hydrological and biological features.
- Examples of work that show experience of doing similar restoration work recently, within the last five years.
- Profile of key personnel to be involved in the project including personal certifications as necessary and level of qualifications, and experience and capacity to deliver the required services.
- Appropriate licensing if any from relevant in-country authorities for the provision of the services.
- Proof of registration with the Tanzania Revenue Authority (TRA) and Tax Clearance Certificate for the latest year available.
- Application for registration with the EWURA Local Supplier Service Provider (LSSP) database at the time of submission of the response to this expression of interest is strongly recommended.
- Compliance with Local Content Regulations, 2017 and Local Company definition.
- Financial capacity to deliver the services required including submission of financial accounts for the past three years.
- Evidence of a QHSE Management system, organization, and process in compliance with applicable Local and Industry standards for similar works.
- Proof of Anti-corruption, Anti-bribery, Compliance and Human Rights policies.

Companies which have the ability, capacity, and resources to implement the activities listed above should express their interest by sending together with the documents stated in the above section through an email to procurement.tz@eacop.com, (max. email size 20Mb) on or before **17:00 hours East African Time (EAT)** on or before **12th May 2023**. Email object shall be: **0000197_Provision of Design and implementation of a coral reef habitat restoration and net gain programs in the Tanga Bay**. Statements of EOI should be no more than ten (10) to twenty (20) pages long. All Expression of Interests should be submitted in English Language.

Note: EACOP LTD will review and assess the documents provided by companies that have expressed interest in accordance with this EOI and conduct evaluations based on internal criteria to determine which companies will be included in the list of pre-qualified companies. Only the pre-qualified companies will receive, by signing a Non-Disclosure Agreement (NDA), an invitation to bid as a continuation of the call for tender process. EACOP LTD reserves the right at its sole discretion to make the decision to select or reject a company and maintain its decision without having to give reasons to the company concerned.

217397901

Bank of Tanzania vows to take severe action against incompetent bank officers

By Correspondent Christina Mwakangale

THE Bank of Tanzania (BoT) has warned that it will take legal action including blacklisting from being employed in banks officers found contributing to bad loans.

Suleiman Missango, director in the directorate of economic, policy and research at BoT, made the warning in Dar es Salaam, during a training to journalists from the Dar es Salaam City Press Club (DCPC).

Missango said research by BoT, revealed that some bank officers are not honest hence the need for actions to address the matter.

“This procedure started, in order to control employees in the financial sector, who are causing bad loans, which makes the institutions perform badly,” he said.

He added “These loans, in simple terms, are a financial institution that has lent money to someone and that person is scheduled to repay the loan as they agreed. When the borrower fails to pay, there are follow-up procedures.

He said that in order for economic activities to continue, there must be a stable price with the right balance in circulation to avoid inflation, as well as losses for producers and sellers in the market for the economic growth.

“But it is necessary to look at where we have come from, compared to the countries we are similar to, we are cheaper. As the years go by, they are decreasing, but there is still a chance to see these interest rates continue to decrease,” said Missango.

In addition, regarding the financial policy, Missango said that it is prepared and implemented by the bank, in order to create an enabling economic environment including business and investment as well as controlling inflation.

He said the policy is based on monitoring interest trends from various loans provided by banks, financial institutions and looking at economic indicators.

“The BoT Act of 2006 and its amendments states that among its responsibilities are to prepare, implement policies. One of them is managing foreign currency reserves, printing money,” said Missango and added:

Missango added that, during Covid-19, the BoT had a special window for financial institutions to give them loans with low interest rates not exceeding 10 percent, especially for farmers, who meet all loan criteria.

Plea: Govt and stakeholders ought to invest in life-saving interventions to fight malaria

By Correspondent Joseph Mwendapole

THE African Leaders Malaria Alliance (ALMA) has said that ensuring zero malaria by 2030 demands that the government and stakeholders invest in innovative necessary life-saving interventions to develop more effective insecticides, medicines, tests and vaccines.

ALMA is an organisation that was established in 2009 by African Heads of State and Former President Jakaya Kikwete was the first Chair.

The alliance's Special Ambassador, Professor Sheila Thlou aired the advice on Tuesday during the climax of World Malaria Day which is celebrated globally on April 25.

She said the government and stakeholders must put in place strategies to mobilise additional funding from existing and new sources because the malaria community will face significant resource gaps over the next three years, which stakeholders must fill to ensure essential life-saving interventions continue to be delivered.

“We must innovate to develop more effective insecticides, medicines, tests, and vaccines, already next generation malaria commodities are rolling out across the continent, but these cost more than traditional commodities, putting more emphasis on the need for resource mobilisation,” she said.

She added: “We must also invest in expanding local manufacturing of malaria commodities on this continent to help avoid further disruptions to global supply chains and to promote economic growth and development. The directive from President Samia Suluhu Hassan to locally produce next generation mosquito nets is in recognition of this need.”

She said stakeholders must sustain existing, essential, life-saving health services which includes ensuring that health facilities have the necessary medicines and staff to test and treat for malaria adding that to achieve our goal of ending malaria by 2030 will require that we accelerate our efforts.

She also stressed on the need to expand community health workers to bring health care into communities—especially in areas where accessing health facilities is difficult and they must remember that health is made in the home and in the community, hospitals are for repairs.

“We must strengthen and expand the use of evidence-based tools for accountability and action. This includes sharing national and subnational malaria scorecards with stakeholders across all sectors so that they can help implement the national malaria strategy,” she said.

Sheila said the use of the scorecard by the Tanzania Parliamentary Alliance Against Malaria & Neglected Tropical Diseases (TAPAMA) is an excellent example of this and the United Republic was the recipient of the 2022 Joyce Kafanabo Award for Best Innovative Use of Scorecards by ALMA.

“Nonetheless, the progress made in this country through the government leadership and commitment gives all of us great hope and commit ourselves to controlling and eliminating malaria in Africa by 2030,” she said.

The special ambassador said communities must be empowered to take action to improve the accessibility and quality of care at a local level, such as through community scorecards and Malaria Youth Corps. “Minister of Health Ummy Mwalimu has been a great advocate of this tool. As a former politician myself, I know why this tool is important to her and to her constituent broadly,” she said.

She said ALMA's current chair, President Umaro Sissoco Embalo of the Republic of Guinea-Bissau has called on his fellow Heads of State and Government to establish national End Malaria Councils and Funds.

FINCA Microfinance Bank

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2023

(AMOUNTS IN MILLION SHILLINGS)				
	CURRENT QUARTER	PREVIOUS QUARTER	CUMULATIVE	CUMULATIVE
	31.03.2023	31.12.2022	CURRENT YEAR	PREVIOUS YEAR
			31.03.2023	31.03.2022
A. ASSETS				
1 Cash	1,279	739		
2 Balances with Bank of Tanzania	946	767		
3 Investment in Government Securities	-	-		
4 Balances with Other Banks and financial institutions	11,969	10,896		
5 Cheques and Items for Clearing	-	-		
6 Interbranch float items	-	-		
7 Bills Negotiated	-	-		
8 Customers' liabilities for acceptances	-	-		
9 Interbank Loan Receivables	-	-		
10 Investments in Other securities	-	-		
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	65,295	61,174		
12 Other Assets	864	1,347		
13 Equity Investments	-	-		
14 Underwriting accounts	-	-		
15 Property, Plant and Equipment	4,559	4,990		
16 TOTAL ASSETS	84,912	79,913		
B. LIABILITIES				
17 Deposits from other banks and financial institutions	13,305	14,937		
18 Customer Deposits	49,797	43,288		
19 Cash letters of credit	-	-		
20 Special Deposits	-	-		
21 Payments orders / transfers payable	-	-		
22 Bankers' cheques and drafts issued	-	-		
23 Accrued taxes and expenses payable	853	1,140		
24 Acceptances outstanding	-	-		
25 Interbranch float items	-	-		
26 Unearned income and other deferred charges	234	267		
27 Other Liabilities	2,018	4,347		
28 Borrowings	7,105	7,161		
29 TOTAL LIABILITIES	73,312	71,140		
30 NET ASSETS/(LIABILITIES)(16 MINUS 29)	11,600	8,773		
C. SHAREHOLDERS' FUNDS				
31 Paid up Share Capital	37,895	37,895		
32 Capital Reserves	-	-		
33 Retained Earnings	(26,964)	(29,940)		
34 Profit/(Loss) Account	669	818		
35 Other Capital Accounts/Capital Advance	-	-		
35a. Other- Statutory Reserve	-	-		
35b. General Provision Reserve	-	-		
36 Minority Interest	-	-		
37 TOTAL SHAREHOLDERS' FUNDS	11,600	8,773		
38 Contingent Liabilities	-	-		
39 Non-Performing Loans and Advances	5,614	7,869		
40 Allowances for Probable Losses	6,017	5,884		
41 Other Non-Performing assets	-	-		
D. PERFORMANCE INDICATORS				
(I) Shareholders Funds to Total Assets	14%	11%		
(II) Non Performing loans to Total Gross Loans	8%	10%		
(III) Gross loans and advances to total deposits	113%	115%		
(IV) Loans and Advances to Total Assets	77%	77%		
(V) Earning Assets to Total Assets	91%	90%		
(VI) Deposits Growth	8%	53%		
(VII) Assets Growth	6%	56%		

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST MARCH 2023

(AMOUNT IN MILLION SHILLINGS)				
	Current Quarter	Comparative Quarter	Current Year	Comparative Year
	31.03.2023	31.03.2022	31.03.2023	31.03.2022
1 Interest Income	7,457	4,240	7,457	4,240
2 Interest Expense	(1,942)	(1,172)	(1,942)	(1,172)
3 Net Interest Income (1 Minus 2)	5,515	3,068	5,515	3,068
4 Bad debts written off	-	-	-	-
5 Impairment Losses on Loans and Advances	(1,113)	(493)	(1,113)	(493)
6 Non-Interest Income	768	928	768	928
6.1 Foreign exchange profit/(loss)	11	3	11	3
6.2 Fees and Commissions	506	419	506	419
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	251	506	251	506
7 Non-Interest Expense	(4,393)	(3,632)	(4,393)	(3,632)
7.1 Salaries and Benefits	(1,666)	(1,776)	(1,666)	(1,776)
7.2 Fees and Commission	(71)	(83)	(71)	(83)
7.3 Other Operating Expenses	(2,656)	(1,773)	(2,656)	(1,773)
8 Operating Income/(Loss) before tax	777	(129)	777	(129)
9 Income Tax Provision	(108)	(27)	(108)	(27)
10 Net income (loss) after income tax	669	(156)	669	(156)
11 Other Comprehensive Income/(Loss) for the year	-	-	-	-
12 Total Comprehensive Income/(Loss) for the year	669	(156)	669	(156)
13 Number of Employees	224	224	224	224
14 Basic Earning Per Share	18	(4)	18	(4)
15 Number of Branches	20	20	20	20
PERFORMANCE INDICATORS				
(I) Return on average total assets	0.81%	-0.30%	0.81%	-0.30%
(II) Return on Average shareholders' funds	1.77%	-0.42%	1.77%	-0.42%
(III) Non interest expense to gross income	53.41%	70.28%	53.41%	70.28%
(IV) Net Interest margin to average earning assets	0.90%	-0.38%	0.90%	-0.38%

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31ST MARCH 2023

(AMOUNTS IN MILLION SHILLINGS)							
	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year (2023)							
Balance as at the beginning of the year	37,895	-	(28,121)	-	-	-	8,773
Profit for the period	-	-	669	-	-	-	669
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	2,158	-	-	-	2,158
Balance as at the end of the current period	37,895	-	(26,295)	-	-	-	11,600
Previous Year (2022)							
Balance as at the beginning of the year	37,320	-	(30,604)	664	-	-	7,380
Loss for the year	-	-	-	-	-	-	-
Other Comprehensive Income	-	-	818	-	-	-	818
Transactions with owners	575	-	-	-	-	-	575
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	664	(664)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	37,895	-	(28,121)	-	-	-	8,773

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2023

(AMOUNTS IN MILLION SHILLINGS)				
	CURRENT QUARTER	PREVIOUS QUARTER	CUMULATIVE	CUMULATIVE
	31.03.2023	31.12.2022	CURRENT YEAR	PREVIOUS YEAR
			31.03.2023	31.03.2022
I Cash flow from operating activities:				
Net income/(Loss)	777	161	777	(129)
Adjustment for:				
-Impairment/Amortization	563	565	563	594
-Net change in loans and advances	(4,121)	(5,395)	(4,121)	(1,427)
-Gain/Loss on sale of assets	-	(3)	-	(18)
-Net change in Deposits	4,877	5,264	4,877	2,983
-Net change in Short term negotiable securities	-	-	-	-
-Net change in Other Liabilities	(2,649)	(2,352)	(2,649)	(1,106)
-Net change in Other Assets	483	(902)	483	1,977
-Tax paid	(108)	-	(108)	-
-Others (Specify)	2,158	-	2,158	(27)
Net cash provided (used) by operating activities	1,980	(2,662)	1,980	2,847
II Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of fixed assets	(132)	(539)	(132)	(71)
Proceeds from sale of fixed assets	-	3	-	18
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Proceeds from maturity of investment in fixed deposit	-	-	-	-
Others (specify) -Additions on Right of use asset	-	-	-	-
Others (specify) -Proceeds from issue of share	-	-	-	-
Net cash provided (used) by investing activities	(132)	(536)	(132)	(53)
III Cash flow from financing activities:				
Repayment of long-term debt	-	(37)	-	(26)
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of lease liabilities	(204)	(359)	(204)	(318)
Net change in other borrowings	148	1,642	148	90
Others (Specify)	-	-	-	-
Net cash provided (used) by financing activities	(58)	1,246	(56)	(254)
IV Cash and Cash Equivalents:				
Net increase/(decrease) in cash and cash equivalents	1,792	(1,952)	1,792	2,540
Cash and cash equivalents at the beginning of the Quarter/year	12,402	14,354	12,402	7,081
Cash and cash equivalents at the end of the Quarter/year	14,194	12,402	14,194	9,621

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2023

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

Name and Title	Signature	Date
Edward Zakaria Talawa (Chief Executive Officer)	(Signed)	27 th April 2023
Nolasco Charles (Ag. Head of Finance)	(Signed)	27 th April 2023
Peter Kaisi (Internal Audit Manager)	(Signed)	27 th April 2023

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

Name	Signature	Date
1. Nasama Massinda (Board Chairman)	(Signed)	27 th April 2023
2. Mary Pascal Mabiti (Board Member)	(Signed)	27 th April 2023

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS

Number	Item/Transaction	Charge/Fee
1 Savings Account (TZs)		
	Mkwanja(TZs)	
	(a) Required minimum opening balance	0
	(b) Required minimum operating balance	0
	(c) Monthly Services Fees	1,500
	(d) Interim Statement per page	1,500
	(e) Monthly Services Fees	0
	(f) Withdraw charges over the counter	1,000
	(g) Interest payable	0
	Hakika Individual (TZs)	
	(a) Required minimum opening balance	0
	(b) Monthly Services Fees	0
	(c) Interim Statement per page	1,500
	(d) Interest payable	2%
	(e) Balance enquiry	0
	(f) Withdraw charges over the counter	1,000
	Hakika Legal Entity(TZs)	
	(a) Required minimum opening balance	0
</		

THURSDAY 27 APRIL, 2023

Taking A New Look
At The News
ESTABLISHED IN 1995

Immunisation: Why vaccines matter, now more than ever

WORLD Immunisation Week whose theme is 'Vaccines Work' will be celebrated this week aimed to promote the use of vaccines to protect people of all ages against disease. Immunisation saves millions of lives and is widely recognised as one of the world's most successful and cost-effective health interventions. Today, there are still 19.4 million unvaccinated and under-vaccinated children in the world.

2017 marks the halfway point in the Global Vaccine Action Plan (GVAP) - endorsed by 194 member states of the World Health Assembly in May 2012 - which aims to prevent millions of deaths from vaccine-preventable diseases by 2020 through universal access to immunisation.

Despite improvements in individual countries and a strong global rate of new vaccine introduction, all of the targets for disease elimination—including measles, rubella, and maternal and neonatal tetanus—are behind schedule. In order for everyone, everywhere to survive and thrive, countries must make more concerted efforts to reach GVAP goals. Additionally, those countries that have achieved or made forward progress towards achieving the goals must work to sustain those efforts over time.

The main goal of the campaign is to raise awareness about the critical importance of full immunisation throughout life, and its role in achieving the 2030 Sustainable Development Goals.

As part of the 2017 campaign, WHO and partners aim to: First, highlight the importance of immunisation as a top global health investment priority. Second; Promote understanding of the action steps required to achieve

the Global Vaccine Action Plan. Third; to showcase immunisation's role in sustainable development and global health security.

Expanding access to immunisation is crucial to achieving the Sustainable Development Goals. Routine immunisation is a building block of strong primary health care and universal health coverage—it provides a point of contact for health care at the beginning of life and offers every child the chance at a healthy life from the start.

Immunisation is also a fundamental strategy in achieving other health priorities, from controlling viral hepatitis, to curbing antimicrobial resistance, to providing a platform for adolescent health and improving antenatal and newborn care.

In the same vein, the International AIDS Candlelight Memorial, coordinated by the Global Network of People living with HIV is one of the world's oldest and largest grassroots mobilisation campaigns for HIV awareness in the world. Started in 1983, the International AIDS Candlelight Memorial takes place every third Sunday in May and is led by a coalition of some 1 200 community organisations in 115 countries.

The International AIDS Candlelight Memorial is much more than just a memorial. The International AIDS Candlelight Memorial serves as a community mobilisation campaign to raise social consciousness about HIV and AIDS. With 33 million people living with HIV today, the International AIDS Candlelight Memorial serves as an important intervention for global solidarity, breaking down barriers of stigma and discrimination, and giving hope to new generations.

Africa can escape chronic food insecurity amid climate change

THE toll of extreme weather events on crops underscores Africa's challenges and need for policies to save lives and protect livelihoods.

Climate change is intensifying food insecurity across sub-Saharan Africa. Climate events, which destroy crops and disrupt food transport, are disproportionately common in the region. One-third of the world's droughts occur in sub-Saharan Africa, and Ethiopia and Kenya are enduring one of the worst in at least four decades. Countries such as Chad are also being severely impacted by torrential rains and floods.

The resulting rise in poverty and other human costs are compounded by cascading macroeconomic effects, including slower economic growth. A new IMF policy paper examines how fiscal and financial policies and reforms such as technology transfer can reduce this damage and help countries adapt.

Food supplies and prices are especially vulnerable to climate change in sub-Saharan Africa because of a lack of resilience to climatic events, food import dependence, and excessive government intervention.

Most people live in rural agricultural and fishing communities that can't afford infrastructure to protect them from adverse weather. For example, they depend on rain to water their crops, and less than 1 per cent of arable land is equipped with irrigation.

Weather-sensitive domestic food production results in heavy reliance on imports, with some 85 per cent coming from outside the region. While food imports can provide a buffer to domestic shocks, inflation spurred by weather shocks in regions where imports are produced can be passed on to consumers. Similarly, weather events that raise the cost of

transportation are also passed on. The resulting high food-import costs can erode foreign reserves and weigh on exchange rates, contributing to more rapid price gains.

Against this backdrop, governments often try to help by intervening in agricultural production and food distribution. Untargeted interventions can be inefficient and weigh on national budgets, inflate food prices, impede competition, and reduce crop yields.

For example, price controls and numerous and lengthy regulatory processes contribute to shortages by disincentivising food production, storage, and trade. Similarly, subsidies for fertiliser and seeds drive overuse and suppress crop diversification.

On the other hand, targeted government involvement can have merit, such as supporting research and development in building resilience and agricultural productivity. Prioritizing policies around those that best protect the poor will be key amid financing and capacity constraints.

The United Nations Food and Agriculture Organisation (FAO) working with Japan has launched a project to provide relief to drought-affected herders and agro-pastoralists in East Africa.

According to a statement from the FAO, the project, called "Mitigating the impact of drought for the most vulnerable pastoral and agropastoral communities in Djibouti, Kenya and Uganda," will offer food, cash and other basic goods and services to vulnerable communities while protecting and restoring their productive assets.

Truly, the aid is much needed as millions of people in the three countries are facing food insecurity due to the worst drought in recent decades, compounded by years of conflict and the impact of COVID-19.

The Guardian Limited Key Contacts

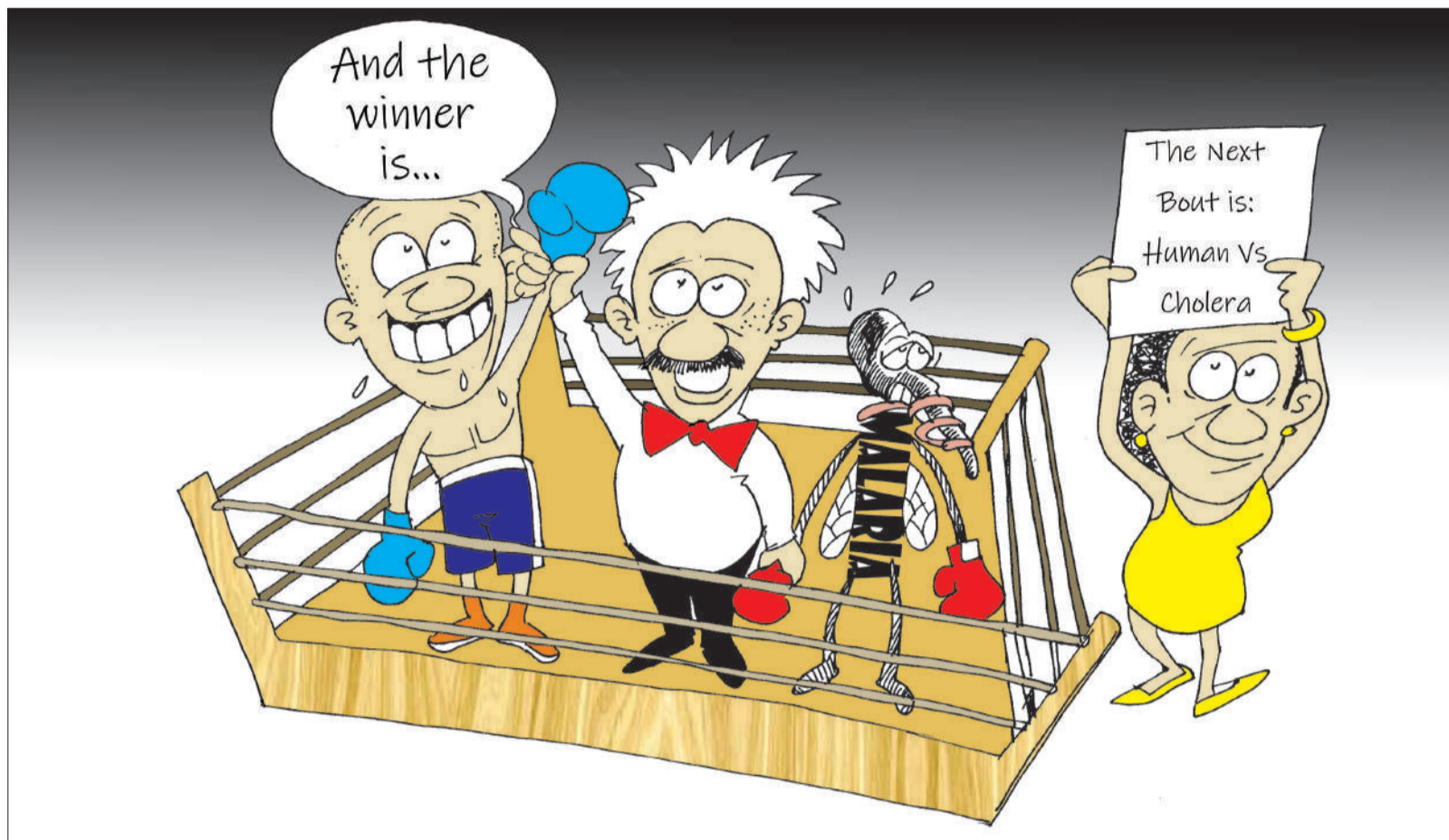
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In Nigeria, the owners of the killers are back with impunity

By Chidi Anselm Odinkalu

MBABAI, the village where Tarnongo Mike Utsaha was buried on 1 April, 2023, used to be part of the municipality of Makurdi, the capital of Benue State. It only became part of Guma Local Government Area in Benue North-West in 1987. Current governor of Benue State, Samuel Ortom, also comes from Guma.

The LGA derives its name from River Guma, which empties into the River Benue, part of a network of fresh water sources that have historically defined that part of Nigeria as the nation's food basket. With arable land drained by an abundance of freshwater sources on the foothills of the rainy season, this is a neighbourhood that should ordinarily bustle at this time of year.

The journey into Guma with Mike's remains revealed the opposite. Mbabai and its neighbouring villages had long been drained of life by mass atrocity. Mourners to the funeral needed the forceful presence of massive deployment of hundreds of well-armed soldiers along the route and in surrounding bushes to reassure them about their safety.

The compound in which the burial itself took place was nearly desolate. A capacious country home belonging to Mike's dad, a retired judge, had been burnt twice over in attacks reportedly perpetrated, the villagers said, by armed herders. All the mourners could do was linger in the village long enough for the body to be laid into the ground before everyone scampered, grateful that there were no atrocity incidents.

As the mourners left, it was impossible not to ask how the people of Guma, nearly all of whom cannot afford what it takes to secure the kind of martial deployment that accompanied Mike's cortege, bury their dead. It did not take long to find out.

Mgban is a village also in Guma, not too far from Mbabai. Like Mbabai, Mgban has also been decimated by regular attacks from armed herders. Most of the village lives in internal displacement. By an arrangement involving the state government and the Benue State Emergency Management Authority, the Benue State Police Command deployed several police officers every evening to guard the Local Government Education Authority (LGEA) Primary School in Mgban, so that those left in the community can go there to sleep at night.

That was until one week after the burial of Mike Utsaha. Shortly before mid-night around Good Friday, according to survivors, the police officers deployed around the LGEA Primary School in Mgban all entered their vehicles and left the



premises without warning. The villagers already at the school to pass the night had no place else to hide.

Moments after the police retreated, armed attackers arrived, making game of every person in sight, mostly the aged, women, and children. Initial casualty count was over 43 killed by sunrise. By the end of the morning after the massacre, another 45 had also been evacuated to nearby hospitals in critical conditions. The dead got a quick and perfunctory mass burial.

Less than 36 hours before the Mgban Massacre, on Wednesday, also in the Christian Holy Week, another attack on mourners in Umogidi in Entekpa-Adoka District of Otukpo LGA reportedly killed at least 52 persons. Another mass burial was all that they could get.

48 hours before the massacre in Umogidi, a similar attack liquidated at least 47 un-armed persons in Ikobi village in Apa LGA, including the local chief.

Amidst this orgy of massacres, Benue State Governor, Samuel Ortom, who has since lost the ability to safely visit his village in Guma, traveled to Port Harcourt, Rivers State, around 6 April, reportedly to attend the commissioning of projects by his counterpart in Kaduna State, Nasir El-Rufai, both of them as guests of Rivers State Governor, Nyesom Wike. It was a characteristically thoughtless journey by a man who had long ago lost any sense of what a governor exists to do.

The symbolism of the encounter in Rivers State between the governors of Benue and Kaduna States, once implacable political foes, was not lost on many. In Port Harcourt, they could have been mistaken for a compatibly contented political pairing. Less than two years ago, in May 2021, they were at each other's throats exchanging choice epithets with the abandon of drunken sailors in a bar-

room brawl. Between them, these two men have presided over arguably two of the worst records of mass atrocity in Nigeria in the past eight years. In 80 days in the first quarter of 2023, Kaduna State reported at least 125 killed and 60 abducted. Those who specialise in tracking these incidents would swear that these numbers massage the reality. Over five days in the first week of April 2023, Benue State lost at least 134 persons in a killing spree. In the period since the end of the presidential election in February, over 400 have reportedly been massacred in Benue State alone.

The timing of these massacres is significant. On 8 April, 2023, Daily Times reported that "[p]alpable fear pervades the entire horizon as renewed incidents of banditry, kidnappings, killings take centre-stage after a 'cease-fire' noticed in Nigeria ahead of the general elections in February and March."

The previous day had witnessed the high profile abduction of law professor and former Deputy Governor of Nasarawa State near the Federal Capital Territory, Onje Gye-Wado. The newspaper also recounted a staggering rise after the vote of mass abductions of children as well as massacres in many states around the country including Benue, Edo, Imo, Kaduna, Kano, Nasarawa, Lagos, Zamfara, among others.

Confronted with this trend, President Muhammadu Buhari, whose primary job is to guarantee the safety and security of all these people, had a statement issued in his name calling for "an end to extreme violence." It was disconcerting to see the president mistake himself for a non-governmental organisation and reduced to condemning violence and calling for something to be done about it, as if he had forgotten that it was his place surely to do that something. The statement also seemed to imply

that violence was alright if it was not considered "extreme", but provided no criteria with reference to which to determine what extreme violence means. It was a very odd kind of thing for a president to say. But this Nigerian president has built his brand around toxic awkwardness.

Then, three days after issuing this statement, entirely in keeping with his habit of disregard for Nigerians over the past eight years, the president sauntered off to Saudi Arabia on 11 April for a nine-day long jaunt. What he went there to do was unclear, a fact no much helped by the desperate effort by his team of media handlers who were busy spreading false information about the trip.

While Buhari remained in Saudi Arabia, Samuel Ortom quickly announced the demobilisation of the Benue State Livestock Guards, the militia group established to enforce the state's anti-open grazing law. Many people read this to mean a suspension of the law itself. The Governor begged to differ, claiming that the law still remained very much in force without explaining who will now help him to enforce it.

Those who wonder how these killings have lasted and deepened in intensity for as long as they have need not worry anymore. With a law without enforcers and a state rapidly turning into a cemetery, Benue State's Governor Ortom probably knows one or two things most others may be unable to voice. First, the owners of the atrocity killings in Nigeria are back after the business of election rigging. Second, it is not difficult to know who they are.

When Catholic Bishop of Sokoto, Matthew Hassan Kukah, spoke in his Easter Message about the urgent mission of helping Nigeria "recover from the feeling of collective rape by those who imported the men of darkness that destroyed or country", he knew what he was talking about.



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 2023 (Amounts in Million shillings)			
	Current Quarter 31-Mar-23	Previous Quarter 31-Dec-22	
A. ASSETS			
1. Cash	30,435	37,590	
2. Balances with Bank of Tanzania	81,885	144,295	
3. Investment in Government Securities	239,936	198,315	
4. Balances with other Banks and financial Institution	161,781	127,178	
5. Cheques and items for clearing	328	546	
6. Inter branch Float Items	-	-	
7. Bills negotiated	-	-	
8. Customers' liabilities for acceptances	32,520	25,096	
9. Interbank Loans Receivables	-	-	
10. Investment in other Securities	3,000	3,000	
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	656,279	604,829	
12. Other Assets	34,087	26,507	
13. Equity Investments	-	-	
14. Underwriting accounts	-	-	
15. Property, Plant and Equipment	22,511	22,142	
16. TOTAL ASSETS	1,262,762	1,189,498	
B. LIABILITIES			
17. Deposits from Other Banks and financial Institutions	81,168	130,853	
18. Customer Deposits	878,172	775,758	
19. Cash Letter of Credit	31,454	26,529	
20. Special Deposits	-	-	
21. Payment orders/Transfers payable	-	-	
22. Bankers Cheques and Draft Issued	62	183	
23. Accrued Taxes and Expenses Payable	7,389	5,762	
24. Acceptances Outstanding	32,520	25,096	
25. Interbranch Float Items	-	-	
26. Unearned income and Other deferred charges	2,547	2,504	
27. Other liabilities	27,238	28,777	
28. Borrowings	22,248	22,228	
29. TOTAL LIABILITIES	1,082,798	1,017,690	
30. NET ASSETS/(LIABILITIES) (16 minus 29)	179,964	171,809	
C. SHAREHOLDERS' FUNDS			
31. Paid up share capital	98,722	98,722	
32. Capital Reserves	76	76	
33. Retained Earnings	30,711	8,176	
34. Profit(Loss) Account	9,244	22,535	
35. Other Capital accounts	41,211	42,299	
36. Minority Interest	-	-	
37. TOTAL SHAREHOLDERS' FUNDS	179,964	171,809	
38. Contingent Liabilities	123,749	173,108	
39. Non performing loans & advances	44,070	42,257	
40. Allowance for probable losses	34,151	33,415	
41. Other non performing assets	-	-	
D. SELECTED FINANCIAL CONDITION INDICATORS			
(i) Shareholders Fund to total assets	14.7%	14.4%	
(ii) Non performing loans & advances to total gross loans	6.4%	6.6%	
(iii) Gross loans advances to total deposits	80.7%	79.6%	
(iv) Loans and Advances to total assets	53.5%	50.8%	
(v) Earning Assets to Total Assets	86.3%	78.2%	
(vi) Deposits Growth	13.38%	-3.45%	
(vii) Assets growth	6.16%	-2.44%	

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2023 (Amount in million shillings)				
	Current Quarter 31-Mar-23	Comparative Quarter 31-Mar-22	Current Year Cumulative 31-Mar-23	Comparative Year Cumulative 31-Mar-22
1. Interest Income	27,512	21,549	27,512	21,549
2. Interest expense	(5,496)	(3,930)	(5,496)	(3,930)
3. Net Interest Income (1 minus 2)	22,016	17,619	22,016	17,619
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(3,332)	(1,756)	(3,332)	(1,756)
6. Non Interest Income	16,480	11,845	16,480	11,845
6.1 Foreign currency Dealings and Translation Gains/(Loss).	9,955	6,139	9,955	6,139
6.2 Fees and Commissions	6,318	5,734	6,318	5,734
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	207	(27)	207	(27)
7. Non-Interest Expenses	(22,665)	(20,331)	(22,665)	(20,331)
7.1 Salaries and Benefits	(12,349)	(10,489)	(12,349)	(10,489)
7.2 Fees and Commission	(2,311)	(1,754)	(2,311)	(1,754)
7.3 Other Operating Expenses	(8,006)	(8,087)	(8,006)	(8,087)
8. Operating Income/(Loss)	12,498	7,378	12,498	7,378
9. Income Tax provision	(3,254)	(2,223)	(3,254)	(2,223)
10. Net Income/(Loss) After Income Tax	9,244	5,155	9,244	5,155
11. Other Comprehensive Income (itemize)	(1,088)	5,793	(1,088)	5,793
12. Total Comprehensive Income/(Loss) for the year	8,156	10,948	8,156	10,948
13. Number of employees	491	462	491	462
14. Basic Earnings Per Share	9.4	5.2	9.4	5.2
15. Number of Branches	15.0	15.0	15.0	15.0
SELECTED PERFORMANCE INDICATORS				
i) Return on Average Total Assets	3.0%	2.0%	3.0%	2.0%
ii) Return on Average Shareholder's Fund	25.9%	17.6%	25.9%	17.6%
iii) Non interest Expense to Gross Income	58.9%	69.0%	58.9%	69.0%
iv) Net Interest Income to Average Earning Assets	8.9%	8.3%	8.9%	8.3%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2023

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: Obedi Laiser
Signature: _____
Date: April 25, 2023
Managing Director

Name: Bernard Tesha
Signature: _____
Date: April 25, 2023
Acting Chief Financial Officer

Name: George Binde
Signature: _____
Date: April 25, 2023
Chief Internal Auditor

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: Paul Makanza
Signature: _____
Date: April 25, 2023
Chairman

Name: Richard Magongo
Signature: _____
Date: April 25, 2023
Director

During the first quarter, the bank was penalized TZS 185mil and TZS 1.2mil by BOT for exceeding FX exposure limit and cash deposit discrepancy respectively.
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CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 MARCH 2023 (Amount in million shillings)				
	Current Quarter 31-Mar-23	Comparative Quarter 31-Dec-22	Current Year Cumulative 31-Mar-23	Comparative Year Cumulative 31-Mar-22
I. Cash flow from operating activities:				
Net income/(Loss)	12,498	2,765	12,498	7,378
Adjustment for non Cash items;				
- Impairment/Amortisation	4,946	8,945	4,946	3,682
- Net changes in Loans and Advances	(54,781)	874	(54,781)	(103,877)
- Gains/Losses Sale of Assets	-	-	-	(42)
- Net changes in Deposits	57,654	(28,842)	57,654	143,172
- Net change in short term negotiable Securities	(42,709)	(3,201)	(42,709)	(19,321)
- Net change in other Liabilities	5,829	8,329	5,829	(82)
- Net change in other Assets	(15,565)	(1,412)	(15,565)	3,682
- Tax Paid	(1,050)	(9,340)	(1,050)	(142)
- Other (Net change in SMR)	(849)	(920)	(849)	(6,709)
Net cash (used)/provided in operating activities	(34,028)	(22,802)	(34,028)	27,742
II: Cash flow from investing activities				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(1,422)	(792)	(1,422)	(456)
Proceeds from Sale of Fixed Assets	-	-	-	42
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Non-Dealing Securities	-	-	-	-
Other (specify)	-	-	-	-
Net cash (used)/provided in investing activities	(1,422)	(792)	(1,422)	(413)
III. Cash flow from Financing activities				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	(0)
Payment of Cash Dividends	-	-	-	-
Net Change In Other Borrowings	-	-	-	-
Others (Lease payment)	(579)	(688)	(579)	(756)
Net cash used /provided by financing activities	(579)	(688)	(579)	(756)
IV. Cash and cash equivalents				
Net increase (decrease) in cash and cash equivalents	(36,029)	(24,283)	(36,029)	26,573
Cash and cash equivalents at the beginning of the quarter/year	258,499	282,782	258,499	120,698
Cash and cash equivalents at the end of the quarter/year	222,470	258,499	222,470	147,270

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2023 (Amount in million shillings)							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current year							
Balance as at the beginning of the year (1-Jan-23)	128,722	76	30,712	-	-	12,299	171,809
Profit for the year	-	-	9,244	-	-	-	9,244
Other Comprehensive Income	-	-	-	-	-	(1,088)	(1,088)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (31-March-23)	128,722	76	39,956	-	-	11,211	179,965
Previous Year							
Balance as at the beginning of the previous year (1-Jan-22)	128,722	76	8,176	-	-	5,167	142,141
Profit for the year	-	-	5,155	-	-	-	5,155
Other Comprehensive Income	-	-	-	-	-	5,793	5,793
Transactions with owners	(0)	-	-	-	-	-	(0)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the previous period (31-March-22)	128,722	76	13,331	-	-	10,960	153,089

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Botschaft
der Bundesrepublik Deutschland
Daressalam

Stellenangebot

Die Botschaft der Bundesrepublik Deutschland sucht

zu Juni / Juli 2023

eine/n Mitarbeiter/in (m/w/div)

für die Bereiche wirtschaftliche Zusammenarbeit und Kultur

Aufgabenschwerpunkte:

Wirtschaftliche Zusammenarbeit (WZ) zu 50 %

- Unterstützung bei der Bearbeitung von Kleinstprojekten (KP): Zusendung von KP-Anträgen und Schriftverkehr mit Antragsstellern, Erstellung von Übersichten der eingegangenen Anträge, Vorbereitung des Antragsprüfvermerks (Vertrag, Anforderung fehlender Dokumente bei Antragseinreichung oder Abrechnung, Pflege einer Übersichtstabelle über aktuelle und durchgeführte KP;
- Zuarbeit bei Schriftverkehr und Daten-/Hintergrundrecherchen für die bilaterale Entwicklungszusammenarbeit (EZ) Portfolio mit TZA und der EAC;
- Vorbereitung von Schriftverkehr mit Partnern und Mittlerorganisationen, Ministerien in TNZ und dem EAC-Sekretariat;
- Daten-/Hintergrundrecherche zu entwicklungspolitischen Themen;
- Pflege der Projektübersicht der deutschen EZ mit TZA, inkl. bilaterale EZ und regionaler EZ, Projekte anderer Ressorts sowie Projekte privater Träger, der Kirchen, der Träger der Sozialstrukturförderung und der Stiftungen;
- Unterstützung bei der Vorbereitung von bilateralen Regierungskonsultationen und Regierungsverhandlungen mit TZA und der EAC;
- Unterstützung bei WZ Delegationsreisen (organisatorische, logistische, administrative Aufgaben);
- Unterstützung bei Organisation und Durchführung von WZ Veranstaltungen (z.B. Konferenzen, Workshops, Delegationen etc.);
- Telefonate und Terminplanung für WZ;
- Vorbereitung der Bestellung von Artikeln der Entwicklungspolitischen Öffentlichkeitsarbeit.

Kultur (Ku) zu 50%

- Unterstützung bei der Bearbeitung von Kulturvorhaben (KKF, Kulturerhalt etc.). Vorbereitung/ Erstellung eines Prüfvermerks sowie der entsprechenden Verträge einschließlich Schriftverkehr mit Partnerorganisation;
- Unterstützung bei der Organisation und Durchführung von Kulturveranstaltungen;
- Allgemeiner Schriftverkehr im Bereich Kultur;
- Teilnahme und Protokollführung an Kulturveranstaltungen und Geber-Austauschforen;
- Bearbeitung und Versand von Anträgen für Sporttrainerkurse;
- Auskünfte im Studien- und Stipendienbereich;
- Zusammenarbeit mit dem Goethe Institut (erstellen von Anträgen und Einfuhrdokumente);
- Überblick DAAD Stipendienangebote und Alumni TNZ;
- Mitwirkung und Bearbeitung bei Ordensangelegenheiten;
- Mitwirkung und Betreuung deutscher Friedhöfe;
- Mitwirkung bei den Vorbereitungen und Durchführung jährlicher War Remembrance Day;
- Führen und Pflege der Kultur-Kontakt-Liste (Kultur-Ansprechpartner, Museumskontakte, Internationale Kulturinstitutionen, Ministerium, Universitäten);
- Allgemeine Zuarbeit für KU-1.

Anforderungsprofil:

- mindestens Diploma oder gleichwertiger Abschluss;
- Mindestens 3 Jahre Berufserfahrung - Berufserfahrung in der Kulturarbeit oder bei Internationalen Organisationen ist vorteilhaft;
- sehr gute Englisch-, Kiswahili- und Deutschkenntnisse (in Wort und Schrift);
- sehr gute IT-Kenntnisse, insbesondere Word und Excel, PPT;
- Sprachgewandtheit und Höflichkeit im Umgang mit Besuchern und Anrufern;
- Teamfähigkeit, Belastbarkeit und Flexibilität;
- Problemlösungsfähigkeiten und positive Einstellung;
- Bereitschaft zu wechselnden Arbeitszeiten und ggf. Überstunden.

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Effective learning demands care and not coercion

THE saying that you can take a horse to a spring but you cannot force it to drink water makes a lot of sense in teaching and learning processes. Learning demands readiness and it can be reinforced better by conviction rather than application of force.

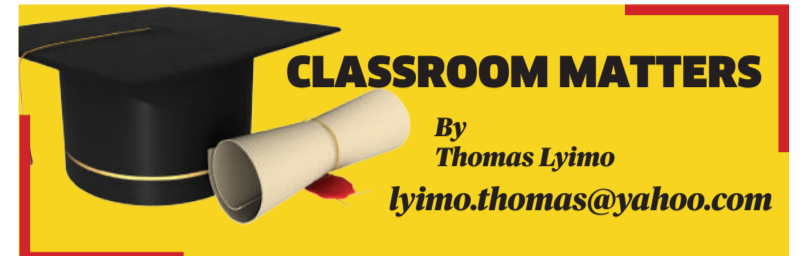
This is why well trained teachers execute the noble duty of imparting knowledge to learners with great care. For, teaching is a special profession because it is not what the teacher knows that counts but the ability to make that knowledge easily transferrable to learners. This calls for creativity.

Education experts posit that there are four factors which influence learning. These are willingness to learn, environment, maturity and heredity. All these four factors are concerned with the degree of care of the learner. A teacher needs to examine all of the four factors and see their contribution in making learners care about their studies.

If a teacher succeeds in making a care about their studies, the teaching process becomes simple. On the other side, if a teacher makes a learner panic, the teaching process is impeded. A school should be a friendly environment and not a terrifying place. A learner needs psychological protection (peace of mind) for him or her to be effective.

If corporal punishment seems to terrify a learner, a teacher can use friendly talk to make a learner care about studies without panicking. This may involve advising and warning. The main objective is making the learner appreciate that learning is important and they are obliged to learn.

Panic attacks should not be allowed in the learning process because it has several effects. One of the effects is loss of memory. When a learner is not comfortable in the school environment it becomes hard for them to keep memory of what was taught. Memory dwells in a comfortable mind as learning is leisure and not punishment. Learning environment is very important



CLASSROOM MATTERS

By
Thomas Lyimo

lyimo.thomas@yahoo.com

in making learners comfortable.

Another effect of panicking is fear. When a learner fails to accommodate what is taught due to lack of composure and comfort, they can be afraid of the school compound or even the class. As a result, they plunge into desperation as every time they think of failure to meet requirements set by teachers as a manifestation of learning. Without encouragement and friendly advice, a learner can lose confidence and always be preoccupied, something that prevents effective learning.

If comfort and confidence are not built for a learner and instead they are exposed to situations that can make them panic, such learners may suffer from loneliness. A learner in loneliness is like someone living in their own world. In this situation, it is very hard for a learner to learn.

Care which may cure panics attacks has got the following advantages: First is improvement of concentration. If a teacher succeeds to make a learner care about studies, there is a high possibility of learning.

Learning is not possible or it is hindered when concentration is poor. Young learners are driven by instincts rather than reasoning and this is what requires teachers to be skillful to capture concentration of learners and facilitate learning. Pupil will always concentrate if they care.

Second is motivation to learn. When learners care for their studies, they are motivated to learn. Learners should be told why they are supposed to learn. After understanding the importance of learning, the burden on the teacher is

reduced as learners will increase their level of participation in the teaching and learning process. The desire should come from the pupils and not always a teacher using force as in most cases it proves failure.

Third is self-evaluation. A teacher needs to make pupils think about themselves and plan on how to go about the learning process.

This can be enabled through asking questions which increase awareness and determination. Pupils should be able to recognize where they have come from, where they are and where they are going. A teacher should tell pupils the benefits of learning and the effects of not learning. All of these will initiate self-evaluation in pupil and trigger care for their studies. Teaching should go hand in hand with making pupils think about themselves, not just cramming concepts.

Fourth is correction of mistakes. If a teacher succeeds to make a pupil care, there is high possibility for that pupil to make corrections. One cannot correct themselves unless they are aware of the mistakes they committed. For someone to accept mistakes, they must take time to think about their life thoroughly.

Success in teaching and learning process is not measured by the competence of the teacher but by that of learners. This reality calls for teachers to consider approaches they use in class and how they can bring success. Teachers should enable learners to help themselves in the teaching process. They should always strive to eliminate panic attacks but ensure high degree of care for studies by learners. Teaching is comforting and urging.



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MONDAY TIME PROGRAMME	TUESDAY TIME PROGRAMME	WEDNESDAY TIME PROGRAMME	THURSDAY TIME PROGRAMME	FRIDAY TIME PROGRAMME	SATURDAY TIME PROGRAMME	SUNDAY TIME PROGRAMME
05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS MALUMBANO YA HOJA 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUVYO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)	07:00-09:00HRS HABARI NA MATUKIO YA WIKI 09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIKI MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO

Farmers adopt solutions to boost their incomes while conserving environment

By Getrude Mbago

JOYCE Beno, a small-scale spice farmer from Kinole village in the Uluguru Mountains of Morogoro Region faced a lot of challenges in agriculture, such as limited access to profitable markets and low productivity.

Joyce, a single mother who lives with her family in Uluguru Mountains, appreciated the diverse and beautiful natural landscapes of the mountains. However, human activities have caused damage to some areas, including soil erosion and the destruction of catchment areas. These destructive practices have had a significant impact, leading to drought and soil fertility depletion.

Despite coming from an agricultural family, Joyce thought that starting a business was the best plan of action because of the harm done to the natural landscapes, which hinders her ability to increase her spice production, fight off diseases, and minimize post-harvest losses because she was unaware of organic farming practices and post-harvest handling.

"Agriculture seemed unattainable to me at one point, especially when it came to spices. They grow so slowly, and the yield is so poor for the price," Joyce said recently in an interview.

The farmer faced additional difficulties like pests and diseases, which caused low harvests and substantial losses. Her productivity was also significantly impacted by poor soil fertility.

Time had passed and she was less involved in agriculture, but with the good influence of her sister-in-law she was advised to join a group at the village where her sister-in-law was a member.

The group name was Doga Kilimo, which is under the Uluguru Spice Project (USP), implemented by Sustainable Agriculture Tanzania (SAT) and supported by the Austrian Development Agency (ADA) and Land Vorarlberg.

Joyce was inspired by her sister-in-law's success and joined the group in early 2022. Through the USP, Joyce learned about different organic agriculture practices that helped preserve the beautiful Uluguru Mountains while increasing her spice productivity.

Joyce began learning about techniques to improve soil fertility. She discovered the benefits of compost in boosting productivity and learned how to use mulch to preserve water and prevent water losses. She also learned how to use bio-pesticides like neem trees, eucalyptus, and many more to combat pests and diseases. On the business side, she learned about record-keeping methods to help her track her harvest, sales, and losses.

Joyce's production increased significantly, and she primarily cultivates cloves, cinnamon, and black pepper on her 3.5-acre organically farmed land. During the 2021 harvest season, Joyce harvested 760kg of cloves and 220 kilograms of black pepper. In the 2022 harvest season, her harvest increased to 1173kg of cloves and 403 kilograms of black pepper.

Joyce is one of the Internal Control System (ICS) organic certified farmers, so she can sell her product at a premium price through the farmers' cooperative "CHAUWAV-IMU AMCOS LTD" to SAT Holistic Group LTD (a social business affiliated with SAT).

Thus in 2022, Joyce earned up to 14m/- from selling cloves and black pepper. With the money she made, she could buy more land to cultivate, support her family, send her daughter to school, and save in her bank account.

Joyce's success story is not only inspiring but also crucial for protecting the environment. Through her engagement in organic agriculture, she is not only improving her crop yields and income but also protecting the most important water catchment area in Tanzania - the Uluguru Mountains.

By adopting sustainable farming practices and preserving the natural landscape, Joyce is contributing to the long-term sustainability of the environment for future generations. Her story serves as a reminder that sustainable agriculture is not only about individual success



but also about protecting and preserving the natural resources we depend on.

Janet Maro, the executive director of SAT said the implementation of the Uluguru Spice Programme (USP) has touched and transformed lives of hundreds of farmers in various villages, instilling them with essential new skills and knowledge on sustainable spice cultivation as well as marketing strategies.

The five-year USP focuses on working with farmers in the catchment area of Ruvu River in the Uluguru mountains.

She said the project has greatly helped to install organic spice farming knowledge and skills to thousands of farmers, something which has helped improve individual income, villages and the country at large.

"We commenced the project in 2017 and we have reached a good number of farmers who are currently reaping big from their activities due to the skills and knowledge given by SAT experts," she said.

She noted that SAT Holistic Group Lim-

ited, a social business, co-owned by small-scale farmers in Tanzania and affiliated with the NGO "Sustainable Agriculture Tanzania (SAT)", directly connects farmers to lucrative local and international organic markets, promoting sustainable farming practices and reducing poverty.

She added that the majority of farmers in the slopes of the Uluguru Mountains who have been engaging in spice farming are now earning more income and as they are assured of a reliable market of their produce.



TANZANIA REVENUE AUTHORITY

ISO 9001: 2015 CERTIFIED

PUBLIC NOTICE RESIDENT ONLINE BUSINESS OPERATORS

Dar es Salaam, 21st April, 2023:

The advancement of technology and the use of electronics, has made significant transformation in the way businesses are conducted, whereby it has been noted that, businesses (especially small and medium size) are shifting from traditional ways of having a fixed place (Brick and Mortar) to digitized ways (Click and Mortar) in interacting with customers.

It has come to our attention that, of recent, there has been a tremendous increase of such businesses to shift into the digital space. Although such a shift is testament of the willingness of businesses to embrace new technologies of today's digital age, Tanzania Revenue Authority (TRA) has noted with great concern that, some of these businesses unknowingly or intentionally fail to register as taxpayers in line with the provisions of **Section 22 of the Tax Administration Act, Cap 438.**

In view of the above, this Public Notice seeks to remind all persons carrying on business through online means (including those of advertisements) to ensure that they are duly registered for tax purposes. The Authority has already started massive enforcement measures to identify those persons dealing with online business without having proper registration. Kindly, adhere to the requirements of the tax laws to avoid unnecessary fines and penalties.

In case of further clarifications, please visit any nearby TRA office or contact us through the following; Toll Free: **0800-750075/0800-780078/0800-110016** WhatsApp: **+255 7442-333 33** Email: **services@tra.go.tz** or **huduma@tra.go.tz** Social Media: **Facebook: tratanzania** **Twitter: @tratanzania** **Instagram: @tratanzania**

"Together We Build Our Nation"

A. J. Kidata

A. J. Kidata

Commissioner General

DPP orders prosecution to review the case facing former TPA DG

By Correspondent Zuwena Shame

THE Director of Public Prosecutions (DPP) has directed the prosecution side to review files of a case facing former Tanzania Ports Authority (TPA) director general Madeni Kapande and other persons before proceeding into another stage.

State Attorney, Mosie Kaima told the Kisumu Resident Magistrate Court yesterday before Ramadhan Rugeimalira when the case was brought for mention.

In the previous hearings, the prosecution side told the Court that the investigation file is still with (DPP) in Dodoma for decision making.

Mosie told the Court that the prosecution side was intending to start file information for the case but directives from DPP said the file should be reviewed before proceeding into another stage.

Mosie told the Court that the move came after the prosecution side told the court that the accused have sent complaints to the DPP in writing about the proceedings of their case.

Other accused are director of procurement Mashaaka Kisanta, human resources officer, Peter Gawile, procurement board chairman Casimily Lujegi and acting director, information and communication and technology department, Kilian Chale.

The Court adjourned the case until 18 May, 2023 for another hearing.

Kipande and other persons are facing economic sabotage charges which has three counts including causing loss to TPA worth \$1.8 million which is equivalent to 4.2bn/-. It was alleged that between 01 October 2014 and 01 October 2020 in Dar es Salaam, the accused conspired to cause TPA a loss.

Also, it was alleged that between 01 January and 17 February 2015 while they were TPA staff, they accused the offence by announcing tender notice with reference number AE/016/2014-15/CTB/G/39 for the purpose of obtaining money worth \$1.8 million.

Either, it was alleged that between 01 October 2014 and 01 October 2020 at TPA premises and other areas in Dar es Salaam, the accused intentionally announced a tender for enterprises planning resources (ERP).

It was alleged that they announced the tender without permit from TPA tender board and failed to follow tender procedures. Therefore, made advance payment of 40 percent without consent from tender board, a move which led to losses.



International Commercial Bank (Tanzania) Limited.

PUBLICATION OF FINANCIAL STATEMENTS

REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023
(All Amounts in millions of Tanzanian shillings)

	CURRENT QUARTER 31.03.2023	PREVIOUS QUARTER 31.12.2022
A. ASSETS		
1 Cash	1,752	1,449
2 Balances with Bank of Tanzania	7,296	7,225
3 Investments in Government securities	19,324	19,106
4 Balances with other banks and financial institutions	3,632	976
5 Cheques and items for clearing	(5)	(11)
6 Inter-branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	-	-
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	16,975	17,993
12 Other assets	15,456	15,480
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	379	358
16 TOTAL ASSETS	64,810	62,576
B. LIABILITIES		
17 Deposits from other banks and financial institutions	1,195	-
18 Customer deposits	33,228	32,772
19 Cash letters of credit	-	-
20 Special deposits	162	162
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	881	682
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	61	61
27 Other liabilities	2,667	2,653
28 Borrowings	-	-
29 TOTAL LIABILITIES	38,194	36,331
30 NET ASSETS (LIABILITIES) (16 minus 29)	26,616	26,245
C. SHARE HOLDERS' FUND		
31 Paid up share capital	28,937	28,937
32 Capital reserves	2,652	2,747
33 Retained earnings	(17,196)	(17,595)
34 Profit (Loss) accounts	371	304
35 Other capital accounts	11,851	11,851
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	26,616	26,245
38 Contingent liabilities	515	477
39 Non performing loans and advances	7,555	7,718
40 Allowance for Probable Losses	1,947	1,926
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(I) Shareholders Funds to total assets	41.1%	41.9%
(II) Non performing loans to total gross loans	36.3%	35.5%
(III) Gross loans and advances to total deposits	63.1%	66.0%
(IV) Loans and advances to total assets	26.2%	28.8%
(V) Earning Assets to Total Assets	61.6%	60.8%
(VI) Deposits Growth	5.0%	-26.1%
(VII) Assets Growth	3.6%	-15.5%

CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31 MARCH 2023
(All Amounts in millions of Tanzanian shillings)

	CURRENT QUARTER 31.03.2023	COMPARATIVE QUARTER PREVIOUS YEAR 31.03.2022	CURRENT YEAR CUMULATIVE 31.03.2023	COMPARATIVE YEAR CUMULATIVE 31.03.2022
1 Interest income	1,134	1,593	1,134	1,593
2 Interest Expense	439	458	439	458
3 Net Interest Income (1 minus 2)	695	1,135	695	1,135
4 Bad debts Written-off	533	-	533	-
5 Impairment Losses on Loans and Advances	302	(71)	302	(71)
6 Non interest income	2,155	938	2,155	938
6.1 Foreign Currency Dealings and Translation Gains/(losses)	8	15	8	15
6.2 Fees and Commissions	48	45	48	45
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	2,099	877	2,099	877
7 Non Interest Expense	1,638	1,365	1,638	1,365
7.1 Salaries and Benefits	516	561	516	561
7.2 Fees and Commission	177	53	177	53
7.3 Other operating Expenses	946	751	946	751
8 Operating Income/(Losses)	376	779	376	779
9 Income Tax Provision	5	6	5	6
10 Net Income/(Losses) After Income Tax	371	773	371	773
11 Other Comprehensive Income	-	-	-	-
12 Total Comprehensive	371	773	371	773
13 Number of employees	58	58	58	58
14 Basic Earnings Per Share (TZS per share)	13	27	13	27
15 Dilute Earning Per Share (TZS per share)	9	19	9	19
16 Number of Branches	4	4	4	4
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	2.3%	4.3%	2.3%	4.3%
(ii) Return on Average Shareholders' Fund	5.8%	11.9%	5.8%	11.9%
(iii) Non Interest Expenses to Gross Income	49.8%	53.9%	49.8%	53.9%
(iv) Net Interest Income to Average Earning Assets	7.1%	10.2%	7.1%	10.2%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH, 2023
(All Amounts in millions of Tanzanian shillings)

	Share capital	Other capital accounts	Retained Earnings	Regulatory reserve	Total
Current year					
Balance as at the beginning of the year 2023	28,937	11,851	(17,488)	2,354	25,555
Profit for the year	-	-	371	-	371
Other Comprehensive Income	-	-	-	-	-
Dividend paid	-	-	-	-	-
Regulatory Reserve	-	-	-	93	93
General Provision Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the period 31.03.2023	28,937	11,851	(16,824)	2,452	26,616
Previous Year					
Balance as at the beginning of the year 2022	28,937	11,851	(17,488)	2,354	25,555
Profit for the year	-	-	304	-	304
Other Comprehensive Income	-	-	-	-	-
Dividend paid	-	-	-	-	-
Regulatory Reserve	-	-	-	493	493
General Provision Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the period 31.12.2022	28,937	11,851	(17,290)	2,747	26,245

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 31 MARCH 2023
(All Amounts in millions of Tanzanian shillings)

	CURRENT QUARTER ENDED 31.03.2023	PREVIOUS QUARTER ENDED 31.12.2022	CURRENT YEAR CUMULATIVE 31.03.2023	PREVIOUS YEAR CUMULATIVE 31.03.2022
I Cash flow from operating activities				
Net Income (Loss)	376	123	376	779
Adjustments for-				
-Impairment/Amortization	978	84	978	(41)
-Gain/Loss on Sale of Assets	182	517	182	668
-Net change in Loans and Advances	-	-	-	-
-Gain/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	1,651	910	1,651	(4,289)
-Net change in Short Term Negotiable	-	-	-	-
-Net change in Other Liabilities	212	(196)	212	231
-Net change in Other Assets	23	281	23	478
-Tax Paid	(5)	-	(5)	(6)
-SMR	128	38	128	150
-Other	-	-	-	-
Net cash provided (used) by operating activities	3,545	1,757	3,545	(2,000)
II Cash flow from investing activities				
Dividend Receivable	-	-	-	-
Purchase of Fixed Assets	(163)	(189)	(163)	(675)
Proceeds from sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (T-bill/Bond/Placement)	(218)	(1,956)	(218)	(1,956)
Net cash provided (used) by investing activities	(381)	(2,145)	(381)	(678)
III Cash flow from financing activities				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Insurance of Long-term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Other (Specify)	-	-	-	-
Net cash provided (used) by Financing activities	-	-	-	-
IV Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash equivalent	3,164	(388)	3,164	(2,908)
Cash and Cash Equivalents at the Beginning of the period	7,575	7,963	7,575	14,356
Cash and Cash Equivalents at the end of the period	10,739	7,575	10,739	11,449

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

Signed By: **SANJEEV ANAND** Chief Executive Officer, Date: 21 April 2023; **GEORGE MSAMBAZI** Head of Finance, Date: 21 April 2023; **JOHN MWAKASONDA** Head- Internal Audit, Date: 21 April 2023

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

Signed By: **ALFRED MKOMBO** Director, Date: 21 April 2023; **THOMAS EUSTACE RWEBANGIRA** Director, Date: 21 April 2023

DISCLOSURE MADE UNDER REGULATION II OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014
MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

Type of Charge	Item / Transaction	TZS	USD	EURO	GBP	
Minimum Opening Balance	ICB Savings Account	20,000	50	50	50	
	ICB Salary Account	N/A	N/A	N/A	N/A	
	ICB Chuo (Students) Account	2,000	N/A	N/A	N/A	
	ICB Wazee (Senior Citizen) Account	Free	N/A	N/A	N/A	
	ICB Current Account -Personal	50,000	50	50	50	
	ICB Premier Current Account	1,000,000	500	500	500	
	ICB Premier Savings Account	1,000,000	500	500	500	
	ICB Current Account - Corporate	100,000	100	100	100	
	ICB Lengga (Goal) Account	20,000	100	100	100	
	ICB Kikundi (Group) Account	50,000	N/A	N/A	N/A	
	AK-Wadiah Savings Accounts	20,000	N/A	N/A	N/A	
	ICB Savings Account	2,000	1.5	1.5	1.5	
Monthly Maintenance Fee	ICB Salary Account	2,000	N/A	N/A	N/A	
	ICB Chuo (Students) Account	-	N/A	N/A	N/A	
	AK-Wadiah Savings Account	Free	Free	Free	Free	
	ICB Lengga (Goal) Account	Free	Free	Free	Free	
	ICB Kikundi (Group) Account	Free	N/A	N/A	N/A	
	ICB Wazee (Senior Citizen) Account	Free	N/A	N/A	N/A	
	ICB Premier Savings Account	20,000	15	15	15	
	ICB Premier Current Account	20,000	10	15	15	
	ICB Current Account - Corporate	15,000	7	7	7	
	ICB Current Account -Personal	10,000	5	5	5	
	ICB Savings Account	5,000	100	100	100	
	ICB Salary Account	5,000	N/A	N/A	N/A	
Minimum Operating Balance	ICB Chuo (Students) Account	-	N/A	N/A	N/A	
	ICB Wazee (Senior Citizen) Account	-	N/A	N/A	N/A	
	ICB Current Account -Personal	0	0	0	0	
	ICB Premier Current Account	1,000,000	500	500	500	
	ICB Premier Savings Account	500,000	500	500	500	
	ICB Current Account - Corporate	50,000	0	0	0	
	ICB Lengga (Goal) Account	20,000	100	100	100	
	ICB Kikundi (Group) Account	50,000	N/A	N/A	N/A	
	AK-Wadiah Savings Accounts	5,000	N/A	N/A	N/A	
	ICB Savings Account	600	1.2	1.2	1.2	
	ICB Salary Account	600	N/A	N/A	N/A	
	Extra Charge on Transaction below Minimum Balance	ICB Chuo (Students) Account	N/A	N/A	N/A	N/A
ICB Wazee (Senior Citizen) Account		N/A	N/A	N/A	N/A	
ICB Staff Savings Account		N/A	N/A	N/A	N/A	
ICB Current Account -Personal		600	N/A	N/A	N/A	
ICB Premier Current Account		5,000	1.2	1.2	1.2	
ICB Premier Savings Account		5,000	N/A	N/A	N/A	
ICB Current Account - Corporate		5,000	N/A	N/A	N/A	
ICB Lengga (Goal) Account		2,000	N/A	N/A	N/A	
AK-Wadiah Savings Accounts		N/A	N/A	N/A	N/A	
Cash withdrawal at the counter (All Current accounts): Daily limits		Up to TZS 5M - 2000 - Above TZS 5M charge 0.13% Max TZS120,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
Cash withdrawal at the counter (All Savings accounts except ICB Chuo and Lengga Account): Daily limits		Up to TZS 5M - 1500 - Above TZS 5M charge 0.13% Max TZS 170,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
premature withdrawal and withdrawal more than 1 time per quarter (ICB Requiring Account & ICB Lengga Account respectively)		2% charge of the principal amount	2% charge of the principal amount	2% charge of the principal amount	2% charge of the principal amount	2% charge of the principal amount
Internal Transfers within ICB Bank	Free	Free	Free	Free		
Cross border transfers (TT, SWIFT) - outward	N/A	Up to USD50,000.00 charge is USD50 above				
Cross border transfers (TT, SWIFT) - outward	N/A	USD50,000.00 charge is USD75				
Inward Transfers (TT, SWIFT)	Free	USD 15				
Amendment of TISS, SWIFT Message	11,800	USD 11.8				
Amendment of TT, SWIFT Message	N/A	USD 20				
TISS	11,800	USD 11.8				
EFT (Bulk Payments): Out/Inward/salary processing fee	3,000 per transaction	USD 2 per transaction				
Stop Payments (TISS/EFT/SWIFT)	20,000	USD 20				
Cash Deposit	ICB Accounts	Free	Free	Free	Free	
	ICB Agency Banking	Free	N/A	N/A	N/A	
	Bulk Cash	Free	Free	Free	Free	
	Deposit of Coins	0.1% of the Amount	N/A	N/A	N/A	
	Small Denomination (1, 5, 10, and 20)	N/A	5% of the Amount	5% of the Amount	5% of the Amount	
	ICB ATM Balance Enquiry	300	N/A	N/A	N/A	
Balance Enquiry / Statement	Balance Enquiry - POS	300	N/A	N/A	N/A	
	Balance Enquiry Within Banking Hall	Free	Free	Free	Free	
	ICB Internet Banking	Free	Free	Free	Free	
	ICB Agency Banking	500	N/A	N/A	N/A	
	ICB Mobile (APP)	Free	Free	Free	Free	
	Interim statement	1000 per page	1 per page	1 per page	1 per page	
Cheque Deposit	Monthly statement & E-statement	Free	Free	Free	Free	
	Cheque From other Banks	Free	Free	Free	Free	
	Outward Special Clearance - Local Settlement	53,100	52.8	46	39.5	
	Inward Clearing	1,000	1	1	1	
	Inward /Outward cheque return (technical reason)	10				



Thursday 27 April 2023

AfDB, JICA set \$350mn to support Africa's private sector

ABIDJAN

THE African Development Bank and the Japan International Cooperation Agency (JICA) yesterday signed a JPY 44,100,000,000 (\$350 million) loan to finance the Bank's support for private sector operations in Africa.

The loan comes under the Enhanced Private Sector Assistance (EPSA) initiative, which is a component of Japan's Official Development Assistance to Africa.

The fifth version of EPSA, for an amount of \$4 billion, was signed by the Bank and JICA at the Eighth Tokyo International Conference on African Development (TICAD 8), held in Tunis last August.

The signing ceremony for the private sector concessional loan took place at JICA's headquarters in Tokyo, between JICA President, Dr. Tanaka Akihiko and Dr. Akinwumi Adesina, President of the African Development Bank Group. Dr. Adesina is in Japan to discuss investment opportunities in Africa with senior government officials, large Japanese companies, development partners, parliamentarians and the African diplomatic corps.

Dr. Tanaka said the loan represented a crucial step in Japan's efforts to work with the African Development Bank to support Africa as it faces the challenge of navigating multiple compounded crises including issues of debt sustainability and the impact of the war in Ukraine.

He said: "The private sector in Africa is fundamental in creating jobs for the prosperity and progress of Africa. Although the private sector has been confronting unprecedented economic and social pressures, we are confident that the Bank's Non-sovereign Operations supported through this concessional loan will play an essential role in addressing these pressing issues."

Dr. Adesina thanked the government of Japan as well as JICA, for their continued support to the Bank and Africa.

He invited JICA to collaborate with the African Development Bank Group in other critical areas, such as refining the food and agriculture delivery compacts developed by African countries during a January food summit held in Senegal to tackle the continent's food insecurity.

"JICA's support would be crucial in the implementation of the

Special Agro-processing Industrial Zones, which will be the biggest game changer of Africa's agriculture. It will transform rural economies, reduce food losses, process and add value to crops produced in rural areas and create jobs," Adesina added.

"Support young people to go into agriculture. Youth are Africa's best asset, but they lack access to finance. The Bank is establishing youth entrepreneurship investment banks to provide young people with financial and technical support throughout the business cycle," Adesina urged.

Dr. Tanaka agreed with the areas highlighted by the African Development Bank chief saying they were important to Japan's agenda of future collaboration with Africa.

On the need to create jobs for young people the JICA president said: "It is silly not to take advantage of active youth in Africa. In Africa you have abundance of youth but in Japan we have abundance of an old population."

Dr. Tanaka said it was important to explore ways of promoting interaction between Japan's university students and those of Africa to foster exchange of knowledge and skills. He agreed that JICA should hold further discussions with the African Development Bank Group to look into other issues raised by Adesina, including digitization of primary healthcare operations, and the establishment of the African Pharmaceutical Technology Foundation to be hosted in Rwanda's capital, Kigali.

JICA and the African Development Bank signed the first private sector assistance loan in 2007. To date, the Bank and the government of Japan have signed eight non-sovereign loans totaling \$1.85 billion.

The loans have so far contributed to support 51 projects, mainly credit lines and equity to regional development finance institutions, private equity funds and project finance for infrastructure public-private partnerships.

Japan's support to Africa channeled via the African Development Bank Group through EPSA, consists of three main components: a robust co-financing facility under the Accelerated Co-financing Framework Agreement; the Fund for African Private Sector Assistance, that has been critical in supplying technical assistance and expertise to project sponsors across Africa in various sectors, and the Private Sector Investment Finance.

BancABC Tanzania capital more than doubles in 2023



By Guardian Reporter

BANCABC Tanzania total shareholders' fund more than doubled to 26.7bn/- during the first quarter of this year, which is more than regulatory requirement of 15bn/-, compared with 11.5bn/- recorded during the fourth quarter last year, thanks to increased paid up share capital and decreased liabilities.

According to unaudited financial statement for Q1, 2023, shareholders' fund to total assets also more than doubled to 8.55 percent in Q1, 2023 against 3.63 percent recorded during Q4, 2022.

The bank's paid up share capital increased to 139.3bn/- compared with

122.9bn/- respectively, while liabilities went down to 286.3bn/- compared with 305bn/- respectively.

The decrease of total liabilities was caused by slight decreases of customer deposits, deposits from other banks and financial institutions and other liabilities.

Customer deposits during the first quarter of this year amounted to 133.9bn/- compared with 139.1bn/- recorded during the fourth quarter of last year, while deposits from other banks and financial institutions went down to 55.7bn/- compared with 69.8bn/- respectively.

The financial statements shows the

bank managed to increase number of employees to 172 in the first quarter of this year from 142 recorded during similar quarter of last year.

The bank also increased its lending to 127bn/- during the first quarter of this year, compared with 125.8bn/- during the fourth quarter of last year while cheques and items more than doubled to 74mm/- from 37mm/- respectively.

According to the financial statements, balance with Bank of Tanzania (BoT) slightly went down to 10.4bn/- in Q1, 2023, compared with 11.5bn/- in Q4, 2022 while investment in government securities remained flat at 43.9bn/-.

Net interest income increased to

FIRST HOUSING FINANCE (TANZANIA) LIMITED PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2023

(Amounts in thousand shillings)

	Current Quarter 31st Mar. 2023	Previous Quarter 31st Dec. 2022
A. ASSETS		
1. Cash	11	1,532
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	3,655,981	3,601,363
4. Balances with Other Banks and Financial Institutions	4,942,240	6,695,407
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	21,493,405	19,561,504
12. Other Assets	821,834	706,753
13. Equity Investments	1,622,000	1,622,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	297,413	323,876
16. TOTAL ASSETS	32,832,865	32,812,436
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	1,134,403	911,787
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	603,121	1,054,642
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income, Other Deferred Charges & Taxes	363,237	41,070
27. Other Liabilities	338,405	-
28. Borrowings	11,842,102	12,003,729
29. TOTAL LIABILITIES	14,281,268	14,011,228
30. NET ASSETS/(LIABILITIES) (# minus 29)	18,551,616	18,501,207
C. SHAREHOLDERS' FUNDS		
31. Paid-up Share Capital	21,800,000	21,800,000
32. Share premium	-	-
33. Fair Value Reserve	95,831	-
34. Retained Earnings	(3,491,108)	(3,678,678)
35. Profit/(Loss) Account	50,409	284,054
36. Regulatory Reserve	96,843	96,831
37. Minority Interest	-	-
38. TOTAL SHAREHOLDERS' FUNDS	18,551,616	18,501,207
39. Contingent Liabilities	-	-
40. Non-Performing Loans & Advances	542,518	561,178
41. Allowance for Expected Losses	162,522	135,812
42. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	56.50%	56.91%
(ii). Non-Performing Loans to Total Gross Loans	2.50%	2.85%
(iii). Gross Loans & Advances to Total Deposits	1854.38%	2760.30%
(iv). Loans & Advances to Total Assets	65.46%	60.17%
(v). Earning Assets to Total Assets	90.92%	91.84%
(vi). Deposits Growth	24.42%	86.81%
(vii). Assets Growth	0.39%	58.57%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2023

(Amounts in thousand shillings)

	Current Quarter 31st Mar. 2023	Comparative Quarter 31st Mar. 2022	Current Year Cumulative 31st Mar. 2023	Comparative Year Cumulative 31st Mar. 2022
1. Interest Income	1,057,302	694,097	1,057,302	694,097
2. Interest Expense	(325,660)	(69,467)	(325,660)	(69,467)
3. Net Interest Income	731,642	624,629	731,642	624,629
4. Bad Debts Written-Off	-	-	-	-
5. Impairment Reversal / (Losses)	(11,735)	(7,734)	(11,735)	(7,734)
6. Non Interest Income	78,326	85,774	78,326	85,774
6.1. Foreign Currency Dealings and Translation Gains/ (Loss)	(35)	38	(35)	38
6.2. Fees and Commissions	78,362	53,350	78,362	53,350
6.3. Dividend Income	-	-	-	-
6.4. Other Operating Income	-	32,386	-	32,386
7. Non Interest Expenses	(742,146)	(647,147)	(742,146)	(647,147)
7.1. Salaries and Benefits	(391,817)	(226,130)	(391,817)	(226,130)
7.2. Fees and Commissions	-	-	-	-
7.3. Other Operating Expenses	(350,329)	(321,017)	(350,329)	(321,017)
8. Operating Income/(Loss)	56,088	55,523	56,088	55,523
9. Income Tax Provision	(5,678)	(3,899)	(5,678)	(3,899)
10. Net Income/ (Loss) after Income Tax	50,409	51,623	50,409	51,623
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	50,409	51,623	50,409	51,623
13. Number of Employees	24	20	24	20
14. Basic Earnings Per Share	0.23	0.24	0.23	0.24
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	0.15%	0.23%	0.15%	0.23%
(ii). Return on Average Shareholder's Fund	0.27%	0.28%	0.27%	0.28%
(iii). Non Interest Expense to Gross Income	91.63%	91.10%	91.63%	91.10%
(iv). Net Interest Income to Average Earning Assets	2.45%	3.13%	2.45%	3.13%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2023

(Amounts in thousand shillings)

	Share Capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others (Fair Value Reserve)	Total
Current Quarter (31.03.2023)							
Balance as at the beginning of the quarter (01.01.2023)	21,800,000	-	(3,498,954)	62,328	-	95,831	18,501,205
Profit/(Loss) for the quarter	-	-	50,409	-	-	-	50,409
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(34,155)	34,155	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current quarter (31.03.2023)	21,800,000	-	(3,448,899)	96,483	-	95,831	18,551,616
Previous Quarter (31.12.2022)							
Balance as at the beginning of the quarter (01.10.2022)	21,800,000	-	(3,590,252)	12,074	-	95,831	18,318,653
Profit/(Loss) for the quarter	-	-	162,862	-	-	-	162,862
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(48,354)	48,354	-	-	-
General Provision	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the quarter (31.12.2022)	21,800,000	-	(3,428,390)	60,728	-	95,831	18,501,207

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES 2023

S/No	ITEMS	CHARGES/FEES
1	Prime Lending Rate (PLR)	16% p.a.
2	Maximum spread above PLR	4% p.a.
3	Application Fee (Non-refundable)	TZS 200,000/-
4	Processing Fee	1.5% of the loan value
5	Facility Fee	1.5% of the loan value
6	Valuation Fee	Paid by the client as per the invoice
7	Legal Fee	Paid by the client to FHF account and FHF will pay law firm
8	Early Repayment	5% of the amount to be prepaid
9	Annual Review Fee	NIL
10	Cheque returned Unpaid (Outward & Inward)	TZS 50,000/-
11	Loan Statement	TZS 20,000/-

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements of these entities during the quarter. The changes are explained as per IAS 34 & IAS 81.

Name and Title	Signature	Date
Sasa M. Chonole (Chief Executive Officer)	(Signed)	26.04.2023
Amulika E. Kameela (Chief Financial Officer)	(Signed)	25.04.2023
Isambo Boko (Internal Audit Manager)	(Signed)	25.04.2023
Name	Signature	Date
Conrad Othman (Chairman)	(Signed)	25.04.2023
Vinod Rastogi (Director)	(Signed)	26.04.2023

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in accordance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2008 and they present a true and fair view.

1st Housing

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2023

(Amounts in thousand shillings)

	Current Quarter 31st Mar. 2023	Previous Quarter 31st Dec. 2022	Current Year Cumulative 31st Mar. 2023	Comparative Year Cumulative 31st Mar. 2022
I. Cash Flow from Operating Activities:				
Net Income/ (Loss) before tax	56,088	191,438	56,088	55,523
Adjustments for:				
- Impairment/ Amortisation/ Depreciation & Non-cash items	(492,333)	23,378	(492,333)	87,616
- Net Change in Loans and Advances	(2,051,095)	(1,152,760)	(2,051,095)	(891,093)
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	222,616	170,099	222,616	(70,014)
- Net Change in Short-Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	203,372	(136,378)	203,372	294,316
- Net Change in Other Assets	(109,403)	63,784	(109,403)	(166,469)
- Tax Paid	(5,678)	(18,838)	(5,678)	(3,899)
- Others (Interest paid & Adjustments for previous items)	50,443	29,008	50,443	52,923
Net Cash (Used)/ Provided by Operating Activities	(2,125,990)	(835,269)	(2,125,990)	(641,099)
II. Cash Flow from Investing Activities				
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	637,991	(2,207)	637,991	(16,988)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of TMBC Securities	-	-	-	-
- Investment in Govt Securities	(54,618)	51,758	(54,618)	(51,136)
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) by Investing Activities	583,374	49,551	583,374	(68,113)
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt from CRDB	(161,627)	1,753	(161,627)	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- New Loan from CRDB Bank	-	-	-	2,839,173
- Others (Interest paid & Lease liabilities)	(50,445)	-	(50,445)	(49,702)
Net Cash Provided by Financing Activities	(212,072)	1,753	(212,072)	2,789,471
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	(1,754,688)	(783,964)	(1,754,688)	2,080,259
Cash and Cash Equivalents at the Beginning of the period	6,696,939	7,490,961	6,696,939	945,786
ECL on bank balances	-	(10,057)	-	(3,221)
Cash and Cash Equivalents at the End of the period	4,942,251	6,696,939	4,942,251	3,022,824



CHINA DASHENG BANK

PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH 2023 (Amounts in million shillings)

CONDENSED STATEMENT OF FINANCIAL POSITION (Amounts in million shillings)	Current Quarter 31st March 2023	Previous Quarter 31st December 2022
A. ASSETS		
1 Cash	1,095	887
2 Balances with Bank of Tanzania	2,731	7,521
3 Investments in Government securities	67,765	65,423
4 Balances with other banks and financial institutions	12,895	13,613
5 Cheques and items for clearing	0	0
6 Inter-branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	24,184	25,869
12 Other Assets	8,347	7,101
13 Equity Investments	0	0
14 Underwriting Accounts	0	0
15 Property and Equipment	2,669	2,822
16 TOTAL ASSETS	119,685	123,237
B. LIABILITIES		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	4,112	8,085
19 Cash letters of Credit	0	0
20 Special Deposits	0	0
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	409	448
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	2,762	2,812
27 Other Liabilities	2,030	2,215
28 Borrowings	12,269	12,429
29 TOTAL LIABILITIES	21,581	25,989
30 NET ASSETS/(LIABILITIES) (16 minus 29)	98,104	97,248
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	89,040	89,040
32 Share premium	0	0
33 Retained Earnings	7,593	3,235
34 Profit (Loss) Account	856	4,337
35 Regulatory Reserve	615	637
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	98,104	97,248
38 Contingent Liabilities	9,493	11,591
39 Non performing Loans & Advances	148	118
40 Allowances for Probable Losses	87	63
41 Other non Performing Assets	0	0
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	82%	79%
(ii) Non performing Loans to Total Gross Loans	0.6%	0.5%
(iii) Gross Loans and Advances to Total Deposits	590%	321%
(iv) Loans and Advances to Total Assets	20%	21%
(v) Earning Assets to Total Assets	88%	85%
(vi) Deposits Growth	-49%	16%
(vii) Assets Growth	-3%	1%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED MARCH 31, 2023 (Amounts in million shillings)

	Current Quarter 31st March 2023	Comparative Quarter 31st March 2022	Current Year Cumulative 31st March 2023	Comparative Year Cumulative 31st March 2022
1 Interest Income	3,319	3,528	3,319	3,528
2 Interest Expense	(184)	(131)	(184)	(131)
3 Net Interest Income (1 + 2)	3,135	3,398	3,135	3,398
4 Bad Debts Written-Off	0	0	0	0
5 Impairment Losses on Loans and Advances	(25)	(6)	(25)	(6)
6 Non Interest Income:	3,110	3,391	3,110	3,391
6.1 Foreign Currency Dealings and translation Gain/(Loss)	114	47	114	47
6.2 Fees and Commissions	93	85	30	85
6.3 Dividend Income	0	0	0	0
6.4 Other Operating Income	0	0	0	0
7 Non Interest Expenses:	(735)	(648)	(735)	(648)
7.1 Salaries and Benefits	0	0	0	0
7.2 Fees and Commission	(1,359)	(1,073)	(1,359)	(1,073)
7.3 Other Operating Expenses	(2,094)	(1,721)	(2,094)	(1,721)
8 Operating Income/(Loss)	1,223	1,802	1,223	1,802
9 Income Tax Provision	(367)	(540)	(367)	(540)
10 Net Income/(Loss) After Income Tax	856	1,261	856	1,261
11 Other Comprehensive Income (Itemize)	0	0	0	0
12 Total comprehensive income/(loss) for the year	856	1,261	856	1,261
13 Number of Employees	37	28	37	28
14 Basic Earnings per Share	21	32	21	32
15 Number of Branches	2	1	2	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	4.0%	6.3%	4.0%	6.3%
(ii) Return on Average Shareholder Funds	5.0%	7.4%	5.0%	7.4%
(iii) Non Interest Expenses to Gross Income	62.6%	48.6%	62.6%	48.8%
(iv) Net Interest Income to Average Earnings Assets	1.5%	1.8%	1.5%	1.8%

Name	Designation	Date
Cheng Ji	Guydon Chihwalo	Zablon Stambuli
Chief Executive Officer	Head of Finance & Administration	Head of Internal Audit
21st April 2023	21st April 2023	21st April 2023
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view		
Name	Designation	Date
1. Poniwoa Mbisse (Director)		21st April 2023
2. Jimmy Mrosso (Director)		21st April 2023

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED MARCH 31, 2023 (Amounts in million shillings)

	Current Quarter 31st March 2023	Previous Quarter 31st December 2022	Current Year Cumulative 31st March 2023	Comparative Year Cumulative 31st March 2022
I. Cash flow from operating activities				
Operating Income/(Loss)	1,223	1,251	1,223	1,802
Adjustments for:				
- Impairment/Amortization	734	475	734	466
- Net change in Loans and Advances	1,686	241	1,686	(1,155)
- Gain/Loss on Sale of Assets	(7)	0	(7)	0
- Net change in Deposits	(3,974)	(398)	(3,974)	4,597
- Net change in Short Term Negotiable Securities	0	0	0	0
- Net change in Other Liabilities	(434)	(682)	(434)	2,230
- Net change in Other Assets	(1,884)	2,022	(1,884)	(1,885)
- Tax Paid	(492)	(1,196)	(492)	(336)
- Others (specify)	0	0	0	0
Net cash provided (Used) by operating activities	(3,148)	2,372	(3,148)	5,729
II. Cash flow from investing activities:				
Dividend Received	0	0	0	0
Purchase of Fixed Assets	(15)	(22)	(15)	(31)
Proceeds from Sale of Fixed Assets	0	0	0	0
Purchase of Non-Dealing Securities	0	0	0	0
Proceeds from Sale of Non-Dealing Securities	0	0	0	0
Others (specify) - Investments in Government bonds	(2,400)	(3,691)	(2,400)	(1,148)
Net cash (Used in) generated from investing activities	(2,400)	(3,713)	(2,400)	(1,179)
III. Cash flow from financing activities:				
Repayment of Long-term Debt	0	0	0	0
Proceeds from Issuance of Long Term Debt	0	0	0	0
Proceeds from Issuance of Share Capital	0	0	0	0
Payment of Preference Dividends	0	0	0	0
Net Change in other Borrowings	0	0	0	0
Others (specify)	0	0	0	0
Net Cash generated from Financing Activities	0	0	0	0
IV. Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(5,553)	(1,342)	(5,553)	4,550
Cash and Cash Equivalents at the beginning of the Quarter	9,379	1,777	9,379	476
Cash and Cash Equivalents at the end of the Year	3,825	435	3,825	5,025

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT MARCH 31, 2023 (Amounts in million shillings)

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provision Reserve	Others	Total
Current Year							
Balance as at the beginning of the year	89,040	-	7,571	637	-	-	97,248
Profit for the year	-	-	856	-	-	-	856
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory reserve	-	-	22	(22)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	89,040	-	8,449	615	-	-	98,104
Previous Year							
Balance as at the beginning of the year	89,040	-	6,562	587	-	-	96,188
Profit for the year	-	-	4,337	-	-	-	4,337
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(3,277)	-	-	-	(3,277)
Regulatory reserve	-	-	(50)	50	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	89,040	-	7,571	637	-	-	97,248

CHINA DASHENG BANK MINIMUM DISCLOSURE OF CHARGES AND FEES

ITEM/TRANSACTION	LCY Accounts	FCY Accounts
Lending Rates		
Base lending Rate	15%	7%
Processing Fees		
Personal Loans	2.2% Flat	2.2% Flat
Overdrafts/Term Loans	1.65% Flat, Minimum Tshs. 100,000.00	1.65% Flat, Minimum USD 100.00
Asset Finance	2.2% Flat	2.2% Flat
Early Repayment	3.3% of Outstanding Balance	3.3% of Outstanding Balance
Valuation Fees	As per Valuation Report	As per Valuation Report
Unarranged Overdraft	Tshs. 110,000.00	Usd 110.00
Insurance Premium	As per Valuation Report	As per Valuation Report
Deposits Rates		
Fixed Deposits		
Required minimum opening balance	Tshs. 1,000,000.00	Usd 500.00
Fixed Deposits Rates	3%-10%	1.5%-4%
Call Accounts		
1. Any amount below Tshs. 500 million or USD 250,000.00	2%	1%
2. Any amount in excess of Tshs. 500 million or USD 500,000.00	3%	2%
Current Accounts	0%	0%
Savings Accounts	3%*	1%*
Current Accounts		
Required minimum opening balance		
Current-Personal	Tshs. 50,000.00	Usd 50.00
Current Account-Company (SME & Business)	Tshs. 100,000.00	Usd 100.00
Current Account-Community	Tshs. 100,000.00	Usd 100.00
Monthly ledger fee		
Current-Personal-Below Tshs. 100,000/= or \$50	Tshs. 2,750	Usd 1.65
Current-Personal-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Business Current-Below Tshs. 200,000/= \$100	Tshs. 3,300.00	Usd 2.200
Business Current-Tshs. 200,000/= or USD 100.00 and above	FREE	FREE
Current Account-Community	FREE	FREE
Statement (Ad-hoc)	1,100.00 per page	Usd 0.55 per page
E-Statement - Monthly	FREE	FREE
Closing account	Tshs. 11,000.00	Usd 11.00
Cheques		
New cheque book - Per Leaf	Tshs. 440.00	Usd 0.22
Unpaid Cheque - Outward	Tshs. 55,000.00	Usd 55.00
Unpaid Cheque - inward	Tshs. 22,000.00	Usd 22.00
Stop payment	Tshs. 11,000.00	Usd 5.50
Savings Accounts		
Required minimum opening balance		
Savings-Personal	Tshs. 20,000.00	Usd 20.00
Mtoto Savings	Tshs. 20,000.00	Usd 20.00
Monthly ledger fee		
Personal Savings Account		
Personal Saving-Below Tshs. 100,000/=	Tshs. 2,750	Usd 1.10
Personal Saving-Tshs. 100,000/= or USD 50.00 and above	FREE	FREE
Mtoto Savings Account	FREE: Withdrawals 4 Times a year. Additional withdrawals Tshs. 5,500.00 per withdrawal	FREE: Withdrawals 4 Times a year. Additional withdrawals Usd 2.20 per withdrawal
Closing account	Tshs. 11,000.00	Usd 5.50
Penalty for Operating below Minimum Balance	1.1% of the Minimum Balance	1.1% of the Minimum Balance

Fund Transfers		
EFT	Tshs. 3,300.00	N/A
EFT Inward	Free	Free
TISS Outward	Tsh 10,000.00	Usd 10
TISS Inward	Free	Free
Outgoing Foreign SWIFT Remittance (customer)	N/A	Usd 55.00
Guarantees		
Issuance	2.2% per Quarter Min Tshs. 330,000.00	2.2% per Quarter Min Usd 220.00
Amendments	Tshs. 220,000.00	Usd 165.00
Extension	2.2% per Quarter Min Tshs. 220,000.00	2.2% per Quarter Min Usd 165.00
Advising	Tshs. 110,000.00	Usd 55.00
Cancellation	Free	Free
Facility Processing Fee	2.2% Flat	2.2% Flat
Other Services		
Salary processing fees per transaction	Tshs. 2,750.00	Usd 1.100
Cash Deposit fees	Free: Bulk cash deposit small denominations (≤ 2,000) Notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22% 2.2% of FCY below Usd 50 Notes. Otherwise FREE	
Cash withdrawal fees	Tshs. 1,650 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.11%, maximum Tshs. 110,000.00	Usd 2.20 for amounts up to 1,000; Above Usd 1,000 0.825% maximum Usd 330.
Certificate of Balance	Tshs. 33,000.00	Usd 19.80
Letter of Introduction	Tshs. 33,000.00	Usd 19.80
Confirmation of Auditor List	Tshs. 55,000.00	Usd 27.50
Balance Inquiry over the counter	FREE	FREE
Standing order fees		
Inward Standing Orders	Free	Free
Outward Standing orders to other banks	Tshs. 11,000.00	Usd 5.50
Setup	FREE	FREE
Amendment of Standing Order	Tshs. 4,400.00	Usd 2.20
Unpaid Standing Order (penalty)	Tshs. 11,000.00	Usd 5.50
Stop/Cancel Standing orders	Tshs. 11,000.00	Usd 5.50
Overdraw account interest charge	Base+12	Base+12
Other Charges		
Inward Clearing	Tshs. 550.00	Usd 27.50
Postage	Tshs. 1,650.00	Usd 11.00
Registered Mail postage	Tshs. 5,500.00	Usd 2.20
Retrieval of documents >than 1 month old	Tshs. 5,500.00	Usd 2.20
Retrieval of documents > than one year	Tshs. 22,000.00	Usd 11.00
Uncleared Effects		
Below Tshs. 150,000	Tshs. 4,400.00	Usd 2.20
Above Tshs. 150,000	0%	0%
Counter Cheque	Tshs. 5,500.00	Usd 3.30
Note:		

Kenya's dollar market distortion eases

NAIROBI

THE biting dollar shortage has eased following the revival of the interbank currency market on orders from the State House.

Bulk buyers of dollars have witnessed increased availability of the greenback in recent days, a marked departure from market conditions that saw banks run out of the US currency on some days as others imposed a daily cap on dollar purchases of as little as \$5,000.

The changes followed a directive from President William Ruto on March 22 for the revival of the interbank foreign exchange market in an effort to remove distortions in the market that had exacerbated the shortage of foreign exchange.

The interbank market for hard currency has turned dormant in recent years, due to what traders said was aggressive policing by the central bank, which made it difficult to do deals.

The lack of a vibrant inter-

bank foreign exchange market has partly been blamed for a biting shortage of hard currency that has even forced the government to seek longer credit periods for essential imports like petrol.

It has also given rise to a parallel market, with money-changers quoting a different foreign exchange rate to the official central bank one, with a divergence of over Sh10 per dollar.

Now, the spread between the official and open market rates has narrowed to an average of Sh6 per unit from Sh13 in early March.

The widening of the spread had created a black market for dollars due to the low supply.

"There has been an ease in dollar availability. While the daily limit on dollar volumes has not been vacated, banks now have arrangements to fill customer orders," said a top importer who spoke on condition of anonymity.

At the same time, banks are currently buying dollars from



Central Bank of Kenya Governor Patrick Njoroge

customers at quotations below the official CBK rate, a condition that existed before the dislocation of the domestic forex market.

"When the forex interbank market wasn't working, there wasn't price discovery happening resulting in the huge spreads. What

we are seeing now is a better functioning exchange rate market," noted Muathi Kilonzo, the Head of Equities Kenya at EFG Hermes, a securities brokerage and investment banking firm.

The widening spread followed the shortage of dollars and the near-collapse of the interbank forex market, where foreign currency is traded among lenders and helped set an exchange rate that is closer to the CBK average.

The inability of banks to compare and compete on prices when selling to each other has left buyers at the mercy of sellers, which explains the widening variance in the dollar exchange rate.

Some are also being forced to buy dollars from their clients—depositors hold in excess of Sh980 billion worth of forex in their accounts—offering customers the power to set prices.

Top firms had started trading in dollars among themselves, with hotels and aviation firms attracting interest from those in need of hard currency.

Those with dollars were finding they can get a better rate by bypassing banks and selling directly to individuals and firms in need.

The firms were buying the US currency at lower rates from their peers than those quoted by the banks.

This was creating a parallel shadowy market, which is in breach of the law and has the potential to trigger a range of economic problems including discouraging foreign direct investment (FDI), encouraging rent-seeking and reducing the interbank FX market.

A parallel exchange rate market develops in such circumstances and when the spread between the official and parallel rates is both substantial and sustained, says an International Monetary Fund (IMF) official working paper.

The dollar shortage becomes an issue of national concern due to the secondary effect of rising consumer prices and potential supply hitches of key imported commodities.

The concerns prompted President Ruto to ask the central bank and commercial lenders to revive the interbank forex market.

"I'm happy that the players in that sector including our banks are coming forward and are working with the CBK so that we can again take charge of our market and that it is not distorted by brokers," Dr Ruto said on March 12.

"For the people who work numbers, I'm giving you free advice that those who are holding dollars you shortly might go into losses. This market is going to be different in a couple of weeks," he added.

Currency trading between Kenyan banks dwindled in recent years because of central bank pressure on commercial lenders to prevent the shilling from weakening too quickly.

Central banks end crisis offer as bank system fears easing

FRANKFURT

IN a sign fears about the global financial system have eased for now, major central banks are scaling back their offer of emergency dollar loans to banks, a crisis step launched after the collapse of Silicon Valley Bank in the US fed fears about wider troubles.

The European Central Bank said Tuesday that it and other central banks found that pressure on banks' cash needs has dropped and the crisis credits were not being used much lately.

As of May 1, the central banks will move from daily offerings of dollars to any bank that needs them to the previous availability of every seven days.

Making extra dollars available has been a tool in times of trouble because banks need the U.S. currency to handle many international transactions. The so-called dollar swap lines were used during the 2008 global financial crisis and the economic turmoil in the early days of the COVID-19 pandemic to ease the impact on the supply of credit to consumers and businesses.

The daily dollar credits are being scaled

back "in view of the improvements in U.S. dollar funding conditions and the low demand at recent U.S. dollar liquidity providing operations," the European Central Bank said in a statement.

The Bank of England, Bank of Japan and Swiss National Bank were taking the same step in consultation with the US Federal Reserve, the ECB said. It added that the fast dollar credits could be rolled out again if market conditions warrant.

The daily dollar credit window was announced March 19 before markets opened in Asia – just days after Silicon Valley Bank failed and the same day the Swiss government announced that UBS would take over faltering rival bank Credit Suisse.

The turmoil raised fears that other banks could be destabilized by similar losses that regulators might have overlooked.

Bank shares had plummeted in Europe as concerns spread about wider issues in the global financial system, which ultimately forced the emergency rescue of Credit Suisse as customers rapidly pulled out their money from the long-troubled Swiss bank.

Otherwise, bank shares have since regained

some of their losses in Europe, where regulators have imposed tougher rules than other parts of the world requiring banks to hold on to cash to cover deposit withdrawals.

Under the swap lines, the Federal Reserve provides dollars to other central banks in exchange for their currencies, hence the term swap. The central banks in turn can then lend the dollars to banks that might need them so they can keep on helping customers making transactions in dollars, the key currency for global trade.



Making extra dollars available has been a tool in times of trouble because banks need the U.S. currency to handle many international transactions. The so-called dollar swap lines were used during the 2008 global financial crisis and the economic turmoil in the early days of the

BANKING & FINANCE

Uganda creditors now lodge claims to recover debts

KAMPALA

AT least 10 creditors have lodged claims at the Uganda Registrations Services Bureau (URSB) through which they will seek to recover unpaid debts north of \$80m due to AYA Investments.

Steven Baryevuga, the USBR senior communications and media relations officer, yesterday told Monitor that on Monday they had held a meeting with 10 creditors, whose details he declined to reveal, citing client confidentiality.

"Only 10 creditors showed up [in the meeting on Monday]. There will be another meeting [date not indicated] to verify claims of indebtedness by creditors who have lodged claims," he said, declining to reveal the amount of money that is due in claims.

However, people familiar with the matter, told Monitor AYA is hugely indebted, largely due to an outstanding loan due to South African lender, Industrial Development Corporation (IDC).

In 2007 or there about, IDC advanced AYA \$20.75m to develop a hotel project in Kampala after the \$90m project had run into financial trouble.

It was not immediately clear whether the loan is part of the money that creditors are seeking to recover.

Sources that asked for anonymity to speak freely, indicated that AYA has an outstanding loan of about \$80m that was advanced at various intervals for the construction of a hotel project around or before 2007.

Monitor also understands that Mr Robert Mugabe, the USBR director of insolvency and receivership, is managing the liquidation process.

AYA has experienced numerous financial issues, many of which have ended up in court.

For instance, a number of companies including Sanlam, Fresh Cuts, Total, Umeme and Kampala Capital City Authority have previously sued

AYA over failure to pay for supplied goods and services.

In 2018, KCCA threatened to close AYA over failure to remit hotel tax and local service tax that had accumulated to about Sh50m.

However, AYA, court details indicate, disputed the claim, in a case, which is yet to be disposed of.

Similarly, in 2019 Fresh Cuts petitioned court in a case in which it prayed that AYA be declared bankrupt over failure to pay Sh50m accumulated in supply of beef and related products between October and December 2021.

Other claimants, Monitor understands, include utility companies such as Umeme, statutory bodies and a number of others that have won or filed cases against AYA.

In 2021, Total sued AYA over refusal to pay Sh76m, which had been accumulated in unpaid petroleum products supplied between 2017 and 2018.

URSB yesterday indicated that the process, in which creditors' claims will be analysed, will take about two weeks before payments are sanctioned.

However, USBR noted payment of creditors will give priority to regulators such as Uganda Revenue Authority, which shall then be followed by creditors with the highest debt portfolio.

Efforts to get a comment from AYA proved futile by press time.

Monitor could not readily establish whether IDC had lodged a claim to recover about \$80m advanced to AYA for a \$90m hotel project that it started before or in 2007.

Details indicate that AYA had been acquiring loan facilities from IDC to construct the Hilton Hotel project in Kampala. However, the project has been changing names over time.

AYA owns a signature hotel - Pearl of Africa Hotel - in the leafy suburbs of Nakasero, which overtime, has been quoted in a number of controversies, some of which have ended up in court.



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Speaker of the National Assembly Dr. Tulia Ackson (centre) poses in a group photo with a section of Ugandan parliamentarians soon after holding talks in her office yesterday. The MPs delegation is in Dodoma until April 28 to learn about the structure and operations of the National Assembly. Photo: Guardian Correspondent, Dodoma

WORLD

Lawyer: Trump rape accuser's case not a 'he said, she said'

NEW YORK

E. Jean Carroll's accusation that Donald Trump raped her was not a "he said, she said" dispute, a lawyer representing the writer told jurors on Tuesday as a civil trial over the former US president's conduct nearly three decades ago got under way.

Shawn Crowley, who represents the former Elle magazine advice columnist, said in her opening statement that Trump "slammed Ms. Carroll against the wall" and "pressed his lips to hers," an account other witnesses were prepared to verify.

"This is not a 'he said, she said' case," Crowley said in federal court in Manhattan. She told jurors they would also hear testimony from two other women who say Trump sexually assaulted them, which Trump denies.

Trump's lawyer Joe Tacopina countered in his opening statement that the evidence will show the former US president did not assault Carroll.

Tacopina also asked jurors in strongly Democratic Manhattan to set aside their feelings for Trump, a Republican and former New Yorker who has inspired strong opinions from across the political spectrum.

"You can hate Donald Trump. It's fine," Tacopina said.

Earlier in the day, US District Judge

Lewis Kaplan sat nine jurors who will decide whether Trump raped Carroll in a Bergdorf Goodman department store dressing room in the mid-1990s and defamed her by denying it happened.

In an October 2022 post on his Truth Social platform, Trump, 76, called Carroll's rape claim a "hoax" and "complete scam," said she made it up to promote her memoir and declared Carroll was "not my type!"

Carroll, 79, is seeking unspecified damages for pain and suffering, psychological harm and invasion of privacy.

Her lawsuit invoked a new state law in New York giving adult sexual abuse victims a one-year window to sue their alleged attackers even if statutes of limitations expired long ago.

The trial is expected to resume on Wednesday and last one to two weeks.

Judge warns about inciteful statements

Carroll's case is among a slew of lawsuits and probes facing Trump, the Republican front-runner in the 2024 presidential race.

It could also be politically damaging as witnesses detail Trump's alleged sexual misconduct, all of which he denies.

Among the other cases is Manhattan District Attorney Alvin Bragg's criminal case over hush money payments to



Former US President Donald Trump waves as he departs Trump Tower in New York on April 13, 2023. (PHOTO / AFP)

a porn star. Trump pleaded not guilty to 34 felony counts on April 4 at a New York state courthouse, a three-minute walk from Tuesday's trial.

Carroll's trial began the same day President Joe Biden, a Democrat, said he would seek a second White House term.

Before juror questioning began, Kaplan ordered Trump's and Carroll's lawyers to tell their clients and witnesses not to make statements that could "incite violence or civil unrest."

He screened jurors for bias, asking if they agreed with Trump that the 2020 presidential election was stolen, or thought the #MeToo movement—which Carroll has said inspired her to come forward—would undercut their impartiality. None said they did.

Kaplan is also keeping jurors anonymous from the public and the lawyers, to shield them from potential harassment by Trump supporters, and even suggested that jurors not use their real names when speaking with one another.

"If you're normally a Bill and you're selected for the jury or even before, you can be John for a couple of days," Kaplan said.

Trump did not attend the trial and is not required to, and according to lawyers from both sides is unlikely to testify.

He has repeatedly attacked Carroll and in personal terms, once calling her mentally ill.

Carroll says Trump called her 'that advice lady'

Carroll said her encounter with Trump at

Bergdorf Goodman occurred in late 1995 or early 1996.

She said Trump recognized her, calling her "that advice lady," and asked for help in buying a gift for another woman.

Carroll said Trump then "maneuvered" her into a dressing room where he shut the door, forced her against a wall, pulled down her tights and penetrated her. She said she broke free after two to three minutes.

Her witness list includes two friends in whom she said she confided after the attack, author Lisa Birnbach and former news anchor Carol Martin.

The two other women who may testify that Trump sexually assaulted them are Jessica Leeds, who has said Trump groped her while seated beside her on a 1979 flight, and Natasha Stoyanoff, who said Trump attacked her in 2005 at his Florida mansion where she planned to interview him and his wife Melania.

Jurors are also expected to hear a 2005 "Access Hollywood" tape on which Trump made graphic, vulgar comments about women.

Trump's lawyers may try to undermine Carroll's credibility by noting that she did not call the police, remained publicly silent for more than two decades and cannot remember the day or month of her alleged attack.

Carroll is also suing Trump for defamation after he first denied her rape claim in June 2019, when he was still president. That case remains pending before Kaplan.

UN chief sounds alarm on lack of progress on SDGs

UNITED NATIONS



UN Secretary-General Antonio Guterres on Tuesday sounded the alarm on the lack of progress on Sustainable Development Goals (SDGs).

"Halfway to the deadline for the 2030 Agenda, we are leaving more than half the world behind," Guterres told UN member states in a briefing on the special edition of his SDG Progress Report. "Progress on 50 percent is weak and insufficient. Worst of all, we have stalled or gone into reverse on more than 30 percent of the SDGs."

The COVID-19 pandemic and the triple crisis of climate, biodiversity and pollution are having a devastating impact, amplified by the Ukraine crisis, he said.

Guterres (pictured) pointed out that the number of people living in extreme poverty today is higher than it was four years ago, adding that on current trends, only 30 percent of all countries will achieve SDG 1 (no poverty) by 2030.

He said that hunger has also increased and is back at the levels in 2005, while gender equality is some 300 years away. At the same time, inequalities are at a record high and are growing, he said.

Humanity's war on nature is accelerating as emissions continue to rise and concentrations of carbon dioxide are at their highest level in 2 million years, he said.

The extinction risk has increased by 3 percent since 2015 and now more than one species in five is threatened with extinction, Guterres noted.

The SDG Progress Report includes five important recommendations.

First, it calls on all UN member states to recommit to action to achieve the SDGs at national and international levels between now and 2030, by strengthening the social contract and re-orienting their economies toward low-carbon, resilient pathways aligned with the Paris Agreement.

Second, it urges governments to set and deliver on ambitious national benchmarks to reduce poverty and inequality by 2027 and by 2030.

Third, it calls for a commitment from all countries to end the war on nature. Fourth, it calls on governments to strengthen national institutions and accountability. Fifth, it calls for greater multilateral support for the UN development system and decisive action at the 2024 Summit of the Future.

"The road ahead is steep. Today's report shows us just how steep. But it is one we can and must travel -- together -- for the people we serve," said Guterres. **Agencies**

Sweden launches research rocket, accidentally hits Norway

STOCKHOLM

A research rocket launched by Sweden Space Corp (SSC) early on Monday from Esrange Space Center in northern Sweden malfunctioned and landed 15 km inside neighboring Norway.

The rocket reached an altitude of 250 kilometers where experiments were carried out in zero gravity, the agency said in a statement.

"It landed in the mountains at 1,000 meters altitude, and 10 kilometers from the closest settlement," Philip Ohlsson, head of communications at SSC, told Reuters on Tuesday.

There are routines in place when things go wrong and we inform both Swedish and Norwegian governments, and other actors, he said.

Work on retrieving the payload is underway and an investigation is being launched to determine the technical details behind the unplanned flight path, the agency said.

"The Norwegian authorities take any unauthorized activity on the Norwegian side of the border very seriously," a spokesperson for the Ministry of Foreign Affairs said by email.

In the event of any border violation, those responsible should immediately inform the relevant Norwegian authorities, which included the foreign ministry, through the right channels, the spokesperson said.

The ministry had not received a formal notification of the incident from the Swedish authorities, she added.

Work on Norwegian territory to salvage any wreckage also required prior consent, the spokesperson said.

The Norwegian foreign ministry said it was not aware of whether there was any damage to the surroundings, while a SSC spokesperson said the rocket came down far from any settlement.

Norwegian Civil Aviation Authority was not immediately available for a comment. **Agencies**

Chinese envoy calls for lasting solution to Palestinian issue

UNITED NATIONS

A CHINESE envoy on Tuesday called on the international community to work with the greatest sense of urgency for a lasting settlement of the Palestinian question.

The situation in the occupied Palestinian territory has become nerve-racking for the whole world during the holy month of Ramadan over the past few years. This year, violence in the West Bank intensified with frequent tensions in East Jerusalem and Gaza. The international community cannot become accustomed to this and cannot let it go unchecked. Instead, more must be invested in promoting a comprehensive, just and lasting settlement of the Palestinian question with the greatest sense of urgency, said Zhang Jun, China's permanent representative to the United Nations.

There is a need to oppose violence and incitement and seek common security, he told the Security Council in an open debate on the Middle East.

Over the past month, Israeli security forces have many times raided al-Aqsa Mosque, beating and removing Muslims, shattering the peace and tranquility of Ramadan and triggering new tensions. China condemns all acts of



This file photo of March 2, 2022 shows Zhang Jun (center), China's permanent representative to the United Nations, making an explanation of vote after the adoption of a resolution on Ukraine by the UN General Assembly at the UN headquarters in New York. Jun on April 25, 2023 called on the international community to work with the greatest sense of urgency for a lasting settlement of the Palestinian question. (PHOTO / XINHUA)

violence against civilians and calls on all parties to exercise calm and restraint and put an end to radical and provocative rhetoric and actions, he said.

"Palestine and Israel are neighbors that cannot be moved away from each other. The security of one party cannot be based on the insecurity of the other," said Zhang. "In order to fundamentally break the cycle of violence and establish lasting peace, equal attention must be given to the legitimate security concerns of both sides, who must be encouraged to achieve common

security through dialogue and negotiation."

Settlement activity in the occupied Palestinian territory is illegal. China urges Israel to comply with Security Council Resolution 2334 and effectively cease all settlement activities. It also needs to be pointed out that unilateral measures to change the status quo of Jerusalem are null and void. China calls for respect for the historic status quo of the Holy Sites in Jerusalem, and for Jordan's custodianship over them, he said.

People's livelihood must be

guaranteed and Palestinian economic development must be promoted, said Zhang.

The prolonged occupation and frequent instability have severely constrained the viability of the Palestinian economy and led to the worsening situation for Palestinians. Israel should relax and lift unreasonable restrictions on the movement of people and goods, as well as on land use in the occupied territory, create conditions for the development of Palestinian communities in the West Bank, and lift the blockade of Gaza Strip as soon as pos-

sible, he said.

The international community should also provide assistance to Palestine through multiple channels to help Palestine alleviate its financial crisis and ensure the provision of public services, he said.

Zhang stressed the need to adhere to the two-state solution and to promote the resumption of peace talks.

The recent detente between Saudi Arabia and Iran set an example for defusing differences through dialogue. On other Middle East issues, positive developments of dialogue and reconciliation are also in the making, said Zhang.

Chinese State Councilor and Foreign Minister Qin Gang recently had separate phone calls with the Palestinian and Israeli foreign ministers. He encouraged Israel and Palestine to show political courage and take steps toward resuming peace talks on the basis of the two-state solution, said Zhang.

China expects the international community to increase coordination, take substantive steps and make unremitting efforts to promote the resumption of Palestinian-Israeli talks and implement the two-state solution, he said.

Xinhua

Good start of Chinese economy in 2023 boosts confidence of world

CHINA'S GDP grew 4.5 percent year on year in the first quarter of 2023, according to statistics released by the country's National Bureau of Statistics on April 18.

The sound performance was said to be a solid start of the Chinese economy in 2023 by international community, and the world is confident about China's long-term economic resilience and vitality. It is believed that China will continue injecting strong impetus into global recovery.

This performance was a hard-won result achieved in an external environment that was volatile and grave.

Since this year, as the country has achieved a smooth transition in COVID-19 response and front-loaded the policies to stabilize growth, employment and com-

modity price, it has accumulated more positive factors.

Multiple international organizations and investment institutions had lifted their forecast on China's economic growth this year.

After the Q1 performance was released, global media outlets, seeing the energy and vitality of the Chinese economy, described it with "recovery," "rebound," and "prosperity."

The encouraging momentum of rebound of the Chinese economy has laid a solid foundation for the country to achieve its annual targets. Both Citigroup and Societe Generale have raised their forecast on China's annual growth since the release of the country's Q1 perfor-

mance. This once again indicated the recent remarks by World Bank Group President David Malpass that global growth is expected to be weak this year, but China will be an exception to the slowdown.

Consumption, one of the three major driving forces of China's economic growth, played a prominent role in the country's economic development in the first quarter and demonstrated the dynamic internal impetus of the Chinese economy.

China's retail sales of consumer goods went up 5.8 percent year on year in the first quarter of this year, and the retail sales of services maintained double-digit growth in the same period. Final consumption contributed 66.6 percent to the

economic growth, much higher than the whole-year figure in 2022.

The third China International Consumer Products Expo was held recently in south China's Hainan province. Over 1,000 products under 300 global brands made their debut at the event. It fully proved that to explore the huge potential of the Chinese consumption market is a consensus of global enterprises.

China is witnessing continuous expansion of consumption scenarios, improved consumption expectation, growing market sales and obviously rebounding service consumption. An Associated Press report said that China's economic growth is accelerating with consumption boost.

A foreign scholar noted that China's

bright economic prospects come from more flexible and higher-quality development.

Since this year, China has actively given play to the key role of investment to drive high-quality development. It expanded investment in key areas and livelihood sectors, and witnessed sound growth in manufacturing investment. In particular, the investment in high-tech manufacturing jumped 15.2 percent.

China's commitment to high-quality development is mirrored by the country's growing solar and wind power generating capacity as well as the soaring sales of new energy vehicles, said Chief executive officer Shakeel Ahmad Ramay of the Asian Institute of Eco-civilization

Research and Development in Pakistan.

Senior executives of multinational corporations have paid frequent visits to China this year, with many enterprises announcing to expand their investment in China. In the first two months, China's foreign direct investment, in actual use, reached \$40 billion, and the figure is keeping growing.

It has become a broad consensus that advancing with China is advancing with opportunities, and investing in China is investing in the future.

The encouraging momentum of rebound of the Chinese economy has provided more opportunities for the rest of the world.

People's Daily

World Bank: Global migration to grow, needs better management

WASHINGTON

RAPID aging of both wealthy and middle-income countries will make their economies increasingly dependent on migration from poorer countries, and the process needs to be better managed, the World Bank said on Tuesday.

The bank's latest World Development Report said that about 184 million people across the world now live in countries where they lack citizenship, 43 percent in low- and middle-income countries. About 37 million of the total are refugees, a number that has tripled over the last decade.

Some countries face rapid declines of working-age adult populations, including Spain, where it is projected to shrink by more than a third by 2100, with those above age 65 increasing to nearly 40 percent of the population from 20 percent currently, the development lender said.

Countries including Mexico, Thailand, Tunisia and Türkiye may also soon need more foreign workers because their populations are no longer growing, while cross-border migration movements are already becoming more complex, with destination and origin countries spanning all income levels, according to the report.

"Migration can be a powerful force for prosperity and development," World Bank Senior Managing Director Axel van Trotsenburg said in a statement. "When managed properly, it provides benefits for all people - in origin and destination societies."

The report presents recommendations for policymakers, chiefly to better match migrants' skills with needs in destination countries, while protecting refugees and reducing the need for distressed movements.

Gains are larger for both destination



A ship carrying some 700 migrants enters the Sicilian port of Catania, April 12, 2023. (PHOTO / AP)

countries and migrants when their skills match well with demands in destination countries. When the skills match is weak, the costs of hosting refugees should be shared multilaterally, it said.

More difficult policy challenges arise when the skills match is weak and migrants are not refugees, often leading to deportation and putting pressure on transit countries.

The report said stronger international development efforts were needed in origin countries to reduce the need for migration prompted by economic distress.

The World Bank said origin countries should make labor migration an explicit part of their development strategy and work to lower the cost of remittances to families back home, facilitate knowl-

edge transfers from their diasporas abroad, and build skills that are in demand globally.

The bank said destination countries should encourage migration from populations where their skills are in high demand, adding that new financing instruments be developed multilaterally to help countries care for non-citizens in a predictable manner.

Agencies

Now I will make a statement as the Foreign Minister of the Russian Federation - Lavrov

FOREIGN Minister Sergey Lavrov's remarks at the UN Security Council's open debates "Effective multilateralism through the Defence of the Principles of the UN Charter", New York, April 24, 2023

Mr Secretary-General,
Colleagues,

It is symbolic that we are holding our session on the International Day of Multilateralism and Diplomacy for Peace that was introduced into the List of International Days by a UN General Assembly resolution on December 12, 2018.

In two weeks, we will celebrate the 78th anniversary of Victory in World War II. The defeat of Nazi Germany, the decisive contribution to which was made by my country with allied support, made it possible to lay the foundation for the postwar international order. Legally, it was based on the UN Charter while the UN that embodied true multilateralism acquired a central, coordinating role in world politics.

For a little less than 80 years of its existence, the UN has been carrying out the important mission entrusted to it by its founders. For several decades, a basic understanding by the five permanent members of the UN Security Council as regards the supremacy of the charter's goals and principles guaranteed global security. By doing this, it created the conditions for truly multilateral cooperation that was regulated by the universally recognized standards of international law.

Today, our UN-centric system is going through a deep crisis. The main reason is a striving by some UN members to replace international law and the UN Charter with a certain "rules-based" order. Nobody has seen these rules. They have not been discussed in transparent international talks. They are being invented and used to counter the natural process of the forming of new independent development centres that objectively embody multilateralism. Attempts are made to curb them through illegal unilateral measures - by denying them access to modern technology and financial services, excluding them from supply chains, seizing their property, destroying their critical infrastructure and manipulating universally accepted norms and procedures. This leads to the fragmentation of global trade, a collapse of market mechanisms, paralysis of the WTO and the final - now open - conversion of the IMF into an instrument for reaching the goals of the US and its allies, including military goals.

In a desperate attempt to assert its dominance by way of punishing the disobedient, the United States has gone as far as destroying globalisation which it has for many years touted as a great benefit for humankind serving the needs of the global economy's multilateral system. Washington and the rest of the obeisant West is using these rules as needed to justify illegitimate steps against the countries that build their policies in accordance with international law and refuse to follow the "golden billion's"



self-serving interests. Those who disagree are black-listed based on the precept that "he who is not with us is against us."

Our Western colleagues have been inconvenienced by holding talks based on universal formats, such as the UN, for a long time now. In order to provide an ideological substantiation for the course on undermining multilateralism, they initiated a concept of united "democracies" as opposed to "autocracies." In addition to "summits for democracy," the list of participants, which is determined by this self-proclaimed hegemon, other "elite clubs" are being created in circumvention of the UN.

Summits for Democracy, the Alliance for Multilateralism, the Global Partnership on AI, the Media Freedom Coalition, the Paris Call for Trust and Security in Cyberspace - all these and other non-inclusive projects were designed to thwart talks on the corresponding matters under the auspices of the UN and to impose non-consensual concepts and solutions that benefit the West. First, they agree on something privately as a small group, and then they present the things they agreed on as an "international community position." Let's call it what it is: no one authorised the Western minority to speak on behalf of all humankind. Please act decently and respect all members of the international community.

By imposing a rules-based order, the quarters behind it arrogantly reject the UN Charter's key principle which is the sovereign equality of states. The "proud" statement by the head of EU diplomacy Josep Borrell to the effect that Europe is a "garden" and the rest of the world is a "jungle" said it all about their world of exceptionalism.

I would also like to quote the Joint Declaration on EU-NATO Cooperation of January 10 which runs as follows: The United West "will further mobilise the combined set of instruments at our disposal, be they political, economic or military, to pursue our common objectives to the benefit of our one billion citizens."

The collective West has set out to reshape the processes of multilateralism at the regional level to suit its needs. Recently, the United States called for reviving the Monroe Doctrine and wanted the Latin American countries to cut down on their ties with the Russian Federation and the People's Republic of China. How-

ever, this policy ran into an obstacle from the countries of this region who resolved to strengthen their own multilateral structures, primarily the Community of Latin American and Caribbean States (CELAC), while upholding their legitimate right to establish themselves as a pillar of the multipolar world. Russia fully supports fair aspirations of that kind.

The United States and its allies have deployed significant forces to undermine multilateralism in the Asia-Pacific region where an ASEAN-centered successful and open economic and security cooperation system has been taking shape for decades. This system helped them develop consensus approaches that suited the 10 ASEAN members and their dialogue partners, including Russia, China, the United States, India, Japan, Australia, and the Republic of Korea, thus ensuring genuine inclusive multilateralism. Washington then advanced its Indo-Pacific Strategy in an effort to break up this established architecture.

At last year's summit in Madrid, the NATO countries spoke about their global responsibility and indivisible security in the Euro-Atlantic region and in the so-called Indo-Pacific region, even though they have always made it a point to persuade everyone that they aspired to peace and that their military programmes were purely defensive.

This means NATO's boundaries as a defensive organisation are being moved towards the western coastal regions of the Pacific. This bloc-oriented policy that is eroding ASEAN-centred multilateralism manifests itself in the creation of the AUKUS military organisation, with Tokyo, Seoul and several ASEAN countries being drawn into it.

The United States is leading the effort to develop mechanisms to interfere in maritime security in a move to protect the unilateral interests of the West in the South China Sea region. Josep Borrell, whom I referred to earlier, promised yesterday to send EU naval forces to this region.

No one is hiding the fact that this Indo-Pacific strategy is seeking to contain China and isolate Russia. This is how our Western colleagues interpret the concept of effective multilateralism in the Asia-Pacific Region.

As soon as the Warsaw Treaty Organisation was dissolved and the Soviet Union vanished from the political arena, many entertained the hope that the prin-

ciple of genuine multilateralism without dividing lines across the Euro-Atlantic area could be brought to life. However, instead of tapping the OSCE's potential on an equal, collective basis, the Western countries not only kept NATO but, despite their firm pledges to the contrary, pursued a brazen policy of bringing the neighbouring areas under control, including those that are and always have been of vital interest to

Russia. As then US State Secretary James Baker said talking to President George W. Bush, the OSCE is the main threat to NATO. On our behalf, I would add that today both the UN and the UN Charter's provisions also pose a threat to Washington's global ambitions.

Russia patiently tried to achieve mutually beneficial multilateral agreements relying on the principle of indivisible security which was solemnly declared at the highest level in OSCE summit documents in 1999 and 2010.

It states unambiguously in black and white that no one should strengthen their security at the expense of the security of others and no state, group of states or organisation can be assigned primary responsibility for maintaining peace in the organisation's region or consider any part of the OSCE region its sphere of influence.

NATO didn't care one bit about the obligations of the presidents and prime ministers of its member countries and began to do exactly the opposite, having declared its "right" to arbitrary actions of any kind.

The illegal bombing of Yugoslavia in 1999, which included the use of depleted uranium warheads that later led to a surge in cancer cases among Serbian citizens and NATO military members is another glaring case in point. Joseph Biden was a senator then and said on camera, not without pride, that he personally called for bombing Belgrade and destroying bridges on the Drina River. Now, US Ambassador to Serbia Christopher Hill is using the media to call on the Serbs to turn the page and "set aside their grievances."

The United States has an extensive track record of "setting aside grievances." Japan has long been bashfully silent about who bombed Hiroshima and Nagasaki. School textbooks don't mention it. Recently, at a G-7 meeting, US Secretary of State Antony Blinken condescendingly grieved over the suffering of the victims of those bombings, but failed to mention who was behind them. These are the "rules," and no one dares to disagree.

Since World War II, Washington has pulled off dozens of reckless criminal military operations without even trying to secure multilateral legitimacy. Why bother, with their set of arbitrary "rules?"

The disgraceful invasion of Iraq by the US-led coalition in 2003 was carried out in violation of the UN Charter, just like the aggression against Libya in 2011. Both led to the destruction of statehood, hundreds of thousands of lost lives and rampant terrorism.

The US intervention in the domestic affairs of the post-Soviet countries also came as a flagrant violation of the UN Charter. "Colour revolutions" were concocted in Georgia and Kyrgyzstan, and a bloody coup was staged in Kiev in February 2014. Attempts to seize power by force in Belarus in 2020 are part of the same approach.

Agencies

Indoor spraying helping to end malaria in Rwanda

KIGALI

ENDEMIC districts have been the target in a national drive to end malaria in Rwanda.

The campaign involves spraying insecticides on the interior walls and surfaces of households in the districts worst affected by malaria, according to the Rwanda Biomedical Center (RBC).

The districts are spread in different parts of the country, including southern and eastern Rwanda. Speaking during an awareness campaign in Ruhango District marking this year's World Malaria Day on Tuesday,

Beatus Cyubahiro, senior entomology officer in the RBC malaria division, said indoor residual spraying has been scaled up from three to 12 districts with the highest burden of malaria cases.

"It is part of the country's comprehensive malaria control strategy," he said. Citing the latest RBC figures, Cyubahiro said a significant reduction in malaria cases has been realized in 2022 due to measures like indoor residual spraying.

In Ruhango District, for example, where 91 percent of the 108,297 households are sprayed, malaria cases dropped to 39,000 last year, down 88.5 percent from about 340,000 cases in 2018.

Nationally, Rwanda has also significantly cut the burden of malaria, with the infection rate falling from 409 cases per 1,000 people in 2017 to only 76 cases per 1,000 people in 2023, a drop of 81.4 percent, according to RBC data.

Malaria deaths also fell by more than 89 percent over the same period. Bernadette Isabane, a farmer, recalled the time when she last suffered from malaria.

"I contracted malaria during a busy planting season in 2021," the 44-year-old mother of three, a resident of Ruhango District in southern Rwanda, told Xinhua. "After feeling unwell, I was admitted for a few days in hospital," she said.

Days before, her husband had also fallen sick from malaria, interrupting for days his carpentry work, Isabane said. In the swampy areas of Ruhango District, malaria infection used to be prevalent among many residents, even though they use mosquito bed nets.

"I suspect mosquitos bit us in the sitting rooms before us going to bed," Isabane said. This year, however, no one in her family has suffered from malaria, thanks to indoor spraying.

The indoor residual spraying works alongside other interventions, including the distribution of one net for every two household members, timely diagnosis and treatment, and community education on malaria prevention, said Cyubahiro of the RBC malaria division.

Carine Giramata, a community health worker, said residents are given up to three days to empty their houses before indoor residual spraying is conducted.

She said residents are also sensitized on various other malaria preventive measures such as eliminating mosquito breeding sites near home as well as sleeping under bed nets.

To ensure the efficacy of insecticides, the RBC has set up research sites across the country where laboratory research is done to determine the effectiveness of insecticides based on the vector species.

A preventable disease spread by mosquitoes, malaria kills roughly 600,000 people globally each year, mostly children who are vulnerable, and sickens more than 200 million people, according to the World Health Organization.

Symptoms range from fever, intense headaches to vomiting as well as body-shaking chills.

The Rwandan Ministry of Health said it has also scaled up community-based malaria treatment, now covering about 60 percent of all malaria cases, up from 52 percent in 2017, contributing to lower fatalities.



Symptoms range from fever, intense headaches to vomiting as well as body-shaking chills

Agencies

SPORT



Regina Mpigachai. PHOTO: COURTESY OF UNIVERSITY OF NORTHERN COLORADO

Dar athlete voted as Athlete of the Year at USA college

By Correspondent Joseph Mchekadona

TANZANIAN athlete Regina Mpigachai has been voted as the Athlete of the Year at the United States (USA)'s University of Northern Colorado.

She is a former athlete of Coast Region's Filbert Bayi Schools (FBS), a school she also studied at.

The university described Regina as the greatest distance runner in Northern Colorado history.

"Congratulations to Regina on being named the Female Athlete of the Year," the message from the university noted. She was also named a member of the All Bear Team.

The university pointed out Regina continues to have an amazing year as exemplified by her school records this year.

The athlete clocked 33:40 in 10km, recorded 16:12 in a 5km race, and clocked 9:30 in 3km.

While in a mile she recorded 4:39:95, in 1500 her time was 4:21:55 and in 800 meters her time was 2:04:98.

Filbert Bayi, FBS Board of Directors Chairman, said he is delighted with Regina's exploits and urged upcoming athletes to emulate the athlete's hard-working spirit.

Bayi said: "Very Much achieving those times within a year needs hard work, sacrifice, commitment, determination, and self-discipline."

"If all athletes in our school program will each keep in mind the above five words, they will each reach their goals," he said.

Recently, the promising athlete won a silver medal in a 5km cross-country event in the just-ended Big Sky Cross County Championships.

In the hunt from the start, Regina toured 5,000 meters at the Fairways Golf Course in 16 minutes, and 41.3 seconds to earn a place inside the top 10 and receive all-conference accolades.

The result was the highest by a UNC harrier at the Big Sky Championships since Rikki Gonzales recorded a fourth-place result in 2013.

"Regina has come a long way in a short time since her arrival here last December and that's a credit to how hard she worked over the summer," UNC head coach Wayne Angel said.

"Coming into today, we thought that she had a legitimate chance of winning or finishing at the top. Unfortunately, it did not work out as we had planned," Angel pointed out.

The coach noted: "The strategy that I had for her did not work and that's on me. It was thrilling as we watched her battle for the individual title this morning and still able to finish sixth and with a new school record."

Regina is studying at the University of Northern Colorado on a four-year scholarship.

In a previous interview, Bayi attributed the performer's achievements in the USA to hard work and dedication.

Confident junior athletes off to Zambia for CAA Junior Championships

By Correspondent Joseph Mchekadona

TANZANIA'S junior athletics teams departed for Zambia on Tuesday for this year's edition of the Confederation of African Athletics (CAA) African Junior Athletics Championships oozing confidence over its ability to win medals in the showdown.

The teams made up of 15 athletes and officials departed by road to Zambia.

The national junior teams' head coach Alfredo Shahanga said he is optimistic that the junior athletes will do well in the championships which get underway in Ndola Saturday bringing together more than 50 African countries.

Shahanga said all athletes are in good shape ahead of the championships.

"We are ready for the championships, I'm sure we will bring medals home, my confidence comes from the fact that we have trained well," he said.

The national junior teams' captain Gasis Gesasa also echoed Shahanga's remarks, saying they are well prepared for the championships he described as a platform to showcase their talent.

"We are ready to fight for the country, the CAA African Junior Championships are a platform for us to show our talents," he said.

National Sports Council of Tanzania (NSC) official, Charles Maguzu, during a function for handing over the national flag to the teams in Dar es Salaam a day back, challenged the junior athletes to work hard to bring pride to the country.

The NSC official, representing Secretary-General Neema Msitha in the function, said the country expects a lot from the athletes.

"We expect a lot from you, we want medals and I'm confident you will bring the medals, go there and fly the country's flag high," he said.

The government has provided the national junior athletics squads with jerseys and other necessities.

The athletes have been accompanied by head coach Alfredo Shahanga, his assistant Asha Abdallah, team doctor Cosmas Kapinga, and team manager Aman Ngoka.

The 2023 CAA African Junior Athletics Championships have been slated to take place in Ndola, from April 29-May 3.

National junior athletics teams' head coach, Shahanga, said he is confident of witnessing the runners achieve good results in Zambia.

"I can assure you that we will do well, I have said so because all athletes are in high spirits, the environment in the camp was superb, we had some trials with Filbert Bayi Foundation's athletes and my athletes did well," he said.

The 15 athletes are camping at Tanzania Episcopal Conference (TEC) in Dar es Salaam.

They are Said Ali who will compete in 100m and 200m races in U-18 and U-20, Alex Sezario (U-20's 100m), and Nicodemus Joseph will battle it out in U-18's 1500m and 5000m races.

Gasis Gesasa will represent Tanzania in U-20 Boys' 100m and 200m races and Elia Clement will compete in U-20's 100m race.

The other U-20 competitor making the squad is Benedict Martius that will feature in the 200m race, while Hafidh Talib is to compete in U-20's discus.

In Boys U-18, Mpaji Gipson will take part in the long jump and Samir Sururu will put his skills to show in the shot put.

In Girls U-20's javelin, Mwanaamini Mkaay will be the country's envoy, whereas Brethe Everist and Salma Charles will compete in the category's 200m and 800m races respectively.

Nasra Abdallah will compete in U-18 Girls 100m and 200m races, and compatriot Siwema Julius will feature in the category's 100m race. The 15 athletes were selected in the trials organized by AT in Dar es Salaam recently, with more than 100 junior athletes from across the country putting their skills to show in the showdown.

SPORTS

All set for 2023 Galinoma Memorial Golf Tournament

By Guardian Correspondent

THE Galinoma Memorial Golf Tournament is an annual event organized by the family of the late Brigadier General (Retired) Ernest John Galinoma.

This year's showdown, which is the fourth event taking place at Tanzania People's Defence Force (TPDF) Lugalo Golf Club in Dar es Salaam, will be graced by former minister, Abdulrahman Kinana, as chief guest.

On behalf of the domestic golfing fraternity, the family disclosed it hopes Kinana will make a return to the golf courses as he is also known to be an avid golf player.

The event and tournament are held in honour of the late Brigadier General (Retired) Galinoma, who was a sports enthusiast and a well-known golfer among others.

Galinoma, his family said, was a passionate golfer and humbly accepted different roles in the development of the Lugalo Golf Club course and facilities.

And before passing on, he had been serving as the Chairman of TPDF Lugalo Golf Club.

During his life, Galinoma was a champion of supporting juniors and ladies' golf as he helped the Tanzania Ladies Golf Union (TLGU) organize the first-ever international golf tournament.

The competition, titled East and Central Africa Ladies Challenge Trophy, had its participants putting their skills to show at the Lugalo golf course in 2011. He was also, the founder of the junior program at the club.

Over the years, it has evolved from just being a golf tournament to an event day with various activities whilst including the golf tournament.

This year's showdown will be the fourth event since the family started hosting the event to honour Galinoma and other souls that have passed on and the event looks to also celebrate their lives and the living in general.

Last year, the tournament brought together 78 golfers on the day, and 38 juniors also participated in the tournament as the domestic sports fraternity recovered from a brief suspension of sports events brought about by the coronavirus pandemic.

According to the organizers, they hope to have more golfers for this year's showdown and go back to previous numbers of 120 to 130 participants and 150 in public attendance for the social activities and networking.

The Galinoma family added that it is thankful for numerous support and assistance from different people and entities.

It disclosed that it is, especially, grateful to all sponsors- Tanzania People's Defense Forces, The Countrymen, The Guardian, Tigo, Precision Air, Bonite Bottlers (Kilimanjaro Water), Mwananchi Communications Limited, SBC (Pepsi), ItalFrame, Binti Mabututu, and Silver Lake Inv. Limited.

The tournament is a three-day event whereby the organizers plan to include a tournament for caddies on Thursday and a showdown for professional golfers on Friday.

On Saturday, a final will be played with junior golf players and amateurs showcasing their skills, to be followed by prize giving for all categories.

The organizers stated that they sincerely hope other players will be on hand to support their caddies on Thursday morning and more will hopefully be in attendance to cheer professional golfers on display come Friday.

The tournament, which is now in its seventh year as the sports fraternity took a break during the COVID-19 pandemic, includes a variety of activities for both adults and children.

In addition to the golf tournament, there are golf clinics (free golf lessons) hosted by professional golfers for the general public, both kids and adults who are new to the game and either have an interest in golf or just want to improve their golf skills.

According to the family free health check-ups are also part of the numerous activities held on this day, making it not just a celebration of golf but also a means of promoting social wellness and healthy living.

The Galinoma Memorial Tournament has become an important event for the local community, particularly for golfers, from junior golfers to senior players.

The tournament also provides a platform for juniors to showcase their skills and passion for the game.



Brigadier General (Retired) Ernest Galinoma takes part in a golf tournament that took place at TPDF Lugalo Golf Club's course in Dar es Salaam during his life. The family of the late Galinoma is now organizing an annual competition, termed Galinoma Memorial Golf Tournament, at the course.

Many current golfers have used this tournament as a stepping stone to start playing golf or even participate in other golfing showdowns.

Through the tournament, they have also been connecting with other individuals from golf enthusiasts to social and corporate persons/entities, both locally and internationally.

Furthermore, the tournament is a platform that creates further golf awareness and also, promotes or informs on the accessibility of golf as opposed to otherwise perceived.

Many people perceive golf as a sport exclusively for the middle and upper classes, but this event seeks to dispel this misconception.

Golf can be a valuable tool for social mobility and economic empowerment. By introducing golf to people from different backgrounds, this tournament is helping to create new opportunities and pathways for individuals and communities to prosper.

The organizers stated they hope the Galinoma Memorial Tournament will evolve into a sustainable foundation with the sole purpose of promoting sports awareness, specifically golf and its potential to promote economic and social inclusion for children, youths, and the community.

Through this foundation, the family aims to support young golfers and provide them with access to golf clinics, equipment, and competitions.

It also hopes to use golf as a means of promoting healthy living and wellness within the community, particularly among young people.

Some of the top golfers expected to compete in the event include Isiaka Daudi, Angel Eaton, Hawa Wanyeché, retired General George Waitara, Edmund Mndolwa, Ombeni Sefue, Charles Sanga, Job Masima, Simon Sayore, Boniface Nyiti, David Mollel, and others.

In conclusion, the Galinoma Memorial Tournament is a wonderful tribute to the legacy of retired General Galinoma and his love for golf.

This event brings together golf enthusiasts from all

walks of life, promotes healthy living and provides a platform for young golfers to hone their skills and showcase their talents.

The tournament also serves as a reminder that golf is not just a sport but also a means of creating social and economic opportunities for individuals and communities.

The Galinoma Foundation, the family noted, will work towards creating a more equitable playing field in the sport of golf.

It said that it will ensure that all individuals, regardless of their socio-economic background, have access to the resources they need to succeed in the game.

So far, preparations for this year's showdown are in full swing and the family is inviting all golfers to feature in the competition.

The family also calls on companies, institutions, and well-wishers in sports to support the fourth edition of the Galinoma Memorial Golf Tournament.

Girona's Castellanos makes history with quadruple against Madrid

MADRID

GIRONA striker Taty Castellanos became the first player to score four goals in one game against Real Madrid in La Liga since 1947 in his side's 4-2 triumph on Tuesday.

The forward put on a lethal display of finishing to stun the champions and virtually extinguish any remaining hopes they had of defending their title against rivals Barcelona.

Castellanos, on loan from MLS club New York City FC, hit two goals in both halves to secure Girona an impressive victory over Carlo Ancelotti's side.

Both Girona and New York City are sister clubs of Manchester City, who face Real Madrid in the Champions League semi-finals in May.

The last player to hit four against Madrid in La Liga was Real Oviedo's Esteban Echavaria, in 1947 -- although current Barcelona striker Robert Lewandowski managed the feat in the Champions League in 2013 with Borussia Dortmund.

Castellanos broke the deadlock with a poacher's header and drilled the second through Madrid goalkeeper Andriy Lunin's legs.

The forward gave Madrid defender Eder Militao nightmares with his movement.

He pounced again after just 36 seconds in the second half to complete his hat-trick, and easily escaped Militao to nod in the fourth from close range.

Castellanos departed to a standing ovation when he was replaced in the 72nd minute.

"It was a dream night, we had a great game against one of the best teams in the world, it was a dream night," Castellanos said.

"I never imagined this, (I'm) enjoying it with our fans, with the people who have sent me support

-- my family, people in Argentina, they are always supporting me and that's fundamental."

- Golden Boot -

The Argentine striker won the MLS Golden Boot in 2021 with 19 goals in 32 matches, but has not been capped by his country.

A year ago Castellanos hit four goals for New York City against Real Salt Lake, but said his accomplishment against Madrid was on a different level.

"Obviously they are different days, it was a dream to score against Madrid and to score four -- you can't even imagine it," he said.

"I'm very happy for everything, for the fans, for the lads."

Castellanos now has 11 goals in La Liga this season in 29 appearances.

The forward made headlines in Spain for a miss when through on goal during Girona's 0-0 draw at Camp Nou earlier in April, after which he cried in the dressing room.

The forward shut down his social media accounts in the aftermath amid criticism from some fans online.

Girona coach Michel said he was happy for Castellanos after his stellar display against Madrid.

"Taty was very good apart from the goals when it came to his work," said Michel.

"I'm happy for him because after his game against Barca, and his miss, he shut his social media down.

"I told him to be calm, that it was his first season in Europe."

Girona players celebrated wildly on the pitch after the game, with Castellanos beaming from ear to ear, his misfortune against Barcelona long forgotten.

The Catalans can extend their 11-point advantage on Madrid to 14 if they win at Rayo Vallecano on Wednesday.

AFP

It was a big tackle': Arsenal hero Kolo Toure confirms it's true he two-footed Arsene Wenger

LONDON

FORMER Arsenal defender Kolo Toure has confirmed that the story of him injuring manager Arsene Wenger in his trial is "absolutely true".

FFT met the Ivorian ahead of Arsenal vs Manchester City this week, with Toure tipping City for the win. But it was at the Gunners' leafy London Colney base that he originally had a trial in the early noughties.

In trying to show how keen he was, the Highbury hero ended up going in strongly in tackles on the club's two biggest players in Dennis Bergkamp and Thierry Henry.

When the ball ended up at the feet of Wenger by the touchline, an overexcited Toure made it an impressive hat-trick, taking the Frenchman out and forcing him to receive medical treatment.

Now, the defender -- who end-

ed up making 326 appearances for Arsenal -- says that not only is the story true, he can't believe Wenger ended up signing him after the ordeal.

"It's true -- it was a big tackle, a proper one!" Toure laughs now. "He had to get some ice on his foot. I took out all of them: Thierry Henry, Dennis Bergkamp, then Wenger -- because I wanted to sign for Arsenal, definitely!"

The story goes that Wenger was impressed with the young defender's tenacity and aggression, so signed him despite the overeagerness at training. Can Toure actually believe that he got signed by Arsenal, FFT asks him now, after almost injuring the manager?

"I couldn't even believe I was training with them!" Toure replies. "For me, it was like, 'F**king hell, what am I doing here?', you know? But it was great."

(Agencies)



Spurs' shambolic season puts Levy in the firing line

LONDON

TOTTENHAM face Manchester United today in the caretaker charge of their third manager of the season, with open revolt among the fanbase and a risk of losing the club's greatest ever goalscorer.

A season to forget hit a new low on Sunday as Newcastle scored five times in the first 21 minutes of a 6-1 win that cost interim head coach Cristian Stellini his job.

Tottenham sit sixth in the Premier League, but have lost 10 of their last 22 games after a bright start to sink hopes of a return to the Champions League next season.

Stellini had only been in charge for four matches and his appointment was symptomatic of a club lacking in leadership on and off the field.

The Italian had been a long-serving assistant under Antonio Conte and was a baffling choice to step up once the former Chelsea boss' time in charge became untenable after publicly berating his players for throwing away a 3-1 lead to draw 3-3 at bottom-of-the-table Southampton last month.

The Spurs squad have offered to reimburse the match tickets of travelling fans to St. James' Park after a performance that chairman Daniel Levy branded "wholly unacceptable".

But it is Levy who is now receiving the bulk of the backlash from supporters for years of poor decision-making in the four years since the club reached its first Champions League final.



Harry Kane

Levy can point to successes off the field in the club's state-of-the-art new stadium and training ground.

But he has overseen a 15-year trophy drought and every game at the glistening 63,000 capacity Tottenham Hotspur Stadium is now greeted with chants of "Daniel Levy, get out of our club!"

Former midfielder Ryan Mason has been ushered in to act as a temporary figurehead for the final six games of the season, just as he was two years ago when Tottenham sacked Jose Mourinho without having a replacement lined up.

- Kane's future uncertain -

Mourinho replaced the beloved Mauricio Pochettino, who was dismissed just months after reaching the Champions League final and years of overachievement given the budget afforded to the Argentine as money poured into building the £1.2 billion stadium (\$1.5 billion).

To rub salt into Spurs fans' wounds, Pochettino now looks set to take over at rivals Chelsea just Levy embarks on another new manager search.

He will do so without a sporting director after Fabio Paratici resigned earlier this week when his appeal against a 30-month global ban, handed down by the Italian football federation for his role in a false accounting scandal at former club Juventus, failed.

But the most painful blow of all could be to come should Harry Kane, who turns 30 in July, decide he cannot afford to waste his few remaining prime years at his boyhood club.

Kane's goal to beat Manchester City in February and pass the legendary Jimmy Greaves as Spurs' all-time leading scorer in the process has been the highlight of a disappointing campaign.

Even surrounded by mediocrity, the England captain has scored 26 goals this season.

Kane previously tried to force an exit to Manchester City two years ago. Levy stood in his way back then, but the striker has more bargaining power now with only one year left on his contract amid interest from Manchester United and Bayern Munich.

Sunday's shellacking painted a bleak future for Spurs even without losing their star striker.

Newcastle look set to secure a top-four finish in their first full season under the ownership of the Saudi sovereign wealth fund.

More investment is expected to flood in to make the Magpies regular challengers for trophies, pushing Tottenham further down the food chain in the process.

Spurs cannot afford to lose Kane if they are to bounce back under a new manager next season.

But Levy, the businessman, may not be able to stomach the prospect of his biggest asset leaving for free in 12 months' time.

AFP

Romelu Lukaku would be offered Chelsea lifeline under Mauricio Pochettino

By Matt Law

ROMELU Lukaku will be asked whether or not he wants to try to revive his Chelsea career under proposed permanent head coach Mauricio Pochettino as attention turns to which players could thrive with the Argentine at Stamford Bridge.

Lukaku has spent the season on loan at Inter Milan after making it clear that he no longer wanted to play for former head coach Thomas Tuchel, following a fall-out with the German during his first season back at the club.

Injuries and a traumatic World Cup experience with Belgium have contributed to Lukaku suffering a difficult season at Inter, which has prompted reports that the Italians will not look to keep him for a second season on loan or try to buy him.

That represents a potential headache for Chelsea, with Lukaku apparently favouring the prospect of remaining at Inter. But the club will hold talks with the player over his options and have not ruled out the possibility of the Belgian being reintegrated into the first-team squad if he is prepared to try to revive his Chelsea career.

Tuchel's successor Graham Potter had already left the door open to the possibility of Lukaku making a summer return and it is unlikely Pochettino would object to such a scenario, given his history of working with all of the players at his disposal.

Chelsea's priority this summer is to cut the squad, while only making a few quality additions if it proves possible. The biggest question marks hang over the striker and goalkeeper positions, but Pochettino may feel he can work with Lukaku, should he demonstrate the right desire, and Armando Broja, who has missed this season through injury.

Broja is yet to prove himself at Chelsea, but a certain Harry Kane had faced plenty of doubts over his big-club pedigree before being given his chance by Pochettino.

There is belief that, despite all their troubles this season, Chelsea's outfield squad, albeit too large, is already well set up for Pochettino with right-back Malo Gusto and forward Christopher



Romelu Lukaku

Nkunku committed to joining in the summer.

Pochettino has always placed a great importance on the use of his full-backs and, in Reece James and Ben Chilwell, he will have two of the best in the Premier League at his disposal, with Gusto and Marc Cucurella able to provide support and competition.

Whether it be in a back four or ahead of a back three, Pochettino asks his full-backs to push high up the pitch and provide plenty of width. It is no coincidence Kyle Walker, Danny Rose and Kieran Trippier developed into the most effective players in their position with Spurs and England.

While Tottenham reached the Champions League final in 2019, it was Pochettino's 2015-16 team, which made an unlikely Premier League title challenge, that perhaps gives the best clues to how he might go about moulding Chelsea's young squad.

Pochettino favours a back four, but also employed three at the back in that season. When playing with a back four, in a 4-2-3-1 formation, Eric Dier or Victor Wanyama could drop back as an anchor to create space for Christian Eriksen, who often started on the right of the front three behind Kane, to collect the ball deep.

Chelsea do not have a player of the profile of Dier, but, assuming he stays past this season, N'Golo Kanté could be employed in a similar role, with Mason Mount perhaps taking up the Eriksen position. Along with James, Mount is set to miss the rest of this sea-

son through injury and may have even played his last game for the club with his contract issue still unresolved, but Pochettino is a big fan of the England international.

The energy and work-rate of Conor Gallagher is something Pochettino will admire, but at least one midfielder will leave Chelsea this summer with question marks also hanging over the futures of Ruben Loftus-Cheek and Mateo Kovacic, who is admired by Manchester City.

Dele Alli was rated one of the best young players in Europe under Pochettino and his ability to arrive late in the penalty area to score big goals may be something Pochettino looks for from Nkunku, with Mykhaylo Mudryk the Chelsea player who might be seen as the closest, in terms of his attributes, to Son Heung-min.

Mudryk is yet to make much of an impression at Chelsea, but, given Son needed a season to acclimatise at Spurs, that is unlikely to worry Pochettino too much.

Like the South Korean, Mudryk is blessed with incredible pace and proved at Shakhtar Donetsk, if not at Stamford Bridge yet, that he has the capability to score and assist.

Raheem Sterling, of course, could also play anywhere across a front three and is likely to be given an important role on the pitch and inside the dressing room under Pochettino -- despite the arrival of Nkunku and whether or not Mount stays.

Leadership is something Chelsea have been lacking this season, but it was an important part of Pochettino's best Spurs team and it ran through the spine of the side with Hugo Lloris, Jan Vertonghen, Dier and Kane.

Pochettino will value the talent and potential of Wesley Fofana, Benoit Badiashile and Levi Colwill, who will return from his loan at Brighton, but may also, initially at least, lean on the experience and leadership of Thiago Silva and possibly even Kalidou Koulibaly, who captains Senegal.

In terms of Chelsea's goalkeepers, the most likely scenario appears to be that a new signing will come in to compete with or replace Kepa Arrizabalaga in the No 1 position.

Who emerges as Pochettino's main striker, whether it be Lukaku, Broja, or a new arrival, will be one of the most interesting early aspects of Chelsea's latest new era.

THE TELEGRAPH

Gwiji by David Chikoko



SPORT

Spurs' shambolic season
puts Levy in the firing line

COMPREHENSIVE REPORT, PAGE 19

All set for swimming coaches course

By Correspondent Joseph Mchekadona

A two-day swimming coaches and officials course which has attracted 40 participants gets underway at the University of Dar es Salaam today.

The course has been organized by Tanzania Swimming Coaches Association (TSCA) and its Chairman Noel Kiunsi said all is set for the course.

He said the 40 participants are drawn from all parts of the country and they will among others learn coaching skills for various levels of swimmers.

The TSCA official said the majority of the course's participants are young coaches and he described the situation as a good development.

According to Kiunsi, at the end of the course, the coaches and officials will be equipped with the technical know-how of the sport.

He described the course as vital to the improvement of swimming in the country, pointing out it has been recognized by the International Swimming Federation (FINA).

"These are high-standard certification courses and the awards enable serious candidates to work anywhere around the country and beyond the borders," Kiunsi disclosed.

"These courses will also allow the qualified candidates to be certified by TSCA in its database," Kiunsi noted.

Kiunsi and John Belega are the course instructors and the former pointed out they expect the participants to translate what they will learn into action.

The TSCA boss was adamant that course participants are supposed to understand that coaching is about practicing and they are also expected to impart the knowledge to swimmers.

Tanzania, as is the case with many other countries, has emphasized developing young swimmers and, for the performers to blossom, they need to be trained by highly qualified coaches that help them improve their swimming performance.

To promote swimming coaching and officiating in the country, TSCA organizes courses annually.

The association last organized a training last year, with the course taking place at the University of Dar es Salaam and attracting more than 40 participants.



Tanzania senior women's cricket team players and their coaches are pictured before coming up against Rwanda in a 2023 Victoria Women's Twenty20 International Series game that took place at Lugogo Cricket Oval in Kampala last week. PHOTO: COURTESY OF UGANDA CRICKET ASSOCIATION

Tanzania women's cricket team settles for second place in 2023 Victoria Series

By Guardian Reporter

TANZANIA's women's cricket team has taken second place in the 2023 Victoria Women's Twenty20 International Series which climaxed in Kampala last weekend.

Hosts Uganda women's cricket team won the showdown's title having emerged victorious in three ties the team took part in and ended with a 1.287 net run rate, whereas one tie was adjudged no result because of a downpour.

Second-placed Tanzania women's cricket team recorded a 1.876 net run rate given the squad posted victory in two games and succumbed to loss in two clashes.

The team turned out to be a strong favourite having won its opening two clashes but later succumbed to a loss to the showdown's hosts, Uganda women's cricket team, to put its chances to lift the top honour in jeopardy.

A seven-run loss to Rwanda women's cricket squad ultimately derailed Tanzania women's cricket team's quest for the top honour.

The tie, which was reduced to six overs because of rain, had Rwanda women's cricket squad ending with 53/4 after winning the toss and electing to bat.

Needing 54 runs to come out victorious, Tanzania women's cricket team could not reach the target given the squad recorded 46/4 in six overs.

The United Arab Emirates women's side ended third having emerged victorious in two ties and lost two to notch a 0.585 net run rate.

Rwanda women's cricket team came fourth, much as the squad tied Tanzania and the United Arab Emirates on victories and losses, the former had an inferior net run rate, given it registered -0.882.

Kenya national women's cricket team ended at the bottom of the showdown's log after failing to notch a victory in three ties the squad took part in, managing a -3.196 net run rate.

Uganda's three-run win over Tanzania confirmed the former's place in the final with a game to spare.

After the final was abandoned due to rain, Uganda women's cricket team was declared the champion due to having finished top of the round-robin stage.

The Uganda Cricket Association (UCA)-organized showdown has brought together women's national squads from the United Arab Emirates, Kenya, Rwanda, Tanzania, and hosts Uganda seeking to raise the standard of the women's sport.

The tournament provides all teams, except the United Arab Emirates, with preparation for the 2023 ICC Women's T20 World Cup Africa Qualifiers that have been scheduled for September 2023.

Players making Tanzania's senior women's cricket team are Sonia Chachala, Sophia Frank, Hudaa Mrisho, Aisha Mohamed, Mwanaidi Ammy, Perice Zakayo, and Mwapwani Mohamed.

Neema Justine, Shufaa Mohamed, Monica Paschal, Josephine Shirima, Agnes Qwele, Saum Godfrey, and skipper Fatuma Omary are the other players in the squad.

Cricketers forming Uganda women's squad 'Victoria Pearls' are Concy Awoko (C), Janet Mbabazi (VC), Sarah Akiteng, Prosscovia Alako, Irene Alumo, Evelyn Anyipo, Kevin Awino (WK), Esther Iloku (WK), Phiona Kulume, Patricia Malemikia, Rita Musamali, Immaculate Nakisuiyi, Stephani Nampiina, and Gloria Obukor.

Rwanda Women's cricket team has Marie Bimenyimana (C), Sifa Ingabire, Alice Ikuzwe, Rosine Irera, Gisele Ishimwe, Henriette Ishimwe, Immaculee Muhawenimana, Belise Murekate, Josiane Nyirankundinza, Clarisse Uwase, Geovanis Uwase (WK), Merveille Uwase (WK), Sarah Uwera (WK), and Margueritte Vumiliya.

United Arab Emirates women's cricket team constitutes Chaya Mughal (C), Jia Bhatia, Kavisha Egodage, Al Maseera Jahangir, Geethika Jyothis, Lavanya Keny, Suraksha Kotte, Vaishnav Mahesh, Indhuja Nandakumar, Esha Oza, Avanee Patil, Theertha Satish (WK), Khushi Sharma, Sanchin Singh, Archana Supriya, and Ishitha Zehra.

Simba SC unfazed by Wydad AC's hostile atmosphere-Ally



Tanzania's Simba SC players (in red jerseys) battle for the ball with Morocco's Wydad Athletic Club players when the sides took on each other in a 2022/23 CAF Champions League last-eight clash played at Benjamin Mkapa Stadium in Dar es Salaam on Saturday. Simba SC beat Wydad Athletic Club 1-0. PHOTO: COURTESY OF SIMBA SC

By Correspondent Michael Mwebe

TANZANIA's Simba SC expects a hostile stadium reception against Morocco's Wydad Athletic Club tomorrow, but the former's Information and Communication Manager, Ahmed Ally, says they prefer that to a flat atmosphere, claiming the wailing of the mourners cannot resurrect the dead however high the singing and shouting attempts.

Simba SC heads to Casablanca looking to avoid a defeat of a two-goal margin to qualify for the 2022/23 CAF Champions League semi-final at the expense of their hosts Wydad Athletic Club.

The home supporters will attempt to create a hostile atmosphere for Robertinho's team but Ally said Simba SC will embrace it.

The manager noted: "We are not afraid of a hostile atmosphere

we would wish for Wydad fans to come in large numbers, a funeral should have a high turnout."

"No matter how many Wydad AC fans are in the stadium, no matter how much mourners know how to wail, they cannot wake up the dead."

"On Friday, many Wydad AC fans will come to the stadium. We prefer it that way so that we can break their hearts at the Mohamed V Stadium," Ally added.

Simba SC has failed to go past the quarter-final stage of the premier continental club showpiece in the past three editions.

In 2018/19, the side finished second in a CAF Champions League group that had Egypt's Al Ahly,

DR Congo's AS Vita, and Algeria's JS Saoura to qualify for the quarterfinals.

Under the tutelage of Belgian, Patrick Ausesms, they held DR Congo's TP Mazembe to a 0-0 stalemate in Dar but lost 4-1 in Lubumbashi to crash out of the competition on a 4-1 aggregate score.

In 2020/21, they topped their CAF Champions League group that had the then-defending champions Al Ahly, AS Vita, and Al Merreikh to set up a quarterfinal date with South Africa's Kaizer Chiefs.

They lost 4-0 in the first leg in South Africa but won 3-0 in the reverse tie in Dar, a result that took the aggregate score from their CAF Champions League tie to 4-3 in Kaizer Chiefs' favour, sending the South African club striding into the semi-finals.

Last season, they came second in a CAF Confederation Cup group with eventual champions RS Berkane of Morocco, Niger's USGN, and Ivorian giants, ASEC Mimosas, and were rewarded with a quarterfinals tie against South Africa's Orlando Pirates.

They were edged out 4-3 on penalties at the Orlando Stadium after the South Africans won the second leg 1-0 courtesy of Ghanaian striker Kwame Peprah's 60th-minute goal to level the aggregate score in the quarterfinals after Simba SC had emerged 1-0 victors in the first leg in Dar es Salaam.

Flexibles by David Chikoko



EATV WEDNESDAY

TO NIGHT @ 9:00

UJENZI

11:00 DADAZ
12:00 KIPENGA XTRA
13:00 MJADALA (r)
13:30 Movie
13:55 Dondoo Za Michezo
14:00 Movie
15:00 Funguka
15:30 Mpera Mpera
15:55 Dondoo Za Michezo
16:00 Hot Spot
16:30 Zafe Kuntu
17:00 SLELEKT
17:55 Kurasa
18:00 Kali Za Wana
18:30 #HASHTAG
19:00 EATV SAA 1
20:00 DADAZ (r)
21:00 UJENZI
21:30 Mid Week Movie
23:00 KURASA
23:05 Club Bangers

UJENZI provides information and ideas on residential construction, interior decor and residential appliance markets values. The show aims to enhance residential construction. It provides free expert advice, news and commentary.

eastafrika 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