



### PM: Ignore rumours on Covid-19 vaccines

### **By Guardian Reporter**

PRIME Minister Kassim Majaliwa (pictured) has stressed that the government does not and will not compel anyone to receive Covid-19 vaccination and appealed to the public to disregard misconceptions making rounds in social media.

"No one has been forced to receive the vaccination and nowhere is it written that the people must be vaccinated for Covid-19. Vaccination is voluntary; we should not be misleading ourselves because there is no government that can prepare the groundwork for the destruction of its own people," he said.

He made the remarks yesterday when addressing residents of Ruangwa District and his electoral constituency, at a rally in Nandagala village, where he emphasised the need for people to continue taking precautions against the spread of infections.

The government had brought in the vaccine to provide an opportunity for Tanzanians needing it to be vaccinated for protection against the disease, he declared, elaborating that people must cultivate the

# Samia: Mobile transactions levy will be more friendly

•Africa CDC CEO received at State House for Covid-19 vaccine consultations



### By Henry Mwangonde

PRESIDENT Samia Suluhu Hassan yesterday said the government will come up with a friendly modality on how to execute the newly-introduced mobile money levy which will not affect Tanzanians.

At a ceremony to swear in newly appointed ambassadors posted to various places globally, the president said the government has listened to concerns from the public and that a solution will be announced soon on the matter.

"We have taken time to receive views from the people. It took us a week or two to do this and we have formed a team to look into the matter and the report will be out on Thursday (this week)," she said.

The government decided to introduce the levies to finance rural roads which were impassable and farmers were failing to transport agricultural produce to the market, she stated, underlining that the levies will remain but we will come up with a new modality "which will not harm our people."

The government last month amended the Electronic and Postal Communications Act (CAP 306) by imposing a levy on mobile money transactions, depending on the amount sent and withdrawn.

The intention was to raise revenue



The government has vowed to end challenges on the availability of safe and clean water supply countrywide, and people must be patient as the work is.proceeding

habit of frequently washing their hands with soap and running water, use sanitizer and wear masks approved by the relevant authorities.

He similarly urged the public to avoid unnecessary gatherings, and when they must gather they should observe one metre distance from one person to another, make exercises from time to time depending on their health situation and surroundings, while taking care to improve their diets.

The premier who doubles as constituency MP assured Ruangwa District residents that the government vows to end water supply challenges in the district and the country in general, urging them to continue trusting their government.

He said the government is implementing a campaign to rescue women from carrying water buckets for long distances on their heads by making sure they get water supply within short proximity from their doorsteps.

Ruangwa District water woes would soon be eclipsed as the Mbwinji water project is completed, as it will supply safe and clean water to Ndanda up to Ruangwa, he stated. Water minister Jumaa Aweso assured the premier that he will supervise as

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Frédéric Clavier (L), the French Ambassador to Tanzania, represents French President Emmanuel Macron at Zanzibar State House yesterday in bestowing 'Légion d'honneur' on Zanzibar President Dr Hussein Ali Mwinyi. Photo: Zanzibar State House

# France confers top national honour on President Mwinyi

### **By Guardian Reporter**

ZANZIBAR President Dr Hussein Mwinyi has been awarded France's highest order of merit, the Legion of Honour (Légion d'honneur) in recognition of his outstanding work when he served as Minister for Defence and National Service in the Union government.

The honour was bestowed upon Dr Mwinyi at the Zanzibar State House Zanzibar yesterday by resident French Ambassador Frederic Clavier, acting for French President Emmanuel Macron.

State House Zanzibar said in a statement that President Mwinyi extended his sincere gratitude to President Macron and the people of France for the honour,

The Legion of Honour is the highest French order of merit, both military and civil. Established in 1802 by Emperor Napoleon Bonaparte, it has been retained by all later French governments saying not many people in the world get such a mention of respect.

The French envoy said that when President Mwinyi served as Minister for Defence and National Service for nearly 10 years, the United Republic of Tanzania contributed immensely in successful peacekeeping operations especially in Africa," the statement noted.

Dr Mwinyi said that the government of Zanzibar is ready to work with investors from France and other organisations from France for mutual benefit, it said, underlining his other remarks that peaceful coexistence being enjoyed in Zanzibar was a result of engagement of political groups that resulted in a peace

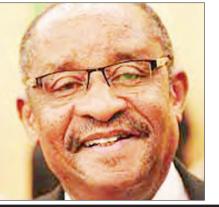
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# BoT's 1trn/- to bolster banks' loan capacities

### By Polycarp Machira, Dodoma

THE Bank of Tanzania (BoT) has introduced special loans reaching up to 1trn/- in total issued to banks and other financial institutions for onward lending to facilitate reduction of loan risks on bank stability.

This is part of measures taken to promote credit to the private sector and lower interest rates as effects of COVID-19 have affected national economic activities, BoT Governor Prof Florens Luoga (pictured) said yesterday. Addressing



a press conference here yesterday, he said that one of the outcomes of the monetary policy shift is that banks and other financial institutions shall be lowering lending rates, enhance deposit mobilization.

The pandemic has affected economic activities, partly due to lockdown measures and travel restrictions implemented in countries which trade with Tanzania, he stated, noting that BoT had reduced statutory minimum reserve requirement (SMR) for commercial banks and other financial institution.

It has also relaxed agent banking eligibility criteria and exercised limitation of interest charges paid on mobile money trust accounts, he stated. In order to provide impetus to propel an increase in credit to the private

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collections by 1.254trn/- to partly finance the 36.68trn/- budget for the 2021/22 financial year, but upon the start of its application mid July, the deductions sparked a public outcry as they were unexpectedly much higher than

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### BORDER POST

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### **NEWS**



Kaurhar Saleh (R), a student of Zanzibar's Abdulrahman Al-Sumait University, pictured at Mnazi Mmoja grounds in Dar es Salaam yesterday briefing Zanzibar Chief Secretary Zena Ahmed Said (L) on the measuring of the volume of gas in a cylinder. This was the ongoing 16th edition of a national Higher Education, Science and Technology exhibition. Photo: Correspondent Miraji Msala

## Fire brigade tasked to inspect all schools to contain growing trend of fire incidents

### **By Guardian Reporter**

FIRE brigade in collaboration with Regional Administration, and Local Government (RALG) has been tasked to inspect all schools in the country and carry out an assessment on how to contain the growing trend of fire incidents.

Addressing journalists during his tour in Arusha, Home Affairs minister George Simbachawene said the country was facing a serious crisis involving the burning of schools hence the need for an assessment.

He said there is need for a thorough assessment on the real cause but also the strategies to avoid a repeat.

"We need to investigate to know if there are some elements and intentions behind these incidents because the nation is incurring losses," he said.

He however, said that the fire brigade should develop a tendency of inspecting fire hydrates to ensure they contain water to avoid a repeat of incidents such as that of the burning of Kariakoo market.

district security and defense committee of Longido to patrol the border with Kenya which he said has been a route for illegal immigrants and fake products.

He said there is need for the committee to put destroy the routes so that vehicles do not pass adding the situation is contributed by the socialization of the people around.

The acting head of immigration at Namanga border Frank Lubilo said the challenge of the area was that it has 300 kilometres which makes patrol a difficult thing.

The District Commissioner for Longido Nurdin Babu said they have received the directives by the minister and vowed to work on them.

In another development, Deputy Minister in the President's Office, Regional Administration, and Local Government (RALG), David Silinde has called upon boarding schools to install fire extinguishers and smoke detectors

The minister also called upon the to protect life and property in case of an outbreak of fire.

The minister said the directive is part of efforts to contain the growing trend of fire accidents that have locked schools in the country.

Silinde made the call after touring Geita Secondary School which was burnt three times by some pupils in seven days. He also called for more education from the fire brigade to schools.

The deputy minister directed that strong actions be taken to all students who will be found guilty in engaging in such activities adding that they should be ordered to repay the losses as a lesson to others.

According to the minister, there is a need to introduce religious education in schools to help install discipline in students as it is in some mission education institutions.

Geita secondary school headmaster Isaya Busagwe said the school was burnt three times in a week vandalizing property and other infrastructure.

# Samia: Mobile transactions levy will be more friendly

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envisaged.

During the event the president called for the fast- tracking of a process to formulate a new foreign policy outlook matching with current national and global needs as the current outlook is outdated, hence the need for a different posture in line with changing times.

"The new policy outlook should highlight key country needs such as the nonalignment stance which the country had since independence and enhancing our relations with other countries," she said, urging the newly appointed envoys to link up with Tanzanians living abroad so that they can more fully contribute to the national economy.

There are hundreds of thousands of Tanzanians abroad who are eager to contribute to the national economy but there is no channel which enables them to do so, she lamented, asking the envoys to "go there to be close to these people. They are willing to contribute to building the national economy but they lack where to begin."

The president lined up a number of tasks for the envoys to do upon arrival in their duty stations, including finding markets for various crops or horticulture products, market the country's investment opportunities and promote Destination Tanzania.

Figures show that Tanzanians in the Diaspora remitted a total of \$188.13m into the country in 2020,, she said, noting that most of the new envoys are aged below 45 "because they have sharp brains capable of handling technological developments."

Some will be representing Tanzania in two or more countries, therefore a younger person will be faster when needing to travel here and there if something happens, she remarked, taking exception of the likelihood of an ambassador depicting ignorance on what is happening in the country, at such envoy's station of work.

The president touched on the scarcity of fertilizer, saying the situation was a result of the Covid-19 pandemic which caused manufacturing companies to cease production, leading to a massive demand backlog.

Countries are now engaging in farming and the government is doing all it can to ensure tht farm inputso are available and at reasonable prices, she said, citing impressions that the coming farming season risks being

characterized by severe shortage of fertilizers. The government will fast-track the construction of a massive new fertilizer manufacturing plant in Dodoma, while another is planned for Lindi, by Nigerian investor Aliko Dangote.

Meanwhile, the Director of the Africa Centre for Disease Control (Africa CDC) Dr John Nkengasong has praised President Samia Suluhu Hassan for her various steps taken against the Covid-19 pandemic, saying Africa CDC supports these efforts.

Dr Nkengasong gave the praise yesterday at the State House in Dar es Salaam where they held discussions. He said Africa CDC shall work together with AU member states including Tanzania to have in place joint plans and use opportunities available through the centre in combating the pandemic, including the procurement and distribution of vaccines.

Africa CDC has established the Trusted Travels Plan to enable citizens of AU member states to travel within and outside the continent without restrictions emanating from the Covid-19 pandemic, he stated, citing areas in which Africa CDC can work together with Tanzania as including empowering laboratories and experts to strengthen testing various variants of Covid-19.

Assistance in research and public education on how to take precautions against the pandemic is another area, where Africa CDC through the Covid-19 Platform will facilitate African countries to jointly buy equipment and other devices in prevention and treatment of the disease, he specified.

Through a special task force, Africa CDC expects to procure the vaccines needed in AU member states, he elaborated, while President Samia thanked Dr Nkengasong for his support for the government's efforts. and informed him that already Tanzania has a special national committee coordinating all issues She said that the government was ready to work with Africa CDC experts in the matter, noting that the government has improved services by increasing treatment centres and provision of education to the public on precautions against infection.

Tanzania has joined the Covax facility which is geared for joint procurement of the vaccines, she said, pointing out that in Phase III of the Five Year Development Plan, factory facilities will be set up for the production of vaccines to fight selected infectious diseases.

Tanzania was ready to work with Africa CDC in joint efforts covering the breadth of AU member countries, she added.

BoT's 1trn/- to bolster banks' loan capacities intention to increase liquidity in banks and

sector and lowering interest charges to hasten economic recovery, BoT is implementing the policy measures with effect from thisi week, the governor asserted.

Operating the reduction on SMR shall be premised on banks that extend credit to agriculture, in which case the SMR deposit level will be diminished by the same amount as the loan extended, he said.

In addition, banks shall be required to submit evidence of lending to agriculture at interest rate not exceeding ten percent per annum for this facility to be exercised, a measure intended to increase lending to agriculture as the mainstay of the country's subsistence economy and workforce.

BoT has removed the regulatory requirement of business experience of at least 18 months for application of agent banking business, with applicants for agent banking business merely being required to have national identity (ID) card or number, he stated.

The action is expected to contribute to enhance the supply of loanable funds to banks through deposit mobilization and lower lending rates, he said, underlining that through the policy changes, mobile money trust account balances held with banks shall be eligible to limited interest charges.

It will be applicable for loans not exceeding the rate offered on savings deposit account by the respective bank, thus contributing to lowering the cost of funds to banks and helping to reduce lending rates, he stated

BoT shall provide a special loan to banks and other financial institutions at three percent per annum for pre-financing or refinancing of new loans to the private sector, he stated.

Banks wishing to access the special loan facility shall be required to charge interests not exceeding ten percent per annum on loans extended to the private sector, with

BoT will similarly reduce the risk weight on different categories of loans in computation of regulatory capital requirement of banks, in an effort to create opportunities for banks to extend more credit to the private sector than it has been the case for a while, he said.

reduce lending rates, the governor explained.

Prof Luoga noted that the measures have been taken in accordance with the BoT Act, Cap.197 and the National Payment System Act, Cap 437, with BoT set to provide additional details to banks, financial institutions and mobile transactions service providers on the measures adopted.

"In addition to these measures, BoT has directed banks and other financial institutions to implement strategies of lowering lending rates and increase deposit mobilization," he stated.

Earlier, the governor explained that prior to the outbreak of the COVID-19 pandemic, macroeconomic conditions in Tanzania were stable as the economy experienced robust growth.

This averaged 6.7 percent from 2010-2019 and inflation declined to as low as 3.8 percent in 2019. Credit extended to the private sector by banks grew at 15 percent annually while lending rates declined to 17 percent from more than 20 percent a few years earlier, he stated.

While COVID-19 has affected the economy, the government has been taking measures to lessen the impact of the pandemic on economic activities and promote growth, he said.

Despite the steps by the government, the pace of growth slowed to 4.8 percent in 2020 from seven percent in the preceding year, with private sector credit growth also diminishing from 2.3 to 1.9 percent.

At the same time interest rates on loans charged by banks have remained high at about 17 percent, despite monetary expansion and other measures adopted, he added.

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### PM: Ignore rumours on Covid-19 vaccines

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appropriate to ensure the Mbwinji-Ruangwa water project is completed in time to enable residents to do away with the shortage of the essential fluid.

The government has vowed to end added.



Communication and Information Technology deputy minister Kundo Mathew (C, gesturing) makes remarks at the site of the construction of a TTCL tower at Chang'ombe in Kongwa District, Dodoma Region, yesterday. Photo: Guardian Correspondent

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accord.

Dr Mwinyi congratulated French travel photographer Aline Coquelle for publishing a book that promotes Zanzibar and its tourist destinations, while earlier Ambassador Clavier said that from 2008 to 2014, then minister Mwinyi established cordial working relations between the Tanzania People's Defence Force and France.

The then minister was a key link in bringing about successful cooperation between Tanzania and France, the envoy noted, highlighting that the president also made significant contribution while working as a medical doctor especially at the Muhimbili National Hospital. It is

### France confers top national honour on President Mwinyi

a facility that France has closely worked Foreign Affairs, at the Quay d'Orsay. with, the envoy affirmed.

The Legion of Honour is the highest French order of merit, both military and civil. Established in 1802 by Emperor Napoleon Bonaparte, it has been retained by all later French governments.

The order's motto is Honneur et Patrie (Honour and Fatherland), and its seat is the Palais de la Légion d'Honneur next to the Musée d'Orsay, on the left bank of the Seine in Paris, not far from the headquarters of the French Ministry of

During the French Revolution, all of the French orders of chivalry were abolished and replaced with Weapons of Honour. It was the wish of Napoleon Bonaparte, the First Consul, to create a reward to commend civilians and soldiers. From this wish was instituted a Légion d'honneur, a body of men that was not an order of chivalry, for Napoleon believed that France wanted a recognition of merit rather than a new system of nobility, chronicles indicate.

challenges on the availability of safe and clean water supply countrywide, and people must be patient as the work is.proceeding, he

### NATIONAL.NEWS

# Guardian



Tanzania Peace Foundation national chairman Sadik Godigodi (3rd-L, foreground) presents various items to Dr Mtiba Nyahucho (in black mask) of Vijibweni Hospital at the weekend. Photo: Correspondent Jumanne

Private sector is easily top priority for EAC

integration process, says Secretary General

### **By Guardian Reporter**

THE Secretary General of the East African Community Dr Peter Mathuki has reaffirmed EAC's commitment to make the private sector a top priority in driving the regional integration agenda.

Speaking during a meeting with the President of Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA), Paul Koyi, and Chief Executive Officer of Safer Power Limited, Dalmus Mbai, who had paid him a courtesy call at his office in Arusha, Tanzania, the Secretary General pledged to work closely with the private sector in the region, adding that they were the key drivers of the integration process.

"It is the vision of the community to see the private sector drive the regional economy by creating wealth and employment for the people of East Africa. The secretariat will always be at your disposal to help in any way we assistance," said Dr Mathuki.

Dr Mathuki said that the private sector was the engine of regional integration and therefore called for the private sector in the region to bring to the table the challenges the sector encounters.

The secretary general informed his guests about plans to steer the EAC bloc to greater heights by spearheading EAC economic recovery from Covid-19 and repositioning the bloc into opportunities availed by the African Continental Free Trade Area (AfCFTA).

Dr Mathuki urged the private sector in the region to work closely with the youth by creating mentorship programmes which will not only give the youth experience and provide opportunities for self-employment, but will also develop

can, particularly in providing technical a succession plan for the business community.

> President of the TCCIA, Paul Koyi said there was a need to prepare the private sector in the region so as to enable them to secure a competitive position in the AfCFTA. "On behalf of the TCCIA, let me pledge my total commitment to work with you Secretary General as a champion of EAC integration in addressing challenges faced by the business community in the region," said Koyi.

> The Chief Executive Officer of Safer Power, Dalmus Mbai, urged the secretary general to revive the Secretary General's CEOs Forum that provides a platform for the business community to present their concerns to the EAC, thereby ensuring a conducive business environment within the community.

# **Z'bar chief secretary pushes** for review of higher learning institutions' curriculums

### By Getrude Mbago

ZANZIBAR Chief Secretary Eng Zena Ahmed Said has called on higher learning institutions to continue reviewing their curriculums and establish programmes that will facilitate production of enough skilled personnel to work in various sectors and stimulate social and economic development.

She made the call in Dar es Salaam yesterday when officiating the16th Exhibitions on Higher Education held in Dar es Salaam that are organised by the Tanzania Commission for Universities (TCU).

She wanted TCU to supervise the review of curriculums so as to produce high skilled labour that will be able to complement the country's development priorities, market demand and development of science and technology.

She noted that for the country to maintain its middle income status as well as achieve the industrialisation drive, there is a need for concerted efforts to prepare human resources that possess competencies required by the market.

She wanted the institutions to ensure that they impart knowledge and skills to the candidates so as to prepare them to face current global challenges.

Eng Zena also challenged the institutions to be creative, invest in research so as to produce more highly skilled personnel to work in various fields.

"All the sectors contributing to the country's social and economic growth fulfill their goals through having competent personnel. The higher education subsector has a huge contribution in producing middle and high skilled labour," she said.

The chief secretary said Tanzania bus is still back in terms of producing skilled labor thus calling for more coordinated efforts to improve the area.

She said that skills development programmes are needed to capacitate graduates with the required skills to contribute to the country's development.

She however said that the government has been implanting several strategies and programmes to support the smooth provision of quality education in the country.

'We have also seen a huge increase in the education budget from 698.2bn/- in 2015/16 to 1.35trillion/- this fiscal year. This is aimed to improve education infrastructures in primary, secondary and higher learning," she said.

The government will also continue improving the environment as well as hiring more staff to work in the higher learning institutions so as to serve the increasing number of candidates.

"The government is also working to review and amend the country's education system so as to align with the current demand and employment market considering changes in science and technology.

Eng Zena further said the government recognizes the contribution of the private sector in the country's education development.

"We will continue working with you (private sector) to ensure that we all work hard to provide quality education for our country's development," she said.

TCU executive secretary Prof Charles Kihampa said that the exhibition has brought together 73 higher learning institutions and other education organisations to showcase their services.

"We will continue strengthening cooperation with varsities and stakeholders to facilitate the provision of quality education in the country," he said.

Kihampa further reminded the institutions to ensure that they impart knowledge and skills to the candidates so as to prepare them to face current global challenges.

Deputy Permanent Secretary in the Ministry of Education, Science and Technology Prof James Mdoe urged secondary students to also visit the exhibition so as to learn and be able to choose which course to take in the university.

He also urged form six leavers who are currently applying for various courses to fully utilize the ongoing exhibition opportunity to learn and choose the best courses for their future.

"We will continue strengthening cooperation with varsities and stakeholders to facilitate the provision of quality education in the country"



Expression of Interest (EOI) for the Supply of one "NORMET CHARMEC 650 D (V) AND NENCE SPARE PARTS" to AUMS (T) Ltd underground mining operations at Geita Gold Mine in Tanzania.

### THE UNITED OF REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY

ISO 9001:2015 CERTIFIED



African Underground Mining Services, AUMS (T) Ltd invites eligible, qualified and experienced Tanzanian companies to express their interest in the Supply of AUMS (T) Ltd.

### I. Schedule and deadline for submission

The contract is to be awarded through a competitive tender process. If your company wishes to be considered for pre-qualification please submit an EOI by email to ContractsTanzania@aumsgh.com by not later than 16:00HRS Local Time on 03/08/2021 quoting "EOI Supply of Normet Charmec 650 D (V) and Associated Maintenance Spare Parts" in the subject line of your email.

Please submit an EOI on your company letterhead with the following mandatory information:

- Company Profile, Shareholder details, Directors list, Organogram, Number of employers with a foreign to national ratio indicated
- Valid Tax Compliance, VAT Registration & TIN certificates
- Certificate of Incorporation, Valid Business Permit/Licenses
- Current supply contracts/agreements for the supply of Normet Equipment.
- · Summary of Court proceedings (pending and completed), Court Judgments and /or insolvency/bankruptcy proceedings if any, against your company and or any of your shareholders, directors and/or senior leadership/management team over the last 3 years
- Occupational, Health, Safety and Environmental Requirements
- Key Employees CV & Certificates
- Compliance to Tanzania's Mining Local Content Requirements as per the Mining Local Content Regulations 2018.

Any response received beyond 16:00HRS Local Time on 03/08/2021 shall not be considered.

### 2. Assessment criteria

The mandatory information requested at paragraph I will be evaluated and scored to shortlist pre-qualified companies.

The pre-qualification of any company submitting an EOI shall be at the sole discretion of AUMS (T) Ltd.

The bidder shall bear all costs associated with the preparation and submission of the companies EOI. AUMS (T) Ltd shall not be responsible or liable for any costs incurred regardless of the conduct or outcome of the bidding process.

For more information on African Underground Mining Services and its operations please refer to the following website www.aumsgh.com.



## **PUBLIC NOTICE**

### **APPLICATION FOR LICENCES UNDER THE CONVERGED** LICENSING FRAMEWORK

**NOTICE** is hereby given to the public that the Tanzania Communications Regulatory Authority has received application for Licence under the Converged Licensing Framework from the following applicant:-

| NAME OF<br>APPLICANT       | TYPE OF LICENCE                | SHAREHOLDERS/<br>NATIONALITY              | SHARES % |
|----------------------------|--------------------------------|---|----------|
|                            |                                | 1. RTGF Holdings<br>Limited (United       | 99.9     |
| Minara Tanzania<br>Limited | National Network<br>Facilities | Kingdom)                                  | 0.1      |
|                            |                                | 2. RTGF Midco Limited<br>(United Kingdom) |          |

Pursuant to Section 8 of Electronic and Postal Communications Act, Cap 306 of The Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licence to the applicant to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers the application.

### Comments should be addressed to:

**Director General Tanzania Communications Regulatory Authority** P. O Bo 474 14414 DAR ES SALAAM Tel: +255 22 241 2011-2 Fax: +255 22 2412009 E-mail: dg@tcra.go.tz

Comparative Year (Previous Year) Cumulative 31st Jun 2020

21,219

(835) (36,504)

74,741 (13,843) 13,150 (6,725) (5,716)

12,183 57,670

(252)

(252)

57,418 267,764 325,182

27-Jul-2021

# Guardian

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# **PUBLICATION OF FINANCIAL STATEMENTS**

Standard Schartered

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE 2021 (Amounts in million shillings)

| A.         Current Quarter<br>301h Jun 2021         Previous Quarter<br>31st Mar 2021           A.         ASSETS         49.501         136.985           Cash         49.501         136.985           Balances with Bank of Tanzania         265.073         3384.699           Investment In Government securities         509.138         78.241           Cheques & Items For Clearing         5.610         2.466           Inter branch float items         9.773         2266.861           Investment in other securities         -         -           Loans, Advances and overfafts         0         2.067.073           11         (Net of allowances for probable losses)         0.30.02         2.266.481           13         Cuther Maxets         0         0         0           14         Underwrifing accounts         -         -         -           15         Property, Plant and Equipment         7.808         3.227         1.960.912           16         TOTAL ASSETS         2.207.285         1.960.912         2.862           21         Payment orders/transers payable         -         -         -           22         Special deposits         -         -         -           23   | (Amounts in minion sminings) |  |           |           |  |  |  |  |  |  |
|---|------------------------------|--|-----------|-----------|--|--|--|--|--|--|
| 1         Cash         49,501         138,850,73         354,899           2         Balances with Bank of Tanzania         265,073         354,899           3         Investment In Government securities         56,01         72,241           1         Cheques & Items for Clearing         5,610         2,486           6         Inter branch float Items         -         -           8         Clasport Stabilities for acceptances         -         -           9         Interbank Loans Receivables         -         -           10         Investment in other securities         -         -         -           11         Net of allowances for probable losses)         688,380         654,843           12         Other Assets         30,302         286,341           13         Equity Investments         0         0         0           14         Underwritig accounts         7,808         9,743         10,893           15         Property, Plant and Equipment         7,808         9,743         10,893           16         Customer deposits         -         -         -         -           20         Special deposits         -         -         -         -  |                              |  |           |           |  |  |  |  |  |  |
| 2         Balances with Bark of Tanzania         265,073         354,699           3         Investment In Government securities         509,138         398,246           4         Balances with other backs and Financial Institutions         5,810         2,486           5         Cheques & items For Clearing         5,810         2,486           6         Inter trans. float items         -         -           7         Bills negotiated         -         -           8         Customer's labilities for acceptances         -         -           9         Intertrank Loars Receivables         2257,073         286,861           10         Investment in other securities         -         -         -           12         Other Assets         30,302         26,854           13         Equity Investments         0         0         0           14         Underwriting accounts         -         -         -           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         -         -         -           19         Cash Letters Of Credit         22,762         23,8620           20         Specc   |                              |  |           |           |  |  |  |  |  |  |
| 3         Investment In Government securities         509.138         339.246           4         Balances with other banks and Financial Institutions         394.410         78.241           5         Cheques & Items For Clearing         6.510         2.486           6         Inter branch float Items         -         -           7         Bills negotiated         -         -           8         Customer's labilities for acceptances         -         -           10         Inter dark.Loans Receivables         257.073         286.861           10         Investment in other securities         -         -         -           11         (Nett of allowances for probable losses)         668.380         654.843         13           12         Uther Assets         30.302         28.64         14           13         Property, Plant and Equipment         7.000         8.227         1.950.192           14         Underwriting accounts         1.764.751         1.445.055         1.960.192           14         To TAL ASSETS         2.07.295         1.950.192         1.960.192           15         Orophasit from other banks and financial institutions         9.743         1.083         1.764.751         1.445.092 <td></td> <td></td> <td></td> <td>· · ·</td> |                              |  |           | · · ·     |  |  |  |  |  |  |
| 4         Balances with other banks and Financial Institutions         394.410         79.241           5         Cheques & Items For Clearing         5,610         2.486           6         Inter branch float items         -         -           7         Bills negotiated         -         -           9         Interbank Loans Receivables         257,073         286,881           10         Investment in other securities         -         -           12         Other Assets         30,302         28,834           13         Couting accounts         -         -           14         Underwriting accounts         -         -           17         Deposits from other banks and financial institutions         9,743         10,883           17         Deposits from other banks and financial institutions         9,743         10,883           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,820           2         Bankers cheques and drafts issued         5,059         2,167           2         Accrued taxes and expenses payable         -         -           2         Interbranch float items         -         <   |                              |  |           |           |  |  |  |  |  |  |
| 5         Cheques & Items For Clearing         5,610         2,466           6         Inter branch float Items         -         -         -           8         Customer's labilities for acceptances         -         -         -           10         Investment in other securities         257,073         286,861           10         Investment in other securities         -         -           11         (Net of allowances for probable losses)         668,380         654,843           12         Other Assets         30,302         28,834           13         Equity Investments         0         0         8,227           14         Underwriting accounts         -         -         -         -           15         Property, Plant and Equipment         7,608         8,227         1,950,192           16         TOTAL ASSETS         2,207,295         1,950,192         1,433         10,833           13         Coustomer deposits         2,167         1,443,825         22,420,23,820         23,826         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         <  |                              |  |           |           |  |  |  |  |  |  |
| 6       Inter branch float items       -         7       Bills negotiated       -         9       Interbank Loans Receivables       257.073         10       Investment in other securities       -         11       (Net of allowances for probable losses)       668.380         12       Other Assets       30.302         13       Equity Investments       0         14       Underwriting accounts       -         15       Property, Plant and Equipment       7.608         16       TOTAL ASSETS       2.207.295         17       Deposits from other banks and financial institutions       9.743       1.0893         16       Cash Letters Of Credit       22.762       23.620         20       Special deposits       1.744.751       1.443.835         10       Cash Letters Of Credit       22.762       23.620         23       Accrued Lases and expenses payable       -       -       -         24       Acceptances Outstanding       -       -       -       -         25       Interbranch float items       20.707       19.133       13.375         24       Acceptance Outstanding       -       -       -       -       -   |                              |  |           |           |  |  |  |  |  |  |
| 7       Bills negotiated       -       -         8       Customer's labilities for acceptances       -       -         9       Interbank Loans Receivables       257.073       286.861         10       Investment in other securities       -       -         11       (Net of allowances for probable losses)       688.380       6654.843         12       Other Assets       30.302       228.634         13       Equity Investments       0       0       0         14       Underwriting accounts       -       -       -         15       Property, Plant and Equipment       7.008       8.227         16       TOTAL ASSETS       2.207.295       1.956.192         18       Customer deposits       1.744.751       1.445.365         19       Cash Letters Of Credit       22.272.292       23.820         20       Special deposits       -       -       -         21       Payment orders/transfers payable       -       -       -         23       Accrued taxes and expenses payable       14.931       1.375       -       -         24       AcceptanceS Outstanding       -       -       -       -       -  |                              |  | 5,610     | 2,486     |  |  |  |  |  |  |
| 8         Customer's labilities for acceptances         -         -           9         Interfank Loans Receivables         257,073         286,861           10         Investment in other securities         -         -           11         (Net of allowances for probable losses)         688,380         684,843           12         Other Assets         30,302         29,634           13         Equity Investments         0         0           14         Underwriting accounts         -         -           15         Property, Plant and Equipment         7,808         8,227           16         TOTAL ASSETS         2,207,295         1,950,192           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,620           20         Special deposits         -         -           21         Payment orders/transfers payable         -         -           22         Bankers cheques and drafts issued         5,059         2,187           23         Accrued taxes and expenses payable         14,931         13,37<   |                              |  | -         | -         |  |  |  |  |  |  |
| 9         Interbank Loans Receivables         257,073         286,861           10         Investment in other securities         -         -           Loans, advances and overfarts         0         0         0           11         (Net of allowances for probable losses)         6688,380         654,843           12         Other Assets         30,0302         29,634           15         Property, Plant and Equipment         -         -           16         TOTAL ASSETS         2,207,295         1,950,192           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         -         -         -           19         Special deposits         -         -         -           20         Special deposits         -         -         -           21         Payment orders/transfers payable         14,931         13,375         -           22         Bankers cheques and drafts issued         5,059         2,187           23         Interbranch float items         -         -         -           24         Accerget acces Outstanding         -         -         -           25  |                              |  | -         | -         |  |  |  |  |  |  |
| 10         Investment in other securities         -           11         (Net of allowances and overdrafts         -           12         Unter Assets         30,302         29,634           13         Equity Investments         0         0           14         Underwriting accounts         -         -           15         Property, Plant and Equipment         7,808         8,227           16         TOTAL ASSETS         2,207,295         1,950,192           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,820           25         Darker cheques and drafts issued         5,059         2,187           24         Eankers cheques and drafts issued         5,059         2,187           25         Interfranch float items         -         -           26         Interconch float items         -         -           27         Other Liabilities         20,707         19,133           27         Other Liabilities         2,240         98,022           28         Borrowings <td< td=""><td></td><td></td><td>257.073</td><td>296.961</td></td<>                                 |                              |  | 257.073   | 296.961   |  |  |  |  |  |  |
| Loans, advances and overdrafts         688.380         654.843           11         (Net of allowances for probable losses)         688.380         654.843           12         Other Assets         30.302         22.853           13         Equity Investments         0         0           14         Underwriting accounts         7.0         8.227           15         Property, Plant and Equipment         7.00         8.227           16         TOTAL ASSETS         2.207.295         1.950.192           18         LIABLITIES         2.27.62         2.3.620           19         Openet deposits         -         -           10         Deposits from other banks and financial institutions         9.743         10.833           11         Deposits from other banks and financial institutions         9.743         10.833           10         Cash Letters Of Credit         22.762         23.820           20         Special deposits         -         -         -           21         Payment orders/transfers payable         -         -         -           22         Bankers cheques and expenses payable         14.931         13.375           24         Accerget acces Outstanding         -   |                              |  | 201,013   | 200,001   |  |  |  |  |  |  |
| 11         (Net of allowances for probable losses)         688,380         654,843           12         Other Assets         30,302         29,634           13         Equity Investments         0         0           14         Underwriting accounts         -         -           15         Property, Plant and Equipment         7,808         8,227           16         TOTAL ASSETS         2,207,295         1,950,192           17         Deposits from other banks and financial institutions         9,743         10,893           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         -         -           19         Special deposits         -         -           20         Special deposits         -         -           21         Payment orders/transfers payable         4,431         13,375           24         Accrued taxes and expenses payable         14,633         13,375           24         Accrued taxes and expenses payable         42,401         80,02           25         Interbranch float items         -         -           26         Ubreamed income and other deferred charges         20,0707  |                              |  | -         |           |  |  |  |  |  |  |
| 12       Other Assets       30,302       29,634         13       Equity Investments       0       0         14       Underwriting accounts       7,808       8,227         15       Property, Plant and Equipment       7,808       8,227         16       TOTAL ASSETS       2,207,285       1,950,192         17       Deposits from other banks and financial institutions       9,743       10,893         18       Customer deposits       1,764,751       1,445,385         19       Cash Letters Of Credit       22,762       23,620         20       Special deposits       -       -       -         21       Payment orders/transfers payable       -       -       -         22       Bankers cheques and drafts issued       5,059       2,167         23       Acccupt daxes and expenses payable       14,931       13,375         24       Acceptances Outstanding       -       -         25       Interbranch float items       -       -         26       Unearned income and other deferred charges       20,070       19,133         27       TOTAL LABLITIES       190,192       101,092       101,092         28       Extemed income and other defer   | 11                           | ,  | 688,380   | 654 843   |  |  |  |  |  |  |
| 13         Equity Investments         0         0           14         Underwriting accounts         -  |                              |  |           |           |  |  |  |  |  |  |
| 14         Underwriting accounts         7.808         8.227           15         Property, Plant and Equipment         7.808         8.227           16         TOTAL ASSETS         2.207,295         1.950,192           8.         LABILITIES         2.207,295         1.950,192           17         Deposits from other banks and financial institutions         9.743         10.893           18         Customer deposits         1.764,751         1.445,385           19         Cash Letters Of Credit         22.762         23.620           20         Special deposits         -         -         -           21         Payment orders/transfers payable         -         -         -           22         Bankers cheques and drafts issued         5.059         2.187           23         Accrued taxes and expenses payable         14,931         13.375           24         Acceptances Outstanding         -         -           25         Interbranch float items         2.0,707         19.133           20         TOTAL LABLITIES         1.903,194         1.654,007           31         Paid-up Share Capital         101,092         179.873           2         TOTAL LABLITIES         16 minus  |                              |  | ,         | ,         |  |  |  |  |  |  |
| 15         Property, Plant and Equipment         7,808         8,227           16         TOTAL ASSETS         2,207,295         1,950,192           8.         LABILITIES         2,207,295         1,950,192           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           10         Special deposits         -         -           20         Special deposits         -         -           21         Payment orders/transfers payable         -         -           22         Bankers cheques and drafts issued         5,059         2,187           23         Accrued taxes and expenses payable         -         -           24         Acceptances Outstanding         -         -           25         Interbranch float items         -         -           26         Unearred income and other deferred charges         20,707         19,133           27         Other Liabilities         42,401         98,022           28         Borrowings         22,840         41,392           20         TOTAL LIABILITIES) (16 minus 29)         304,101         296,185  |                              |  |           | -         |  |  |  |  |  |  |
| B.         LABILITIES           17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,620           20         Special deposits         -         -           21         Payment orders/transfers payable         -         -           22         Bankers cheques and drafts issued         5,059         2,187           23         Accrued taxes and expenses payable         14,931         13,375           24         Acceptances Outstanding         -         -           25         Interbranch float items         -         -           26         Unearned income and other deferred charges         20,707         19,133           27         Other Liabilities         22,840         41,392           28         Borrowings         22,840         41,392           29         TOTAL LIABILITIES) (16 minus 29)         304,101         296,185           20         Retained earnings         178,873         178,873           31         Paid-up Share Capital         101,092         101,092           20         C  | 15                           |  | 7,808     | 8,227     |  |  |  |  |  |  |
| 17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,620           20         Special deposits         -         -           21         Payment orders/transfers payable         -         -           22         Bankers cheques and drafts issued         5,059         2,187           3         Accrued taxes and expenses payable         14,931         13,375           24         Acceptances Outstanding         -         -           25         Interbranch float items         -         -           26         Unearmed income and other deferred charges         20,707         19,133           27         Other Liabilities         42,401         98,022           28         Borrowings         22,840         41,392           29         TOTAL LIABILITIES) (16 minus 29)         304,101         296,185           C.         SHAREHOLDERS' FUNDS         101,092         101,092           31         Paid-up Share Capital         101,092         101,092           32         Capital reserives         -         - </td <td>16</td> <td>TOTAL ASSETS</td> <td>2,207,295</td> <td>1,950,192</td>  | 16                           | TOTAL ASSETS   | 2,207,295 | 1,950,192 |  |  |  |  |  |  |
| 17         Deposits from other banks and financial institutions         9,743         10,893           18         Customer deposits         1,764,751         1,445,385           19         Cash Letters Of Credit         22,762         23,620           20         Special deposits         -         -           21         Payment orders/transfers payable         -         -           22         Bankers cheques and drafts issued         5,059         2,187           3         Accrued taxes and expenses payable         14,931         13,375           24         Acceptances Outstanding         -         -           25         Interbranch float items         -         -           26         Unearmed income and other deferred charges         20,707         19,133           27         Other Liabilities         42,401         98,022           28         Borrowings         22,840         41,392           29         TOTAL LIABILITIES) (16 minus 29)         304,101         296,185           C.         SHAREHOLDERS' FUNDS         101,092         101,092           31         Paid-up Share Capital         101,092         101,092           32         Capital reserives         -         - </td <td></td> <td></td> <td></td> <td></td>                                  |                              |  |           |           |  |  |  |  |  |  |
| 18       Customer deposits       1,764,751       1,445,385         19       Cash Letters Of Credit       22,762       23,620         20       Special deposits       -       -         21       Payment orders/transfers payable       -       -         22       Bankers cheques and drafts issued       5,059       2,187         23       Accrued taxes and expenses payable       14,4931       13,375         24       Acceptances Outstanding       -       -         25       Interbranch float items       -       -         26       Unearned income and other deferred charges       20,707       19,133         27       Other Liabilities       42,401       96,022         28       Borrowings       22,2840       44,392         29       TOTAL LIABILITIES) (16 minus 29)       304,101       296,185         20       Capital reserves       799       799         31       Paid-up Share Capital       101,092       101,092         32       Capital reserves       799       799         33       Profit(Loss) account       11,211       4,306         34       Profit(Loss) accounts       12,126       11,115         36  | B.                           | LIABILITIES  |           |           |  |  |  |  |  |  |
| 19Cash Letters Of Credit22,76223,62020Special deposits21Payment orders/transfers payable23Accrued taxes and expenses payable14,93113,37524Accued taxes and expenses payable14,93113,37525Interbranch float items26Unearned income and other deferred charges20,070719,13327Other Liabilities42,40198,02228Borrowings22,84041,39229TOTAL LIABILITIES) (16 minus 29)304,101296,18520C.SHAREHOLDERS' FUNDS-31Paid-up Share Capital101,092101,09232Capital reserves79979933Retained earnings178,873178,87334Profit(Loss) account11,2114,30635Other capital accounts12,12611,11536Minority interest37TOTAL SHAREHOLDER'S FUNDS304,101296,18534LIABILITIES AND SHAREHOLDER'S FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,48039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assets51Instructiones in advances to total assets33,87%3,47%(ii)Shareholders Funds to total assets3  | 17                           | Deposits from other banks and financial institutions | 9,743     | 10,893    |  |  |  |  |  |  |
| 20Special deposits-21Payment orders/transfers payable-22Bankers cheques and drafts issued5,05923Accrued taxes and expenses payable14,93124Acceptances Outstanding-25Interbranch float items-26Unearned income and other deferred charges20,70727Other Liabilities22,84028Borrowings22,84029TOTAL LIABILITIES1,903,19430NET ASSETS/ (LIABILITIES) (16 minus 29)304,10130NET ASSETS/ (LIABILITIES) (16 minus 29)304,10131Paid-up Share Capital101,09232Capital reserves79933Retained earnings178,8734Profit(Loss) account11,21143065Other capital accounts11,2114Johnorty interest-6Minority interest-7TOTAL SHAREHOLDERS' FUNDS304,10138Contingent liabilities2,484,02739Non performing loans & advances16,57039Non performing assets-40Allowances for probable losses20,11741Other ron performing assets-42Other ron performing assets-44Other ron performing assets33,8%45,7%(ii)Gross loans and advances to total assets33,8%46Other capital accoust to total assets33,8%47   | 18                           | Customer deposits                                    | 1,764,751 | 1,445,385 |  |  |  |  |  |  |
| 21Payment orders/transfers payable-22Bankers cheques and drafts issued5,0592,18723Accrued taxes and expenses payable14,93113,37524Acceptances Outstanding25Interbranch float items26Unearned income and other deferred charges20,70719,13327Other Liabilities42,40198,02228Borrowings22,84041,39229TOTAL LIABILITIES1,903,1941,654,00730NET ASSETS/ (LIABILITIES) (16 minus 29)304,101296,185C.SHAREHOLDERS' FUNDS31Paid-up Share Capital101,092101,09232Capital reserves79979933Retained earnings178,873178,87334Profit(Loss) account11,2114,30635Other capital accounts12,12611,11536Minority interest37TOTAL SHAREHOLDERS' FUNDS2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assets51ELECED FINANCIAL CONDITION52Stoard Basets13,8%15,2%(ii)Non performing loans to total assets39,6%4,57%(iii)   | 19                           |  | 22,762    | 23,620    |  |  |  |  |  |  |
| 22         Bankers cheques and drafts issued         5,059         2,187           23         Accrued taxes and expenses payable         14,931         13,375           24         Acceptances Outstanding         -         -           25         Interbranch float items         -         -           26         Unearned income and other deferred charges         20,707         19,133           27         Other Liabilities         42,401         98,022           28         Borrowings         22,840         41,392           29         TOTAL LIABILITIES         1,903,194         1,654,007           30         NET ASSETS/ (LIABILITIES) (16 minus 29)         304,101         296,185           C.         SHAREHOLDERS' FUNDS         -         -           31         Paid-up Share Capital         101,092         101,092           32         Capital reserves         799         799           33         Retained earnings         112,211         4,303           34         Profit(Loss) account         112,126         11,115           35         Minority interest         304,101         296,185           36         Other capital accounts         21,227,295         1,950,192   |                              |  | -         | -         |  |  |  |  |  |  |
| 23       Accrued taxes and expenses payable       14,931       13,375         24       Acceptances Outstanding       -       -         25       Interbranch float items       -       -         26       Unearned income and other deferred charges       20,007       19,133         27       Other Liabilities       42,401       98,022         28       Borrowings       22,840       41,392         29       TOTAL LIABILITIES       1,903,194       1,654,007         30       NET ASSETS/ (LIABILITIES) (16 minus 29)       304,101       296,185         C.       SHAREHOLDERS' FUNDS       101,092       101,092         31       Paid-up Share Capital       101,092       101,092         32       Capital reserves       799       799         34       Profit(Loss) account       11,211       4,306         35       Other capital accounts       12,126       11,115         34       Profit(Loss) account       12,126       11,115         35       Other capital accounts       2,207,295       1,950,192         36       Contingent liabilities       2,484,027       2,494,180         39       Non performing loans & advances       16,570       22,943  |                              |  | -         | -         |  |  |  |  |  |  |
| 24Acceptances Outstanding-1Interbranch float items-26Unearned income and other deferred charges20,70719,13342,40128Borrowings22,84029TOTAL LIABILITIES1,903,19429TOTAL LIABILITIES1,903,19430NET ASSETS/ (LIABILITIES) (16 minus 29)304,10130NET ASSETS/ (LIABILITIES) (16 minus 29)304,10131Paid-up Share Capital101,09232Capital reserves79933Retained earnings178,87334Profit(Loss) account11,21135Other capital accounts12,12636Other capital accounts12,12637TOTAL SHAREHOLDERS' FUNDS2,207,29538Contingent liabilities2,484,02739Non performing loans & advances16,57030Non performing assets-31Other non performing assets-33SelectED FNANCIAL CONDITION-34Ordingens and advances to total assets13,8%33,8%(ii)Non performing loans to total assets33,8%34,6%(iii)Cross loans and advances to total assets33,8%35Other forming Assets to total assets33,8%36Yearing Assets to total Assets33,8%37Other capital accounts to total assets33,8%38Yearing Assets to total Assets33,8%39Non performing loans to total assets33,8%   |                              |  |           | , .       |  |  |  |  |  |  |
| 25       Interbranch float items       -         26       Unearned income and other deferred charges       20,707       19,133         27       Other Liabilities       22,840       41,392         28       Borrowings       22,840       41,392         29       TOTAL LIABILITIES       1,903,194       1,654,007         30       NET ASSETS' (LIABILITIES) (16 minus 29)       304,101       296,185         C.       SHAREHOLDERS' FUNDS       -       -         31       Paid-up Share Capital       101,092       101,092         20       Capital reserves       799       799         33       Retained earnings       11,211       4,306         34       Profit(Loss) account       11,211       4,306         35       Other capital accounts       11,212       11,115         36       Minority interest       -       -         37       TOTAL SHAREHOLDERS' FUNDS       304,101       296,185         LIABILITIES AND SHAREHOLDERS FUND       2,248,027       2,494,180         39       Non performing loans & advances       10,670       2,949,180         39       Non performing assets       -       -         60       Nonderforming assets   |                              |  | 14,931    | 13,375    |  |  |  |  |  |  |
| 26         Unearned income and other deferred charges         20,707         19,133           27         Other Liabilities         42,401         98,022           28         Borrowings         22,840         41,392           29         TOTAL LIABILITIES         1,903,194         1,654,007           30         NET ASSETS' (LIABILITIES) (16 minus 29)         304,101         296,185           C.         SHAREHOLDERS' FUNDS             9aid-up Share Capital         101,092         101,092           30         Retained earnings         178,873         178,873           34         Profit(Loss) account         11,211         4,306           35         Other capital accounts         112,126         11,115           36         Minority interest         -         -           37         TOTAL SHAREHOLDERS' FUNDS         2,207,295         1,950,192           38         Contingent liabilities         2,484,027         2,494,180           39         Non performing loans & advances         16,570         22,943           40         Allowances for probable losses         2,117         20,071           41         Other non performing assets         -         -   |                              |  | -         | -         |  |  |  |  |  |  |
| 27       Other Liabilities       42,401       98,022         28       Borrowings       22,840       41,392         29       TOTAL LIABILITIES       1,903,194       1,654,007         30       NET ASSETS' (LIABILITIES) (16 minus 29)       304,101       296,185         C.       SHAREHOLDERS' FUNDS       101,092       101,092         31       Paid-up Share Capital       101,092       101,092         32       Capital reserves       799       799         33       Retained earnings       178,873       178,873         34       Profit (Loss) account       112,216       11,115         36       Other capital accounts       12,126       11,115         36       Minority interest       -       -         37       TOTAL SHAREHOLDERS' FUNDS       304,101       296,185         LABILITIES AND SHAREHOLDERS FUND       2,207,295       1,950,192         38       Contingent liabilities       2,484,027       2,494,180         39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       2,0117       20,071         41       Other non performing assets       -       - <t< td=""><td></td><td></td><td>-</td><td>-</td></t<>  |                              |  | -         | -         |  |  |  |  |  |  |
| 28<br>Borrowings22,84041,39229TOTAL LIABILITIES1,903,1941,654,00730NET ASSETS' (LIABILITIES) (16 minus 29)304,101296,185C.SHAREHOLDERS' FUNDS101,092101,09231Paid-up Share Capital101,092101,09232Capital reserves79979933Retained earnings178,873178,87334Profit(Loss) account11,2114,30635Other capital accounts12,12611,11536Minority interest37TOTAL SHAREHOLDERS' FUNDS304,101296,185LIABILITIES AND SHAREHOLDERS' FUNDS2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assets(i)Shareholders Funds to total assets13,8%15,2%(ii)Non performing loans to total gross loans2,3%3,4%(iii)Gross loans and advances to total deposits39,6%45,7%(iv)Loans and Advances to total assets31,2%33,6%(v)Larning Assets to Total Assets31,2%33,6%(v)Deposit Growth21,4%31,5%  |                              |  |           | · · · ·   |  |  |  |  |  |  |
| 29TOTAL LABILITIES1,903,1941,654,00730NET ASSETS' (LIABILITIES) (16 minus 29)304,101296,185C.SHAREHOLDERS' FUNDS101,092101,09231Paid-up Share Capital101,092101,09232Capital reserves79979933Retained earnings178,873178,87334Profit(Loss) account11,2114,30635Other capital accounts12,12611,11536Minority interest37TOTAL SHAREHOLDERS' FUNDS304,101296,185LIABILITIES AND SHAREHOLDERS FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assets(i)Shareholders Funds to total assets13,8%15,2%(ii)Non performing loans to total gross loans2,3%3,4%(iii)Gross loans and advances to total deposits39,6%45,7%(iv)Loans and Advances to total assets31,2%33,6%(v)Earning Assets to Total Assets83,8%72,7%(vi)Deposit Growth21,4%31,5%  |                              |  |           | , , ,     |  |  |  |  |  |  |
| 30         NET ASSETS' (LIABILITIES) (16 minus 29)         304,101         296,185           C.         SHAREHOLDERS' FUNDS         101,092         101,092           31         Paid-up Share Capital         101,092         101,092           32         Capital reserves         799         799           33         Retained earnings         178,873         178,873           34         Profit(Loss) account         11,211         4,306           35         Other capital accounts         12,126         11,115           36         Minority interest         -         -           37         TOTAL SHAREHOLDERS' FUNDS         304,101         296,185           LIABILITIES AND SHAREHOLDERS FUNDS         2,2484,027         2,494,180           39         Non performing loans & advances         16,570         22,949,180           39         Non performing assets         -         -           30         Allowances for probable losses         20,117         20,071           41         Other non performing assets         -         -           51         Shareholders Funds to total assets         13,8%         15,2%           (ii)         Non performing loans to total gross loans         2,3%         3,4%  |                              |  | · · · · · | , , ,     |  |  |  |  |  |  |
| C.SHAREHOLDERS' FUNDS31Paid-up Share Capital101.09232Capital reserves79933Retained earnings178,87334Profit(Loss) account11,21135Other capital accounts12,12636Minority interest137TOTAL SHAREHOLDERS' FUNDS304,101296,185LABILITIES AND SHAREHOLDER'S FUND2,207,29538Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assets(i)Shareholders Funds to total assets13,8%15,2%(ii)Non performing loans to total gross loans2,3%3,4%(iii)Gross loans and advances to total deposits39,6%45,7%(iv)Loans and Advances to total assets31,2%33,6%(v)Laming Assets to Total Assets83,8%72,7%(vi)Deposit Growth21,4%31,5%  |                              |  |           |           |  |  |  |  |  |  |
| 31       Paid-up Share Capital       101,092       101,092         32       Capital reserves       799       799         33       Retained earnings       178,873       178,873         34       Profit(Loss) account       11,211       4,306         35       Other capital accounts       12,126       11,115         36       Minority interest       -       -         37       TOTAL SHAREHOLDERS' FUNDS       304,101       296,185         LIABILITIES AND SHAREHOLDERS' FUNDS       2,207,295       1,950,192         38       Contingent liabilities       2,484,027       2,494,180         39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       20,117       20,071         41       Other non performing assets       -       -         (i)       Shareholders Funds to total assets       13,8%       15,2%         (ii)       Non performing loans to total deposits       39,6%       45,7%         (iii)       Gross loans and advances to total deposits       39,6%       45,7%         (iv)       Loans and Advances to total assets       31,2%       33,6%         (v)       Earning Assets to Total Assets   | 30                           | NET ASSETS/ (LIABILITIES) (16 minus 29)              | 304,101   | 296,185   |  |  |  |  |  |  |
| 32         Capital reserves         799         799           33         Retained earnings         178,873         178,873           34         Profit(Loss) account         11,211         4,306           35         Other capital accounts         12,126         11,115           36         Minority interest         -         -           37         TOTAL SHAREHOLDERS' FUNDS         304,101         296,185           LIABILITIES AND SHAREHOLDER'S FUND         2,207,295         1,950,192           38         Contingent liabilities         2,484,027         2,494,180           39         Non performing loans & advances         20,117         20,071           40         Allowances for probable losses         20,117         20,071           41         Other non performing assets         -         -           51         Shareholders Funds to total assets         13,8%         15,2%           (ii)         Non performing loans to total gross loans         2,3%         3,4%           (iii)         Gross loans and advances to total deposits         39,6%         45,7%           (iv)         Loans and Advances to total assets         31,2%         33,6%           (v)         Earning Assets to Total Assets         8   | C.                           | SHAREHOLDERS' FUNDS                                  |           |           |  |  |  |  |  |  |
| 33       Retained earnings       178,873       178,873         34       Profit(Loss) account       11,211       4,306         35       Other capital accounts       12,126       11,115         36       Minority interest       -       -         37       TOTAL SHAREHOLDERS' FUNDS       304,101       296,185         LIABILITIES AND SHAREHOLDER'S FUND       2,207,295       1,950,192         38       Contingent liabilities       2,484,027       2,494,180         39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       20,117       20,071         41       Other non performing assets       -       -         (i)       Shareholders Funds to total assets       13.8%       15.2%         (ii)       Non performing loans to total gross loans       2.3%       3.4%         (iii)       Non performing loans to total deposits       39.6%       45.7%         (iv)       Loans and Advances to total deposits       39.6%       45.7%         (v)       Laming Assets to Total Assets       83.8%       72.7%         (vi)       Deposit Growth       21.4%       31.5%   | 31                           | Paid-up Share Capital                                | 101,092   | 101,092   |  |  |  |  |  |  |
| 34Profit(Loss) account11,2114,30635Other capital accounts12,12611,11536Minority interest304,101296,18537TOTAL SHAREHOLDER'S FUNDS304,101296,185LIABILITIES AND SHAREHOLDER'S FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assetsSELECTED FINANCIAL CONDITIONINDICATORS13.8%15.2%(ii)Non performing loans to total assets39.6%45.7%(iv)Loans and Advances to total deposits39.6%45.7%(iv)Loans and Advances to total assets31.2%33.6%(v)Earning Assets to Total Assets83.8%72.7%(vi)Deposit Growth21.4%31.5%  | 32                           | Capital reserves                                     | 799       | 799       |  |  |  |  |  |  |
| 35Other capital accounts12,12611,11536Minority interest304,101296,18537TOTAL SHAREHOLDERS' FUNDS304,101296,185LABILITIES AND SHAREHOLDER S FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assetsSELECTED FINANCIAL CONDITIONINDICATORS13.8%15.2%(ii)Non performing loans to total assets39.6%45.7%(iv)Loans and Advances to total deposits39.6%45.7%(iv)Loans and Advances to total assets31.2%33.6%(v)Earning Assets to Total Assets83.8%72.7%(vi)Deposit Growth21.4%31.5%  |                              |  | 178,873   |           |  |  |  |  |  |  |
| 36Minority interest304,10137TOTAL SHAREHOLDERS' FUNDS304,101296,185LABILITIES AND SHAREHOLDER'S FUND2,207,29538Contingent liabilities2,484,02739Non performing loans & advances16,57022,94340Allowances for probable losses20,11741Other non performing assets-5SELECTED FINANCIAL CONDITION-(i)Shareholders Funds to total assets13,8%(ii)Non performing loans to total deposits39,6%(iii)Gross loans and advances to total deposits39,6%(iv)Loarning Assets to Total Assets31,2%(v)Deposit Growth21,4%  |                              |  |           |           |  |  |  |  |  |  |
| 37TOTAL SHAREHOLDERS' FUNDS304,101296,185LIABILITIES AND SHAREHOLDER'S FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,67022,94340Allowances for probable losses20,11720,07141Other non performing assetsSELECTED FINANCIAL CONDITION(i)Shareholders Funds to total assets13.8%15.2%(ii)Non performing loans to total gross loans2,3%3.4%(iii)Gross loans and advances to total deposits39.6%45.7%(iv)Loans and Advances to total assets31.2%33.6%(v)Earning Assets to Total Assets83.8%72.7%(vi)Deposit Growth21.4%31.5%   |                              |  | 12,126    | 11,115    |  |  |  |  |  |  |
| LIABILITIES AND SHAREHOLDER'S FUND2,207,2951,950,19238Contingent liabilities2,484,0272,494,18039Non performing loans & advances16,57022,94340Allowances for probable losses20,11720,07141Other non performing assetsSELECTED FINANCIAL CONDITIOND.INDICATORS-(i)Shareholders Funds to total assets13.8%15.2%(iii)Non performing loans to total gross loans2.3%3.4%(iiii)Gross loans and advances to total deposits39.6%45.7%(iv)Loans and Advances to total assets31.2%33.8%(v)Earning Assets to Total Assets83.8%72.7%(vi)Deposit Growth21.4%31.5%   |                              |  |           |           |  |  |  |  |  |  |
| 38       Contingent liabilities       2,484,027       2,494,180         39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       20,117       20,071         41       Other non performing assets       -       - <b>5ELECTED FINANCIAL CONDITION</b> -       -       - <b>10.</b> INDICATORS       -       -         (ii)       Shareholders Funds to total assets       13.8%       15.2%         (iii)       Rons and Advances to total deposits       39.6%       45.7%         (iv)       Loans and Advances to total assets       31.2%       33.6%         (v)       Earning Assets to Total Assets       83.8%       72.7%         (vi)       Deposit Growth       21.4%       31.5%  | 37                           |  |           |           |  |  |  |  |  |  |
| 39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       20,117       20,071         41       Other non performing assets       -       -         SELECTED FINANCIAL CONDITION         INDICATORS         (i)       Shareholders Funds to total assets       13.8%       15.2%         (ii)       Non performing loans to total gross loans       2.3%       3.4%         (iii)       Gross loans and advances to total deposits       39.6%       45.7%         (iv)       Learning Assets to Total Assets       31.2%       33.6%         (v)       Earning Assets to Total Assets       83.8%       72.7%         (vi)       Deposit Growth       21.4%       31.5%  |                              | LIABILITIES AND SHAREHOLDER'S FUND                   | 2,207,295 | 1,950,192 |  |  |  |  |  |  |
| 39       Non performing loans & advances       16,570       22,943         40       Allowances for probable losses       20,117       20,071         41       Other non performing assets       -       -         SELECTED FINANCIAL CONDITION         INDICATORS         (i)       Shareholders Funds to total assets       13.8%       15.2%         (ii)       Non performing loans to total gross loans       2.3%       3.4%         (iii)       Gross loans and advances to total deposits       39.6%       45.7%         (iv)       Learning Assets to Total Assets       31.2%       33.6%         (v)       Earning Assets to Total Assets       83.8%       72.7%         (vi)       Deposit Growth       21.4%       31.5%  | 38                           | Contingent liabilities                               | 2,484,027 | 2,494,180 |  |  |  |  |  |  |
| 40     Allowances for probable losses     20,117     20,071       41     Other non performing assets     -     -       SELECTED FINANCIAL CONDITION       D.     INDICATORS     -       (i)     Shareholders Funds to total assets     13.8%     15.2%       (ii)     Non performing loans to total gross loans     2.3%     3.4%       (iii)     Gross loans and advances to total deposits     39.6%     45.7%       (iv)     Loarning Assets to Total Assets     31.2%     33.6%       (v)     Earning Assets to Total Assets     83.8%     72.7%       (vi)     Deposit Growth     21.4%     31.5%  |                              |  | 1         |           |  |  |  |  |  |  |
| SELECTED FINANCIAL CONDITION         D.       INDICATORS         (i)       Shareholders Funds to total assets         13.8%       15.2%         (iii)       Non performing loans to total gross loans       2.3%         (iiii)       Gross loans and advances to total deposits       39.6%         (iv)       Loans and Advances to total assets       31.2%         (v)       Earning Assets to Total Assets       83.8%         (vi)       Deposit Growth       21.4%   | 40                           | Allowances for probable losses                       |           | 20,071    |  |  |  |  |  |  |
| INDICATORS         13.8%           (i) Shareholders Funds to total assets         13.8%           (iii) Non performing loans to total gross loans         2.3%           (iii) Gross loans and advances to total deposits         39.6%           (iv) Loans and Advances to total assets         31.2%           (v) Earning Assets to Total Assets         83.8%           (vi) Deposit Growth         21.4%  | 41                           | Other non performing assets                          | -         | -         |  |  |  |  |  |  |
| (i)Shareholders Funds to total assets13.8%15.2%(ii)Non performing loans to total gross loans2.3%3.4%(iii)Gross loans and advances to total deposits39.6%45.7%(iv)Loans and Advances to total assets31.2%33.6%(v)Earning Assets to Total Assets83.8%72.7%(vi)Deposit Growth21.4%31.5%  |                              |  |           |           |  |  |  |  |  |  |
| (ii)         Non performing loans to total gross loans         2.3%         3.4%           (iii)         Gross loans and advances to total deposits         39.6%         45.7%           (iv)         Loans and Advances to total assets         31.2%         33.6%           (v)         Earning Assets to Total Assets         83.8%         72.7%           (vi)         Deposit Growth         21.4%         31.5%  |                              |  |           |           |  |  |  |  |  |  |
| (iii)         Gross loans and advances to total deposits         39.6%         45.7%           (iv)         Loans and Advances to total assets         31.2%         33.6%           (v)         Earning Assets to Total Assets         83.8%         72.7%           (vi)         Deposit Growth         21.4%         31.5%   | 11 17                        |  |           |           |  |  |  |  |  |  |
| (iv)         Loans and Advances to total assets         31.2%         33.6%           (v)         Earning Assets to Total Assets         83.8%         72.7%           (vi)         Deposit Growth         21.4%         31.5%  | 11 1 1                       |  |           |           |  |  |  |  |  |  |
| (v)         Earning Assets to Total Assets         83.8%         72.7%           (vi)         Deposit Growth         21.4%         31.5%  | 11 1 2                       |  |           |           |  |  |  |  |  |  |
| (vi) Deposit Growth 21.4% 31.5%   | 11 1 1                       |  |           |           |  |  |  |  |  |  |
|   |                              |  |           |           |  |  |  |  |  |  |
| [(VII) [ASSEC GIOWTH ] 13.2%] 24.2%   |                              |  |           |           |  |  |  |  |  |  |
|   |                              |  | 13.2%     | 24.2%     |  |  |  |  |  |  |

| FOR THE PERIOD ENDED 30TH JUNE 2021<br>(Amounts in million shillings) |   |  |  |   |  |  |  |  |  |
|---|---|--|--|---|--|--|--|--|--|
|   |   | Current<br>Quarter<br>30th Jun 2021          | Comparative<br>Quarter<br>(Previous Year)<br>31st Jun 2020 | Current Year<br>Cumulative<br>30th Jun 2021 | Comparative Year<br>Cumulative<br>(Previous Year)<br>31st Jun 2020 |  |  |  |  |
| 1   | Interest income   | 21,069                                       | 24,252   | 40,435                                      | 49,012   |  |  |  |  |
| 2   | Interest expense  | (5,471)                                      | (6,837)  | (10,194)                                    | (13,863)   |  |  |  |  |
| 3   | Net interest income (1 minus 2)   | 15,598                                       | 17,415   | 30,241                                      | 35,149   |  |  |  |  |
| 4   | Bad debts written-off   | -  | -  | -   |  |  |  |  |  |
| 5   | Impairment losses on loans and advances   | (3,398)                                      | (1,576)  | (10,683)                                    | (827)  |  |  |  |  |
| 6   | Non interest income   | 9,145  | 9,241  | 22,501                                      | 22,525   |  |  |  |  |
|   | 6.1 Foreign currency dealings&translation gain/(Loss)<br>6.2 Fees and commission<br>6.3 Dividend income<br>6.4 Other operating income   | 3,492<br>5,040<br>-<br>613                   | 3,869<br>4,116<br>1,256                                    | 9,179<br>12,222<br>1,100                    | 6,741<br>12,302<br>3,482   |  |  |  |  |
| 7   | Non interest expense:<br>7.1 Salaries and Benefits<br>7.2 Fees and commission<br>7.3 Other Operating expenses   | <b>(12,194)</b><br>(8,393)<br>549<br>(4,350) | <b>(17,490)</b><br>(7,832)<br>(167)<br>(9,491)             | (25,526)<br>(16,768)<br>293<br>(9,051)      | ( <b>35,628)</b><br>(16,149)<br>(342)<br>(19,137)                  |  |  |  |  |
| 8   | Operating income/(loss) before tax  | 9,151  | 7,590  | 16,533                                      | 21,219   |  |  |  |  |
| 9   | Income tax provision  | (2,246)                                      | (1,335)  | (5,322)                                     | (4,244)  |  |  |  |  |
| 10  | Net income /(loss) after income tax   | 6,905  | 6,255  | 11,211                                      | 16,975   |  |  |  |  |
| 11  | Other Comprehensive Income (itemize)<br>11.1 Net gain/(losses) on changes in the fair value of  | 1,011  | (147)  | (659)                                       | 4,498  |  |  |  |  |
| 12  | Total comprehensive income/(loss) for the year  | 7,916  | 6,108  | 10,552                                      | 21,473   |  |  |  |  |
| 13<br>14<br>15  | Number of Employees<br>Basic Earnings Per Share<br>Number of Branches   | 241<br>599<br>4                              | 275<br>543<br>4  | 241<br>486<br>4                             | 275<br>737<br>4  |  |  |  |  |
|   | SELECTED PERFORMANCE INDICATORS   |  |  |   |  |  |  |  |  |
|   | (i) Return on Average Total Assets     (ii) Return on Average Shareholders' Fund     (iii) Non Interest Expense to Gross Income     (iv) Net Interest to Average Earning Assets | 1.7%<br>9.2%<br>49.3%<br>3.8%                | 1.9%<br>8.6%<br>65.6%<br>5.1%                              | 1.7%<br>7.5%<br>48.4%<br>4.1%               | 2.7%<br>12.0%<br>61.8%<br>5.1%                                     |  |  |  |  |

| C     | CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME<br>FOR THE PERIOD ENDED 30TH JUNE 2021<br>(Amounts in million shillings) |               |                 |               |                  |  |          | CONDENSED STATEMEN<br>FOR THE QUARTER<br>(Amounts i      |                 | TH JUNE 20       |               |    |
|-------|---|---------------|-----------------|---------------|------------------|--|----------|--|-----------------|------------------|---------------|----|
|       |   | Current       | Comparative     | Current Year  | Comparative Year |  | <u> </u> |  | Current quarter | Previous quarter | Current Year  | Г  |
|       |   | Quarter       | Quarter         | Cumulative    | Cumulative       |  |          |  | 30th Jun 2021   | 31st Mar 2021    | Cumulative    | 1  |
|       |   | 30th Jun 2021 | (Previous Year) | 30th Jun 2021 | (Previous Year)  |  |          |  |                 |                  | 30th Jun 2021 | 1  |
|       |   |               | 31st Jun 2020   |               | 31st Jun 2020    |  |          |  |                 |                  |               | ĺ  |
| 1     | Interest income   | 21,069        | 24,252          | 40,435        | 49,012           |  | Ŀ        | Cash flow from operating activities:                     |                 |                  |               | Γ  |
|       |   |               |                 |               |                  |  |          | Net Income(Loss) before tax                              | 9,151           | 7,382            | 16,533        | 1  |
| 2     | Interest expense  | (5,471)       | (6,837)         | (10,194)      | (13,863)         |  |          | Adjustment for:  |                 |                  |               | 1  |
| 3     | Net interest income (1 minus 2)   | 15,598        | 17,415          | 30,241        | 35,149           |  |          | Impairment/Amortization                                  | 4,058           | (2,577)          | 1,481         | 1  |
| ·     |   |               | ,               |               |                  |  |          | Net change in Loans and Advances                         | (33,537)        | 8,958            | (24,579)      | 1  |
| 4     | Bad debts written-off   | -             | -               | -             |                  |  |          | Gain/Loss on sale of Assets                              | · · · ·         | (1)              | (1)           | 1  |
|       |   |               |                 |               |                  |  |          | Net change in deposits                                   | 318,508         | 372,143          | 690,651       | 1  |
| 5     | Impairment losses on loans and advances   | (3,398)       | (1,576)         | (10,683)      | (827)            |  |          | Net change in short term Negotiable securities           | (110,892)       | (132,876)        | (243,768)     | 1  |
| 6     | Non interest income   | 9,145         | 9,241           | 22,501        | 22,525           |  |          | Net change in other liabilities                          | (50,985)        | 71,021           | 20,036        | 1  |
| l I ů |   | 0,140         | 0,241           | 22,001        | 12,010           |  |          | Net change in other Assets                               | (3,373)         | (7,227)          | (10,600)      | 1  |
|       | 6.1 Foreign currency dealings&translation gain/(Loss)   | 3,492         | 3,869           | 9,179         | 6,741            |  |          | Tax paid   | (3,379)         | (3,379)          | (6,758)       | Í. |
|       | 6.2 Fees and commission<br>6.3 Dividend income  | 5,040         | 4,116           | 12,222        | 12,302           |  |          | Others-Net Change in SMR&Placements                      | (35,616)        | (10,452)         | (46,068)      | L  |
|       | 6.4 Other operating income  | 613           | 1,256           | 1.100         | 3,482            |  |          | Net cash provided(used) by operating activities          | 93,935          | 302,992          | 396,927       |    |
|       | out outer operating moone   | 010           | 1,200           | 1,100         | 0,402            |  |          |  |                 |                  |               | ſ  |
| 7     | Non interest expense:   | (12,194)      | (17,490)        | (25,526)      | (35,628)         |  | 11:      | Cash flow from investing activities:                     |                 |                  | -             | 1  |
|       | 7.1 Salaries and Benefits   | (8,393)       | (7,832)         | (16,768)      | (16,149)         |  |          | Dividends received                                       | -               | -                | -             | 1  |
|       | 7.2 Fees and commission   | 549           | (167)           | 293           | (342)            |  |          | Purchase of fixed assets                                 | (548)           | (548)            | (1,096)       | 1  |
|       | 7.3 Other Operating expenses  | (4,350)       | (9,491)         | (9,051)       | (19,137)         |  |          | Proceeds on sale of fixed assets                         | -               | 1                | 1             | 1  |
|       |   |               |                 |               |                  |  |          | Purchase of non-dealing securities                       |                 | -                | -             | 1  |
| 8     | Operating income/(loss) before tax  | 9.151         | 7.590           | 16.533        | 21.219           |  |          | Proceeds from sale of non-dealing securities             | -               | -                | -             | 1  |
|       | operating internet (inter) second tan   |               | .,              |               |                  |  |          | Others   |                 | (0)              | (0)           | 1  |
| 9     | Income tax provision  | (2,246)       | (1,335)         | (5,322)       | (4,244)          |  |          | Net cash provided (used) by investing activities         | (548)           | (547)            | (1,095)       | E  |
| 10    | Net income /(loss) after income tax   | 6,905         | 6,255           | 11,211        | 16,975           |  |          | Cash flow from financing activities:                     |                 |                  |               | l  |
| 11    |   |               |                 |               |                  |  | [        | Repayment of long-term debt                              |                 | -                |               | 1  |
| 11    | Other Comprehensive Income (itemize)<br>11.1 Net gain/(losses) on changes in the fair value of  | 1.011         | (147)           | (659)         | 4,498            |  |          | Proceeds from issuance of long term debt                 |                 |                  |               | 1  |
|       | The rai value of  | 1,011         | (147)           | (055)         | 4,450            |  |          | Proceeds from issuance of share capital                  |                 |                  |               | 1  |
| 12    | Total comprehensive income/(loss) for the year  | 7,916         | 6,108           | 10.552        | 21,473           |  |          | Payment of cash dividends                                |                 |                  |               | 1  |
| ^     |   |               | -1100           |               |                  |  |          | Net change in other borrowings                           |                 |                  |               | 1  |
| 13    |   | 241           | 275             | 241           | 275              |  |          | Others   |                 | -                |               | 1  |
| 14    |   | 599           | 543             | 486           | 737              |  |          | Net cash provided (used) by financing activities         |                 |                  |               | F  |
| 15    | Number of Branches  | 4             | 4               | 4             | 4                |  |          | net each provided (about by manoing activities           |                 |                  |               | F  |
|       | SELECTED PERFORMANCE INDICATORS   |               |                 |               |                  |  | IV:      | Cash and Cash Equivalents:                               |                 |                  |               | 1  |
|       | (i) Return on Average Total Assets  | 1.7%          | 1.9%            | 1.7%          | 2.7%             |  |          | Net increase/(decrease) in cash and cash equivalents     | 93,387          | 302,445          | 395,832       | 1  |
|       | (i) Return on Average Total Assets<br>(ii) Return on Average Shareholders' Fund   | 1.7%          | 1.9%            | 1.7%<br>7.5%  | 2.7%<br>12.0%    |  |          | Cash and cash equivalent at the beginning of the quarter | 752,875         | 450,430          | 450,430       | 1  |
|       | (iii) Non Interest Expense to Gross Income  | 49.3%         | 65.6%           | 48.4%         | 61.8%            |  |          | Cash and cash equivalent at the end of the quarter       | 846,262         | 752,875          | 846,262       | 1  |

|  | Share<br>Capital | Share<br>Premium | Retained<br>Earnings | Regulatory<br>Reserve | General<br>Provision<br>Reserve | (   | Others | Total  |
|--|------------------|------------------|----------------------|-----------------------|---------------------------------|-----|--------|--------|
| Current Year 2021<br>Balance as at the beginning of the year | 101,092          |                  | - 178.87             | 2                     | 0                               | 799 | 12,784 | 293.54 |
| Profit for the year  | 101,092          |                  | - 11.21              |                       | 0                               | 199 | 12,704 | 293,54 |
| Other Comprehensive Income                                   |                  |                  | - 11,21              |                       |                                 | - 1 | (659)  | (65)   |
| Transactions with owners                                     |                  |                  |                      |                       |                                 |     | (000)  | (00    |
| Dividends Paid   | 1.               |                  |                      |                       |                                 |     |        |        |
| Regulatory Reserve   | 1.               |                  |                      |                       |                                 |     |        |        |
| General Provision Reserve                                    | 1 .              |                  |                      |                       |                                 |     |        |        |
| Others   |                  |                  |                      | -                     |                                 |     |        |        |
| Balance as at the end of the current period                  | 101,092          |                  | - 190,08             | 4                     | 0                               | 799 | 12,125 | 304,10 |
| Previous Year 2020   |                  |                  |                      |                       |                                 |     |        |        |
| Balance as at the beginning of the year                      | 101,092          |                  | - 158,03             | 6                     | 0                               | 799 | 9,280  | 269,20 |
| Profit for the year  | .                |                  | - 20,83              | 7                     |                                 |     |        | 20,83  |
| Other Comprehensive Income                                   |                  |                  | •                    | -                     |                                 |     | 3505   | 3,50   |
| Transactions with owners                                     | · ·              |                  |                      | -                     |                                 | -   |        |        |
| Dividends Paid   | · ·              |                  |                      | -                     | -                               | -   | -      |        |
| Regulatory Reserve   | · ·              |                  | -                    | •                     |                                 | -   | -      |        |
| General Provision Reserve                                    | · ·              |                  | •                    | •                     | •                               | 0   |        |        |
| Others   | <u> </u>         |                  |                      |                       |                                 | -   |        |        |
| Balance as at the end of the previous period                 | 101.092          |                  | • 178.87             | 3                     | 0                               | 799 | 12,785 | 293    |

| In preparation of the quarterly financial stateme statements.  | ents, consistent accounting policies have been u | sed as those applicable to the previous year audited financial |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
| Name and Title   | Signature  | Date   |  |  |  |  |  |  |  |
| Sanjay Rughani<br>Chief Executive Officer  |  | 26-Jul-2021  |  |  |  |  |  |  |  |
| Rayson Foya<br>Chief Finance Officer   |  | 26-Jul-2021  |  |  |  |  |  |  |  |
| Pamela Nnkya<br>Chief Internal Auditor   |  | 26-Jul-2021  |  |  |  |  |  |  |  |
| We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have<br>been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial<br>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. Amb. Ami Mpungwe  |  | 27-Jul-2021  |  |  |  |  |  |  |  |

### The Banking and Financial Institutions (Disclosures) Regulations, 2014 SCHEDULE (Made under Regulation 11) MINIMUM DISCLOSURES OF CHARGES AND FEES

MBER ITEM/TRANSACTION 1.0 Current Ac

- TZS: 0.35% % of value, Min TZS 59,000, Max TZS 177,000 (i) Dishonoured cheque

(t) Bill payments through ATM N/A (u) Deposit fee None 2.

Prof. Sylvia S. Temu

USD/EUR: 5.37 (f) Transfer from foreign currency nominated GBP: 5.37

| R ITEM/TRANSACTION   | CHARGE/FEE   |   | Max TZS 177,000   |     | (u) Deposit fee                      | None   |      | denominated   | GBP: 5.37   |
|--|--|---|---|-----|--------------------------------------|--|------|---|---|
| Current Accounts   |  |   | - USD/EUR: 0.35% of value, Min USD/EUR  |     | (v) Other (please specify)           | N/A  |      | account to local current account  |   |
| <ul> <li>(a) Required minimum opening<br/>balance</li> </ul> |  |   | 89; Max USD/EUR 236   | 2.0 | Savings Accounts                     |  |      | (within bank  | Transfer within SCB Accounts: No  |
| balance  | Ordinary: TZS 500,000;   |   | - GBP: 0.35% of value, Min GBP 89; Max<br>GBP 177   | 2.0 | (a) Required minimum opening         | Ordinary: TZS 500,000;   |      | and to other bank)  | Charge  |
|  | USD/EUR/GBP 500  |   |   |     | (a) Required minimum opening balance |  |      | and to other bank)  |   |
|  |  |   | Business Banking:   |     |                                      | USD/EURO/GBP 500   |      |   |   |
|  | Hifadhi: TZS 250,000; USD 250  |   | Cheque Unpaid - Insufficient funds  |     |                                      | DIVA: TZS 500,000  | 5.   | 0 Personal Loans  |   |
| (b) Monthly service fee (breakdown                           |  |   | TZS 271,400   |     |                                      | USD 500  | 5.   | o Personal Loans  |   |
| per customer type)   |  |   | USD/EUR/GBP 201   |     |                                      | Tajirika Junior: TZS 250,000   |      | (a)   |   |
|  | Ordinary:  |   |   |     |                                      | USD 250  |      | Processing/Arrangement/Appraisal  |   |
|  | Balances below TZS 20mn;   | (j) Special clearance   | Non-Local Bank/Branch:  |     |                                      | Tajirika: TZS 500,000  |      | fee   |   |
|  | TZS 15,340   |   | TZS 47,200;   |     | (b) Monthly service fee              |  |      | (i) Personal loans  | 3.5% Minimum TZS 118,000  |
|  | USD/EUR – 17.7 GBP -14.16  |   | USD/EUR 53  |     | (b) Monthly service ree              | Monthly Ledger Fees for balances below<br>TZS 10mn / USD / Euro 5,000 / GPB 5,000  |      |   |   |
|  | Balances above TZS 20mn; TZS 9,500   |   |   |     |                                      | Ordinary: TZS 8,260 USD/EUR 17.7<br>GBP14.16   |      | (ii) Overdrafts   | Salary O/D: None  |
|  | USD/EUR 14.16 GBP 7.08   |   |   |     |                                      |  |      |   | Secured O/D: 1.42% Minimum TZS  |
|  |  |   | Local Bank/Branch: TZS 40,120;  |     |                                      | Monthly ledger fees for balances TZS<br>10mn/USD 5,000/ GBP 5,000 and above  |      |   | 117,000   |
|  |  |   | USD/EUR 40  |     |                                      | Ordinary: TZS 7,000 USD/EUR14,16 GBP   |      | (iii) Mortgage finance  | N/A   |
|  | Diva: TZS 15,340 USD/EURO 15.34  |   | GBP 40  |     |                                      | 7.08   |      | (III) Mongage Imance  | N/A   |
|  | Diva: 120 13,040 000/2010 13.04  | (k) Counter cheque  | TZS 14,160; USD/EUR/GBP 14  |     |                                      | Monthly Ledger Fees for balances below   |      |   |   |
|  |  | (it) Counter eneque   |   |     |                                      | Monthly Ledger Fees for balances below<br>TZS 10mn / USD / Euro 5,000 / GPB 5,00   |      | (iv) Asset finance  | N/A   |
|  | Single Fee (Mkombozi): TZS 17,700  |   |   |     |                                      | DIVA: TZS 8,260 USD/EUR 17.7 GBP   |      | (IV) Asset Infance  | N/A   |
|  |  | (I) Stop payment  |   |     |                                      | 14.16  |      | (b) Unpaid loan instalment  | None  |
|  | Hifadhi: None for digital account opened   |   | TZS 35,400; USD/EUR 41; GBP 35 per  |     |                                      | Monthly ledger fees for balances TZS<br>10mn/USD 5,000/ GBP 5,000 and above  |      |   | 9%  |
|  | and TZS 9000 for non-digital account   |   | Notice  |     |                                      | DIVA: TZS 7,000 USD/EUR 15.34  |      | (c) Early repayment   | 9%  |
| (c) Cheque withdrawal over the<br>counter                    | Cash withdrawal fee for amount below<br>TZS 20mn   |   | Business banking  |     |                                      | GBP7.08  |      | (d) Valuation fees  | N/A   |
|  | TZS 8,000  |   | Stop Payment - for lack of funds  | 1   |                                      | Tajirika Junior: None  | —    | (e) Other   | N/A   |
|  | USD 2.0% Min 6   |   | TZS 70,800 USD/EUR/GBP 71   |     |                                      | Tajirika: None   |      |   | N/A   |
|  | EURO 2.0% Min 12   |   |   |     | (c) Interim statement                | TZS 2,006  |      |   |   |
|  | GBP2.0% Min 6  |   | Stop Payment, for any reason other than   |     | (c) Interim statement                |  |      |   |   |
|  | Cash withdrawal fee for amount TZS   |   | TZS 35,400 USD/EUR/GBP 71   |     |                                      | USD/EUR 4; GBP 2   |      | LC Opening/Advising commission<br>(cash covered)  | 0.6% per quarter or part thereof min  |
|  | Cash withdrawal fee for amount TZS 20mn and above  |   | 125 35,400 USD/EUR/GBP 71   |     | (d) Account closure                  | TZS 29,5000  |      | · · · ·   |   |
|  | TZS 0.35% Min 118,000  |   |   |     |                                      | USD/EUR 30   |      | LC Opening/Advising commission<br>(no cash covered)   | As above  |
|  | USD 2.0% Min 6<br>EURO 2.0% Min 12   | (m) Standing order  |   |     |                                      | GBP 30   |      | (   |   |
|  | GBP2.0% Min 6  |   | TZS 7,080; USD/EUR/GBP 7  |     | Electronic Banking                   |  |      | LC Acceptance commission  | N/A   |
| (d) Fees per ATM withdrawa                                   |  |   | Business banking  |     |                                      |  |      | LC Payment/Settlement   | N/A   |
|  | TZS 1,200  |   | TZS 7,080 USD/EUR/GBP 14  |     | (a) Internet banking monthly fee     | Free   |      | commission  |   |
|  |  |   | Corporate: TZS 6500 USD 6.5   |     | (b) Internet transfers               | -foreign telegraphic transfers   |      | LC Amendments   | Same as issuance  |
|  | USD \$ 1   |   | Commercial: TZS 7500 USD 15   |     | (-,                                  | • USD/EUR: 53.1/59   |      |   |   |
| (e) ATM mini statement                                       | TZS 600  | (n) Balance enquiry   | Retail  |     |                                      | <ul> <li>GBP 47</li> </ul>   |      |   |   |
|  | USD 0.6  |   | TZS 300/USD 0.1 own ATM and TZS 1,000/USD 1 non SCB ATM locally   |     |                                      | -Local telegraphic Transfer  |      |   |   |
|  | 000 010  |   |   |     |                                      | TZS- 7,080   |      |   |   |
| (f) Interim statement per page                               |  |   | TZS 1,180; USD/EUR/GBP 1.2  |     |                                      | USD/EUR -5.37  | 6.   | 0 Mortgages   |   |
|  | TZS 2,006USD/EUR 4; GBP 2  |   | Electronic: Free  |     | (c) Mobile banking                   | 1000 - 9,999 = 900   |      | (a)   |   |
|  | Business banking: TZS23,600  | (o) New ATM card issuance   | Free  |     |                                      | 10,000 - 49,999 = 3,000<br>50,000 - 99,999 = 4,100   |      | Processing/Arrangement/Appraisal  |   |
|  | USD/EUR/GBP 24   | (p) ATM card renewal or<br>replacement (indicate costs for<br>different card types) |   |     |                                      | 100,000 - 299,999 = 5,700  |      | 166   |   |
|  | One and a T70 0 000 H0D 40   | different card types)   | TZS 25,000  |     |                                      | 300,000 - 1,000,000 = 7,100  |      | (i) Outright Purchase   | 1.5% of the Loan Value  |
|  | Corporate: TZS 3,000 USD 12  |   | USD/EUR 15;   |     |                                      | N/A  |      | (ii) Equity Release – Top Up  | 1.5% of the Loan Value  |
|  | Commercial: TZS 3,5000 USD 15  |   | GBP N/A   |     | (d) Other                            | IN/A   |      | (iii) Equity Release –  | 1.5% of the Loan Value  |
| (g) Periodic scheduled statement                             |  |   |   | 4.0 | Foreign Exchange Transaction         |  |      | Balance Transfer/Buy Back   |   |
|  | Datail hanking: (reg E statements  | (q) Overdrawn account interest<br>charge  | 25% per annum charged daily on utilised<br>amount   |     | (a) Purchase/sale of TCs             | N/A  |      | (iv) Equity Release – Pure<br>Equity Release  | 1.5% of the Loan Value  |
|  | Retail banking: free E-statements  | charge  | undant  |     | transactions over the counter        |  |      |   |   |
|  |  |   |   |     | (b) Purchase of foreign cheque       | -USD/EUR: 0.71% of value Minimum 17.7,<br>Maximum 177  |      | (b) Unpaid loan instalment  | None  |
|  | Business banking: Free E-statements  | (a) Uppersonal excepted?  | TZP, laterant at home rate alive 0001   |     |                                      |  |      |   |   |
|  | Business banking: Free E-statements<br>Corporate: Waived   | (r) Unarranged overdraft  | - TZS: Interest at base rate plus 23%,<br>Minimum TZS 10,000 per month  |     |                                      |  |      | (c) Early repayment   | 1.5% of remaining balance   |
|  | Corporate: Waived  | (r) Unarranged overdraft  |   |     |                                      | -GBP: 0.71% of value Minimum 59,<br>Maximum 177  |      |   | -   |
|  | -  | (r) Unarranged overdraft  | <ul> <li>USD/EUR: Interest at base rate plus 23%,<br/>Minimum USD/EUR 15 per month</li> </ul>   |     | (c) Sale/purchase of cash passport   | -GBP: 0.71% of value Minimum 59,   |      | (c) Early repayment<br>(d) Valuation fees   | Varies depending on the Valuer s  |
|  | Corporate: Waived  | (r) Unarranged overdraft  | <ul> <li>USD/EUR: Interest at base rate plus 23%,<br/>Minimum USD/EUR 15 per month</li> </ul>   |     | (c) Sale/purchase of cash passport   | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A   |      | (d) Valuation fees  | Varies depending on the Valuer s<br>from the banks approved pa  |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived  | (r) Unarranged overdraft  |   |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A   |      |   | Varies depending on the Valuer s<br>from the banks approved pa  |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160   |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month     GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month   |     |                                      | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/FUR: 0.4% of value, Minimum<br>USD/FUR: 118   |      | (d) Valuation fees<br>(d) Valuation fees<br>(e) Legal Costs and Stamp Duty  | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban   |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived  | (r) Unarranged overdraft<br>(s) Interbank transfer                                  | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37   |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/FUR: 0.4% of value, Minimum<br>USD/FUR: 118   |      | (d) Valuation fees<br>(e) Legal Costs and Stamp Duty<br>(f) Mortgage Protection Insurance   | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban<br>0.67% of the Loan Amount                       |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160   |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br>Corporate  |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value. Minimum  |      | <ul> <li>(d) Valuation fees</li> <li>(e) Legal Costs and Stamp Duty</li> <li>(f) Mortgage Protection Insurance</li> <li>(g) Domestic/ Home Owners</li> </ul>  | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban   |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking  |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>- GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br><u>Corporate</u><br>Manual TZS 11,800  |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0,4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes tetex/ swift charges up to USD<br>35,4) overseas charges USD41,3 (optional-<br>Deducted upfront)   |      | (d) Valuation fees<br>(e) Legal Costs and Stamp Duty<br>(f) Mortgage Protection Insurance   | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban<br>0.67% of the Loan Amount                       |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking<br>100 Leaves TZS 41,300; USD 41   |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month     GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month     TZS 11,800 USD/EUR 5.37<br>Corporate<br>Manual TZS 11,800<br>Electronic TZS 6,500   |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes tetex/ swift charges up to USD<br>35.4) overseas charges USD41.3 (optional-<br>Deducted upfront)<br>- GBP: 0.4% of value, Minimum GBP 17.7,<br>Maximum GBP 75 +tetex/ swift GBP 23.6   |      | <ul> <li>(d) Valuation fees</li> <li>(e) Legal Costs and Stamp Duty</li> <li>(f) Mortgage Protection Insurance</li> <li>(g) Domestic/ Home Owners</li> </ul>  | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban<br>0.67% of the Loan Amount                       |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking  |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br><u>Corporate</u><br>Manual TZS 11,800<br>Electronic TZS 6,500<br>GBP N/A   |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes telex/ swift charges up to USD<br>35.4) overseas charges USD41.3 (optional-<br>Deducted upfront)<br>- GBP: 0.4% of value, Minimum GBP 17.7,<br>Maximum GBP 75 +telex/ swift GBP 23.6<br>+prepaid overseas charge,  | Nam  | <ul> <li>(d) Valuation fees</li> <li>(e) Legal Costs and Stamp Duty</li> <li>(f) Mortgage Protection Insurance</li> <li>(g) Domestic/ Home Owners<br/>Insurance</li> </ul>                                  | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban<br>0.67% of the Loan Amount                       |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking<br>100 Leaves TZS 41,300; USD 41   |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br><u>Corporate</u><br>Manual TZS 11,800<br>Electronic TZS 6,500<br>GBP N/A<br><u>Commercial</u>  |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes telex/ swift charges up to USD<br>36,4) overseas charges USD41.3 (optional-<br>Deducted upfront)<br>- GBP: 0.4% of value, Minimum GBP 17.7,<br>Maximum GBP 75 +telex/ swift GBP 23.6<br>+prepaid overseas charge,<br>Corporate: 0.33% of value (Min USD  |      | (d) Valuation fees       (e) Legal Costs and Stamp Duty       (f) Mortgage Protection Insurance       (g) Domestic/ Home Owners<br>Insurance       e     Designation       ir Riaz     Head, Retail Banking | Varies depending on the Valuer s<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Ban<br>0.67% of the Loan Amount<br>0.15% of the IRV   |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking<br>100 Leaves TZS 41,300; USD 41<br>Corporate Bank<br>100 leaves TZS 26,000 USD 12 |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br><u>Corporate</u><br>Manual TZS 11,800<br>Electronic TZS 6,500<br>GBP N/A<br><u>Commercial</u><br>Manual TZS 11,800<br>Electronic TZS 6,500 |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes telex/ swift charges up to USD<br>35.4) overseas charges USD41.3 (optional-<br>Deducted upfront)<br>- GBP: 0.4% of value, Minimum GBP 17.7,<br>Maximum GBP 75 +telex/ swift GBP 23.6<br>+prepaid overseas charge.<br>Corporate: 0.33% of value (Min USD<br>36 Max USD130) +5wift Charges (USD42) |      | (d) Valuation fees       (e) Legal Costs and Stamp Duty       (f) Mortgage Protection Insurance       (g) Domestic/ Home Owners<br>Insurance       e     Designation  | Varies depending on the Valuer sr<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Bani<br>0.67% of the Loan Amount<br>0.15% of the IRV |
| (h) Cheque book  | Corporate: Waived<br>Commercial: waived<br>30 Leaves: TZS 14,160<br>100 Leaves: TZS 35,40<br>Business Banking<br>100 Leaves TZS 41,300; USD 41<br>Corporate Bank                                 |   | USD/EUR: Interest at base rate plus 23%,<br>Minimum USD/EUR 15 per month<br>GBP: Interest at base rate plus 23%,<br>Minimum GBP 10 per month<br>TZS 11,800 USD/EUR 5.37<br>Corporate<br>Manual TZS 11,800<br>Electronic TZS 6,500<br>GBP N/A<br>Commercial<br>Manual TZS 11,800                                       |     | (d) Telegraphic transfer             | -GBP: 0.71% of value Minimum 59,<br>Maximum 177<br>N/A<br>- TZS: N/A<br>- USD/EUR: 0.4% of value, Minimum<br>USD/EUR 59, Maximum USD/EUR 118<br>(includes telex/ swift charges up to USD<br>36,4) overseas charges USD41.3 (optional-<br>Deducted upfront)<br>- GBP: 0.4% of value, Minimum GBP 17.7,<br>Maximum GBP 75 +telex/ swift GBP 23.6<br>+prepaid overseas charge,<br>Corporate: 0.33% of value (Min USD  | Ajma | (d) Valuation fees       (e) Legal Costs and Stamp Duty       (f) Mortgage Protection Insurance       (g) Domestic/ Home Owners<br>Insurance       e     Designation       ir Riaz     Head, Retail Banking | Varies depending on the Valuer st<br>from the banks approved pa<br>1.5% -3% of the Loan value – Cost<br>registering the change IFO the Bank<br>0.67% of the Loan Amount<br>0.15% of the IRV |

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# THRDC urges the resentful to stop persuading others to oppose COVID-19 vaccines

### By Alima Nkwong, HMC

THE Tanzania Human Rights Defenders Coalition (THRDC) has urged those who are resentful about the injection of the Covid-19 vaccine to stop influencing others who have a positive opinion about it because health issues are a human right.

THRDC national coordinator Onesmo Olengurumwa said that everyone's choice concerning the Covid-19 vaccine should be respected while also respecting the role of the government regarding vaccination and the overall management of the Covid-19 in Tanzania.

"An issue of health is a human right, is a personal issue and therefore whoever sees the importance of taking the vaccine should be respected and whoever takes a negative approach towards this vaccine again should be respected," he stated.

He added that those who do not want to take the vaccine should not go ahead to discredit measures taken by the government in fighting against the pandemic so as to protect its citizens.

"We don't need anyone to intimidate our medical doctors for playing their role but if we have anyone who is not ready to take the vaccine that should be his personal decision and that should not be the public's decision," he emphasized.

Guardian

Olengurumwa also saluted efforts made so far by the government of Tanzania in combating the spread of the global pandemic including finalising procedures for the importation of the Covid-19 vaccine adding that it is the role of the government which should be supported by others.

"Issues of vaccination or the fight against any disease should be a joint effort therefore everyone should support government's initiative to fight against the Covid-19 including stakeholders like the civil society and the private sector," he intoned.

When referred to President Samia Suluhu Hassan's Covid-19 address to the public, she has always stated clearly that no one will be obliged to take the Covid-19 vaccine out of his/her will but encouraging all the citizens to observe preventive measures so as to stop the spread of this deadly virus.

NMB Bank Plc Bancassurance Department head Martine Massawe (C) pictured in Dar es Salaam yesterday presenting a dummy cheque for over 400m/-to traders Sajida Kagasheki (L) and Emmanuel Kabadi (2nd-L), whose insured property was destroyed by the recent fire that gutted the city's Kariakoo Market. With them are the department's manager, Adam Nsenga (R), and Reliance manager Joel Mwakalebela (2nd R). Photo: Guardian Correspondent

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# **Arrest all those** participating in Sukuma, Maasai herders clash in Tindiga village, **RC tells police**

### By Guardian Correspondent, Kilosa

MOROGORO regional commissioner Martine Shigella has instructed the police force to search for people who instigated violence between the Sukuma and Maasai pastoralists in Tindiga village, Kilosa district that led to the death of one person leaving four others injured.

The source of the violence is said to be a quarrel between the two pastoralists' groups, whereby the Sukuma accused Maasai of stealing their livestock.

|  | Issued pursuant  | to regul   | ation 7 a   | nd 8 of t  | he Banking   | and Fina          | ncial Institutions (  | (Disclo  | sure) Reg                                | ulations, 20  | 014  | _              |
|--|--|--|---|--|--|-------------------|---|--|--|---|--|----------------|
|  | CONDENSED STATEMENT OF F   | NANCIAL PO   |   | AT 30 JUNE   | 2021   |                   | DENSED STATEMENT OF<br>THE QUARTER/YEAR ENI   |  |  |   | DUNTS IN MILLI                               |                |
| Τ  | (AMOUNTS   | IN MILLION SHIL  | CURRENT QU<br>30.06.202   |  | EVIOUS QUARTER   |                   | THE QUARTER/YEAR END  |  |  | PREVIOUS QUARTER<br>31.03.2020                            | CUMULATIVE<br>CURRENT YEAR<br>30.06.2021     | T              |
|  | ASSETS   |  | 30.06.202   |  | 31.03.2021   |                   | h flow from operating activities:<br>income(Loss)   |  | (1,164)                                  | (1,853)   | (3,017)                                      | ,              |
| 21   | Cash<br>Balances with Bank of Tanzania<br>Investment in Government Securities  |  |   | 1,328<br>5,268<br>-  | 1,399<br>4,157<br>-  | Ad<br>-1          | ustment for :<br>npairment/Amortization<br>et change in loans and advances  |  | -<br>671<br>1,474                        | (2,370)<br>3,591  | (1,699)<br>5,065                             | )              |
| 5 (  | Balances with Other Banks and financial institutions<br>Cheques and Items for Clearing   |  |   | 11,303<br>-  | 10,520   | <br>- N           | nin/Loss on sale of assets<br>et change in Deposits   |  | 3,368                                    | (2,428)   | 940  |                |
| - 7 I  | Interbranch float items<br>Bills Negotiated<br>Customers' liabilities for acceptances  |  |   | -  | -  | 1-<br>1-          | et change in Short term negotiable securities<br>et change in Other Liabilities<br>et change in Other Assets  |  | (1,108)<br>133                           | (361)<br>776  | -<br>(1,469)<br>909                          | )              |
| 9 I<br>10 I  | Interbank Loan Receivables<br>Investments in Other securities  |  |   | -  | -  | -0                | x paid<br>thers (Specify)<br>cash provided (used) by operating activitic  | e5   | -<br>(3)<br>3,371                        | -<br>3<br>(2,642)   | -<br>-<br>729                                |                |
| - (  | Loans, Advances and Overdrafts<br>(Net of allowances for Probable losses)<br>Other Assets  |  |   | 27,263<br>-<br>1,046   | 28,737<br>-<br>1,179   | 11 Ca             | h flow from investing activities:<br>idend Received   |  | -,                                       | (   |  |                |
| 13 H<br>14 U   | Equity Investments<br>Underwriting accounts  |  |   | -  | 1  | Pu<br>Pro         | chase of fixed assets<br>eeeds from sale of fixed assets  |  | (212)                                    | 3,016   | 2,804  |                |
| - I  | Property, Plant and Equipment  |  |   | 7,151<br>53,359  | 7,610<br><b>53,602</b>   | Pro               | chase of non-dealing securities<br>ceeds from sale of non-dealing securities<br>ers (Equity invesments)   |  | 9,072                                    | -   | 9,072  |                |
| 1  | LIABILITIES<br>Deposits from other banks and financial institutions  |  |   | 7,907  | 7,899  | Ne                | cash provided (used) by investing activitie<br>h flow from financing activities:  | 25   | 8,860                                    | 3,016   | 11,876                                       |                |
| 18 (   | Deposits from other banks and financial institutions<br>Customer Deposits<br>Cash letters of credit  |  |   | 24,852   | 21,492   | Rej<br>Pro        | ayment of long-term debt<br>eeds from issuance of long term debt  |  | (1,319)                                  | (228)   | (1,547)                                      |                |
| 20 S<br>21 I   | Special Deposits<br>Payments orders / transfers payable<br>Bankers' cheques and drafts issued  |  |   | -  | -  | Pa<br>Ne          | eeds from issuance of share capital<br>ment of lease liabilities<br>change in other borrowings  |  | 958<br>-<br>(975)                        | 1,379<br>-<br>(1,713)                                     | 2,337<br>-<br>(2,688)                        |                |
| 23 /<br>24 /   | Accrued taxes and expenses payable<br>Acceptances outstanding  |  |   | -<br>236<br>-  | -<br>469<br>-  | Ot                | ers -(Specify)<br>cash provided (used) by financing activitie   | es   | (1,336)                                  | (562)   | (1,898)                                      |                |
| 25 I<br>26 U   | Interbranch float items<br>Unearned income and other deferred charges<br>Other Liabilities   |  |   | -<br>520<br>1,861  | -<br>528<br>2,728  |                   | h and Cash Equivalents:<br>increase/(decrease) in cash and cash equiva  | alents   | 10,895                                   | (188)   | 10,707                                       |                |
| 28 I   | Borrowings   |  |   | 11,044   | 13,338   |                   | h and cash equivalents at the beginning of th   |  | 7,004                                    | 7,018   | 16,916                                       |                |
|  | TOTAL LIABILITIES  |  |   | 46,420   | 46,454   | Ca                | h and cash equivalents at the end of the Qua  | arter/year   | 17,899                                   | 7,004   | 27,623                                       |                |
| 301  | NET ASSETS/(LIABILITIES)(16 MINUS 29)  |  |   | 6,939  | 7,148  | SEL               | CTED EXPLANATORY NO   | TES FOR  | THE QUARTE                               | R ENDED 30TH  | JUNE 2021                                    |                |
| 31 I   | SHAREHOLDERS' FUNDS<br>Paid up Share Capital   |  |   | 36,401   | 35,481   |                   | aration of the quarterly financial staten<br>financial statements (if there were chan   |  |  |   |  | o the          |
| 33 I   | Capital Reserves<br>Retained Earnings<br>Profit/ (Loss) Account  |  |   | -<br>(27,502)<br>(3,017)   | -<br>(27,718)<br>(1,850)   | Name              | and Title   | Signature  |  | Date  |  |                |
| 35 (<br>a. (   | Other Capital Accounts/Capital Advance<br>Other- Statutory Reserve   |  |   | 1,057  | 1,235  | Jalal U<br>(Ag. C | Haq<br>ief Executive Officer)   | (Signed)   |  | 28 <sup>th</sup> Jul                                      | ly 2021                                      |                |
|  | General Provision Reserve<br>Minority Interest   |  |   | -  | -  |                   | dith Edward Mulindwa<br>of Finance)   | (Signed)   |  | 28 <sup>th</sup> Ju                                       | ly 2021                                      |                |
| 37 1   | TOTAL SHAREHOLDERS' FUNDS  |  |   | 6,939  | 7,148  | Peter k           | aisi<br>Il Audit Manager)   | (Signed)   |  | 28 <sup>th</sup> Jul                                      | <b>I</b> y 2021                              |                |
|  | Contingent Liabilities<br>Non-Performing Loans and Advances  |  |   | 6,305  | 8,452  | to the b          | undersigned directors, attest to the faithful<br>ast of our knowledge and belief, have beer   | n prepared in c  | onformance with Intern                   | ts. We declare that the sta<br>ational Financial Reportir | atements have been o<br>ng Standards and the | exan<br>e requ |
| 40 /   | Allowances for Probable Losses<br>Other Non-Performing assets  |  |   | 3,620  | 4,470  | Name              | and Financial Institutions Act, 2006 and th   | hey present a tr<br>Signature  | ue and fair view.                        | Date  |  |                |
|  | PERFORMANCE INDICATORS<br>Shareholders Funds to Total Assets   |  |   | 13%  | 13%  |                   | nica Joseph<br>mber   | (Signed)   |  | 28 <sup>th</sup> July                                     | 2021   |                |
| ) 1<br>I) (  | Non Performing loans to Total Gross Loans<br>Gross loans and advances to total deposits  |  |   | 18%<br>94%   | 24%<br>113%  |                   | 'y Pascal Mabiti<br>mber  | (Signed)   |  | 28 <sup>th</sup> Ju <b>l</b> y                            | 2021   |                |
| ) I  | Loans and Advances to Total Assets<br>Earning Assets to Total Assets<br>Deposits Growth  |  |   | 51%<br>72%<br>11%  | 54%<br>73%<br>-8%  |                   |   | ISLOSUR  | ES OF BANK (                             | CHARGES AND   |  |                |
|  | Assets Growth  |  |   | 0%   | -9%  | Num               | er Item/Transaction<br>1 Savings Account(TZs)<br>Mkwanja(TZs)<br>(a) Paguirad minimum a   | nomina hal   | 10.00                                    |   | Charge/Fee                                   |                |
| C  | ONDENSED STATEMENT OF PROFIT C<br>AND LOSS FOR THE F   |  |   |  | SIVE INCOME  |                   | (a) Required minimum op<br>(b) Required minimum op<br>(c) Monthly Services Fees<br>(d) Interim Statement per  | perating ba<br>;   | lance                                    |   |  |                |
|  |  | IN MILLION SHIL  |   |  |  |                   | (d) internit Statement per  |  |  |   |  |                |
|  |  |  | •   |  |  |                   | (e) Monthly Services Fees<br>(f) Withdraw charges ove<br>(g) Interest payable   | 3  | er                                       |   |  |                |
|  |  | Current<br>Quarter<br>30.06.2021   | Comparative<br>Quarter  | Current Yea<br>Cummulativ<br>30.06.2021  | e Cummulative  |                   | (f) Withdraw charges ove<br>(g) Interest payable<br>Hakika Individual (TZs)   | s<br>er the count  |  |   |  |                |
| 1  | Interest Income  | Quarter<br>30.06.2021<br>3,419   | Comparative<br>Quarter<br>30.06.2020<br>4,920   | Cummulativ<br>30.06.2021<br>6,84   | e Cummulative<br>30.06.2020<br>9 10,970  |                   | <ul> <li>(f) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum og</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> </ul>  | s<br>er the count<br>pening bala   |  |   |  |                |
| 2<br>3   | Interest Expense<br>Net Interest Income (1 Minus 2)  | Quarter<br>30.06.2021  | Comparative<br>Quarter<br>30.06.2020  | Cummulativ<br>30.06.2021   | e Cummulative<br>30.06.2020<br>9 10,970<br>1) (2,893)  |                   | (f) Withdraw charges ove<br>(g) Interest payable     Hakika Individual (TZs)     (a) Required minimum of<br>(b) Monthly Services Fees<br>(c) Interim Statement per<br>(d) Interest payable<br>(e) Balance enquiry<br>(f) Withdraw charges ove<br>(f) Withdraw charges ove   | er the count<br>pening bala<br>page<br>page<br>er the count  | ince                                     |   |  |                |
| 2<br>3<br>4  | Interest Expense   | Quarter<br>30.06.2021<br>3,419<br>(1,148)  | Comparative<br>Quarter<br>30.06.2020<br>4,920<br>(1,696)  | Cummulativ<br>30.06.2021<br>6,84<br>(2,353   | e <u>Cummulative</u><br>30.06.2020<br>9 10,970<br>6 8,077<br>-   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum ogi</li> <li>(iii) Required minimum ogi</li> <li>(iii) Required minimum ogi</li> <li>(iiii) Interest payable</li> <li>(iiii) Interest payable</li> <li>(iiii) Interest payable</li> <li>(iiii) Interest payable</li> <li>(iiii) Mithdraw charges ove</li> <li>(iiiii) Hithdraw charges ove</li> <li>(iiii) Required minimum ogi</li> <li>(b) Monthly Services Fees</li> </ul>   | er the count<br>pening bala<br>page<br>r the count<br>a)<br>pening bala<br>s   | er                                       |   |  |                |
| 2<br>3<br>4<br>5<br>6  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)   | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>(585)<br>925<br>(15)   | Comparative<br>Quarter<br>30.06.2020<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(110)  | Cummulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>-<br>(1,123<br>1,651<br>(38  | e Cummulative<br>30.06.2020<br>9 10.970<br>6 8,077<br>6 2,568<br>1,754<br>0 (120)  |                   | <ul> <li>(f) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum of</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs)</li> <li>(a) Required minimum of</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> </ul>  | a<br>pering bala<br>page<br>r the count<br>page<br>r the count<br>a)<br>pening bala<br>s<br>page   | ince<br>er                               |   |  |                |
| 2<br>3<br>4<br>5<br>6  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income   | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>-<br>(585)<br>925  | Comparative<br>Quarter<br>30.06.2020<br>(1,696)<br>3,224<br>-<br>(1,251)<br>760   | Cummulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>-<br>(1,123<br>1,651   | e Cummulative<br>30.06.2020<br>9 0.0970<br>0) (2,893)<br>6 8,077<br>0) (2,568)<br>0) (2,568)<br>0) (2,568)<br>0) (120)<br>9 793<br>9 793   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika individual (TZs)</li> <li>(a) Required maintain (TZs)</li> <li>(b) Monthly interment period</li> <li>(c) Interim Statement period</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs</li> <li>(a) Required minimum og</li> <li>(b) Monthly Services Feesies</li> <li>(c) Interim Statement period</li> <li>(d) Interim Statement period</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(f) Mithdraw charges ove</li> <li>(f) Mithdraw charges ove</li> <li>(f) Withdraw charges ove</li> <li>(f) Withdraw charges ove</li> <li>(f) Withdraw charges ove</li> </ul>  | pening bala<br>page<br>the count<br>page<br>or the count<br>pening bala<br>page<br>page<br>page  | er<br>er                                 |   |  |                |
| 2<br>3<br>4<br>5<br>6<br>7   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense  | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>-<br>(585)<br>925<br>(15)<br>442<br>-<br>428<br>-<br>498<br>(3,775)  | Comparative<br>Quarter<br>30.06.2020<br>(1.696)<br>3.224<br>(1.251)<br>760<br>(110)<br>404<br>-<br>466<br>(4.807)   | Cummulativ<br>30.06.2021<br>6,844<br>(2,353<br>4,49<br>-<br>(1,123<br>1,651<br>(38<br>84<br>-<br>84<br>(8,041  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>6 8.077<br>0 (2.568)<br>1,754<br>9 793<br>0 1,081<br>0 1,097<br>0 1,081<br>0 1,097<br>0 1,081<br>0 1,091<br>0 1,091<br>0 1,091<br>0 1,091<br>0 1,091<br>0 1,091<br>0 1,091<br>0 1,097<br>0 1,0 |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum ogi</li> <li>(iii) Required minimum ogi</li> <li>(iii) Required minimum ogi</li> <li>(iii) Interest payable</li> <li>(iiii) Alance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs)</li> <li>(iii) Required minimum ogi</li> <li>(iii) Monthly Services Fees</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>Mitoto (TZs)</li> <li>(ii) Required minimum ogi</li> <li>(iii) Required minimum ogi</li> <li>(iiii) Required minimum ogi</li> <li>(iiii) Required minimum ogi</li> <li>(iii) Required minimum ogi&lt;</li></ul> | pening bala<br>page<br>the count<br>page<br>er the count<br>pening bala<br>page<br>er the count<br>page  | er<br>er                                 |   |  |                |
| 2<br>3<br>4<br>5<br>6<br>7   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income  | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>-<br>(585)<br>925<br>(15)<br>442<br>-<br>498   | Comparative<br>Quarter<br>30.06.2020<br>(1.696)<br>3,224<br>-<br>(1,251)<br>760<br>(110)<br>404<br>-<br>466   | Cummulativ.<br>30.06.2021<br>6,844<br>(2,353<br>4,49<br>(1,123<br>(1,123<br>(1,123<br>(38<br>84<br>-<br>84   | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 (2.893)<br>6 8,077<br>0 (2.568)<br>1,754<br>9 759<br>0 1.081<br>0 (2.568)<br>1,754<br>0 (2.568)<br>1,754<br>0 (2.568)<br>1,754<br>0 (2.568)<br>1,097<br>0 (2.568)<br>1,097<br>0 (2.568)<br>1,097<br>0 (2.568)<br>0 (2.568)   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum of<br/>(b) Required minimum of<br/>(c) Interim Statement per<br/>(c) Interim Statement per<br/>(d) Interim Statement per<br/>(f) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs<br/>(a) Required minimum of<br/>(b) Monthly Services Fees<br/>(c) Interim Statement per<br/>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>(g) Interest payable</li> <li>(g) Withdraw charges ove</li> <li>(h) Withdraw charges ove</li> <li>(h) Withdraw charges ove</li> <li>(h) Monthly Services Fees</li> <li>(h) Monthly Services Fees</li> </ul>  | pening bala<br>page<br>r the count<br>page<br>r the count<br>pening bala<br>s<br>page<br>r the count<br>pening bala  | er<br>er<br>er<br>er                     |   |  |                |
| 2<br>3<br>4<br>5<br>6<br>7   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission  | Quarter<br>30.06.2021<br>(1.148)<br>2,271<br>(585)<br>925<br>(15)<br>442<br>-<br>442<br>-<br>498<br>(3,775)<br>(1.736)<br>(83)   | Comparative<br>Quarter<br>30.06.2020<br>4,920<br>(1,696)<br>3,224<br>-<br>(1,251)<br>760<br>(110)<br>404<br>-<br>404<br>-<br>404<br>(143)<br>(2,314)<br>(2,314)   | Cummulativ<br>30.06.2021<br>6.84<br>(2.353<br>4.49<br>(1.123<br>1.651<br>(388<br>84<br>-<br>84<br>(8.041<br>(3.438<br>(165)  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 (2.893)<br>6 8.077<br>0 (2.568)<br>1.754<br>0 (120)<br>9 793<br>0 1.081<br>0 (9.942)<br>0 (4.776)<br>0 (276)<br>0 (4.890)  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interest payable</li> <li>(c) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Mtoto (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Talance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(g) Monthly Services Fees</li> <li>(h) Interest payable</li> <li>(h) Monthly Services Fees</li> <li>(h) Mataw charges ove</li> <li>(h) Withdraw charges ove</li> <li>(h) Monthly Services Fees</li> <li>(h) Malance enquiry</li> </ul>   | pening bala<br>page<br>pr the count<br>page<br>or the count<br>pening bala<br>page<br>page<br>page<br>pening bala<br>page<br>pening bala   | er<br>er<br>er<br>er                     |   |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses  | Quarter<br>30.06.2021<br>(1.148)<br>2.271<br>(585)<br>925<br>(55)<br>442<br>-<br>-<br>498<br>(3.775)<br>(1.736)<br>(1.736)<br>(33)<br>(1.956)  | Comparative<br>Quarter<br>30.06.2020<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(110)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.350)   | Cummulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442   | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 (2.893)<br>6 8.077<br>0 (2.568)<br>1.754<br>0 (120)<br>9 793<br>0 1.081<br>0 (9.942)<br>0 (4.776)<br>0 (276)<br>0 (4.890)  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Interest payable</li> <li>(iii) Interest payable</li> <li>(iiii) Biance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs)</li> <li>(ii) Required minimum op</li> <li>(ii) Monthly Services Fees</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>Metoto (TZs)</li> <li>(iii) Required minimum op</li> <li>(iii) Monthly Services Fees</li> <li>(iii) Interest payable</li> <li>(iii) Required minimum op</li> <li>(iii) Monthly Services Fees</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(ii) Balance spayable</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Balance enquiry</li> <li>(iii) Minimum Statement</li> <li>(iii) Balance enquiry</li> <li>(iii) Minimum Statement</li> <li>(ii) Full Statement perquest</li> <li>(iii) Full Statement perquest</li> <li>(iii) Full Statement perquest</li> </ul>   | page<br>prethe count<br>page<br>or the count<br>page<br>or the count<br>page<br>or the count<br>page<br>page<br>or the count<br>s(TZs)<br>t<br>a Account)  | er<br>er<br>er<br>er                     |   |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>9   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax  | Quarter<br>30.06.2021<br>(1.148)<br>2.27<br>(585)<br>925<br>(55)<br>442<br>-<br>-<br>498<br>(3.775)<br>(1.736)<br>(3.3)<br>(1.956)<br>(1.956)<br>(1.956)   | Comparative<br>Quarter<br>30.06.0202<br>4.920<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(110)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.350)<br>(2.074)<br>-<br>-<br>(2.074)  | Cumulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442)<br>(3,017<br>-<br>(3,017  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 (2,893)<br>6 8.077<br>0 (2,568)<br>1.754<br>0 (120)<br>9 793<br>0 1.081<br>0 (9.942)<br>0 (4.776)<br>0 (4.890)<br>0 (2,669)<br>1 (2,679)<br>1 (2,679)<br>1 (2,679)   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum oyi</li> <li>(iii) Required minimum oyi</li> <li>(iii) Required minimum oyi</li> <li>(iii) Required minimum oyi</li> <li>(iiii) Nithdraw charges ove</li> <li>(iiii) Required minimum oyi</li> <li>(iiii) Nithdraw charges ove</li> <li>(iiii) Required minimum oyi</li> <li>(iiii) Nithdraw charges ove</li> <li>(iiii) Required minimum oyi</li> <li>(iiii) Ronthly Services Feese</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Mithdraw charges ove</li> <li>(iii) Required minimum oyi</li> <li>(iii) Ronthly Services Feese</li> <li>(iii) Interest payable</li> <li>(iii) Monthly Services Feese</li> <li>(iii) Interest payable</li> <li>(iii) Monthly Services Feese</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Finca Mobile (In Encc)</li> <li>(iii) Finca Mobile (In and Calance)</li> </ul>   | pening bala<br>page<br>or the count<br>pening bala<br>page<br>or the count<br>pening bala<br>page<br>or the count<br>page<br>or the count<br>s(TZs)  | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>10<br>11  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Foes and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision  | Quarter<br>30.66.2021<br>(1.148)<br>2.27<br>(585)<br>925<br>(55)<br>442<br>-<br>-<br>498<br>(3.775)<br>(1.736)<br>(3.736)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.956)<br>(1.  | Comparative<br>Quarter<br>30.06.2020<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(110)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.350)<br>(2.074)  | Cummulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442)<br>(3,017  | e Cummulative<br>30.06.2020<br>9 10.970<br>10.970<br>10.970<br>10.977<br>10.2568<br>1.754<br>1.754<br>1.754<br>1.754<br>1.754<br>1.754<br>1.754<br>1.754<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.081<br>1.085<br>1.085<br>1.081<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.085<br>1.   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Hakika Legal Entity(TZs</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interest payable</li> <li>(c) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Mitoto (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Mitoto (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Ealance enquiry</li> <li>(f) Withdraw charges ove</li> <li>Mitoto (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Balance enquiry</li> <li>(d) Balance enquiry</li> <li>(e) Full Statement request</li> <li>(d) Finca Mobile (In Fince</li> <li>(d) Finca Mobile (In Fince</li> <li>(d) Finca Mobile (In and C</li> <li>(d) Finca Mobile (In and C</li> <li>(e) Finca RCount To Fince</li> <li>(f) Finca Mobile (In and C</li> <li>(h) Finca Mobile (In and C</li> <li>(a) Interest</li> </ul>  | pening bala<br>page<br>or the count<br>pening bala<br>page<br>or the count<br>pening bala<br>page<br>or the count<br>page<br>or the count<br>s(TZs)  | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>10<br>11<br>12  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Foes and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year  | Quarter<br>30.06.2021<br>(1,148)<br>2,271<br>(585)<br>925<br>(15)<br>442<br>-<br>498<br>(3,775)<br>(1,736)<br>(1,956)<br>(1,164)<br>(3)<br>(1,167)<br>-<br>(1,167)   | Comparative<br>Quarter<br>30.06.2020<br>4,920<br>(1,696)<br>3,224<br>-<br>(1,251)<br>400<br>(110)<br>404<br>404<br>(433)<br>(2,314)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)   | Cummulativ<br>30.06.2021<br>6,844<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(3,88<br>84<br>(3,438<br>(161<br>(4,442<br>(3,017<br>-<br>(3,017<br>-<br>(3,017  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 (2,893)<br>6 8.077<br>0 (2,568)<br>1.754<br>0 (120)<br>9 793<br>0 (120)<br>9 793<br>0 (120)<br>9 (2,679)<br>0 (2,679)<br>0 (2,679)<br>0 (2,679)<br>1 (2,679)   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(f) Monthly Services Fees</li> <li>(g) Interest payable</li> <li>(g) Required minimum op</li> <li>(h) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(g) Monthly Services Fees</li> <li>(g) Interim Statement per</li> <li>(g) Monthly Services Fees</li> <li>(h) Monthly Services Fees</li> <li>(g) Monthly Services Fees</li> <li>(g) Interim Statement per</li> <li>(g) Interest payable</li> <li>(g) Balance enquiry</li> <li>(h) Withdraw charges ove</li> <li>(g) Full Statement per</li> <li>(g) Full Statement per</li> <li>(g) Finca Account to Fince</li> <li>(g) Finca Mobile (In Fince</li> <li>(h) Finca Mobile (In and C</li> <li>3 Loans (TZs)</li> <li>Business Loan -Small</li> <li>(g) Interest</li> </ul>  | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>Non-Interest Expense<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year   | Quarter<br><u>30.66.2021</u><br>(1.148)<br>2.271<br>(.148)<br>2.275<br>(1.785)<br>442<br>-<br>-<br>498<br>(3.775)<br>(1.736)<br>(1.736)<br>(1.956)<br>(1.164)<br>(3.3)<br>(1.167)<br>-   | Comparative<br>Quarter<br>30.06.0202<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(110)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.350)<br>(2.074)<br>-<br>-<br>(2.074)<br>-  | Cumulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442)<br>(3,017<br>-<br>(3,017  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 0.0.   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum oj</li> <li>(iii) Required minimum oj</li> <li>(iii) Required minimum oj</li> <li>(iiii) Richard Carlos (Construction)</li> <li>(iiii) Required minimum oj</li> <li>(iiiii) Required minimum oj</li> <li>(iiiii) Ronthly Services Feese</li> <li>(iiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iiiiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iiiiiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iiiiiii) Ronthly Services Feese</li> <li>(iiiiiii) Ronthly Services Feese</li> <li>(iiiiiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iiiiii) Ronthly Services Feese</li> <li>(iii) Ronthly Services Feese</li> <li>(iiii) Ronthly Services Feese</li> <li>(iii) Finca Mobile In And C</li> <li>(iii) Finca Mobile In And C</li> <li>(iii) Finca Mobile (In And C</li> <li>(iii) Finca Mobile (In Shared C)</li> <li>(iii) Finca Mobile (In And C)</li> <li>(ii) Ronthly Services Feese</li> <li>(iii) Loan Processing Feese</li> <li>(iii) Rustens Loan - Medium G)</li> <li>(iii) Rustens Loan - Large</li> <li>(iii) Rustens Loan - Large</li> <li>(iii) Rontens Loan - Large</li> </ul>  | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ecount to wallet  |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>(1)   | Interest Expense Net Interest Income (1 Minus 2) Bad debts written off Impairment Losses on Loans and Advances Non-Interest Income (6.1 Foreign exchange profit/(loss) (6.2 Foes and Commissions/ (6.3 Dividend Income (6.4 Other Operating Income (6.4 Other Operating Income (7.1 Salaries and Benefits (7.2 Fees and Commission (7.3 Other Operating Expenses (7.3 Other Op   | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>(585)<br>925<br>(15)<br>442<br>-<br>498<br>(3,778)<br>(1,736)<br>(1,736)<br>(1,956)<br>(1,956)<br>(1,164)<br>(3)<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>(226<br>(32)<br>19<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>(32)<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>228<br>-<br>-<br>228<br>-<br>-<br>228<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | Comparative<br>Quarter<br>30.06.2020<br>4,920<br>(1,696)<br>3,224<br>-<br>(1,251)<br>404<br>404<br>-<br>466<br>(4,807)<br>(2,314)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,350)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-  | 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Account to Fince</li> <li>(h) Loan Processing Fees</li> <li>Business Loan - Small</li> <li>(h) Loan Processing Fees</li> <li>Business Loan - Large</li> <li>(a) Interest</li> <li>(b) Loan Processing Fees</li> <li>Small Singerplas</li> <li>(h) Loan Processing Fees</li> <li>Small Singerplas</li> <li>(h) Interest</li> <li>(h) Loan Processing Fees</li> <li>Small Singerplas</li> <li>(h) Loan Processing Fees</li> </ul>  | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  |                |
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Quarter<br>30.06.2021<br>3.419<br>(1.148)<br>2.27<br>5<br>925<br>925<br>925<br>942<br>-<br>-<br>442<br>-<br>-<br>498<br>(1.736)<br>(1.736)<br>(1.736)<br>(1.736)<br>(1.956)<br>(1.736)<br>(1.956)<br>(1.164)<br>(3.3)<br>(1.167)<br>-<br>-<br>(1.167)<br>-<br>-<br>(1.167)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | Comparative<br>Quarter<br>30,06,0202<br>4,920<br>(1,696)<br>3,224<br>-<br>(1,251)<br>(10)<br>(10)<br>(10)<br>(10)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,35   | Cummulativ<br>30.06.2021<br>6,844<br>(2,353<br>4,49<br>(1,123<br>1,651<br>(3,438<br>(161<br>(4,442<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017)<br>-  | e Cummulative<br>30.06.2020<br>9 0.0.970<br>0 0.0.   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>   | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  |                |
| 2<br>3<br>4<br>5<br>6<br>7<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>(I)<br>II)  | Interest Expense Net Interest Income (1 Minus 2) Bad debts written off Impairment Losses on Loans and Advances Non-Interest Income (a.1 Foreign exchange profit/(loss) (a.2 Fees and Commissions (a.3 Dividend Income (b.3 Dividend Income (b.3 Dividend Income) (b.3 Di   | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>(585)<br>925<br>(55)<br>442<br>-<br>-<br>498<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,956)<br>(1,164)<br>(1,164)<br>(3)<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>-<br>(1,167)<br>-<br>-<br>(1,167)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | Comparative<br>Quarter<br>30.06.0202<br>(1.696)<br>3.224<br>-<br>(1.251)<br>760<br>(10)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.350)<br>(2.314)<br>(143)<br>(2.350)<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.55%<br>-6.57%<br>84.63%<br>-3.48%   | Cumulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>-<br>(1,122<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-   | e Cummulative 30.06.2020<br>9 10.970<br>10 (2,893)<br>6 8.077<br>10 (2,568)<br>1,754<br>1,754<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,082<br>1,081<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,0   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(ii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiiii) Required minimum op</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>  | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | %,3            |
| 2<br>3<br>4<br>5<br>6<br>7<br>8<br>9<br>10<br>11<br>13<br>114<br>115<br>(I)<br>(I)   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>(a.1 Foreign exchange profit/(loss)<br>(a.2 Fees and Commission<br>(a.3 Dividend Income<br>(b.4 Other Operating Income<br>(b.4 Other Operating Income<br>(c.1 Starign and Benefits<br>(c.2 Fees and Commission<br>(c.3 Dividend Income<br>(c.3 | Quarter<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>(585)<br>925<br>(55)<br>442<br>-<br>-<br>498<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,956)<br>(1,164)<br>(1,164)<br>(3)<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>-<br>(1,167)<br>-<br>-<br>(1,167)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | Comparative<br>Quarter<br>30.06.2020<br>4.920<br>(1,6%)<br>3,224<br>-<br>(1,251)<br>760<br>(110)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,274)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2 | Cumulativ<br><u>30.06.2021</u><br><u>6.84</u><br>(2.353<br><b>4.49</b><br>-<br>(1.123<br><b>1.65</b><br>84<br>-<br>-<br>84<br>(8.041<br>(4.442<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br><u>226</u><br>(83<br>19<br><u>5.613</u><br><u>5.613</u><br><u>5.93</u><br><u>94.603</u><br><u>-</u> 7.759<br><b>T 30TH JUI</b>   | e Cummulative 30.06.2020<br>9 10.970<br>10 (2,893)<br>6 8.077<br>10 (2,568)<br>1,754<br>1,754<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,082<br>1,081<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,0   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(a) Required minimum op</li> <li>(b) Monthly Services Fees</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(f) Monthly Services Fees</li> <li>(g) Interest payable</li> <li>(g) Balance enquiry</li> <li>(g) Monthly Services Fees</li> <li>(h) Interest payable</li> <li>(h) Monthly Services Fees</li> <li>(h) Interest payable</li> <li>(g) Balance enquiry</li> <li>(h) Withdraw charges ove</li> <li>(h) Interest payable</li> <li>(h) Balance enquiry</li> <li>(h) Withdraw charges ove</li> <li>(h) Interest payable</li> <li>(h) Balance enquiry</li> <li>(h) Withdraw charges ove</li> <li>(h) Interest payable</li> <li>(c) Interim Statement per</li> <li>(d) Interest payable</li> <li>(e) Balance enquiry</li> <li>(f) Withdraw charges ove</li> <li>(g) Interest payable</li> <li>(h) Balance 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| 2<br>3<br>4<br>5<br>7<br>8<br>9<br>10<br>11<br>12<br>13<br>14<br>15<br>(I)<br>(II)<br>(II)<br>(IV)   | Interest Expense Net Interest Income (1 Minus 2) Bad debts written off Impairment Losses on Loans and Advances Non-Interest Income (6.1 Foreign exchange profit/(loss) (6.2 Fees and Commissions (6.3 Dividend Income (6.4 Other Operating Income) A Other Operating Income (1 Sa) Dividend (1 Sa)   | Quarter<br>30.06.2021<br>3.419<br>(1,148)<br>2,271<br>(1,748)<br>2,275<br>(1,75<br>(1,756)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,164)<br>(3)<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>(1,167)<br>-<br>(226<br>(22)<br>19<br>-<br>-<br>(21.8%<br>-3.25%<br>-3.25%<br>-3.00%<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | Comparative<br>Quarter<br>30.06.2020<br>4.920<br>(1,6%)<br>3,224<br>-<br>(1,251)<br>760<br>(110)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,274)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2,074)<br>-<br>(2 | Cumulativ<br>30.06.2021<br>30.06.2021<br>(2.33)<br>4.49<br>(1,123)<br>4.651<br>(38)<br>84<br>(16)<br>(3,438<br>(16)<br>(4,442)<br>(3,017)<br>-<br>(3,017)<br>-<br>(3,017)<br>-<br>(3,017)<br>-<br>(3,017)<br>-<br>(3,017)<br>-<br>-<br>(3,017)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | e Cummulative 30.06.2020<br>9 10.970<br>10 (2,893)<br>6 8.077<br>10 (2,568)<br>1,754<br>1,754<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,081<br>1,082<br>1,081<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,082<br>1,0   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(ii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>   | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | % , 3          |
| 234567788910011111111111111111111111111111111  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Salaries Earning Per Share<br>Number of Employees<br>Basic Earning Per Share<br>Number of Sharches<br>PERFORMANCE INDICATORS<br>Return on average total assets<br>Net Interest margin to average earning assets<br>State taxing a state of gross income<br>Net Interest margin to average earning assets<br>State asset the beginning of the year<br>Other Share<br>Share<br>Capital  | Quarter<br>30.06.2021<br>(1.148)<br>2,271<br>(1.148)<br>2,271<br>(1.756)<br>(15)<br>442<br>-<br>498<br>(1,756)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,736)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(1,767)<br>(3,37)<br>(3,37)<br>(1,767)<br>(3,37)<br>(3,37)<br>(1,767)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37)<br>(3,37) 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Comparative<br>Quarter<br>30,06,0202<br>(1,696)<br>3,224<br>-<br>-<br>(1,251)<br>760<br>(110)<br>404<br>-<br>66<br>(4,807)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,350)<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>-<br>-<br>-<br>(2,318)<br>(10)<br>-<br>-<br>-<br>-<br>(2,074)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- 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Cumulativ<br>30.06.2021<br>30.06.2021<br>-<br>(1,123<br>4,49<br>-<br>(1,123<br>4,49<br>-<br>(1,123<br>4,49<br>-<br>(3,438<br>(161<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438)<br>(161)<br>(3,438<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(17) 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10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>10.977<br>1  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiii) Nithdraw charges ove</li> <li>(iiiiiiiiiiii) Hahad (Iiiiiiiiiiiiiiii)</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>  | pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>pening bala<br>page<br>prethe count<br>page<br>prethe count<br>s(TZs)<br>t<br>a Account)<br>a Account<br>Dut Finca A   | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | % or           |
| 23<br>45<br>6<br>7<br>89<br>10<br>11<br>12<br>13<br>14<br>15<br>(I)<br>II)<br>V)   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>6.1 Foreign exchange profit/(loss)<br>6.2 Fees and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Number of Employees<br>Basic Earning Per Share<br>Number of Employees<br>Basic Earning Per Share<br>Non interest expense to gross income<br>Net Interest margin to average earning assets<br>CONDENSED STATEMENT OF C<br>(AMOUNT<br>Share<br>Capital<br>nec as at the beginning of the year<br>or Comprehensive income<br>2.29   | Quarter         30.06.2021           30.06.2021         3,419           (1,148)         2,271           (585)         925           925         (1,736)           (1,736)         (1,736)           (1,736)         (1,736)           (1,736)         (1,736)           (1,164)         (3)           (1,167)         -           -         (1,167)           -         (1,167)           -         (1,25%)           80.90%         -3.00%           -3.25%         80.90%           80.90%         -3.00%           -2.118%         N           SIN MILLION SHI         Sinare           Sinare         Fremium           2         -           -         -           -         -           -         -  | Comparative<br>Quarter<br>30.06.0202<br>(1.696)<br>3.224<br>-<br>-<br>(1.251)<br>760<br>(10)<br>404<br>-<br>466<br>(4.807)<br>(2.314)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(143)<br>(2.344)<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>(2.074)<br>-<br>-<br>-<br>(2.074)<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | Cumulativ<br>30.06.2021<br>30.06.2021<br>-<br>(1,123<br>4,49<br>-<br>(1,123<br>4,49<br>-<br>(1,123<br>4,49<br>-<br>(3,438<br>(161<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438<br>(161)<br>(4,442<br>(3,438)<br>(161)<br>(3,438<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(3,438)<br>(161)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(172)<br>(17)  | e Cummulative 30.06.2020<br>9 10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>10.970<br>1  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(ii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Interest payable</li> <li>(i) Interim Statement per</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Required minimum op</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Anothi Services Fees</li> <li>(iii) Interest payable</li> <li>(iiii) Required minimum op</li> <li>(iiii) Nonthi Services Fees</li> <li>(iii) Interest payable</li> <li>(iii) Interest payable</li> <li>(iiii) Required minimum op</li> <li>(iiii) Withdraw charges ove</li> <li>(iii) Interest payable</li> <li>(iiii) Required minimum op</li> <li>(iiii) Withdraw charges ove</li> <li>(iiii) Mitota charges ove</li> <li>(iiii) Interest payable</li> <li>(iii) Required minimum op</li> <li>(iiii) Interest payable</li> <li>(iiii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Interest payable</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Mithdraw charges ove</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Balance enquiry</li> <li>(iii) Withdraw charges ove</li> <li>(iii) Finca Mobile (in Fince</li> <li>(iii) Finca Mobile (in Fince</li> <li>(iii) Finca Mobile (in Fince</li> <li>(ii) Finca Mobile (in Fince</li> <li>(ii) Finca Mobile (in Fince</li> <li>(ii) Loan Processing Fees</li> <li>Business Loan - Small</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>Small Enterprise</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>School fees</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>Education provider</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>Education provider</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>Education provider</li> <li>(ii) Interest</li> <li>(ii) Loan Processing Fees</li> <li>(iii) Interest</li> <li>(iii) Loan Processing Fees</li> <li>Education pr</li></ul>    | a prening bala pre | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | % or           |
| 2 3 3 4 5 6 6 7 7 8 9 9 10 11 12 3 3 4 14 15 1 10 11 1 | Interest Expense Net Interest Income (1 Minus 2) Bad debts written off Impairment Losses on Loans and Advances Non-Interest Income (6.1 Foreign exchange profit/(loss) (6.2 Fees and Commissions (6.3 Dividend Income (6.4 Other Operating Income (6.4 Other Operating Income (6.4 Other Operating Income (1.5 Single and Commission (2.5 Fees and Commission (3.5 Fees and Commiss   | UQUATET<br>30.06.2021<br>3,419<br>(1,148)<br>2,271<br>-<br>-<br>(585)<br>925<br>(25)<br>(42)<br>-<br>-<br>442<br>-<br>-<br>498<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,736)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,167)<br>(1,16  | Comparative<br>Quarter<br>30,06,0202<br>(1,696)<br>3,224<br>-<br>-<br>(1,251)<br>760<br>(110)<br>404<br>-<br>466<br>(4,807)<br>(2,314)<br>(2,314)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)  | Cumulativ<br>30.06.2021<br>30.06.2021<br>6.84<br>(2.353<br>4.49<br>-<br>(1.123<br>1.651<br>(3.438<br>(161<br>(4.442<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>(3.017<br>-<br>-<br>(3.017<br>-<br>-<br>(3.017<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | e         Cummulative<br>30.06.2020           9         10.970           0         (2,893)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -3,29%           -8,48%         -8,48%           ×         -8,48%           ×         -4,49%  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iiii) Required minimum op</li> <li>(iiii) Nithdraw charges ove</li> <li>(iiiiiiiiiiii) Hahad (Iiiiiiiiiiiiiiii)</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>  | a prening bala pre | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | % от           |
| 2 3 4 5 6 7 7 8 8 9 9 100 11 12 13 13 14 15 15 11 1) 1) // ) ) 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7   | Interest Expense Net Interest Income (1 Minus 2) Bad debts written off Impairment Losses on Loans and Advances Non-Interest Income (6.1 Foreign exchange profit/(loss) (6.2 Fees and Commissions (6.3 Dividend Income (6.4 Other Operating Income (6.4 Other Operating Income (6.4 Other Operating Income (1.5 Single and Commission (2.5 Fees and Commission (3.5 Fees and Commiss   | Quarter           30.06.2021           30.06.2021           30.06.2021           (1.148)           2.271           (1.748)           925           925           925           (1.736)           (1.736)           (1.736)           (1.736)           (1.736)           (1.164)           (3)           (1.164)           (3)           (1.167)           -           (1.167)           -           (1.167)           -           (206)           - <td< td=""><td>Comparative<br/>Quarter<br/>30,06,0202<br/>(1,696)<br/>(1,251)<br/></td><td>Cumulativ<br/>30.06.2021<br/>30.06.2021<br/>6,84<br/>(2,353<br/>4,49<br/>-<br/>(1,123<br/>1,651<br/>(38<br/>84<br/>-<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>(3,017<br/>-<br/>-<br/>(3,017<br/>-<br/>-<br/>-<br/>(3,017<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-<br/>-</td><td>e         Cummulative<br/>30.06.2020           9         10.970           0         (2,893)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -3,29%           -8,48%         -8,48%           ×         -8,48%           ×         -4,49%</td><td></td><td><ul> <li>(i) Withdraw charges ove</li> <li>(ii) Nithdraw charges ove</li> <li>(iii) Required minimum oy</li> <li>(iiii) Required minimum oy</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul></td><td>a method of the count of the co</td><td>er<br/>er<br/>er<br/>unce<br/>er<br/>transfer</td><td>ccount to wallet</td><td></td><td>% 01<br/>1.0</td></td<> | Comparative<br>Quarter<br>30,06,0202<br>(1,696)<br>(1,251)<br>  | Cumulativ<br>30.06.2021<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>-<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>-<br>(3,017<br>-<br>-<br>-<br>(3,017<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   | e         Cummulative<br>30.06.2020           9         10.970           0         (2,893)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,568)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -(2,679)           0         -3,29%           -8,48%         -8,48%           ×         -8,48%           ×         -4,49%  |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Nithdraw charges ove</li> <li>(iii) Required minimum oy</li> <li>(iiii) Required minimum oy</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>   | a method of the count of the co | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  |  | % 01<br>1.0    |
| 2 3 4 5 6 6 7 7 8 8 9 9 9 10 11 12 13 14 15 15 15 15 15 15 15 15 15 15 15 15 15  | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>(6.1 Foreign exchange profit/(loss)<br>(6.2 Fees and Commissions<br>(6.3 Dividend Income<br>(6.4 Other Operating Income)<br>Non-Interest Expense<br>(7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Mumber of Employees<br>Basic Earning Per Share<br>Number of Employees<br>Basic Earning Per Share<br>Number of Employees<br>Mumber of Employees<br>Basic Earning Per Share<br>Number of Employees<br>Basic Earning Per Share<br>Non interest expense to gross income<br>Net Interest margin to average earning assets   | Quarter           30.06.2021           30.06.2021           30.06.2021           (1.148)           2.271           (585)           925           (15)           442           -           498           (3.775)           (1.736)           (1.736)           (1.164)           (3)           (1.167)           -           (1.167)           -           (1.167)           -           (1.167)           -           (1.167)           -           2266           (32)           (33)           (1.167)           -           226           -3.25%           86.90%           86.90%           SIN MILLION SHI           -           -           -           -           -           -           -           -           -           -           -           -           -<   | Comparative<br>Quarter<br>30,06,0202<br>(1,696)<br>3,224<br>-<br>-<br>(1,251)<br>760<br>(110)<br>404<br>-<br>66<br>(4,807)<br>(2,314)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2,350)<br>(2   | Cumulativ<br>30.06.2021<br>6,84<br>(2,353<br>4,49<br>-<br>(1,123<br>1,651<br>(38<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>-<br>(3,017<br>-<br>-<br>(3,017<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | e         Cummulative 30.06.2020           9         10.970           0         (2,893)           10         (2,568)           10         (120)           9         1,0870           9         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           10         (3997)           10         (2,679)           11         -           11         -           12         -           13         399           14         -           14         -           14,351         -   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(ii) Required minimum oy</li> <li>(ii) Required minimum oy</li> <li>(iii) Nonthly Services Feese</li> <li>(iii) Interest payable</li> <li>(iii) Required minimum oy</li> <li>(iii) Nonthly Services Feese</li> <li>(iii) Interim Statement per</li> <li>(iii) Rata Legal Entity(TZs)</li> <li>(iii) Rata Case and Case of the second seco</li></ul>    | a method of the count of the co | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  | 25   | % op<br>1.02   |
| 2 3 4 5 6 7 7 8 8 9 9 10 0 111 12 13 13 14 14 15 15 15 15 15 15 15 15 15 15 15 15 15   | Interest Expense<br>Net Interest Income (1 Minus 2)<br>Bad debts written off<br>Impairment Losses on Loans and Advances<br>Non-Interest Income<br>(6.1 Foreign exchange profit/(loss)<br>6.2 Foes and Commissions<br>6.3 Dividend Income<br>6.4 Other Operating Income<br>6.4 Other Operating Income<br>7.1 Salaries and Benefits<br>7.2 Fees and Commission<br>7.3 Other Operating Expenses<br>Operating Income/(Loss) before tax<br>Income Tax Provision<br>Net income (loss) after income tax<br>Other Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Total Comprehensive income(Loss) for the year<br>Number of Employees<br>Basic Earning Per Share<br>Number of Employees<br>Basic Earning Per Share<br>Number of Branches<br>PERFORMANCE INDICATORS<br>Return on average total assets<br>Net Interest margin to average earning assets<br>Not interest expense to gross income<br>Net Interest margin to average earning assets<br>CONDENSED STATEMENT OF C<br>(AMOUNT<br>of the year<br>of Comprehensive Income<br>Sations with owners<br>actions with owners<br>and towners<br>alatory Reserve<br>Tail Provision Reserve<br>Tail Provi                                     | 30.06.2021           30.06.2021           3.419           (1.148)           2.271           (585)           925           (15)           442           -           498           (1.736)           (1.736)           (1.736)           (1.164)           (3)           (1.167)           -           (1.167)           -           (1.167)           -           -           (1.167)           -   | Comparative<br>Quarter<br>30.06.2020<br>4.920<br>(1.6%)<br>3.224<br>-<br>(1.251)<br>760<br>(110)<br>4.04<br>(4.807)<br>(2.314)<br>(1.33)<br>(2.350)<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-<br>(2.074)<br>-     | Cumulativ<br>30.06.2021<br>30.06.2021<br>6.84<br>(2.353<br>4.49<br>-<br>(1,123<br>1.65<br>84<br>-<br>-<br>84<br>(8,041<br>(3,438<br>(161<br>(4,442<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>(3,017<br>-<br>-<br>(3,017<br>-<br>-<br>(3,017<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-  | e         Cummulative<br>30.06.2020           9         10.970           0         (2,893)           0         (2,568)           0         (1097)           0         (2,568)           0         (1097)           0         (1097)           0         (1097)           0         (1097)           0         (1097)           0         (1097)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (2,679)           0         (3,017)           1         38           1         38           1         38           1   |                   | <ul> <li>(i) Withdraw charges ove</li> <li>(ii) Interest payable</li> <li>Hakika Individual (TZs)</li> <li>(ii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Required minimum op</li> <li>(iii) Interest payable</li> <li>(i) Mithdraw charges ove</li> <li>(iii) Interest payable</li> <li>(iiii) Withdraw charges ove</li> <li>(iiii) Required minimum op</li> <li>(iiii) Mithdraw charges ove</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiii) Mithdraw charges ove</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiii) Required minimum op</li> <li>(iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii</li></ul>  | a method of the count of the co | er<br>er<br>er<br>unce<br>er<br>transfer | ccount to wallet  | 2:<br>Charges (V/                            | % or<br>1.02   |

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RC Shigella, who was accompanied by members of the security committee, arrived at the village and urged the public to remain calm while further investigations into the incident continue to ensure all suspects are arrested and handed over to the authorities.

"All the suspects in this incident are known, if they do not cooperate they will be arrested," said Shighela.

Morogoro Regional Police Commander Fortunatus Muslim said the incident took place on July 24 this year, at around 12 pm in the village of Tindiga after tensions between Maasai herders who wanted to seize livestock from the pastures of a Sukuma herdsman.

RPC Muslim said the violence resulted in the death of one person, John Nyerere, while four people were injured in the incident.

He said 19 people are wanted on suspicion of involvement in violence and killings and if arrested they will be brought to justice immediately.

One of the residents of Tindiga Said Kindamba said the village has been invaded by many pastoralists and cases have been reported but no action is being taken.

Another resident of Tindiga village, Mohamed Msilimu said there had been long-running violence in the area but the matter had been covered up by some of the leaders which had led to heavy fighting and deaths and injuries.

He said violence between farmers and pastoralists have been widespread especially during the farming season because pastoralists have been feeding their cattle agricultural produces and causing losses to farmers.

In another development, RC Shigela ordered the arrest of Nassoro Nzige, who is allegedly to conspire with pastoralists to feed livestock on farmers' produce.



### All the suspects in this incident are known, if they do not cooperate they will be arrested

|      | (AMOUN1                                       | TIN MILLION SHI | LLINGS)     |                  |                  |
|------|---|-----------------|-------------|------------------|------------------|
|      |   | Current         | Comparative | Current Year     | Comparative Year |
|      |   | Quarter         | Quarter     | Cummulative      | Cummulative      |
|      |   | 30.06.2021      | 30.06.2020  | 30.06.2021       | 30.06.2020       |
| т    | Interest Income                               | 3,419           | 4,920       | 6,849            | 10,970           |
|      | Interest Expense                              | (1,148)         | (1,696)     | (2,353)          | (2,893)          |
|      | Net Interest Income (1 Minus 2)               | 2,271           | 3,224       | (2,353)<br>4,496 | (2,893)<br>8,077 |
| 3    | Net Interest Income (1 Minus 2)               | 2,271           | 3,224       | 4,496            | 8,077            |
| 4    | Bad debts written off                         | -               | -           | -                | -                |
| 5    | Impairment Losses on Loans and Advances       | (585)           | (1,251)     | (1,123)          | (2,568)          |
| 6    | Non-Interest Income                           | 925             | 760         | 1.651            | 1,754            |
|      | 6.1 Foreign exchange profit/(loss)            | (15)            | (110)       | (38)             | (120)            |
|      | 6.2 Fees and Commissions                      | 442             | 404         | 849              | 793              |
|      | 6.3 Dividend Income                           |                 |             | -                | -                |
|      | 6.4 Other Operating Income                    | 498             | 466         | 840              | 1,081            |
| _    |   |                 |             | (0.0.0.)         | (0.0.10)         |
| 7    | Non-Interest Expense                          | (3,775)         | (4,807)     | (8,041)          | (9,942)          |
|      | 7.1 Salaries and Benefits                     | (1,736)         | (2,314)     | (3,438)          | (4,776)          |
|      | 7.2 Fees and Commission                       | (83)            | (143)       | (161)            | (276)            |
|      | 7.3 Other Operating Expenses                  | (1,956)         | (2,350)     | (4,442)          | (4,890)          |
| 8    | Operating Income/(Loss) before tax            | (1,164)         | (2,074)     | (3,017)          | (2,679)          |
| 9    | Income Tax Provision                          | (3)             | -           | -                | -                |
| 10   | Net income (loss) after income tax            | (1,167)         | (2,074)     | (3,017)          | (2,679)          |
| 11   | Other Comprehensive income(Loss) for the year | -               | -           | -                | -                |
| 12   | Total Comprehensive income(Loss) for the year | (1,167)         | (2,074)     | (3,017)          | (2,679)          |
| 13   | Number of Employees                           | 226             | 399         | 226              | 399              |
|      | Basic Earning Per Share                       | (32)            | (66)        | (83)             | (85)             |
|      | Number of Branches                            | 19              | 23          | (85)             | 23               |
|      |   |                 |             |                  |                  |
|      | PERFORMANCE INDICATORS                        |                 |             |                  |                  |
|      | Return on average total assets                | -2.18%          | -2.55%      | -5.64%           | -3.29%           |
|      | Return on Average shareholders' funds         | -3.25%          | -6.57%      | -8.39%           | -8.48%           |
|      | Non interest expense to gross income          | 86.90%          | 84.63%      | 94.60%           | 78.14%           |
| (IV) | Net Interest margin to average earning assets | -3.00%          | -3.48%      | -7.75%           | -4.49%           |
|      | 1   |                 |             |                  |                  |

|  | (AMOUNTS         | IN MILLION       | I SHILLINGS)        | l.                    |                                 |        |        |
|--|------------------|------------------|---------------------|-----------------------|---------------------------------|--------|--------|
|  | Share<br>Capital | Share<br>Premium | Retained<br>Earning | Regulatory<br>Reserve | General<br>Provision<br>Reserve | Others | Total  |
| Current Year (2021)                          | 1                | 1                |                     |                       |                                 |        |        |
| Balance as at the beginning of the year      | 34,102           | -                | (27,455)            | 972                   | -                               | -      | 7,619  |
| Loss for the year                            | -                | -                | (3,017)             | -                     | -                               | -      | (3,017 |
| Other Comprehensive Income                   | -                | -                | 38                  | -                     | -                               | -      | 38     |
| Transactions with owners                     | 2,299            | -                | -                   | -                     | -                               | -      | 2,299  |
| Dividends Paid                               | -                | -                | -                   | -                     | -                               | -      | -      |
| Regulatory Reserve                           | -                | -                | (85)                | 85                    | -                               | -      | -      |
| General Provision Reserve                    | -                | -                |                     | -                     | -                               | -      | -      |
| Others                                       | -                | -                | -                   | -                     | -                               | -      |        |
| Balance as at the end of the current period  | 36,401           | -                | (30,519)            | 1,057                 | -                               | -      | 6,939  |
| Previous Year (2020)                         |                  |                  |                     |                       |                                 |        |        |
| Balance as at the beginning of the year      | 31,575           | -                | (18.823)            | 1.599                 |                                 | -      | 14,351 |
| Other Comprehensive Income                   | -                | -                | (9,259)             | _                     | -                               | -      | (9,259 |
| Transactions with owners                     | 2,527            | -                | -                   | -                     | -                               | -      | 2,527  |
| Dividends Paid                               | -                | -                | -                   | -                     | -                               |        | -      |
| Regulatory Reserve                           | -                | -                | 627                 | (627)                 | -                               | -      | -      |
| General Provision Reserve                    | -                | -                | -                   | `- ´                  |                                 | -      |        |
| Others                                       |                  |                  |                     |                       |                                 |        | -      |
| Balance as at the end of the previous period | 34,102           | -                | (27,455)            | 972                   | -                               | -      | 7,619  |

### NATIONAL.NEWS

## Guardian

### UNESCO trains girls out of school, young women on digital literacy

### By Correspondent Rose Mwalongo

OUT of School adolescent girls and young women in Sengerema district are now using smart phones to produce quality sundries, market their goods online and earn an income, thanks to the capacity building session by UNESCO.

The good news comes barely a month after the capacity building session on digital literacy skills where UNESCO handed over free smart phones to participants to enable them market their businesses.

Commenting on the session, Neema Thomas, a chairperson of Twaweza, a group with 26 young women in Sengerema district said during the session, they were taught on how to use smart phones to market their goods.

"I am an entrepreneur involved in tailoring as well as production of liquid detergents and washing soaps. I now google for instructions whenever I need to engage in any production of my goods. The capacity building has helped me a lot as I am doing well for instance I now know how to make quality soaps as I google and get all the instructions. It has not been long since we were trained but we now receive more customers as I have managed to improve the quality of my goods. Previously, there were things that I was not aware of but have now proved. I can see that sales are shooting up," she said.

Deborah Augustino a participant to the workshop and a chairperson of Muungano, a group with 21 young women said the capacity building session has helped them to join various social media groups and to promote their businesses.

"The capacity building has helped me to learn online on how to design batik materials and to increase the value chain. The number of customers has gone up as they now come from various areas unlike before where we only got them from areas within the vicinity. Sales have also gone up as before the training I had been earning 30,000/-per day but I now earn 70,000/- per day and

expect to earn more," said Deborah. Deborah requested UNESCO to build their capacity in business saying it was an area of interest for young women like her.

Loveness Kinyange, a young entrepreneur said prior to the most recent session, UNESCO had trained them for 6 months, 3 being theory and the remaining practical where she learnt how to make detergents, batiks, petroleum jelly and liquid soaps.

"The capacity building session has helped me to use my smart phone to market my business online and to convince customers to buy them. I am now sure of earning 50,000/ per day and I am no longer worried about my survival," said Kinyange.

According to Marko Shekalaghe, one of the facilitators, the session meant to build capacity of digital literacy skills for out of school adolescent girls and young women.

UNESCO through the UN Joint Programme is implementing a programme to empower adolescent girls and young women through education in Tanzania.

Part of the programme works to support out of school adolescent girls and young women in Ngorongoro, Kasulu, Sengerema and Mkoani.



The capacity building session has helped me to use my smart phone to market my **business** online and to convince customers to buy them. I am now sure of earning 50,000/ per day and I am no longer worried about my survival



Said Omary (L), a blood bank nurse with Dar es Salaam's Vijibweni Hospital, draws blood from a Tanzania Peace Foundation member in the city vesterday. Photo: Correspondent Jumanne Juma

### We bank on you to help agriculture, Masauni tells TADB

### **By Guardian Reporter**

THE government is proud of and will continue to depend on the Tanzania Agricultural Development Bank (TADB) in ensuring the agriculture sector grows fast, Deputy Minister for Finance and Planning Hamad Masauni has said. EngMasauni told his listeners after visiting the bank's headquarters that agriculture is given paramount importance in the third five-year development plan because, he explained, efficient agriculture will

produce sufficient and quality raw materials for industries and that the government wants to use the sector to alleviate poverty and increase national prosperity.

The minister said the government is proud of the TADB for steady agriculture financing. He explained that the bank started with a humble beginning, putting in the sector 30bn/- but has progressively increased lending to the current 300bn/-.

"This is something to be proud We find delight in your of.

performance. As you well know the government has its keen eye on this sector in the third development plan. You are number one stakeholder in promoting this sector. I am here to assure you of continued government support," he pledged. He said beside giving concessionary loans to farmers, the bank should simultaneously provide requisite lending education to the farming community.

The chairman of the TADB Board of Directors, Ishmael Andulile Kasekwa, said the board will ensure the bank remains faithful to the aims it was started for, adding that the TADB will be innovative and create friendly conditions for agricultural financing.

The TADB Managing Director, Japhet Justine vowed that the bank will do its utmost in promoting the agriculture, fisheries and livestock sectors. "We shall continue to create conditions that are favourable to attracting farmers to borrow and repay loans and promote efficiency in the three sectors," he told the deputy minister.



Nenelwa Mwihambi (R), Clerk of the National Assembly, chairs a meeting of the legislature's workers' council in Zanzibar yesterday. She is with the council's secretary, Felister Njovu. Photo courtesy of

### By Guardian Correspondent, Momba

MOMBA Constituency Member of Parliament Condester Sichalwe has called on the government to consider the need to build another border post along Tanzania-Zambia border to control tax evasion and enhance border security.

He made the appeal on Monday this week to the Finance and Planning Minister, Dr Mwigulu Nchemba when the latter visited the Tunduma border post, the request which the legislator had also made at the last parliamentary sitting in Dodoma.

"Hon minister, these

# MP requests govt to build a new post on Zambia-Tanzania border

unauthorized routes are the ones used by smugglers to bring in goods without paying duties as well as illicit goods including narcotics, because from where we are standing, it is only five kilometres to Zambia," he said.

Sichalwe said according to requests by the local residents, the new border post should be

to reduce congestion of trucks at Tunduma border post.

For his part, after inspecting the area, Dr Nchemba concurred with the legislator's request over the need for a new border post at the area.

"It is true this area needs to have a border post, hence on behalf of the government, I have taken up built in Kapele Ward to control the request and the government unauthorized routes as well as will sit together to see what can be

done.

He said these unauthorized routes retard the country's development efforts as well as its security considerations.

The area recommended for building a border post is at Chimpumpu Village in kapele Ward, five kms from the Zambia-Tanzania border and more than 90 kms away from Tunduma border post.

# to benefit from sizeable scholarship discount by Punjab-based university

100 Tanzanian students

### By Correspondent Joseph Mwendapole

THE CT University (CTU) of Punjab in India has announced to offer 50 percent scholarship discount to 100 Tanzanian students who wish to study pharmaceutical studies in the 2021/2022 academic year.

CTU Director of Foreign Department, Sourabh Chaudhary made the announcement in Dar es Salaam yesterday when speaking to students and parents who visited the ongoing universities exhibitions organised by the Tanzania Commission for Universities (TCU). CT and other nine universities from India and Ukraine are in the

country to search for students under the umbrella of the leading overseas education agent, Global Education Link (GEL).

Chaudhary said 100 students who would wish to take pharmacy studies at CTU will get 50 percent scholarship discount, adding that all travelling arrangements will be done this August.

He said for the students who are undergoing national service training (JKT), special arrangements will be made for them to join the varsity on September.

He said: "The friendship between India and Tanzania started some decades ago and that's why we've decided to give scholarship to honor this tie."

"Because of good relationship between these two countries the management of CT university has decided that it is better to select one course that is marketable and has high demand to sponsor students who wish to join so that they help

their country in health sector," he stressed.

According to him, Tanzanian government has invested heavily in health sector infrastructure and in the future there would be great demand of healthcare professionals.

He lauded Tanzania for its efforts to improve the infrastructure for science students including those who wish to study at CTU in pharmacy and other health-related courses.

He assured parents that the trend shows that students from Tanzania have been doing well academically because of the good preparations in secondary schools they came from.

**Because of good** relationship between these two countries the management of **CT university has** decided that it is better to select one course that is marketable and has high demand to sponsor students who wish to join so that they help their country in health sector

### ADVERTISEMENT

# Guardian



### THE MWALIMU NYERERE MEMORIAL ACADEMY



### CALL FOR APPLICATION FOR BASIC TECHNICIAN CERTIFICATE, ORDINARY DIPLOMA, BACHELOR DEGREE AND MASTER DEGREE PROGRAMMES FOR SEPTEMBER INTAKE ACADEMIC YEAR 2021/2022

The Mwalimu Nyerere Memorial Academy (MNMA) invites all qualified Tanzanians and None Tanzanians to apply for Basic Technician Certificate, Ordinary Diploma, Bachelor Degree and Master Degree at Dar es Salaam Main Campus, Karume Campus - Zanzibar and Pemba Branch for the September intake 2021. The application window for all programmes is open and will close on 14th August 2021 for Certificate and Diploma programmes whereas round one application for Degree programmes will close on 5th August 2021.

### Apply NOW for the Following Programmes:

|  | DURATION            | ENTRY REQUIREMENT   | DEGREE PROGRAMMES PROGRAMME   | DURATION      |   |
|--|---------------------|---|---|---------------|---|
| Basic Technician<br>Certificate in Youth<br>Work   | 1 year              | The minimum entry qualification is four (4)<br>passes at least D grade in any subject<br>excluding religious subjects in a Certificate<br>of Secondary Education Examination  | <ul> <li>Bachelor Degree in<br/>Management of Social<br/>Development</li> </ul>       | • Years       | <ul> <li>Form VI with at least two Principal passes<br/>at D grade with a total of 4.0 points from<br/>two subjects in History, Geography,<br/>English, Kiswahili, Biology, Chemistry,</li> </ul>   |
| Basic Technician<br>Certificate in Human<br>Resources<br>Management                                    |                     | (CSEE).   |   |               | <ul> <li>Agriculture, Commerce and any other Form six subject except religious studies.</li> <li>Diploma in Social Studies <b>OR</b> Diploma in Gender and Development, Community Development/ Full Technician Certificate in</li> </ul>                    |
| Basic Technician<br>Certificate in<br>Community<br>Development   |                     |   |   |               | Human Resource Management, Record<br>Man agent, Social Work, Journalism,<br>International Relational and Diplomacy,<br>Secretarial Studies and Office   |
| Basic Technician<br>Certificate in Library<br>and Information<br>Management                            |                     |   | <ul> <li>Bachelor Degree in<br/>Economics of</li> </ul>                               | 3 Years       | <ul> <li>Management Administration, Performing<br/>Arts with an average GPA 3.0 and above<br/>or 4 passes at 'O' Level (SCEE).</li> <li>Form VI with at least two Principal passes<br/>at D grade with a total of 4.0 points from</li> </ul>                |
| Basic Technician<br>Certificate in<br>Business<br>Administration                                       |                     |   | Development   |               | two subjects: Economics, Accountancy,<br>Commerce, Mathematics, Geography,<br>Physics, Chemistry, Biology or Agriculture,<br>• Diploma in Economic of Development <b>OR</b>   |
| Basic Technician<br>Certificate in<br>Procurement and<br>Supply  |                     |   |   |               | Diploma in Community Development/ Ful<br>Technician Certificate in Procurement and<br>Supply Management, Marketing<br>Accountancy, Financial Administration<br>Business Administration, Local   |
| Basic Technician<br>Certificate in<br>Information and<br>Communication                                 | 1 year              | <ul> <li>The minimum entry qualification is four<br/>(4) passes at D grade in any subject<br/>excluding religious subjects in a<br/>Certificate of Secondary Education</li> </ul>   | Bachelor Degree of  | 3 Years       | Government Accountancy and Finance,<br>Public Sector Finance, Management, with<br>an average of GPA 3.0 and above or 4<br>passes at 'O' Level (SCEE).<br>• Form VI with at least two Principal passes   |
| Technology<br>Basic Technician<br>Certificate in<br>Records, Archives<br>and Information<br>Management |                     | Examination (SCEE).The four passes<br>must include a pass in Basic<br>Mathematics and English Language.   | Education in<br>Geography and History   |               | <ul> <li>at D grade with a total of 4.0 points from<br/>two subjects Geography and History<br/>subjects,</li> <li>Diploma of Education in Geography and<br/>History with an average of C, Education<br/>Management and Administration, Adult and</li> </ul> |
| Basic Technician<br>Certificate in<br>Economic<br>Development  |                     |   | <ul> <li>Bachelor Degree of<br/>Education in Kiswahili</li> </ul>                     | 3 Years       | Continuing Education, with an average of<br>GPA 3.0 and above or 4 passes at 'O'<br>Level (SCEE).<br>• Form VI with at least two Principal passes<br>at D grade with a total of 4.0 points from   |
| Basic Technician<br>Certificate in<br>Accountancy  |                     | The minimum entry qualification is four<br>(4) passes at D grade in any subject<br>excluding religious subjects in a<br>Certificate of Secondary Education<br>Examination (SCEE). The four passes   | and English<br>Languages  |               | <ul> <li>two subjects Kiswahili and English subjects,</li> <li>Diploma of Education in Kiswahili and English with an average of C, Education Management and Administration, Adult and continuing Education, with an average of C</li> </ul>                 |
|  |                     | must include a pass in Basic<br>Mathematics.  | DEGREE PROGRAMME  | S<br>DURATION |   |
| IPLOMA PROGRAMME   | -                   |   | <ul> <li>Bachelor Degree in<br/>Management of</li> </ul>                              | Years         | •Form VI with at least two Principa passes at D grade with a total of 4.0   |
| ROGRAMME<br>Ordinary Diploma in<br>Social Studies<br>Ordinary Diploma in<br>Human Resource             | DURATION<br>2 years | <ul> <li>ENTRY REQUIREMENT</li> <li>Holders of Certificate of Secondary<br/>Education Examination (CSEE) with at<br/>least four (04) relevant passes and<br/>Advanced Certificate of Secondary<br/>Education Examination (ACSEE) with at</li> </ul>   | Social Development  |               | points from two subjects in History,<br>Geography, English, Kiswahili, Biology,<br>Chemistry, Agriculture, Commerce and<br>any other Form six subject except<br>religious studies.  |
| Management<br>Ordinary Diploma in<br>Gender Issues and<br>Development                                  |                     | <ul><li>least one principle pass and one<br/>Subsidiary in any subject excluding the<br/>religious Subjects.</li><li>Holders of Certificate of Secondary</li></ul>  |   |               | <ul> <li>Diploma in Social Studies OR Diploma<br/>in Gender and Development,<br/>Community Development/ Full<br/>Technician Certificate in Human</li> </ul>   |
| Ordinary Diploma in<br>Library and Information<br>Management<br>Ordinary Diploma in<br>Community       |                     | Education Examination (CSEE) with at<br>least four (04) relevant passes (i.e. D<br>grade or higher) including specific subject<br>based on the course; and a relevant Basic<br>Technician Certificate (NTA Level 4)   |   |               | Resource Management, Record Man<br>agent, Social Work, Journalism,<br>International Relational and Diplomacy,<br>Secretarial Studies and Office<br>Management Administration,   |
| Development.<br>Ordinary Diploma in<br>Records, Archives and<br>Information<br>Management              | -                   | recognized by NACTE or any other<br>relevant one year certificate obtained<br>from any learning institution registered by<br>the Government or recognized by any<br>Government body of the country of study.  | Bachelor Degree in  | 3 Years       | Performing Arts with an average GPA<br>3.0 and above or 4 passes at 'O' Level<br>(SCEE).<br>• Form VI with at least two Principal   |
| Ordinary Diploma in<br>Economic Development<br>i) Ordinary Diploma in                                  | • years             | <ul> <li>Holders of Certificate of Secondary<br/>Education Examination (CSEE) with at<br/>least four (04) relevant passes and<br/>Advanced Certificate of Secondary</li> </ul>  | Economics of<br>Development   |               | passes at D grade with a total of 4.0<br>points from two subjects: Economics<br>Accountancy, Commerce, Mathematics<br>Geography, Physics, Chemistry<br>Biology or Agriculture,  |
| Accountancy<br>Ordinary Diploma in<br>Business<br>Administration                                       |                     | Education Examination (ACSEE) with<br>at least one principle pass and one<br>Subsidiary in any of the following subjects<br>Economics, Commerce, Accounts,<br>Physics, Chemistry, Biology, Pure   |   |               | <ul> <li>Diploma in Economic of Development</li> <li>OR Diploma in Community<br/>Development/ Full Technician<br/>Certificate in Procurement and Supply<br/>Management, Marketing, Accountancy</li> </ul>   |
| Ordinary Diploma in<br>Procurement and<br>Supply   |                     | <ul> <li>Mathematics, Basic Applied Mathematics,<br/>Geography and other relevant subjects as<br/>per course specifications.</li> <li>Holders of Certificate of Secondary<br/>Education Examination (CSEE) with at<br/>least four (04) relevant passes (i.e. D<br/>grade or higher) including specific subject</li> </ul> |   |               | Financial Administration, Business<br>Administration, Local Government<br>Accountancy and Finance, Public<br>Sector Finance, Management, with an<br>average of GPA 3.0 and above or 4   |
|  |                     | based on the course; and a relevant Basic<br>Technician Certificate (NTA Level 4)<br>recognized by NACTE or any other<br>relevant one year certificate obtained<br>from any learning institution registered by<br>the Government or recognized by any   | <ul> <li>Bachelor Degree of<br/>Education in<br/>Geography and<br/>History</li> </ul> | 3 Years       | <ul> <li>passes at 'O' Level (SCEE).</li> <li>Form VI with at least two Principa passes at D grade with a total of 4.0 points from two subjects Geography and History subjects,</li> <li>Diploma of Education in Geography</li> </ul>                       |

### MODE OF APPLICATION

- 1. All applications must be through the Online Admission System (OSIM) of the Mwalimu Nyerere Memorial Academy (MNMA) available in our website: www.mnma.ac.tz or visit the Admission Office at the MNMA - Kivukoni Campus in Dar es Salaam, Karume Campus and Pemba Branch in Zanzibar for more assistance.
- 2. Each applicant for Certificate, Diploma and Bachelor Degree Programmes is required to pay an application fee of TShs. 10,000/= for Tanzanian Citizens and US\$ 10 for Non-Tanzanian Citizens. Master Degree applicants shall pay application fee of TShs. 50,000 for Tanzanian Citizens and US\$ 50 for Non-Tanzanian Citizens.

NOTE: All payments should be through Government Electronic Payment Gateway (GePG) which can be found on OSIM from the Academy's website.

| For more information please contact:   | OR Call the Following Numbers:   |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|
| Rector<br>The Mwalimu Nyerere Memorial Academy,<br>P.O. Box 9193,<br>Dar es Salaam<br>Fax No: (022) 2820816<br>Email: rector@mnma.ac.tz or admission@mnma.ac.tz<br>Website: www.mnma.ac.tz | Kivukoni Campus: (022) 2820041/ 2820047/<br>0712176450<br>0655460062<br>0714472751<br>0787531043<br>0623396549 | Karume Campus:(024)2250315<br>0713684663 | Pemba Branch: (024)2452200<br>0655108108<br>0763988177 |  |  |  |  |  |

### **EDITORIALS.OPINION**



### **Optimal use of Mtwara port** requires exhaustive strategy

economics planning prefers is allocation of roles rather than competition, where it obtains results that are more geared to equity rather than efficiency. Usually planning methods bring pleasure to large numbers of people but stymie economic activity in that particular sector, as all channeling of resources not by exercising economies on the part of investors but due to fiat by regulatory authorities has an economic or financial blowback. That is more or less unavoidable in whatever context.

That is why one can appreciate efforts put up by Vice President Dr Philip Mpango to see more exhaustive use of the port of Mtwara, thus directing the Ministry of Agriculture to ensure all farm products from the southern highlands zone are transported through Mtwara port. There is ample expectation that this measure will boost trade and increase the number of users at the harbor, which is true enough, but not without side effects. The VP gave the directives when visiting Mtwara port as part of his five-day tour in the region; it is likely the use of Mtwara port is being urged from representative instances in the region.

In that case it is usually the work of the public authorities to sort out what regional or zonal demands to work upon and which to calm down the situation in the light of greater national interests, and admittedly it isn't an easy task. The state broadcasting channel had occasion in the past month or so to show lively on the spot discussions conducted between Prime Minister Kassim Majaliwa and Simanjiro MP Christopher ole Sendeka, where the MP demanded trading in tanzanite to be done on the spot, not in nearby Arusha city. The premier actually

method that accepted the demands, but we still wait to see if all will be well with the move.

There is something of this sort in the VP's visit and directives concerning the port of Mtwara, namely the need to stimulate trade and development in the southern part of the country, with agricultural inputs and insecticides used in cashewnut cultivation being transported through the port. He asserted that Mtwara port is a strategic terminal where the government has invested a lot of funds to improve its infrastructure to ensure optimal use given its strategic geographical location. Wishing to use it optimally is unavoidable.

Still it begs questions if the government's wish to enhance regional trade, stimulate economic growth and development using the port, on the basis of the huge investment already made, is furthered by a monopoly exit and entry policy.

Definitely, as the VP stated, the Tanzania Ports Authority (TPA) needs to work on customers' complaints especially on the safety of their goods and properties by strengthening operational procedures and security. But these same customers want freedom to choose which port to direct goods for shipment or delivery of goods from outside. Dar port handles goods for all sorts of regions and exporters target ships anchoring in Dar.

It doesn't mean that Mtwara port can't be a hub for import-export business but it can be turned around without an initial monopoly of importing and exporting goods for or from the southern regions. It is likely that special economic zone strategy is a better method to arrive at this quest. Enhance the land rights first so that investors can purchase land and use it for collateral in banks. This snag failed investors earlier.

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### **By Odhere Cavince**

plan by the European Union not to recognize Covid-19 vaccines Imanufactured outside the block could set back global efforts to contain the pandemic. The intended vaccines passport by the EU risks leaving out travelers from developing countries who have largely received vaccines made outside the EU and the US. What is more appalling is that some EU member states have been actively donating vaccines not recognized by the European Medicines Agency to poor countries such as the Covishield. The narrow list of vaccines accepted in the EU is a continuation of policy decisions by the bloc that have had serious implications on global vaccination drive. As Covid-19 vaccines emerged, rich economies within the EU rushed to purchase billions of doses of the commodities, leaving little for developing countries

# **Discriminatory EU vaccines passport a mark of duplicity - and nothing less**

opposed the bid to temporarily suspend certain intellectual property rules to facilitate widespread vaccination around the world.

Meanwhile, some countries such as China began extending vaccine support to developing countries as a way of filling the gap structurally created by rich countries. China has domestically approved five vaccine candidates; two of which have been granted World Health Organization listing for emergency use. At home, China has now administered over 1 billion doses of Covid-19 vaccines. Beijing has also sent over 480 million vaccine doses to nearly 100 countries. Multilaterally, the WHO-led

Covax facility has been working to outmaneuver the existing hurdles and

political game that threatens international cooperation against the global health crisis. Already, we have seen India issuing an ultimatum to the EU to accept Indian produced vaccines or risk blocking travellers from the block from entering India.

African Union together with its specialized agency, Africa Centers for Disease Control and Prevention have warned that the EU stance would result in discriminatory treatment of Africans who have received nonwestern vaccines. Since the EU supports Covax, why would the bloc turn its back on the vaccines distributed through the facility? Why would EU member countries actively participate in donations of vaccines to developing countries yet block

In Africa, for instance, only 1.4% of the population has so far been fully inoculated against the Covid-19 disease. The continent has come under heavy grip of the third wave of the pandemic, fueled by more transmissible and deadly variants of the virus.

Besides scuttling prospects for speedy vaccination in emerging economies, the EU's decision is also self-defeating. Travel and tourism is critical to the bloc's economic recovery. China is for instance the world's largest source of tourists and comes only after the US as Europe's most important travel partner. Locking out those inoculated with Chinese vaccines is therefore non-strategic.

Besides embracing the WHO-led

### We all need to share the human spirit by banking on friendship

UR world faces many challenges, crises and forces of division such poverty, violence, and human rights abuses among many others that undermine peace, security, development and social harmony among the world's peoples. To confront those crises and challenges, their root causes must be addressed by promoting and defending a shared spirit of human solidarity that takes many forms the simplest of which is friendship.

Through friendship by accumulating bonds of camaraderie and developing strong ties of we can contribute to the trust fundamental shifts that are urgently needed to achieve lasting stability, weave a safety net that will protect us all, and generate passion for a better world where all are united for the greater good.

International Day of The Friendship was proclaimed in 2011 by the UN General Assembly with the idea that friendship between peoples, countries, cultures and individuals can inspire peace efforts and build bridges between communities. The resolution places emphasis on involving young people, as future leaders, in community activities that include different cultures and promote international understanding and respect for diversity.

To mark the International Day of Friendship the UN encourages governments, international organisations and civil society groups to hold events, activities and initiatives that contribute to the efforts of the international community towards promoting a dialogue among civilisations, solidarity, mutual understanding

and reconciliation.

International Day of The Friendship is an initiative that follows on the proposal made by UNESCO defining the Culture of Peace as a set of values, attitudes and behaviours that reject violence and endeavour to prevent conflicts by addressing their root causes with a view to solving problems. It was then adopted by the UN General Assembly in 1997.

Friendship Day also International Friendship Day or Friend's Day is a day in several countries for celebrating friendship. It was first proposed in 1958 in Paraguay as the 'International Friendship Day'.

It was initially promoted by the greeting cards' industry, evidence from social networking sites shows a revival of interest in the holiday that may have grown with the spread of the Internet, particularly in India, Bangladesh, and Malaysia. Mobile phones, digital communication and social media have contributed to popularise the custom.

Those who promote the holiday in South Asia attribute the tradition of dedicating a day in the honour of friends to have originated in the United States in 1935 but it actually dates back to 1919. The exchange of Friendship Day gifts like flowers, cards and wrist bands is a popular tradition on this occasion.

Friendship Day was originated by Joyce Hall, the founder of Hallmark cards in 1930, intended to be 2 August and a day when people celebrated their friendships by holiday celebrations. Friendship Day was promoted by the greeting card National Association during the 1920s but met with consumer resistance - given that it was too obviously a commercial gimmick to promote greetings cards

to buy. The unparalleled vaccine hoarding pushed poor countries to the end of the queue, an anomaly that exists to date.

When it became apparent that vaccine nationalism would jeopardize the ability of developing countries to inoculate their populations from the virus, there was a global call for patent liberalization, to facilitate mass production of the commodities. The EU and its member states strongly 

### By Greg Mills and Ray Hartley

ATHER than another wellmeaning overly cautious display of lukewarm ■eadership, decisive and urgent action is necessary in six areas if this ship is to be kept afloat.

A country in flames. The destruction of value and supply chains. A breakdown of law and order. A police service tottering under the weight of mass lawlessness. Future income from regional and national exports endangered. The list is now, seemingly, endless.

A mortal wound – or the moment that the country picks itself up, turns itself around and ascends?

The answer: It depends entirely on how the government led by the president responds.

This frenzy of looting and violence will eventually fizzle and stop. Its aftereffects - broken logistics, destroyed infrastructure and the destruction of businesses – will be felt for a very long time. What will also last a long time is the impression that the government is weak, chaotic and hopelessly out of touch with the state of the nation.

There is no escaping the president's personal responsibility and authority. There is no collective to hide behind this time. No amorphous, promissory investment conference will paper over these cracks, given the loss of life, damage to property and graphic images on international screens.

provide vaccines to poor countries. The Indian-produced Astrazeneca vaccine was the key product supplied to over 50 African countries to jumpstart vaccination programmes. China is also set to donate its pledge of 10 million doses to Covax to further support inoculations in eligible countries.

The EU's intention to exclude nonwestern vaccine candidates from its passport system is an unfortunate recipients of such vaccines from traveling to their territories?

The bare minimum for any country or block should be to accept all vaccines that have been approved by the World Health Organization. Lacing the vaccine agenda with ethnocentric and political burbs only defers the dream to begin post-pandemic reconstruction.

Developing countries continue to bear the brunt of vaccine nationalism.

international cooperation against the pandemic, the EU should also be willing to proactively consider mutual recognition of vaccines, just like other international actors such as China have done. No single country or bloc has the capacity to sustainably upstage the pandemic, in isolation of the rest of the world. International vaccines cooperation against Covid-19 is the ultimate key to unlock the future every human being on earth desires.

## Ramaphosa holds SA's future in his hands, but can he do the right thing?

It should not be forgotten that this six-inch nail was landed at precisely the same time that the World Bank warned that. "Should South Africa not use the crisis as an inflection point, it risks suffering another lost decade." Per capita income is now, once more, at 2005 levels. Rather than another well-meaning, overly cautious display of lukewarm leadership, decisive and urgent action is necessary in six areas if this ship is to be kept afloat:

Communicate. Don't be the invisible president. Be out there in the public eye, continually transmitting the government's plans, intent and control. Overall, make it clear that there is a plan, and that you are sweating it. Put on your hiking boots and get out there on the streets to console those who have lost everything and to smell the smoke of the disaster for yourself.

Admit and abandon failed policies. The opening up of the ports and energy sector to private investment is a good, if late, start. Don't delay the deep economic reforms that everyone agrees are essential for another day. It takes leadership to admit failure.

Secure. The parlous state of our police and armed forces has been exposed. So insipid, after-thefact and unconvincing has been their response to the country's largest security crisis that citizens have had to arm themselves and step up to stem the tide of thuggery. The police and military have been hollowed out by decades of appalling leadership, but they look good by comparison to the intelligence services. Never has there been an outfit so mistakenly named. They failed to see the headlights of an oncoming train and the joke doing the rounds is that Mr Bean has a better intelligence network. Heads should roll, starting with the minister of police who has been cruelly exposed as all hat and no cattle.

Prioritise. Clarify the priorities of the government in the short, medium and longer term.

Isolate and arrest the criminal elements, and those calling for political unrest on social media. This is the time for special courts that dispense justice quickly. Issue arrest warrants, globally if necessary.

Include. This has two fundamental components. First, to come up with an understandable and comprehensive plan to address inequality through growth, one that avoids the fantasy speak of the planning ministry and the dirigisme of the demands in reaching across the aisle – politically and racially. The time for playing racial politics is over. We are all in this together. Acting on this realisation involves more than the platitudinous "My fellow South Africans", to encompass asking business and other sectors of society for help in the national endeavour, and to take their advice, not least in declaring a State of Emergency.

What is disappointing is that this advice has been offered time and time again by the best economists, by global institutions and, frequently, by local business leaders. But there are a thousand reasons why such advice has been ignored. Most frequently, however, the key factor standing in the way of decisiveness is the ANC's dysfunctional internal politics which prohibits it from deviating from ideological orthodoxy that has long passed its sell-by date. The Berlin Wall came down more than 30 years ago. Yet the ANC remains a prisoner of its past and unable to pivot towards the future as the world changes at a rapid pace all around it.

A dramatic new path is the only possible course given the dire record of liberation politics and the current inexorable slide to failure.

Leadership is about displaying commitment. But it's also about realising when you need help and not being too proud or prejudiced to accept it.

**FEATURES** 

# Guardian

# Protecting plants will protect people and the planet

#### By Barbara Wells, Rome

ACK-to-back droughts followed by plagues of locusts have pushed over a million people in southern Madagascar to the brink of starvation in recent months. In the worst famine in half a century, villagers have sold their possessions and are eating the locusts, raw cactus fruits, and wild leaves to survive.

Instead of bringing relief, this year's rains were accompanied by warm temperatures that created the ideal conditions for infestations of fall armyworm, which destroys mainly maize, one of the main food crops of sub-Saharan Africa.

Drought and famine are not strangers to southern Madagascar, and other areas of eastern Africa, but climate change bringing warmer temperatures is believed to be exacerbating this latest tragedy, according to The Deep South, a new report by the World Bank.

Up to 40% of global food output is lost each year through pests and diseases, according to FAO estimates, while up to 811 million people suffer from hunger. Climate change is one of several factors driving this threat, while trade and travel transport plant pests and pathogens around the world, and environmental degradation facilitates their establishment.

Crop pests and pathogens have threatened food supplies since agriculture began. The Irish potato famine of the late 1840s, caused by late blight disease, killed about one million people. The ancient Greeks and Romans were well familiar with wheat stem rust, which continues to destroy harvests in developing countries.

But recent research on the impact of temperature increases in the tropics caused by climate change has documented an expansion of some crop pests and diseases into more northern and southern latitudes at an average of about 2.7 km a year.



Prevention is critical to confronting such threats, as brutally demonstrated by the impact of the COV-ID-19 pandemic on humankind. It is far more cost-effective to protect plants from pests and diseases rather than tackling full-blown emergencies.

One way to protect food production is with pest- and diseaseresistant crop varieties, meaning that the conservation, sharing, and use of crop biodiversity to breed resistant varieties is a key component of the global battle for food security.

CGIAR manages a network of publicly-held gene banks around the world that safeguard and share crop biodiversity and facilitate its use in breeding more resistant, climate-resilient and productive varieties. It is essential that this exchange doesn't exacerbate the problem, so CGIAR works with international and national plant health authorities to ensure that material distributed is free of pests and pathogens, following the highest standards and protocols for sharing plant germplasm. The distribution and use of that germplasm for crop improvement is essential for cutting the estimated 540 billion US dollars of losses due to plant diseases annually. Understanding the relationship between climate change and plant health is key to conserving biodiversity and boosting food production today and for future generations. Human-driven climate change is the challenge of

our time. It poses grave threats to agriculture and is already affecting the food security and incomes of small-scale farming households across the developing world. We need to improve the tools and innovations available to farmers. Rice production is both a driver and victim of climate change. Extreme weather events menace the livelihoods of 144 million smallholder rice farmers. Yet traditional cultivation methods such as flooded paddies contribute approximately 10% of global man-made methane, a potent greenhouse gas. By leveraging rice genetic diversity and improving cultivation techniques we can reduce greenhouse gas emissions, enhance efficiency, and help farmers adapt to future climates.

We also need to be cognizant that gender relationships matter in crop management. A lack of gender perspectives has hindered wider adoption of resistant varieties and practices such as integrated pest management. Collaboration between social and crop scientists to co-design inclusive innovations is essential

Men and women often value different aspects of crops and technologies. Men may value high yielding disease-resistant varieties, whereas women prioritize traits related to food security, such as early maturity. Incorporating women's preferences into a new variety is a question of gender equity and economic necessity. Women produce a

# **Engaging women in the news** of vital role for media outlets

30%, which would generate up to a 4% increase in the total agricultural output of developing countries.

Practices to grow healthy crops also need to include environmental considerations. What is known as a One Health Approach starts from the recognition that life is not segmented. All is connected. Rooted in concerns over threats of zoonotic diseases spreading from animals, especially livestock, to humans, the concept has been broadened to encompass agriculture and the environment.

This ecosystem approach combines different strategies and practices, such as minimizing pesticide use. This helps protect pollinators, animals that eat crop pests, and other beneficial organisms.

The challenge is to produce enough food to feed a growing population without increasing agriculture's negative impacts on the environment, particularly through greenhouse gas emissions and unsustainable farming practices that degrade vital soil and water resources, and threaten biodiversity.

Behavioral and policy change on the part of farmers, consumers, and governments will be just as important as technological innovation to achieve this.

The goal of zero hunger is unattainable without the vibrancy of healthy plants, the source of the food we eat and the air we breathe. The quest for a food secure future, enshrined in the UN Sustainable Development Goals, requires us to combine research and development with local and international cooperation so that efforts led by CGIAR to protect plant health, and increase agriculture's benefits, reach the communities most in need.

Barbara H. Wells MSc, PhD is the **Global Director of Genetic Innovation** at the CGIAR and Director General of the International Potato Center. She has worked in senior-executive level in the agricultural and forestry sectors for over 30 years.



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#### By Luba Kassova

illions of young women around the world have shared stories about how they don't see themselves reflected in the news, feeling like they don't exist.

The 2021 Reuters Institute Digital News report, released last month, has revealed the shocking challenge that news organisations face with young female audiences.

On a global scale, they are significantly less likely to think that they are covered fairly in the news than other age groups - or than young men.

In the 18-24 age group, the picture is particularly stark in the US, where an immense gap of 47 percentage points exists between men's and women's perceptions of being fairly represented.

With a negative net fairness score, young women believe that they are represented more unfairly than fairly, while young men's perception is the opposite, registering a positive net fairness score.

It's clear that while news organisations increasingly struggle to create sustainable business revenue models through advertising, subscriptions and membership, there is a large audience of women - a valuable potential market and a sizable advertising target group - who are not engaging with their content enough because it is not relevant to them.

Young women's relationship with the news, whether as consumers or newsmakers, is particularly fragile today. This, at least in part, is a result of their perspective that news coverage lacks relevance and fairness to them.

Analysis of the 2020 Reuters Institute Digital News Report revealed 18-24-year-old women's extraordiwith the news relative to men and women in other age groups, across the 40 countries it covers.

Compared with all adults, this demographic was more than twice as likely to be casual or passive news consumers (32 per cent versus 15 per cent).

This trend was particularly acute in some of the major economies of the global north with 50 per cent of young women in the US and 47 per cent of young women in the UK and Australia fitting this category, compared for example to 21 per cent in South Africa, 18 per cent in Brazil and 15 per cent in Kenya.

Globally, young women are least likely to be extremely or very interested in the news (41 per cent versus 59 per cent of all adults) or in politics (23 per cent versus 36 per cent of all adults). This relative disengagement of such a sizable audience bodes ill for democracy in the long term.

It's not only about audiences. Young women newsmakers also face significant challenges. Although more women than men are graduating from journalism courses, globally 61 per cent of journalists and news managers are men.

According to Shattering the Glass Screen, in the US the attrition rates from roles at most levels of news than for men. At the vice president level, this reaches 20 per cent for women versus 7 per cent for men.

This pronounced trend is similar in the UK, where the proportion of women journalists begins to decrease within the first 3-5 years of working.

In India, male journalists in digital news have been found to not only form a higher proportion of contributors in newsrooms, but often to enjoy an even higher proportion

narily high level of disengagement of published online articles than women contributors.

> There are many factors that contribute to young women and their unique perspectives being driven out of news. Among them are male-dominated and male-biased cultures in news organisations; male-favouring working policies; lower pay; and the increasing abuse of women journalists via social media platforms on a large scale.

The profound disparity in whose voices are privileged in news reporting struck a powerful chord with 27-year-old Australian human rights lawyer and policy adviser Phoebe Saintilan-Stocks.

She reported: "As an avid consumer of news myself, I was really frustrated not to see the problems that women of my generation face reflected in the news. At the beginning of this year I read The Missing Perspectives of Women in News report which validated what I instinctively already knew: that young women's voices are effectively missing from the news coverage."

Saintilan-Stocks elaborated: "I was also shocked to read that less than 1 per cent of news coverage contains a gender equality angle within it. Working for the Australian government at a time when courageous female journalists were being dismissed by people in power for organisations are higher for women investigating sexual assault allegations in government added to my frustration, so I decided to act."

> A dispatch by the Investigative Journalists' Network (IJNet), a project of the Washington-based International Centre for Journalists. Luba Kassova is a co-founder and director of the international audience strategy consultancy AKAS.

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### **FEATURES**

# South African farmers dream of drought cover on climate front line

#### na Rumney, Johannesburg

APPY Letsitsa hasn't paid off the money he borrowed to survive a 2019 drought that ravaged his maize and sunflower farm in the South African province of Free State.

He has no drought insurance. If rains fail again, they could spell the end of his business, which supports his wife, child, father and extended family.

"It's like going to a casino and playing a high bet," he said of running his smallholder farm without cover. "It's not easy, especially if you've got one stream of income: farming."

This precarious livelihood is common among the hundreds of thousands of small farmers in South Africa. Most can't access any drought cover in a country that feeds the wider region with staples like maize but is increasingly beset by extreme weather on the front lines of climate change.

It's not just the small guys. The problem is acute among larger farmers too. Most can't afford the main commercial cover for drought, known as multi-peril crop insurance (MPCI), or are not offered it by insurers.

Jan Pretorius in North West province is one of the lucky few that can pay for MPCI, but even he's struggling. His premiums make up around 11% of the roughly 7,000 rand (\$492) he spends to plant each of his roughly 600 hectares of maize.

"Where we're farming, nobody is getting multi-peril crop insurance anymore," he said.

Farmers and insurers alike say the insurance system is broken, at a time when droughts are becoming longer and harsher. Some parts of the country are in their ninth dry year, while a drought across much of the southern African region that began in 2018 left tens of millions of people hungry.



Small scale farmer Happy Letsitsa stands amongst his crops near Welkom, South Africa.

Now a plan has been formulated by insurers and the government for a 3.2 billion rand (\$223 million), 10-year state subsidy scheme aimed at fixing the market's problems, according to a South African Insurance Association (SAIA) document that outlines the previously unreported proposals.

The scheme, which was confirmed by the government, would see commercial grain and oilseed farmers have 25% of their MPCI premiums subsidised. Smallholders in grain, oilseed or livestock would be offered a type of cover called weather index insurance, and have the state pay 75% of their at the ... changing weather patterns, I

premiums.

Weather index cover is used by millions of farmers in several nations, such as Kenya and India, but has never been tried in South Africa. It pays out automatically when a metric, such as rainfall, is above or below a certain level, removing the need for costly visits to sites to assess claims. Nkhangweleni Ramashia, the agriculture ministry's chief director for development finance, told Reuters the subsidy scheme was critical to protect farmers from climate change

"I am hopeful," he added. "If you look

don't see how agriculture can survive without a product like this."

This was echoed by Richard Boys, senior manager at Hannover а Reinsurance South Africa.

"Without such initiatives, the inevitability of MPCI becoming increasingly unaffordable for farmers and unviable for insurance companies is a real concern," he said.

### MOISTURE MEASURED FROM ORBIT

South Africa's agricultural industry employs over 800,000 people. Yet high costs, combined with low availability, mean only 20% of the country's commercial grain farmers have drought insurance, according to the SAIA document. There are more than 7,000 commercial grain farmers, according to industry association Grain SA. Estimates of smallholders vary, and the vast majority also don't have drought cover.

Ramashia, who said his ministry was attempting to eke out the money from its budget for the subsidies scheme, said the priority was to help the smaller farmers.

An industry pilot project that started this month, led by the country's largest non-life insurer Santam (SNTJ.J), aims to cover around 50 smallholders with a product linked to soil moisture, measured via satellite, according to Santam's head of agriculture Gerhard Diedericks said.

Premiums would be added onto loans farmers already obtain via agricultural cooperatives or other organisations that provide supplies like seeds

A similar industry pilot led by the state-owned Land Bank is still awaiting approval from the Treasury, the company said.

Paswel Marenya, a senior economist with the Consultative Group on International Agricultural Research, said weather index insurance was key to increasing smallholders' resilience, and that payouts would be quicker and cheaper for the government.

However it has problems, he said: farmers can be left worse off if losses exceed the payouts and in some countries take-up has lagged expectations, with even subsidised premiums too high for many poor farmers.

Subsidy schemes should also come in conjunction with other initiatives, like education or new technologies, he added.

### **By Luis Fernando Cascante**

N Nicaragua, where President Daniel Ortega's administration controls all three branches of government, the media constitute the last remaining bastion of independence.

Since last October, independent media, too, has come under increasing attack as the Ortega regime has weaponised a new cybercrime law to

# Nicaraguan journalists targeted under new cybercrime law

the Violeta Barrios de Chamorro be a link between her and the I am risking my freedom. I am here Foundation.

The attorney general's office

aged funds, despite the fact that ing to silence me."

ethics and mobile journalism for tor's office alleges that there could have risked my life to report. Now, that the interrogator then called a Chamorro Foundation's misman- in Nicaragua and they are not go-

recess, returned with a cell phone, and began to read all of my articles, trying to incriminate me, sayVioleta Barrios de Chamorro.

Sports reporter Miguel Mendoza, who criticised the Ortega regime on his Twitter account, was also arrested.

Recently, actions taken against journalists have intensified, including a raid carried out on the home of Carlos Fernando Chamorro, the director of Confidencial and one of Nicaragua's most well-known journalists.

10

silence journalists in the country.

"Whoever uses information and communications technology to publish or disseminate false and/or distorted information, which causes the population or a group or sector of it to be alarmed, fearful or anxious, will have a penalty of two to four years in prison imposed, as well as 300 to 500 days of fines," begins Article 30 of the new legislation.

To date, the attorney general's office has used the law to take more than 30 journalists to court.

One recent case is that of journalist María Lilly Delgado, a correspondent for Univisión News who in the past has taught workshops on journalism

summoned Delgado to appear in court as part of an investigation it is conducting against the Foundation for alleged money laundering, a thesis the United States Agency for International Development (USAID) has denied.

About two weeks before being called to court, Delgado had published a report entitled "Huellas de impunidad" (or "The Tracks of Impunity" in English), which highlighted a series of human rights violations and press freedom abuses in Nicaragua.

Initially called as a witness, Delgado is now being investigated herself. The Nicaraguan prosecuDelgado is not an employee there.

IJNet reached out to Delgado, who declined to give a statement based on the recommendation of her lawyer, and because there is currently an open case against her. She does, however, lament that the Nicaraguan government has imposed travel restrictions on her.

"It is arbitrary to impose a travel restriction on me. I have said ad nauseam that I am innocent. The only thing I have done is train journalists, and that is not a crime," Delgado told fellow reporter Wilfredo Miranda, a correspondent for El País América.

She added: "I am a journalist and

Miranda was among the journalists and directors of news organisations summoned to appear in court to account for their sources and published reporting as part of the investigation into the Chamorro Foundation.

Upon leaving the courtroom, he spoke to the news outlet Confidencial. "The interrogator started by asking about my relationship to the Chamorro Foundation. I explained about the journalism awards I had received and some specific consulting work I had done. For all of this, I can provide supporting materials," Miranda said.

He added: But I was surprised

ing that I was lying and that I was violating the cybercrime law."

Journalist Eduardo Enríquez, former editor-in-chief of La Prensa, was also summoned in connection with his role as supervisor for collaborative reporting projects with the Chamorro Foundation. Like Miranda, Enríquez declined to comment until the legal case comes to a conclusion.

Since May 28, 2020, the Ortega regime has arrested 19 opponents of the administration. Among them are five presidential candidates, including Cristiana Chamorro, a journalist and the daughter of former Nicaraguan president

Human rights organisations such as the Nicaragua Nunca+ collective have demanded the release of political prisoners and condemned the limits placed on press freedom.

"For more than 38 months, Nicaragua has been undergoing systematic and violent persecution, including serious human rights violations and crimes against humanity," said Gonzalo Carrión, a representative of the Nicaragua Nunca+ collective.•

Luis Fernando Cascante is a journalist in Costa Rica. This article was originally published by IJNet in Spanish. It was translated into English by journalist Natalie Van Hoozer.

**CAPITAL RADIO** 



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

NEWS

Guardian

11

# Ministry calls for exploring the burden of drowning cases

### **By Correspondent Crispin Gerald**

DIRECTOR of fisheries in the Ministry of Livestock and Fisheries Emmanuel Bulayi has suggested the need for all stakeholders to make sure that information concerning incidences of drowning in the country are properly collected, stored, and shared.

The move will help to address the impact of drowning–a process of experiencing respiratory impairment from submersion or immersion in liquid.

Bulayi made the suggestion when speaking at the event to mark World Drowning Day held in Dar es Salaam over the weekend.

He added that drowning is a silent killer, and one of the serious problem in the country which needs immediate attention to make sure all information of people dying are properly documented.

"Having a well - documented data for people who die from drowning, will help the government and stakeholders to plan strategic actions for addressing the problem," he explained.

He also called on the global community to put in place a strong mechanism for data collection to prevent people who die from drowning. It is estimated that 3,000 people die from drowning every year, while nearly 236,000 people die globally from drowning.

Poor - quality drowning data have contributed to a neglect of drowning prevention research.

The World Drowning Day marked on 25th July is meant to provide an opportunity to highlight the tragic and profound impact of drowning on families and communities and offer life - saving solutions to prevent it.

Themed "Anyone Can Drowning, no One Should' the theme calls for all stakeholders including governments, UN agencies, civil society organizations, private sector, academia and individuals to collaborate in ending drowning incidence.

The director cited the statistics from WHO which shows that around Lake Victoria which is one of the biggest water bodies in the country, drowning rates are very high among fishing communities, where 217 deaths by drowning per 100,000 occur.

The global report on drowning from WHO shows that data collection in many low - and middle income countries is limited, hampering the planning, implementation and monitoring of drowning prevention measures.

Data on non - fatal drowning, which could reveal



Mbeya regional commissioner Juma Homera addresses Mbalizi town council residents at the public meeting to listen their grievances. Photo: Correspondent Nebart Msokwa.

# Tanzania to benefit from global anti-graft drive

### By Guardian Reporter

TANZANIA has been selected among countries set to benefit from the World Martial Authority (WMA), a global initiative fighting corruption, extreme poverty and violation of human rights.

WMA which has since declared itself the highest law enforcement authority globally apply Universal Commercial Code-1(UCC1) statement– a legal notice filed to retake ill-gotten wealth applicable in civil law, common law, customary law, religious law.

Lee Clegg, the Global Commander of the WMA told report-

ers in a virtual conference that Tanzania is one of the countries the organization pecked for its activities aimed at among others, reduce national debt.

"We want to move to every nation because at this moment most countries are in need of help. We do this out of pure passion," he said.

Clegg added that the objective of the initiative is to make the world a better place through unconditional support by those who are in a position to offer a helping hand.

The military veteran with 20 years in elite Special Forces is also the brains behind AlterNations which he claimed will deal

with a wider range of issues than the United Nations by improving livelihoods of marginalized communities around the world, enhancing environment conservation by encouraging and supporting innovations in every sector as well as crackdown on corruption. "The projects and roles are

endless; funding will be delivered to projects on the ground, so no funds can be embezzled en-route," he said.

"We will be working with other platforms and will also have our own banks in the future. This will enable us to wire funds directly to projects and humanitarian causes and provide aid

without hindrances." He said that it will operate under UCc-1 with full operating facilities and new innovations and nations will be assisted in backing their currencies, allowing them to be completely debtfree.

Clegg added that WMA and The World Martial Authority and AlterNations believe in the philosophy of the Haudenosaunee namely the search for understanding of the basic

truths of the native universe. "When you sit in a council for the welfare of the people, you must not think about yourself or of your family, not even your generation," he quoted Oren LyS.

"Make your decisions on behalf of the seven generations to come so that they may enjoy what you have done today."

He said this initiative is good news for developing countries like Tanzania since many development projects have for many years been hampered by the presence of corruption and poor management.

"Our aim is to eradicate extreme poverty in Tanzania as well. Our focus will be on mega projects and their implementation to ensure their success help the common man in various sectors," he said.

MP requests govt to revamp Mbalizi drainage system

something about the burden of serious injury and lifelong disability, are not routinely collected.

"More than 90 percent of deaths occur in low and middle income countries,"

Executive director for the environmental management and economic development organization (EMEDO) Editrudith Lukanga reminded the government to adhere to the United Nations resolution on drowning which urges member countries to develop a national prevention plan, containing a set of measurable targets according to their needs and priorities.

To develop drowning prevention programming in line with the WHO recommended interventions, namely, barriers, supervision, swim skills, rescue and resuscitation training, boating regulation and managing flood risk and resilience.

Fisheries officer from Kinondoni Municipal Council Grace Kakama said the Municipal is working hard to provide capacity building to fisheries and other workers in the oceans to prevent themselves from drowning.

She said that the authority recognizes the contribution of the fishing sector in accelerating economic development, therefore the safety of fishers is highly considered.

"We call upon for more inclusive efforts from stakeholders to invest in supporting the municipals to effectively train the fisherman and others on their safety," she said.



Former Hai district commissioner in Kilimanjaro region Lengai Ole Sabaya disembarks from a prison vehicle to attend his criminal case held at Arusha Resident Magistrate court for proceedings yesterday. Photo: Correspondent Allan Isack

# Chinese energy products boon for Kenyan traders

### By Special Correspondent, Nairobi

FOUR shops of energy items line up the main road in Kitengela, a fast-growing residential and commercial hub, on the south of Nairobi, Kenya's capital.

The shops are in close proximity to each other but this does not seem to bother the owners, as none is eating into the market of the other.

They have co-existed for the last three years and others have come up in the vicinity as the market for energy items that include those powered by solar and those re-

charged using electricity grows in the suburb and in others across Nairobi and the east African nation.

Among the popular energy products Kenyan traders sell are outdoor and indoor lights, lamps, torches, chargers, batteries, bulbs, water heaters and solar panels.

All the energy items are sourced from China in a booming business that is rising as prices fall, encouraging Kenyans to embrace micro energy systems.

"Business is there, that is why you are seeing many shops coming up. People are buying solar items and rechargeable gadgets in particular," Anthony Kuria, who runs one of the energy items shops in Kitengela, said recently.

Chinese made solar security lights are among the fastest moving products in the market, according to Kuria.

Just as many other Chinesemade energy products, prices of the gadgets have declined significantly in the last two years.

From a high of 8,000 shillings for 50 watts of light, one now buys 100 watts of light for the same amount, said Kuria.

Similarly, prices of other energy

items have fallen in a similar fashion thus appealing to the bottom segment of the Kenyan market, some who have no access to electricity.

These include poor households in slums and rural areas that mainly relied on kerosene for lighting, small traders and shopkeepers.

"Thanks to my rechargeable light, I am able to sell for longer hours at night," said Caroline Musya, who runs a roadside vegetable stall in Nairobi.

Musya normally opens her stall from 5:00 p.m., targeting people returning home from work. Without the light, she would only work until 7:30 p.m., but with the source of light, she goes until 9:00 p.m.

Thousands of other small traders like Musya have the Chinese rechargeable electric and solar lights to thank for extended business hours.

It is a similar case for millions of households in Kenya who would switch to using kerosene lights or candles in times of blackouts.

While some traders import the gadgets directly from China, others source them locally from importers.

## to avert floods

### By Guardian Correspondent, Mbeya

MBEYA Rural Member of Parliament, Oran Njeza has requested the government to speed up the construction of the drainage system along the Tanzania-Zambia Highway (TANZAM) at Mbalizi Town to protect residents against floods during rains.

He made the request at the weekend when speaking to residents Mbalizi Town at a public meeting convened by the Mbeya Regional Commissioner to listen to their complaints.

He said residents are more prone to the effects of flooding if the drainage system was not improved, especially those in Nsalasala ward in the Town's low lying areas.

He said the Ward residents have been experiencing frequent floods for a very long time, but this time the situation could be grave if the drainage was not improved.

"We are requesting TANROADS to help us to improve the town's drainage as early as possible before rains start else may houses would be submerged in flood water spurring loss of property and even lives," he stressed.

He also appealed to the government to implementer its pledge to revamp the town's roads, a pledge made by the late President John Magufuli during his visit in the area in 2019.

He said the late President pledged to construct 30 kms of tarmac roads in the town as well as connecting Mbalizi Town with other towns, including Mbalizi-Mkwajuni an d Mbalizi-Shigamba roads.

For his part the Tunduma Road Village Chairman Adam Mselebende said in Mbalizi town water supply was problematic due to contractors blocking water pipe trenches.

He said there are also some town residents who have been vandalizing water infrastructures by throwing about trash, which block the drainage system during rains.

FEATURE

# Could kidnapping for ransom open the door to terrorism in Benin?



### **BY MICHAËL MATONGBADA**

The government must nip the problem in the bud before violent extremists use abduction to their advantage. File photo

ears are mounting that kidnapping for ransom could trigger terrorism in Benin. This is amid an already growing threat of violent extremism in the country. National authorities and local communities worry that kidnapping could exacerbate Benin's security challenges and provide an entry point for extremists operating

nearby. There has been no evidence of kidnappers being linked to violent extremist groups. Still, such incidents could be exploited by terrorists operating in neighbouring countries such as Burkina Faso, Niger and Nigeria. Extremists are already obtaining logistical and financial resources from West African coastal states.

From November 2019 to September 2020, five abduction cases were reported by the local press in the country's northern and hilly communes. This may provide only a glimpse of the extent has evolved from the armed and highway robberies observed in the northern communes since 2005. These attacks are explained by the lack of income-generating activities in these areas, among others. Locals believe establishing special border surveillance units in 2015, and an increased police presence in the region led to bandits refining their strategy and reverting to kidnapping.

The proliferation of livestock markets in several communes, particularly in the north, has also led to more kidnappings. Money changes hands in the open, providing easy targets for criminals who also take a keen interest in the movement of large numbers of valuable livestock. They target herders intending to obtain a ransom, which could be as high as 11 million XOF (nearly US\$20 000).

Violent extremists already obtain logistical and financial resources from West African coastal states Locals suspect transhumant herders from have been prevalent since the 2000s.

In 2021, Benin's government created a technical committee to monitor and secure pastoral transhumance zones and combat abductions. The committee is mandated to, among other things, oversee the implementation of the December 2019 law prohibiting the cross-border movement of livestock.

The police's efforts, often in collaboration with hunters and herders, has calmed the situation in Tchaourou and led to the release of hostages and the arrest of kidnappers. But police still struggle to identify the owners of the phones used to contact victims' relatives to demand ransom. It is also difficult for police to access certain areas during rainy seasons. These problems, along with locals' ability to circumvent the ban on cross-border transhumance, enable kidnappers to operate with little hindrance.

Collaboration between the police and herders to stop abductions could trigger inter-communal conflicts

#### human rights concerns.

Second, the prohibition of transhumance is unlikely to stem kidnapping in Benin as it doesn't address the root causes of the problem. It also won't reduce the risk of kidnappers turning their attention to communities other than herders or hunters.

Finally, ISS research in the region shows that violent extremist groups collaborate with criminals to gain footholds and obtain various resources. Benin must prevent extremists from forming alliances with kidnapping networks or bandits, particularly in its border areas.

Benin must prevent extremists from allying with kidnappers, particularly in its border areas

Tackling kidnapping for ransom in Benin requires a preventive and proactive approach. Herders need to be made aware of how to conduct their livestock businesses safely, and the police must work to gain the trust of communities. Police and intelligence agencies should also use technology to trace

of kidnapping in Benin as incidents are not systematically reported to the authorities.

The local population and civil society organisations told the Institute for Security Studies (ISS) that the phenomenon began in 2016 in the Tchaourou commune, located in the northern Borgou department. Police interventions there in 2020 brought some calm to the area, but other communes such as Banikoara, Bantè, Bassila, KonKondji, Kétou, Malanville, Ouèssè, Pèrèrè, Perma, Savè and Ségbana have experienced sporadic abductions. Locals say kidnapping for ransom in Benin Benin, Burkina Faso and Nigeria, of kidnappings in the country. Perpetrators target mainly wealthy local herders or those involved in large transactions on livestock market days. The kidnappers identify their victims, often with the support of the latter's relatives, friends or associates. The victims are then kidnapped either on the road or in their homes and held in the forests.

Some locals consider kidnapping for ransom as an imported crime. This is mainly due to the suspected involvement of foreign herders and Benin's proximity to Nigeria, where the attacks The continuation of kidnapping for ransom threatens Benin's security and social stability in three ways. First, it stokes tensions between local communities and Fulanis, who are accused of being involved in the kidnappings.

Any collaboration between the police and hunters or herders to stop the abductions could trigger intra- and inter-communal conflicts. In 2014, officers in some localities used Dambanga hunters to track and arrest highway robbers. Instead of handing suspects over to the police, the hunters allegedly tortured, abused or murdered suspects. So using hunters raises communications between perpetrators, families and associates of kidnapping victims.

Inclusive development solutions are also needed. These must focus on the communities' needs and address the factors that lead to people's involvement in organised crime. It is also vital to ensure that security measures taken against kidnappers adhere to human rights principles, to avoid a breakdown of trust between civilians and the state.

**Radio One** 

AGENCIES

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| MONDAY<br>TIME PROGRAMME   | TUESDAY<br>TIME PROGRAMME  | WEDNESDAY<br>TIME PROGRAMME<br>05.00 AM HALI YA HEWA /  | THURSDAY<br>TIME PROGRAMME<br>05.00 AM HALI YA HEWA /<br>KUMEPAMBAZUKA I   | FRIDAY<br>TIME PROGRAMME<br>05.00 AM HALI YA HEWA /  | SATURDAY<br>TIME PROGRAMME   | SUNDAY<br>TIME PROGRAMME<br>05.00 AM HALI YA HEWA /  |
| KUMEPAMBAZUKA I<br>0600 AM AMKA NA BBC<br>0630 AM NIPASHE<br>0650 AM NIPASHE<br>0650 AM NEWS BULLETIN<br>7:10 AM MATANGAZO<br>07.15 AM TAARIFA ZA BARABARANI<br>07.25 AM UDONDOZI WA MAGAZETI<br>07.40 AM KUMEPAMBAZUKA II<br>08.00 AM UDONDOZI WA MAGAZETI<br>07.40 AM KUMEPAMBAZUKA II<br>08.00 AM HABARI ZA BAKAHARA<br>09.00 AM HABARI ZA BIASHARA<br>09.00 AM HABARI ZA BIASHARA<br>09.00 AM MATANGAZO<br>09.20 AM BRAND TALK<br>10.00 AM NEWS BRIEF<br>10.33 AM DEATH ANNOUNCEMENTS<br>13.30 HRS DEATH ANNOUNCEMENTS<br>13.30 HRS DEATH ANNOUNCEMENTS<br>13.30 HRS DEATH ANNOUNCEMENTS<br>16.33 HRS DEATH ANNOUNCEMENTS<br>16.30 HRS NEWS BRIEF<br>10.31 AM SI DEATH ANNOUNCEMENTS<br>16.33 HRS DEATH ANNOUNCEMENTS<br>13.30 HRS NEWS BRIEF<br>10.31 AM SENT DEATH ANNOUNCEMENTS<br>13.30 HRS NEWS BRIEF<br>21.00 HRS NEWS BRIEF<br>21.00 HRS REWS BULLETIN<br>20.10 HRS REMS BULLETIN<br>20.10 HRS REWS BULLETIN<br>21.00 HRS NEWS BRIEF<br>21.00 HRS NE | KUMEPAMBAZUKA I<br>06.30 AM AMKA NA BBC<br>06.30 AM MIPASHE<br>06.50 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BULETIN<br>20.15 HRS WEWS BRIEF<br>21.03 HRS WEK END SHOW II<br>23.00 HRS NEWS BRIEF<br>21.03 HRS WEK END SHOW II<br>23.00 HRS NEWS BRIEF<br>23.00 HRS NEWS BRIEF<br>23.00 HRS NEWS BULETIN<br>23.00 HRS NEWS BRIEF<br>23.00 HRS NEWS BRIEF<br>23.01 HRS WEEK END SHOW II<br>23.00 HRS NEWS BRIEF<br>23.03 HRS WEEK END SHOW II<br>23.00 HRS NEWS BRIEF<br>23.00 HRS NEWS BRI | KUMEPAMBAZUKA I<br>06.00 AM AMKA NA BBC<br>06.30 AM NIPASHE<br>06.50 AM COMMERCIALS<br>07.00 AM NEWS BULLETIN<br>07.15 AM NEWS BULLETIN<br>07.15 AM NEWSPAPERS REVIEW<br>07.30 AM KUMEPAMBAZUKA -<br>FAMILIA<br>10.00 AM NEWS BRIEF<br>10.03 AM DEATH<br>ANNOUNCEMENTS<br>10.15 AM SUNDAY SPECIAL<br>11: 00 HRS NEWS BULLETIN<br>13.10 HRS DEATH<br>ANNOUNCEMENTS<br>13.30 HRS NANI ZAIDI<br>16.00 HRS NEWS BRIEF<br>16.03 HRS DEATH<br>ANNOUNCEMENTS<br>16.30 HRS NANI ZAIDI<br>16.00 HRS NEWS BRIEF<br>16.03 HRS DEATH<br>ANNOUNCEMENTS<br>16.30 HRS MANI ZAIDI<br>18:00 HRS AFRICAN PANORAMA<br>19:30 HRS MANBO YA PWANI<br>18:00 HRS AFRICAN PANORAMA<br>19:30 HRS MAWBO MSETO<br>20.00 HRS NEWS BRIEF<br>21.03 HRS MAMBO MSETO<br>22.00 HRS NEWS BRIEF<br>21.03 HRS RAFIKI I<br>23.00 HRS RAFIKI I<br>23.00 HRS NEWS BRIEF<br>23.03 HRS R |

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# BUSINESS

### WINDFALL

# Coffee surges to 7-year highs with more cold well headed for Brazil

### **NEW YORK**

Arabica coffee futures are hitting fresh highs and extending a dramatic rally with more crop-destroying cold temperatures heading to Brazil, the world's top grower.

Prices for the high-end beans favoured by Starbucks Corp. and other cafe chains have surged more than 30% in a week, and will eventually top \$3 a pound, according to Judy Ganes, a consultant with decades of experience in the industry. The last time coffee hit that level was in 2011.

The surge means coffee could get even more expensive for consumers, just as worries about global food inflation kick in amid higher shipping costs and supply chain disruptions with economies reopening.

Those sky-high prices are because coffee trees in Brazil were weakened by a drought, then pummeled by two frosts in less than a month. Now, more low temperatures are forecast for important growing regions from Wednesday into the weekend, according to Maxar Technologies Inc. Brazil accounts for 40% of world output.

Four days of frost threat is spooking the market, and if it hits, it will be "unprecedented," said Nick Gentile of NickJen Capital Management. "We've never had two frosts, drought and now another frost. There's no data to compare." Futures for September delivery rallied as much as 14% to \$2.152 a pound in New York, the highest since October 2014. They settled up 10% at \$2.078.

Projections for losses so far are substantial. The frost on July 20 probably erased 3.45 million bags of output in

just the south of Minas Gerais, the nation's main coffee-growing region, according to Mercon report seen by Bloomberg. In 2020, Brazil's total production was 49 million bags. A bag weighs 60 kilograms, or 132 pounds. The freezing temperatures last week especially hurt young trees, which will need to be trimmed or replanted, affecting output for years.

The lost bags are unlikely to be offset, with other important growers reaping less than expected. Indonesia's arabica output may shrink by 20%, according to an industry group estimate, because low prices in recent years have discouraged farmers from expanding estates. Rising freight costs and container shortages are hobbling exports. With La Nina weather patterns likely to return this year, too much rain could threaten Vietnamese coffee fields.

Prices are also being supported by a move from the ICE exchange to almost double initial margin requirements for arabica futures, encouraging traders to cover short bets, Alex Boughton, a broker at Sucden, said in a note.

There are arguments in favour of a cooldown in coffee. Price hikes for the world's favourite don't last long, according to Bloomberg Intelligence, which analysed historical prices and said wholesale coffee is essentially the same price as it was in 1976.

"Coffee is a prime example of the lack of enduring inflationary forces from commodities," said Mike McGlone, a commodities strategist at Bloomberg Intelligence. "Rapidly advancing technology is creating more supply than demand, notably at a much greater velocity than population growth."

# NMB pays 438.4m/ to 12 Kariakoo fire gutted businesses



NMB Bank Plc's Head of Insurance Business, Martin Massawe speaks in Dar es Salaam yesterday after presenting a cheque as compensation to victims of Kariakoo Market inferno which gutted down businesses a fortnight ago. Photo courtesy of NMB.

#### **By Guardian Reporter**

**COMPENSATION** 

WNERS of 12 businesses that were gutted down by fire at Kariakoo Market in Dar es Salaam two weeks ago have received compensation for the destruction worth 438.4m/-.

Speaking during a handing over ceremony held in Dar es Salaam yesterday, NMB Bank Plc's Head of Insurance Business, Martin Massawe said the compensation follows decision by the business owners to insure with the bank which partners with Reliance Insurance Tanzania Limited.

"We are presenting cheques to victims of the inferno who had taken decision to insure with us their property through their loans or direct property insurance," Massawe said while congratulating the 12 business owners for their courage to insure against risks.

Kariakoo Market disaster which has made many business owners poorer because they now need to find new capital to restart their destroyed businesses.

"I urge Tanzanians, not only business owners to learn a lesson from this disaster because it can happen to anyone even individuals at home who must buy an insurance cover," he advised saying official statistics show that the bulk of Tanzanians feel that buying an insurance cover is unnecessary.

The NMB Head of Insurance Business further noted that insurance cover is not an expensive product saying for general insurance to protect property against fire, one pays only 0.25 percent of the value of the property giving an example that it the property was worth 100m/- then only 225,000/is premium payment for a year minus value added tax.

plus VAT which is way too cheap in case the your house is gutted down by fire upon which the bank will pay you 100m/-," he explained

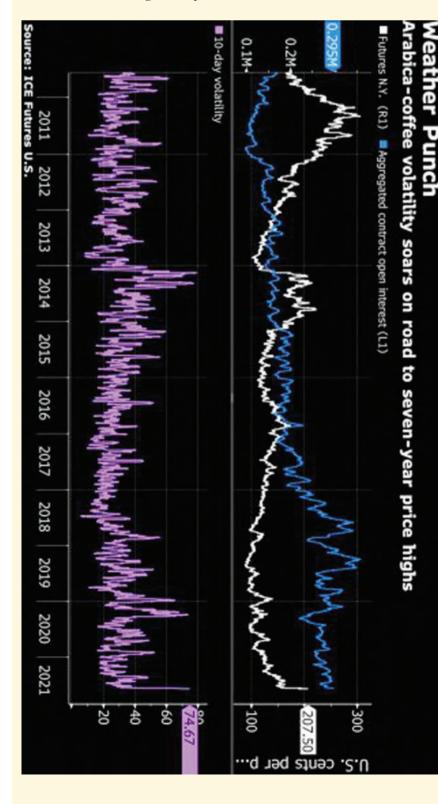
Speaking at the same event, Reliance Insurance's Claims Manager, Joel Mwakalebela commended the 12 Kariakoo business owners for their wise decision to insure their properties saying they are now leaping the fruits of their investment.

"Tanzanians should not wait to borrow from banks in order to qualify for insurance cover by default but pay from their own sources as a necessity to protect their property and life against risks," Mwakalebela said.

He said that it is unfortunate that owners of thousands of businesses at Kariakoo Market who should teach us a lesson that insurance is not a luxury that one should get after getting a bank loan but rather people should start buying insurance cover for their property at home, cars, family houses, health and life assurance to protect themselves against risks such as fire," he insisted saying its high time that the public should consider insurance as a necessity

One of the beneficiaries, Emmanuel Mbise who owned shops number 019 and 026 at Kariakoo Market, said the NMB insurance compensation is a big relief to his because he lost everything from the inferno.

"I also would like NMB to continue and speed up the process of sensitizing the public about the need to have insurance cover for



He urged Tanzanians in general to learn a lesson from the

"A house worth 100m/- only pays insurance premium of 150,000/- per annum or 177,000/-

did not insure their properties are now thinking about borrowing from banks or other financial institutions to restart their businesses.

"The incident at Kariakoo

property because many Tanzanians are ignorant of the subject," Mbise said while smiling his way to the bank to collect compensation for his two shops.

### RELIEF

# **CRDB Bank in major loan agreement with** traders to finance imported cargo clearance

### **By Guardian Reporter**

TRADERS who import goods into the country can now get loans to finance clearance of their cargo at the ports through a loan charged 16 percent against the prevailing market rate of 18 percent.

CRDB Bank Plc's Chief Commercial Officer, Dr Joseph Witts said the deal which was signed with Jumuiya ya Wafanyabiashara Tanzania (JWT) is a breakthrough in facilitating import trade in the country.

Dr Witts said after signing the deal with JWT Chairman, Silva Kiondo, said the bank is backing President Samia Suluhu Hassan's efforts tom open the country for business because import trade is a major source of revenue for Treasury.

"This loan is issued to importers as per their needs in respect to the value of imported cargo at the ports of entry which includes payment for im-



CRDB Bank Plc's chief commercial officer, Dr Joseph Witts (L) exchanging documents with chairman of Jumuiya ya Wafanyabiashara Tanzania, Silva Kiondo after a signing ceremony held in Dar es Salaam yesterday. Photo courtesy of CRDB.

port duty, port handling charges and shipping agency charges timely to avoid penalties," he said. He pointed out that the agreement will ease trade

financing needs of the importers because they now don't have to think about where to get the money

to clear their goods once at the port. "This port import financing solution will speed up cargo clearance at our ports and save importers from incurring storage and other charges for delays to clear their goods," the CRDB CCO added.

Dr Witts further explained that the financing will only benefit members of JWT who are active members because the association will serve as their collateral. "Apart from benefitting importers, this trade financing will also help government collect its revenue and port charges on time," he added.

In remarks after the signing ceremony, JWT Chairam Silva Kiondo commended NMB's management for coming up with the innovative product that will address cargo clearance challenges facing most importers following the impact of the coronavirus pandemic.

"We are happy to sign this deal with CRDB which means that our members are done with the challenge of financing cargo clearance at ports," said Kiondo who urged JWT members countrywide to seize the opportunity and grow their businesses.

He also commended the government of President Samia for putting in place an enabling environment for businesses to thrive saying Tanzania Revenue Authority are now working as partners with businesses and not hostile tax collectors.

### **BUSINESS NEWS**

### **INCENTIVE**

# Cereals board purchases maize worth 7.47bn/- from farmers

By Correspondent Beatrice Philemon

AIZE farmers in the country have sold 14,948 metric tons of the commodity worth 7.47bn/- by Cereals and Other Produce Board of Tanzania by June this year.

CPBT Director General, Dr Anselm Moshi said the board purchased the commodity from farmers in Arusha, Dodoma, Katavi, Manyara, Rukwa, Ruvuma and Songwe. "As a government institution, we decided to purchase maize from farmers after finding out that farmers are struggling to get markets for their produce especially maize," Dr Moshi said.

He explained that the board which is mandated with overseeing the cereals and other related commodities trade. intervened in order to save smallholder farmers from making huge losses after a bumper year of production.

He said the excise started in June this year after the approved government CPBT's request to purchase the maize and issuance of an officials Government Order. Dr Mosha said they purchased a kilogram on average of maize for 500/-.

He said 10,823 metric tones of maize were purchased in Rukwa region while in Iringa, Dodoma, Manyara and other regions sold the remainder.

"In Iringa, we bought a kilo

we did pay 450/- because of quality of the commodity," he added while advising farmers ensure safe keeping of their produce after harvest.

for 430/- while in Dodoma

The CPTB chief further revealed that for 2021/22 financial year, the board plans to purchase some 298,000 metric tons of maize apart from other crops, such as sorghum, paddy rice, beans and sunflower.

He said maize will be sold to local industries as raw materials while more will be exported to Kenya and South Sudan.

"As CPBT, we have already signed a contract with two companies for maize exports of maize to South Sudan and Kenya," he said while noting that as per the board's mandate, it is investing to expand storage facilities to increase its current capacity of more than 100,000 metric

Currently CPBT owns with

"We have facilities for



tons to double the volume.

modern facilities advanced cereals technology handling equipment for cleaning, drying, grading, milling and packaging in Iringa and Arusha regions.

wheat milling and oilseed extraction in Arusha region," he added saying the board is in the process of establishing a state of the art maize milling and sunflower oil processing facilities at Kizota industrial area in Dodoma region.



Dr Anselm Moshi, Cereals and Other Produce Board of Tanzania's director general.

# Energy poverty puts 2050 net-zero target at risk

### **ABU DHABI**

PESSIMISM

The planet cannot achieve net zero carbon emissions by 2050 and reverse climate change without universal access to clean and cheap electricity by 2030, level dialogue on energy, to be according to a UN representative.

Goal 7: ensuring access to cheap, reliable, sustainable and modern energy for all by 2030. She was in Abu Dhabi last week, her latest stop on a global tour laying the groundwork for the UN's highheld in New York in September.



concentrated solar plants and then connecting to a lovely grid, and all of a sudden there is light," she said. "That is not real life. There are very few grids in a lot of developing countries that can take a large surge of renewable

### BREAKTHROUGH

S.Africa reaches interim pay deal with publicservant unions

### **JOHANNESBURG**

South Africa's government said it reached an interim pay deal with unions representing a majority of civil servants, averting the threat of an imminent strike.

The agreement was signed Monday by the South African Democratic Teacher's Union, the National Professional Teachers' Organisation of South Africa, the Health & Other Services Personnel Trade Union of South Africa, the Public Servants Association of South Africa and the Democratic Nursing Organisation of South Africa, the Ministry of Public Service and Administration said in an e-mailed statement on Tuesday. It didn't specify the terms and duration of the deal.

"There are going to be further engagements between the parties" and the interim accord will apply until a new one is finalised, Kamogelo Mogotsi,

"The math doesn't come together," Damilola Ogunbiyi, who co-chairs UN-Energy and is the special representative advising the UN Secretary General on a historic opportunity to rally sustainable energy, said. "People do not tend to understand the relationship between energy poverty and climate change" and it is "unacceptable" to ignore the nearly 1 billion people around the world without access to electricity, she said.

Energy generation is the largest contributor to climate change, accounting for 60 per cent of global emissions. As the world's population continues to grow, so will the demand for cheap energy, and an economy reliant on fossil fuels is causing drastic changes to the climate, according to the UN.

Between 2000 and 2016, the number of people with electricity climbed from 78 per cent to 87 per cent, while that of people without electricity dipped to slightly below one billion. Meanwhile, 3 billion people - 40 per cent of the global population - rely on polluting and unhealthy fuels for cooking.

Ms Ogunbiyi is the UN's leader on Sustainable Development

The meeting will be the first global gathering in 40 years on energy under the auspices of the UN's General Assembly, providing support for the Paris Agreement on limiting climate change.

While the world is falling behind on its climate commitment, Ms Ogunbiyi said her goal is to "raise the ambition" of hitting the Sustainable Development Goal 7 by 2030. Over the next decade, Africa and South Asia are going to be the only places where more power is needed instead of less, she said.

"You can be clean from day one. And that is why I talk about the opportunity instead of the challenge," she said. "I'm still very optimistic [about achieving SDG 7]. I have to be, because the technology is there." The potential economic uplift would be massive. Sub-Saharan Africa would unlock a five-fold increase in economic output, and pull 1 billion people out of poverty.

"The UAE is showing [climate] leadership but we also need them to do it internationally. We need the countries themselves to say

Damilola Ogunbiyi, who co-chairs UN-Energy and is the special representative advising the UN Secretary General on sustainable energy.

these are my energy transition targets but also, this is how I help people who are less advantaged," said Ms Ogunbiyi.

To that end, she wants to see a far larger number of off-grid projects taking place in Africa. Too often, we "talk about these big scale, wonderful

energy today."

She said approaches to electrification have to be tailored to community needs, whether that means decentralised or off-grid solutions, as well as big, utility-scale solutions, in order to reach the SDG 7 target. Electrification is also a major point of concern for an equitable distribution of Covid-19 vaccines and recovery from the pandemic. Only 23 per cent of primary healthcare centres in Africa have electricity, Ms Ogunbiyi, who is also the chief executive of Clean Energy for All, said. The majority of clinics do not have the cold storage needed to safely store vaccines. "I mean a lot when I say electricity is the difference between life and death," she said. Demand for clean cooking fuels is another largely untapped opportunity for reducing carbon emissions and creating economic growth. About 3 billion people cook using polluting open fires or simple stoves fuelled by kerosene, wood or coal, according to the World Health Organisation.

a spokeswoman for Public Service and Administration Minister Senzo Mchunu, said by phone. "It is open-ended."

The government needs to curb spending on civil-servant wages to meet its expenditure ceiling and deficit-reduction targets, but has encountered opposition from politically influential labour groups representing 1.3 million state workers. Finance Minister Tito Mboweni has vowed that any raises must be accommodated within the current fiscal framework, and other expenditure will have to be cut should a planned pay freeze fail to materialise.

The interim accord, which provides for 1.5% raises and a cash gratuity for civil servants, is a "stop-gap measure" because negotiations failed to deliver a binding agreement, said Claude Naiker, a spokesperson for the Public Servants Association, which represents more than 230 000 state workers. The increases and gratuity will be backdated until the start of the fiscal year on April 1, he said.

### **EXCESS**

# Pressure on banks to loan private sector as cash piles

#### NAIROBI

The amount of liquidity in the banking sector has gone up as the government continues to release payments to contractors and its agencies, with eyes now on the lenders to see if they will increase their lending to the private sector.

The interbank rate – at which banks lend to each other on an

two-month low of 3.33 percent, indicating banks are under less pressure to meet their daily cash requirements.

The liquid market is also a result of reduced government appetite for local borrowing in the early weeks of the new fiscal year, largely due to the receipt of more than Sh230 billion in foreign loans from the International Monetary Fund, World emergency basis – has fallen to a Bank, and a Eurobond issue in the and bond maturities worth Sh123.8

past one month.

"The decline in local borrowing towards the tail end of the fiscal cycle continues to reverberate through markets. Moreover, government spending, especially towards the settlement of pending bills has enhanced overall liquidity in the market," analysts at NCBA said in a weekly fixed income report. July is also characterised by Treasury bills

billion, which have also fed into the take of Sh88.5 billion against mamoney market.

Central Bank of Kenya (CBK) has in the last four T-bill auctions barely accepted enough offers to match maturities, leaving investors in the short-term securities market holding onto the excess funds that would have otherwise gone into new borrowing.

The CBK data shows that the last four auctions have yielded an up-

turities of Sh93.7 billion, meaning that there has been a net repayment of Sh5.2 billion in the period. Investors had offered the government a total of Sh111.1 billion in the four auctions. The July bond also left investors holding onto Sh37 billion in rejected bids, after the government took up Sh79.9 billion from the offered Sh116.9 billion.

With banks holding onto the ex-

cess liquidity, private sector borrowers are now waiting to see if some of these funds will be directed to their credit needs, which are going up as the economy continues to recover from the Covid-19 led downturn. Annualised private sector credit growth had fallen to 6.7 percent in April from 9.3 percent in January, hampering economic recoverv efforts.

next year, and politicians

in some countries are

already starting to talk

about the need to rein in

Guardian

### **OPTIMISM**

# Fed history suggests ECB won't boost inflation on guidance alone

### FRANKFURT

uropean Central Bank policy makers have acknowledged that their new push to boost inflation expectations could take quite a while to kick in, according to officials familiar with the discussions.

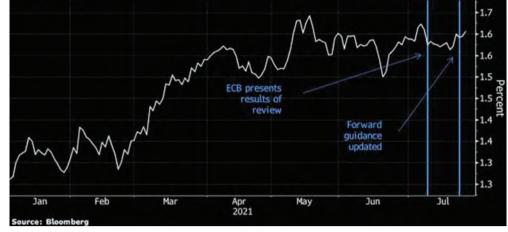
In its strategy review this month, when it raised its inflation goal and acknowledged that it might overshoot, the ECB's Governing Council discussed the experience of the US Federal Reserve, the officials said.

US expectations – a critical signal of future price gains – were slow to move last August when the Fed adopted average inflation targeting and said it was willing to overshoot its 2% target. They only started to gather pace months later when the incoming Biden administration started to discuss a fiscal boost to the economy.

They accelerated again early this year when the Fed kept policy loose despite price growth such as an immediate increase

### Patience Needed

Market-based inflation expectations haven't changed much since latest ECB actions Euro SY5Y inflation forwards



in quantitative easing, would have benefited the credibility of the new strategy." An ECB spokesperson declined to comment on the Governing Council's deliberations. The central bank's strategy

review saw the inflation goal lifted to 2% from "below, but a period that can stretch as

close to, 2%." In the policy decision two weeks later, policy makers said interest rates will stay at present or lower levels until inflation projections are in line with the target "well ahead" of the end of the forecast horizon,

much as three years into the

future. They also said inflation projections must stay in line with the goal until the end of the horizon, and be supported by "sufficiently advanced" underlying price dynamics. Germany's Jens Weidmann

and Belgium's Pierre Wunsch objected because they saw the guidance as an overly long-term commitment.

derway with the Europe-

an Union's 800 billion-eu-

ro (\$944 billion) recovery

fund, governments will

several years.

currently

borrowing. If the US is a guide, that could slow the The boost from fiscal spending in the US will return to price stability, and the longer it takes, resonate with Lagarde, who has repeatedly urged the greater the chance national governments not that the credibility of the to withdraw pandemic ECB's new strategy and support too soon. She guidance is eroded. said last week that "ambi-Before last week's decision, the central bank tious, targeted and coordiwas projecting inflation nated fiscal policy should will average just 1.4% in continue to complement monetary policy." While joint fiscal support is un-

2023. Professional forecasters reckon it'll only be at 1.8% in 2026. "I think the ECB will be tested in a very different manner," said Patrick Krizan, an economist with Allianz SE in Munich. "The Fed was tested on the upside. And

invest those funds over EU rules on debt burdens and deficits are the ECB will be tested on the downside." suspended, but only until the end of

### SMUGGLING Indian customs confiscate gold worth \$500,000 from Dubai flight passengers

#### MUMBAI

Passengers going to India from Dubai tried to dodge import taxes by smuggling more than half a million dollars worth of gold in household appliances. The pair, who had travelled on an Emirates flight, concealed 8.17kg of gold in a rice cooker, juicer, food mincer and nebuliser.

Customs officers seized the haul, which was worth \$542,745, and arrested them on their arrival in Chennai on Sunday. July has been a busy month for customs authorities in Indian airports, after several passengers were arrested in similar incidents.

Airport authorities in Mumbai

arrested at Delhi airport after gold was found illegally concealed inside a mobile phone to avoid the payment of import duties.

iumping well above 2% on soaring

demand. While expectations have

eased since May as Fed officials

started to broach the topic of

tapering stimulus, they remain

relatively robust. Likewise, there

was little impact on euro-area

expectations or bets on interest-

rate hikes even after the ECB

followed up on its strategy review

by strengthening its commitment

The Fed's experience should

help soothe any concerns at the

ECB about the largely ambivalent

response by investors and

economists last week. Analyst

reports mostly described the new

language and President Christine

Lagarde's press conference as dovish but short on specifics.

"It is hard to see a meaningful

impact on near-term growth

and inflation dynamics from

the promise to hike rates a little

later," Oliver Rakau, an economist

at Oxford Economics, said in a

report. "We continue to think that

some near-term policy response,

to keep borrowing costs low.

The Indian national was intercepted shortly after landing on an Emirates flight and found to have hidden 623g of gold worth more than \$35,500. Under further investigation, the passenger admitted he had previously smuggled 730g of gold into the country from Dubai. He was later arrested.

While there is no limit on the amount of tax-free gold a person can export from the UAE, India has clear rules on importing precious metals. Men can import up to 20g of gold worth not more than 50,000 rupees (\$671) duty-



intercepted an Indian passenger who arrived on a flight from Dubai on Thursday, July 22. Customs officers recovered 24 gold rods weighing 348 grams hidden inside a speaker and luggage.

The gold was valued at about \$20,000 and would have attracted an import duty of 10.75 per cent, if declared. Two days before that, Chennai Air Customs recovered a mala Sitharaman cut import dustash of gold hidden inside a passenger on an Emirates flight from Dubai.

The 810g, worth about \$54,000, was concealed in four bundles of gold paste and smuggled into India. The passenger was arrested. And on July 14, a passenger was



Two passengers on an Emirates flight were arrested on their arrival in Chennai for trying to smuggle more than \$500,000 in gold.

free.

Female passengers are allowed to bring in 40g of gold worth not more than 100,000 rupees without paying tax. Travellers who want to bring more gold into India must declare it on arrival at border control and pay import duty.

The fee changed in February 2021 when finance minister Nirties on gold and silver from 12.5 per cent to 7.5 per cent, but imposed a 2.5 per cent cess - an extra, separate tax. The total import duty now is 10.75 per cent, compared to 12.5 per cent before the changes.

| 44.00  | Movie rpt: Nzowa   | 12.00   |   |
|--|--|---|---|
| 14:00  | Tamasha la Michezo   | 13:00   |   |
| 15:30  | Mwangaza   | 13:30<br>13:55  |   |
| 16:30  | ITV Top 10   |   | Telenovela rpt: (Piel Salvaje)  |
| 17:30  | Kipindi cha kikristo   | 14:00   | Wild Skin   |
| 18:00  | Jiji Letu  | 14:55   | Habari za saa   |
| 18:15  | Mapishi  | 15:00   | Meza huru   |
| 18:30  | Matukio ya wiki  | 16:30   | Watoto wetu   |
| 19:30  | Igizo: Mtego   | 17:00   | The Base  |
| 20:00  | Habari   | 18:00   | Jiji Letu   |
| 21:00  | Kipindi maalum: Biko   | 18:10   | Yu wapi   |
| 21:05  | Kipindi Maalum: Reflexology  | 18:15   | Igizo: Mizengwe rpt   |
| 21:15  | Mizengwe   | 18:30   | Uchumi na biashara  |
| 21:35  | Mjue Zaidi   | 19:00   | Jarida la wanawake  |
| 22:15  | Bongo Movie: Laana   | 19:30   | Isidingo  |
| 00:05  | Telenovela rpt: (Piel Salvaje)   | 20:00   | Habari  |
|  | Wild Skin  | 21:00   | Kipindi Maalum: Reflexology   |
|  |  | 21:10   | Kipindi Maalum: Tanzania  |
|  | AY 19 April  | 21.10   | Yetu  |
| 5:30   | Uwanja wa Mazoezi  | 21:40   | Chetu ni chetu  |
| 6:00   | HABARI   | 22:30   | Telenovela: (Piel Salvaje)  |
| 6:40   | Kumekucha  | 22.00   | Wild Skin   |
| 7:30   | HABARI   | 23:00   | Habari  |
| 8:00   | Kumekucha Michezo  | 23:30   |   |
| 8:55   | Habari za saa  | 23:45   |   |
| 9:00   | Kumekucha Kishindo   | 00:45   |   |
| 9:30   | Isidingo   | 02:00   | DWTV  |
| 9:55   | Habari za saa  |   |   |
| 10:00  | Watoto wetu  | WEDN  | IESDAY 21 April   |
| 10:55<br>11:00   | Habari za saa  | 5:30  | Uwanja wa Mazoezi   |
| 11:55  | ITV Top 10 rpt<br>Habari za saa  | 6:00  | HABÁRI  |
| 12:00  | Al Jazeera News  | 6:40  | Kumekucha   |
| 12:30  | Mtego rpt  | 7:30  | HABARI  |
| 12.00  | Habari za saa  | 8:00  | Kumekucha Michezo   |
| 12.55  |  |   |   |
| 12:55<br>13:00   |  | 8:55  | Habari za saa   |
| 13:00  | Mjue Zaidi   | 8:55<br>9:00  |   |
| 13:00<br>13:45   | Mjue Zaidi<br>Art and Lifestyle rpt  |   | Habari za saa   |
| 13:00<br>13:45<br>13:55  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa   | 9:00  | Habari za saa<br>Kumekucha Kishindo   |
| 13:00<br>13:45   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)   | 9:00<br>9:30<br>9:55<br>10:00   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo   |
| 13:00<br>13:45<br>13:55<br>14:10   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin  | 9:00<br>9:30<br>9:55  | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa  |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa   | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa  |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru  | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00  | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt  |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu   | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa   |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base   | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00  | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>Al Jazeera   |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30<br>17:00   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base<br>Jiji Letu  | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00<br>12:30   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>Al Jazeera<br>Jarida la wanawake rpt   |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30<br>17:00<br>18:00  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base   | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00<br>12:30<br>12:55  | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>Al Jazeera<br>Jarida la wanawake rpt<br>Habari za saa  |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30<br>17:00<br>18:00<br>18:10   | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base<br>Jiji Letu<br>Aibu yako rpt   | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00<br>12:30<br>12:55<br>13:00   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>AI Jazeera<br>Jarida la wanawake rpt<br>Habari za saa<br>Dakika 45 rpt   |
| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30<br>17:00<br>18:00<br>18:10<br>18:15  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base<br>Jiji Letu<br>Aibu yako rpt<br>Mapishi  | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00<br>12:30<br>12:55<br>13:00<br>13:55  | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>AI Jazeera<br>Jarida la wanawake rpt<br>Habari za saa<br>Dakika 45 rpt<br>Habari za saa  |
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| 13:00<br>13:45<br>13:55<br>14:10<br>14:55<br>15:00<br>16:30<br>17:00<br>18:00<br>18:10<br>18:15<br>18:45<br>19:00  | Mjue Zaidi<br>Art and Lifestyle rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Habari za saa<br>Meza huru<br>Watoto Wetu<br>The Base<br>Jiji Letu<br>Aibu yako rpt<br>Mapishi<br>Kesho leo<br>Afya ya Jamii  | 9:00<br>9:30<br>9:55<br>10:00<br>10:30<br>10:55<br>11:00<br>11:55<br>12:00<br>12:30<br>12:55<br>13:00<br>13:55<br>14:00   | Habari za saa<br>Kumekucha Kishindo<br>Isidingo<br>Habari za saa<br>Watoto Wetu rpt<br>Uchumi na biashara rpt<br>Habari za saa<br>The Base rpt<br>Habari za saa<br>AI Jazeera<br>Jarida la wanawake rpt<br>Habari za saa<br>Dakika 45 rpt<br>Habari za saa<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin   |
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Isidingo 9:55 Habari za saa 10:00 Watoto Shamba lulu rpt 10:30 10:55 Habari za saa The Base rpt 11:00 11:55 Habari za saa 12:00 Al jazeera 12:30 ljue sheria rpt Habari za saa 12:55 Kipindi Maalum rpt: TMDA 13:00 13:30 Kipindi Maalum rpt: Tanzania 13:55 Habari za saa 14:15 Telenovela rpt: (Piel Salvaje Wild Skin 14:55 Habari za saa 15:00 Meza huru 16:30 Watoto Wetu 17:00 The Base 18:00 Jiji Letu 18:15 Mapishi rpt 18:30 Jagina Usafiri wako 19:00 19:30 Isidingo 20:00 Habari 21:00 Malumbano ya hoja 23:00 Habari 23:30 The Base 00:30 Al Jazeera 02:00 DWTV FRIDAY 23 April 5:30 Uwanja wa Mazoezi HABÁRI 6:00 6:40 Kumekuch 7:30 HABARI Kumekucha Michezo 8:00 9:55 Habari za saa 9:00 Kumekucha Kishindo 9:30 Isidingo 9:55 Habari za saa 10:00 Watoto wetu rpt 10:30 Usafiri wako rpt 10:55 Habari za saa 11:00 The Base rpt 11:55 Habari za saa 12:00 Al jazeera Kipindi Maalum rpt: Tanesco 12:30 12:55 Habari za saa 13:00 Jagina rpt 13:30 Chetu ni chetu rpt 13:55 Habari za saa Telenovela rpt: (Piel Salvaje 14:15 Wild Skin 15:00 Meza Huru 16:30 Watoto Wetu 17:00 The Base (DJ Show) 17:30 Kiislam 18:00 Jiji Letu 18:15 Mjue Zaidi rpt 19:00 Shamba lulu 19:30 Isidinaa 20:00 Habari 21:05 Kipima Joto

| a<br>) | 7:00<br>8:00<br>9:00<br>10:30<br>11:15<br>12:15<br>13:45<br>16:00<br>16:20<br>17:00<br>18:00<br>18:15<br>19:00<br>19:30<br>20:00<br>21:00<br>21:30<br>22:10<br>00:30  | Al Jazeera<br>Watoto wetu<br>Shika Bamba 5<br>Mjue Zaidi rpt<br>Chetu ni chetu rpt<br>Korean drama rpt: Jumong<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin<br>Igizo rpt: Mizengwe<br>Igizo: Mtego<br>Shamsham za Pwani<br>Jiji Letu<br>Korean drama: Jumong<br>Jungu Kuu<br>Shika Bamba<br>Habari<br>Art and lifestyle<br>ITV TOP 10<br>Isidingo rpt<br>DWTV   |
|--------|---|---|
|        | SUND  | AY 25 April   |
|        | 5:30<br>6:00<br>6:40<br>7:00<br>8:00<br>09:00<br>11:40<br>14:00<br>15:30<br>14:00<br>15:30<br>16:30<br>17:30<br>18:00<br>18:15<br>18:30<br>19:30<br>20:00<br>21:00<br>21:05<br>21:15<br>21:35<br>22:15<br>00:05 | Uwanja wa Mazoezi<br>HABARI<br>Kumekucha<br>Habari<br>Al jazeera<br>Watoto Wetu<br>Isidingo<br>Movie rpt: Laana<br>Tamasha la Michezo<br>Mwangaza<br>ITV Top 10<br>Kipindi cha kikristo<br>Jiji Letu<br>Mapishi<br>Matukio ya wiki<br>Igizo: Mtego<br>Habari<br>Kipindi maalum: Biko<br>Kipindi Maalum: Reflexology<br>Mizengwe<br>Mjue Zaidi<br>Bongo Movie: Who's Back<br>Telenovela rpt: (Piel Salvaje)<br>Wild Skin |
|        | CA  | PITAL   |
| )      | Sat 17  |   |
|        | 08:00<br>09:00  | Al jazeera<br>Rev rpt   |
|        | 09:00   | Turning the Spotlight rpt   |
| )      | 10:00<br>10:30  | Culinary delight rpt<br>Innovation rpt  |
|        | 11:00   | Out n'about rpt   |
|        | 11:30   | Sports Gazette rpt  |
|        | 12:00   | Shamba Lulu rpt   |
|        | 12:30   | Eco@Africa rpt  |
|        | 13:00B<br>13:30   | usiness edition rpt<br>Korean Drama rpt: The slave  |
|        | 14:30   | hunter<br>Telenovela rpt: Lover her to<br>death   |
|        |   |   |

| 01:00          | Al Jazeera                          |
|----------------|-------------------------------------|
| Sun 1          | 8 Apri                              |
| 08:00          |                                     |
| 08.00          | Aljazeera                           |
|                | In good shape                       |
| 10:00          | Capchat rpt                         |
| 11:00          | Sports Gazette rpt                  |
| 11:30          | Korean Drama rpt: The slave         |
|                | hunter                              |
| 12:00          | Jagina rpt                          |
| 12:30          | Bundesligga Kick Off rpt            |
| 13:00          | In good shape rpt                   |
| 13:30          | Series rpt: Beats of Love           |
| 15:15          | Aibu yako                           |
| 15:30          | Rev rpt                             |
| 16:00<br>16:45 | Dakika 45 rpt<br>Mizopawa rpt       |
| 17:00          | Mizengwe rpt<br>The Decor rpt       |
| 17:30          | Meza huru                           |
| 19:00          | Turning the Spotlight rpt           |
| 19:30          | Cookery pgm: Culinary               |
|                | Delights                            |
| 20:00          | Korean Drama: Iris                  |
| 21:00          | Shift                               |
| 21:15          | Capchat live                        |
| 22:15          | Telenovela rpt: Lover her to        |
|                | death                               |
| 00:00          | Al Jazeera                          |
| Mon 1          | 9 Apri                              |
| 06:00          | Al jazeera                          |
| 07:00          | Morning Jam (Via Capital            |
| 01.00          | Radio)                              |
| 09:00          | Lete Raha (Via Capital Radio)       |
| 13:00          | Telenovela rpt: Lover her to        |
|                | death                               |
| 14:00          | Club 101 (via Capital Radio)        |
| 16:00<br>16:30 | Series rpt: Beats of Love           |
| 17:00          | Tanzania Yetu rpt<br>Eco@Africa rpt |
| 17:30          | Meza huru                           |
| 19:00          | The Décor rpt                       |
| 19:30          | Shamba lulu                         |
| 20:00          | Series: Beats of Love               |
| 20:45          | The Monday Agenda                   |
| 21:30          | Capital Prime News                  |
| 22:00          | Kipima Joto                         |
| 00:00          | Al Jazeera                          |
| Tues           | 20 Apri                             |
| 06:00          | Al jazeera                          |
| 07:00          | Morning Jam (Via Capital            |
|                | Radio)                              |
| 09:00          | Lete Raha (Via Capital Radio)       |
| 13:00          | Telenovela rpt: Lover her to        |
|                | death                               |
| 14:00          | Club 101 (via Capital Radio)        |
| 16:00          | Series rpt: Beats of Love           |
| 16:30          | Capchat rpt                         |
| 17:30          | Meza huru                           |
| 19:00          | Innovation                          |
| 10.00          | loging rot                          |
| 19:30<br>20:00 | Jagina rpt<br>Series: Beats of Love |

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WORLD

# **US to end combat mission** in Iraq by end of year

### WASHINGTON

US President Joe Biden said on Monday that US forces in Iraq will end the combat mission by the end of the year while continuing to train and assist Iraqi forces

"Our role in Iraq will be ... continue to train, to assist, to help and to deal with ISIS (Islamic State) as it rises, but we're not going to be, by the end of the year, in a combat mission," Biden said at the beginning of a meeting in the Oval Office with Iraqi Prime Minister Mustafa al-Kadhimi.

"Our counter-terrorism cooperation will continue even as we shift to this new phase," he said.

Al-Kadhimi told the Associated Press ahead of the visit that there is no need for any foreign combat forces staying in Iraq. "What we want from the US pres-

ence in Iraq is to support our forces in training and developing their efficiency and capabilities, and in security cooperation," he said.

There are now around 2,500 US troops in Iraq. White House Press Secretary on Monday declined to provide the number of troops staying in Iraq at the end of the year.

US media reported that the move may not lead to a significant reduction of US military presence in Iraq, given most of the American troops in the country have already been taking training and advising roles for the Iraqi forces.

The two countries agreed to shift US troops' mission back in April, but no timeline for the transition had been set at the time.

faced mounting pressures at home from liament passed a resolution requiring



US President Joe Biden (right) meets with Iraqi Prime Minister Mustafa al-Kadhimi in the Oval Office of the White House in Washington on Monday. AP

hardline Shia factions who demand all US troops to leave the country. This shift in the mission of US troops could be seen as a political gain for al-Kadhimi ahead of parliamentary elections in October.

The US troops withdrew from Iraq in 2011, eight years after the US-led invasion. US troops returned to the country in 2014 to support the Iraqi forces in the fight against the Islamic State militants.

Immediately after the deaths of top Iranian general Qassem Soleimani and Iraqi militia leader Abu Mahdi al-Muhandis in a US airstrike at Bagh-Analysts noted that the Iraqi leader dad airport in Jan 2020, the Iraqi par-

the government to end the presence of foreign forces in Iraq.

Iraqi military bases housing US troops across the country and the US embassy in the Green Zone in central Baghdad have been frequently targeted by rocket and drone attacks from Iran-backed Shia militias.

The US military launched retaliatory airstrikes against Shia militants in Syria and Iraq this February and June, only leading to a cycle of more attacks and reprisals.

Earlier this month, up to 14 rockets hit Al-Assad Air Base housing USled coalition forces in Iraq's western province of Anbar, causing two minor injuries. Agencies

### Hunger grips drought-hit Madagascar NAIROBI

A DEVASTATING drought in southern Madagascar has put vast numbers of the region's residents on the brink of starvation.

At least 1.3 million people, or around two-thirds of those living in the Grand Sud region of the African island nation, are not getting enough food, said the United Nations Office for the Coordination of Humanitarian Affairs. The drought has been called one of the region's worst in four decades.

The lack of rainfall, coupled with the effects of sandstorms, has made it nearly impossible for farmers to grow their own food. Many are now eating leaves, locusts and cactus fruit.

"We live on wild tubers like fangitse and the red cactus in the forest," Tamaria, a resident of Amboasary district, was quoted as telling Shelley Thakral, an advocacy specialist at the UN's World Food Programme.

"We sold all our domestic goods, including spoons. If we find green vegetables and want to cook them, for example, we need to borrow pots from other people. I have nothing left and it is painful."

Thakral, on a visit to Amboasary, said that inside Tamaria's bamboo hut there was only a thin mattress. The mother of seven, who has to walk 4 kilometers to fetch water, sends two of her children to the forest to gather wild tubers.

"The next planting season is less than two months away and the forecast for food production is bleak," Thakral wrote in a dispatch from Amboasary, one of the worst affected districts, on July 8. "The land is covered by sand; there is no water and little chance of rain. We need to urgently scale up and more funds so that we can feed more people in need."

### Russia, US implementing agreements reached at Geneva summit to some degree, says Kremlin MOSCOW

MOSCOW and Washington are, to some degree, implementing the agreements they reached at a summit held in Geneva in June, Kremlin Spokesman Dmitry Peskov told reporters yesterday.

According to him, the US and Russia maintain contact on cybersecurity and strategic stability. "[The agreements] are being implemented to some extent. The process got underway. It is a very complicated process and it's too early to talk about any expectations.

What is important is that there is contact. You know, it's a very complicated matter," the Kremlin spokesman said, commenting on the current situation around the Russian-US agreements.

"Contacts on cybersecurity and strategic stability continue, all this contributes to the implementation of the agreements reached in Geneva," Peskov added.

On July 28, Geneva will host a new round of Russian-US consultations on strategic stability. Russia's delegation will be led by Deputy Foreign Minister Sergei Ryabkov and the US one will be headed by Deputy Secretary of State Wendy Sherman.

Ryabkov told TASS earlier that Moscow planned to thoroughly discuss all aspects of strategic stability issues, assess potential risks and challenges, as well as develop a framework for future joint activities in the field.

Presidents Vladimir Putin of Russia and Joe Biden of the

**CIIE organisers bullish on 2021 event** 

### BEIJING

THE fourth China International Import Expo will open in Shanghai on Nov 5 and is expected to continue to inject vitality into the global economy, said its organizers 100 days before it gets underway.

Sun Chenghai, deputy director-general of the CIIE Bureau, said the success of organizing the expo last year amid the COVID-19 pandemic boosted confidence in the world economy

"This year's expo will strive to become a window for China's new development pattern and contribute to promote an open global economy," Sun said.

Sun added that the expo's business exhibition will be 360,000 square meters, allow- ers, cosmetics groups and in- ucts as well as healthcare and

tors, and there are also new faces this year's new exhibitors include 30 Fortune 500 companies and industrial pacesetters," he said.

Green products and low-carbon development will be highlighted at this year's expo with a special committee formed by exhibitors involved in the new energy sector and carbon reduction technologies, and a new zone to display their related products has been set up. Trade promotion agencies from Japan, Poland, Denmark and New Zealand have expanded their exhibition scale, and will invite more small and medium-sized enterprises featuring their own country's unique products to participate

in the expo, Sun said. "The world's Top 10 carmakmedical equipment. ing thousands of exhibitors dustrial electrical equipment



Visitors gather at a warm-up event of the fourth China International Import Expo in Shanghai on Monday. File photo

try including trips to Changsha, Hunan province, and Chengdu, Sichuan province and arranged matchmaking sessions for consumer goods, foodstuffs, agricultural prod-

bureau has published information on 264 exhibits from 64 exhibitors on the expo's website

In addition to business ex-

As part of the event, the Hongqiao International Economic Forum will be themed around global economic cooperation in the post-pandemic era, and many sub-forums will be held on building a new development paradigm and global governance in sectors such as public health, climate change and digital economy.

Gu Honghui, deputy secretary-general of the Shanghai municipal government, said the city government will hold two sub-forums one on the high-level opening-up of the Pudong New Area and the other on the Hongqiao International Hub for opening-up and regional integrated development.

"We should make full use hibitions, more than 50 coun- of the CIIE and the Hongqiao tries have confirmed plans to forum as platforms to make open virtual pavilions on the Shanghai a distribution cent-

from around the world to meet tens of thousands of domestic buyers.

"Around 80 percent of our

companies will all meet here in Shanghai in November," he added.

The bureau has organized as to make doing business easexhibitors are repeat exhibi- 10 roadshows across the coun- ier," Sun said, adding that the during the expo.

"We will invite more professional visitors and precisely pair exhibitors and buyers so expo's official website to introduce their leading industries. Offline activities will also be

er of goods from the Yangtze River Delta region, across the country and connecting the organized by related parties Asia-Pacific region," Gu said. Xinhua

United States held a summit in Geneva on June 16. It was their first face-to-face meeting as heads of state and the first Russia-US summit since 2018.

The two leaders said in a joint statement that the parties planned to launch comprehensive dialogue on strategic stability. In addition, Russia and the US also intend to start consultations on cybersecurity, prisoner swaps and arms control.

### Tunisia deploys army to protect govt after PM sacked

### TUNIS

TUNISIAN security and military units were deployed to protect the government headquarters in Tunis by blocking all access and preventing officials from reaching their workplace in the government.

The measure came as Tunisian President Kais Saied announced on Sunday evening that he had removed Hichem Mechichi from the post of prime minister and suspended all activities of the Assembly of People's Representatives, the parliament.

Saied (pictured) said he will temporarily head the government until he appoints a new prime minister. The president also announced that he annulled the immunity of all parliament members. Saied has also dismissed two

ministers in the government of Mechichi, the Tunisian presidency said Monday.

According to a presidency statement, Saied has removed Minister of Defense Ibrahim Bartaji and Minister to the Head of Government in charge of the civil service and acting Minister of Justice Hasna Ben Slimane.

"This decision entered into force on Sunday," read a presidency statement.

The secretaries general or those in charge of administrative and financial affairs at the presidency and within the ministries have been cahrged with ensuring the interim until the appointment of a new head of government and the formation of a new government.



At dawn on Monday, units of the Tunisian National Army prevented Tunisia's parliament speaker Rached Ghannouchi, accompanied by other deputies, from entering the parliament headquarters in the district of Bardo.

Amid tight security measures, dozens of Tunisians gathered in front of the parliament. Saied also announced to extend the hours of night curfew

across the country from 7 pm to 6 am local time between July 26 and Aug 27, the presidency said in a statement on Monday.

"The president issued a decree imposing the ban ... with the exception of urgent cases and people who work at night," the statement said.

This decree prohibits the movement of people and vehicles between cities during the curfew, except for essential emergencies or for urgent health reasons.

"Any gathering of more than three people on public roads is also prohibited," the statement added.

Meanwhile, Saied issued another decree on the suspension of work in central administrations, external services, local communities and public administrative institutions for two days, starting from July 27.

Administrations offering online services are responsible for ensuring the continuity of work.

This decision "does not involve the internal security forces, the army, customs agents as well as employees operating public health establishments," it added.

Violent protests broke out on Sunday in several Tunisian provinces as protesters expressed anger at the deterioration of the North African nation's health, economic and social situations, calling for the departure of the government and the dissolution of the parliament chaired by Rached Ghannouchi, leader of the Ennahdha party. Agencies

### Uganda's public debts rise 15.1 pct - central bank

### KAMPALA

UGANDA'S central bank on Monday said that the provisional data shows the country's public debts as of end of April 2021 stood at 66.1 trillion shillings (18.9 billion U.S. dollars), up 15.1 percent from June 2020.

The Bank of Uganda, in the state of economy report June 2021 issued here, attributed the increase to a 33.6 percent growth in domestic debts.

"Public external debt also grew, by 13.0 percent largely attributed to the disbursement of loans by multilateral and bilateral creditors," said the Bank of Uganda.

The central bank said the ratio of debt service to tax revenues is projected to average 30 percent between financial year 2020-21 and financial year 2024-25.

During this time period, a continuous increase in debt service costs may crowd out other priority spending. "The recent increases in direct monetary financing of fiscal deficits raise additional macroeconomic risks.

However, even with the increased fiscal deficits, public debt is sustainable and below the East African Community macroeconomic convergence threshold," said the bank.

#### Xinhua

EARLIER this year, China's Ministry of Human Resources and Social Security (MOHRSS), together with two other government departments, gave official recognition of 18 new professions including integrated circuit engineer and technician, corporate compliance consultant, drink designer, bringing the total number of new occupations released by China since 2019 to 56.

As digital technologies are increasingly integrated into various industries in China in recent years, companies have shown an urgent need for digital transformation, thus generating new professions like digitalization manager, online education service provider, and all-media operator.

## New occupations enjoy popularity among young people in China

Besides, the advances of digital technologies have fueled platform economy, which brings about delivery personnel for online orders, taxihailing service provider, and other new occupations. As manufacturing quickens pace in transformation and upgrading and becomes more advanced and intelligent, a number of new occupations that require professional skills have come along.

With the application of cuttingedge technologies, professions that existed only in science fiction, including industrial robot system operator and quantum computing engineer, have come into the real world, driving Made-in-China products to become more intelligent.

Chinese people have shown evident need for consumption upgrading with continuous improvement in their living standards. Their increasing demand for health, nursing, elderly care, and food safety has stimulated a batch of new professions, including health carers, respiratory therapists, assistive technology consultants for rehabilitation, and capacity assessors for the elderly.

Besides, the rise of the economy based on people's interests has led to the emergence of new occupations in niche areas of consumption. For example, room escape games popular with youngsters have incubated new professions like room escape game scriptwriter, sound effect technician, as well as center control and operation personnel.

New professions are favored by young people in China as they are more flexible, suit their interests, and provide platform for them to realize personal values. A survey suggests over 50 percent of the young respondents hope to try new professions, and nearly 20 percent have already been engaged in new occupations.

Huang Zusheng, one of the first batch of digitalization managers in China, has seen his annual pay jump to 350,000 yuan (\$53,978) from less than one hundred thousand yuan in 2014. He doesn't need to worry about employment at all, as he often receives job offers from companies.

Many small and medium-sized companies still adopt a workshopstyle management model, under which employees are highly dependent on the boss. These firms generally need digitalized management, according to Huang, who explained

that his job is to help companies build organizational structure, personnel composition and management system, and reduce costs and increase efficiency through digital administrative management.

Huang's experience unveils the appeal of new occupations. According to a report on the prospects of digitalization managers released by the MOHRSS, 87 percent of digitalization managers gain a salary 1-3 times the local average salary. Companies that are equipped with one digitalization manager every ten employees are 35 to 50 percent more efficient in work than those without digitalization managers, the report said.

**People's Daily** 

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'Wisdom' not 'weakness': Lavrov warns Russia against unilateral concessions to the West

### MOSCOW

THE experience of Russia's relations with the West in recent decades shows that any unilateral concessions made by Moscow will be seen as weakness, and new unacceptable demands will follow, Russian Foreign Minister Sergey Lavrov said on Friday.

cal situation, which "requires both steadfastness and wisdom" in developing one's policy, certain voices that call for the need "to achieve reconciliation with the West on its terms" could be heard.

"I am confident, and nothing but confident, given the experience we already have from the 1980s and the early 1990s, that any unilateral concessions made by us will only be regarded as weakness. Our partners know how to do that.

Afterwards, they put forward more and more unacceptable demands," he said at a webinar on Russia's foreign policy.

"That is why we will pursue an independent, nationally-oriented foreign policy, that is, a pragmatic foreign policy. We will not take into consideration any threats and ultimatums, except that we will stand firm against them."

#### **Arms race**

**DUBAI/JERUSALEM** 

Russia will not allow anyone to drag itself into a new, costly arms race, Lavrov



He recalled that in a difficult geopoliti- stressed. "While strengthening our sover eignty and doing whatever is necessary to maintain the security of the country and its citizens, we will not slide into self-isolation or confrontation, let me stress that once again, and we will not allow anyone to drag Russia into a new, costly arms race, and some opposition members inside the country frighten us with that," he said.

> According to the nation's top diplomat, Russia has everything it needs to protect itself, and it is open to cooperation with other countries on an equal basis.

> "Let me emphasize once again that we will always promote a unifying agenda based on international law and the UN's core role," he said.

> "We will be ready for cooperation with everyone without exception, who demonstrate reciprocal willingness on the basis of equality and mutual respect.

> The fact that this approach is shared by the overwhelming majority of countries across the globe gives us strength and confidence."

> > Agencies

REMAINS of the last person still listed as missing in the collapse of a Florida condominium tower on June 24 have been recovered and identified, bringing the final confirmed death toll to 98, Miami-Dade County officials said on Monday.

WASHINGTON

Remains of the latest victim, Estelle Hedaya, 54, were found by search teams on July 20, and medical examiners had been working since then to positively identify her before making Monday's announcement, authorities said at a news conference.

The Miami-Dade fire department's round-the-clock search for additional victims at the beachfront site of the Champlain Towers South condo, in the Miami suburb of Surfside, was demobilized last Friday.

Miami-Dade County Mayor Daniella Levine Cava called the combined search-and-rescue operation and efforts to find and identify victims of the Surfside disaster "the largest non-hurricane emergency response in the history of our state."

"Today I can report, because of the sustained heroic efforts, the last remainily notified," the mayor said. "Through these tireless efforts we were able to at least bring closure to all those who re-

The confirmed death toll consists of the 97 victims killed outright when the building crumbled in the early hours of



People visit a makeshift memorial where the partially collapsed Champlain Towers South building stood in Surfside, Florida on July 24, 2021. AFP

June 24 as residents slept, and one victim who died while hospitalized. No one had been pulled alive from

the mounds of pulverized concrete, splintered lumber and twisted metal since the early hours after the collapse 33 days ago, and authorities formally gave up hope of finding any more survivors on July 7.

Although the remains of everyone who was believed to have been trapped in the rubble have since been found, police will continue to reporters. Authorities said they sift through the debris for additional were still gathering evidence

remains of those who died and for personal effects to return to loved ones, Levine Cava said.

The search for belongings was continuing through debris left when half of the building caved in on itself, as well as through rubble from the portion of the high-rise initially left standing but later demolished, Miami-Dade Police Department director Alfred Ramirez told

for investigations into what triggered the collapse.

While the cause remains undetermined, a 2018 engineering report found structural deficiencies that are now the focus of several inquiries, including a grand jury probe.

The disaster has prompted officials across South Florida to study residential buildings for signs of poor construction or structural weaknesses. Agencies

### Artistic transformation of an ancient village in China

**Final death toll from Florida** 

condominium collapse put at 98

CHENGYANG village in east China's Zhejiang province has taken a brand new look because of artistic transformation, based on which the local people have explored tourism and become better-off.

Embosomed by hills and with two brooks winding through, the village located in Dongqianhu township, Yinzhou district, Ningbo city of Zhejiang, has magnificent scenery, yet it used to have a weak industrial foundation and collective economy.

Changes to the village began in July 2020 when officials in Chengyang invited Cong Zhiqiang, an



cious woodwork he made during a dozen years of production of miniature redwood furniture and pavilions. Local villager Ying Mingju, who is skilled at making straw hats, changed the place where she used to keep firewood in her house into a "display stand" for her handiwork, which has become a tourist attraction of the village. Meanwhile, an abandoned farm in Chengyang has been turned into a livestreaming studio ingeniously by the art work group.

In less than one year, local people improved 60 spots including market, park and exhibition hall. They have witnessed huge chang-

IRAN said yesterday its security forces had arrested a network of agents working for Israel and had seized a cache of weapons it said were planned for use during recent unrest sparked by water shortages in the Islamic Republic,

Iran says it detained

state media reported. Iran often accuses its enemies or rivals abroad, such as Israel, the United States and Saudi Arabia, of trying to destabilize the country by stoking protests and violence.

Yesterday's announcement came after nearly two weeks of protests over water shortages, mostly in southwest Iran, which have turned political and spread to other areas.

Authorities have accused armed dissidents of provoking clashes during the street protests. Human rights groups say security forces have opened fire on protesters.

"Mossad operatives intended to use

tion, the unnamed official said, adding: "Some of these are used to provoke clashes during protests."

There was no immediate comment from Israeli officials.

This week, Israeli Defense Minister Benny Gantz will travel to France to discuss spyware sold by Israeli cyber firm NSO that was allegedly used to target French President Emmanuel Macron.

Macron's phone was on a list of targets that were possibly under surveillance by Morocco, which used NSO Group's Pegasus software, according to France's Le Monde newspaper. The French leader has called for an investigation.

Gantz will meet French Defense Minister Florence Parly on Wednesday, an official Israeli statement said.

A global investigation published last week by 17 media organizations, led by the Paris-based non-profit journalism group Forbidden Stories, said Pegasus had been used in attempted and suc-

agents working for Israel ported missing loved ones."

ing missing person has now been accounted for and identified and the fam-

the equipment in urban riots and assassinations," an Intelligence Ministry official said, according to state media, referring to Israel's intelligence agency. The official did not give details.

The seized weapons included pistols, grenades, assault rifles and ammunicessful hacks of smartphones belonging to journalists, government officials and human rights activists.

Israel has since set up a senior interministerial team to assess any possible misuse of the spyware.

Agencies

### S. African president condemns 'vigilantism' in Phoenix

### **JOHANNESBURG**

AS suspects appeared at the Verulam Magistrate's Court north of Durban in connection with the killings of at least 20 people during the recent unrest in Phoenix amid racially motivated attacks, South African President Cyril Ramaphosa condemned the vigilantism that led to those killings.

"We do know from official reports and personal accounts that people were racially profiled at illegal roadblocks, some people were pulled out of cars and beaten, and some were humiliated and degraded.

Several people were killed," Ramaphosa said on Monday in his weekly newsletter."Much of what has happened is the inevitable outcome when people take the law into their own hands.

Vigilantism will not be tolerated in this country. It is criminal and it is dangerous," he said. Ramaphosa said, much of the narrative around the events in Phoenix has been dominated by attempts to turn one race against another.

It has been stoked by anonymous people on social media and in messaging groups making outrageous claims and calling for revenge.

"There is an attempt to present this as a sign of imploding race relations between African and Indian communities," he said, "Just as there were people who tried to exploit people's vulnerability and cause mayhem, there are those who want to present criminal acts in racial terms to serve their own purposes.

associate professor at the School of Arts of the Renmin University of China, to the village, hoping Cong can give it a brand new look, just like he did with Gejia village, Ningbo city of Zhejiang.

Since 2019, Cong' team has stimulated the enthusiasm of residents in Geija village for artistic creation by providing guidance and assistance for them, and helped them with the transformation of their village. Within about one year, the team and local residents built over 40 public art areas in Gejia village, turning it into an Internet-famous village featuring artistic glamour.

Now Gejia village receives over 100,000 tourists a year. It has accumulatively increased the income of local residents by 2.5 million yuan (\$385,910). Meanwhile, many villagers who were working away from their hometown have been attracted to starting their own businesses in the village, with their investments totaling over 20 million yuan.

Officials with Chengyang have always wanted to develop it into a high-quality tourist destina-



Photo shows the transformed Chengyang village, Donggianhu town, Yinzhou district, Ningbo city of east China's Zhejiang province. File photo

tion, and yet failed to come up with a feasible plan, which is why they decided to seek advice from Cong.

After a tour around the village for investigations and careful consideration, Cong decided to make an effort. Although some locals doubted the idea of turning the village into a tourist destination by adding artistic charm to it, as they considered the village totally unrelated to art, Cong hoped to change their mind with his actions.

Encouraged by Cong's team, the village established an art work group made up of villagers, graduate students, cadres sent to the village by the Donggianhu township for poverty reduction. The art work group then took charge of the construction and transformation of the village.

Believing that villagers should be the main force in the transformation, Cong asked some villagers who were willing to join the

endeavor to take the lead in bringing changes to the village, while he provided guidance and demonstrations for them.

At the invitation of the art work group, a local resident named Yu Zhenfei, together with two other fellow villagers, weaved a giant hat with a diameter of 6 meters from 750 kilograms of moso bamboos within two months. After that they made a seven-meter-high "wine bottle" with bamboo strips. The two pieces of artwork are now a must-see for tourists.

Besides, the village has motivated skillful craftsmen, including carpenters, plasterers, and painters, to redecorate public spaces, idle land and amenities.

One minor change after another has led to practical improvement to the village and enriched every corner of Chengyang.

Yang Jiyue, a carpenter in his late seventies, made his house a "museum" that exhibits the prees to their living environment and production space.

Today, the brand new Chengyang village, which is picturesquely decorated by ancient trees, grey walls, green waters, gallery bridges, large-scale artworks, exhibition halls, and woodwork workshops, is filled with a cultural atmosphere.

Art has made residents in Chengyang village more passionate about revitalizing their hometown. Because of the participation of villagers, enterprises, and experts in cultural and tourism industries, Chengyang has witnessed more and more changes, with an increasing number of villagers contributing to the revitalization of the village through artistic creation.

The beautified village has also generated investment and business opportunities. As tourism in the village thrives, businesses related to catering, special and agricultural products, handicrafts and agritainment are booming, and the villagers are living a more prosperous life.

**People's Daily** 

# Pundits, media urge science, oppose politisation of COVID-19 origin tracing

### BEIJING

SCIENTISTS, politicians and media outlets have called for science-based COVID-19 origin tracing and opposed intentions to politicize the issue amid a recent wave of debate stoked up by the U.S. government on COVID-19 origins.

Again, Washington played the "blame game" and questioned the conclusions from the Joint Report of the WHOconvened global study of origins of SARS-CoV-2 released by the World Health Organization at the end of March, based on a joint research with China.

The approach to COVID-19 origin tracing "has to be evidence-based, scientifically based," said Nanaia Mahuta, New Zealand's foreign minister, in an interview with Radio New Zealand (RNZ) on Friday. "We very much rely on the scientific evidence and there needed to be a further investigation... our position remains the same as it was," Mahuta added. The South African Com-

munist Party (SACP) released a statement on Thursday, denouncing the attempts to politicize the COVID-19 origin tracing.

In the statement, the SACP said virus origin or source tracing is a scientific undertaking, which should be viewed in a science-based, objective and fair manner, conducted with intellectual rigor, and in the interest of advancing global anti-pandemic cooperation. "The SACP denounces attempts at politicizing scientific research. A part of the

attempts involves geographic location naming of viruses or attacks against scientific research because of the countries involved in it," read the statement.

"In this era of pandemics,

scientific collaboration across our globe is critical for progress and for the protection of human society. The scientific field of origin or source tracing of viruses is a critical instrument in the campaign against their spread," the statement added.

The scientific findings include the recognition that there are indications that COVID-19 cases took place before December 2019 in various places across the globe, it added.

The SACP believed that the world should commend the role of scientists from China

and 10 other countries under the leadership of the World Health Organization in undertaking the research on the scientific field of COVID-19 origin or source tracing. "China has particularly been open to the scientific endeavour," the statement said.

A retest by Italian and Dutch researchers of pre-pandemic blood samples has found that they have coronavirus-linked antibody IgM, Reuters said in a report published Saturday, citing a paper published on July 14 that detailed the results from the retest.

The retest, carried out by

researchers from the Vis-Mederi laboratory at the University of Siena and their Dutch counterparts from the Erasmus University of Rotterdam, founded that the oldest sample with IgM dated back to Sept. 3, 2019 in Italy's northeastern region of Veneto.

In November 2020, Vis-Mederi and the National Cancer Institute in Milan (INT) published their study, showing that 11.6 percent of 959 healthy volunteers had developed COVID-19 antibodies well before February 2020 when the first official case was

recorded in Italy, with four cases from the study dating back to the first week of October 2019, which means those people had been infected in September 2019.

The study indicated that the virus could have circulated in Italy weeks before it was formally identified in China, Giovanni Apolone, INT scientific director, was quoted by Reuters as saying.

The idea that COVID-19 originated in animals should still be considered, Stephen Winchester, a British medical expert, told Xinhua.



Coastal Union's players celebrate after registering a goal against Pamba SC during this season's Premier League's promotion/relegation playoffs' return leg in Tanga last week. PHOTO: CORRESPONDENT

# Mgunda: Coastal Union should rope in good players for 2021/22 season

#### By Correspondent Ismail Tana

TANGA's Coastal Union's head coach, Juma Mgunda, has asked the club's officials to come up with better strategies, which will see to it the outfit makes good signings and do away with taking part in Premier League's promotion/relegation playoffs.

The tactician was at the helm of the outfit's successful plan to retain its spot in the domestic top flight after beating First Division League's club, Pamba SC, in this season's Premier League's promotion/relegation playoffs which took place last week.

Coastal Union was forced to play play-offs against Pamba SC of Mwanza

#### whole season.

"I congratulate the players for their commitment to fighting for the team throughout the season including these two knockout matches, but the leadership must meet and strategize to build the team so that this situation does not recur next season," the coach noted.

The coach, who has a lot of experience in coaching clubs in the Mainland Premier League, said he is targeting to making sure Coastal Union ropes in at least six experienced players.

Mgunda stated he believes with the experienced players joining young players that are featuring for the side, the team will do well, the way it did two seasons ago.

# Simba SC sensationally does the double

#### By Correspondent Lloyd Elipokea

ESPITE Yanga's endless toil and resolute exertions, Simba SC solidified their dominance of local football after they pipped the Jangwani Street giants to a slim 1-0 defeat in the ASFC Cup final last Sunday.

Indeed, the hard-earned win cemented Simba SC's coveted place atop the pinnacle of domestic football, supremacy that is no longer in dispute after the Msimbazi Street side's behemoths had already hoisted aloft the league trophy in triumph a few weeks ago.

Naturally, Simba's most recent and glorious cup success means that they have now fantastically done the double this season. What an awe-inspiring and magnificent feat!

The question now hovering in the air is: which team in the country possesses the mettle to dislodge them from the apex of local football?

Indeed, that is a question that will doubtlessly and title, which would positively vexatiously be weighing heavily on all comers, most particularly Simba's closest turn to the Tokyo Olympics, rivals, Yanga, and Azam FC.

rain on their parade, Simba was a rather subdued and lowmay next season be forced to cast their sights beyond the ly heavy toll that the pandemic home front to the continental has taken on us all. football landscape to satisfy seemingly insatiable the faithful possesses.

next season, Simba SC will finally end our country's long trophy drought in the CAF from all corners of the earth. Champions League and cart



SIMBA SC's striker, Chris Mugalu (R), negotiates his way past Yanga's defender, Bakari Mwamnyeto, during this season's Azam Sports Federation Cup (ASFC) final, which took place in Kigoma last weekend. PHOTO: COURTESY OF SIMBA SC

send us all into utter delirium. Let us change gears now and which commenced last Friday Still, while not wishing to in an opening ceremony, which key affair due to the damaging-

From a Tanzanian standpoint, a mere three athletes appetite for achievement will be hopefully flying our flag which the Msimbazi outfit's high at the quadrennial Games, where our sportsmen will be So, here's hoping that come pitting their sporting prowess against the formidable talents of their counterparts hailing

Unarguably, the pick of home the much sought-after our triumvirate of athletes 2017 IAAF World Athletics triumph.

this gargantuan showpiece event is Alphonce Simbu, whose past exemplary strivings have indisputably endeared him to every Tanzanian in the country.

Indeed, Simbu first propelled himself to the national limelight at the 2016 Rio de Janeiro Olympics whereas an unknown quantity, he spectacularly finished in fifth place in the men's marathon.

But, just to prove that this exceptional feat was no flash in the pan, Simbu followed that heart-stirring display with incredibly an even finer showing at the

representing the country at Championships where he audaciously finished in third place in the men's marathon to emphatically announce on the world stage that he was a new and intimidating force to be reckoned with.

> So, with our hopes pinned on Simbu, we Tanzanians can dare to dream boldly of our sporting icon returning home with an Olympic medal, which would incontestably be a landmark sporting achievement of national prominence.

Godspeed then Alphonce Simbu. May the chariots of fate send you galloping away on horseback to what would be a much-longed-for medal

# JKT Mbweni, TAMISEMI Queens hold sway in National Netball First Division League



to remain in the Premier League, after finishing 14th in the just ended Mainland Premier League.

The top-flight club cruised to a 5-3 aggregate win over Pamba SC, they were locked to a 2-2 draw in the first leg, which took place in Mwanza.

Coastal Union thereafter regrouped, commanding victory over Pamba in the return leg, which took place in Tanga.

Mgunda said the lack of experienced players on his side contributed to the team's downfall this season.

According to the tactician, the problem troubled the club for almost the

He disclosed any team can face relegation, so, it would be good for Coastal Union's leadership and stakeholders to increase their efforts to fight for their team so that the situation does not recur next season.

In the knockout matches against Pamba SC, Coastal Union garnered a 5-3 aggregate win over the former.

The first leg match took place at Nyamagana Stadium in Mwanza, it ended with the clubs settling for a 2-2 draw.

In the second leg tie, which took place at Mkwakwani Stadium in Tanga, Coastal Union notched a 3-1 victory over Pamba SC.

# Noisy delegations make up for absent spectators at Games

#### τοκγο

THE Olympics may officially be without supporters but at venues across Tokyo national delegations have brought the noise, replacing fans kept out by coronavirus countermeasures.

At boxing, it was drum-wielding Uzbeks. At table tennis, flag-waving Chinese cheered so much that Japanese media complained it felt like an away match for the home team.

The Olympics may officially be without supporters but at venues across Tokyo national delegations have brought the noise, replacing fans kept out by coronavirus countermeasures.

Technically, cheering is not allowed because of the risk of COVID-19 infection, but the rule has been difficult to enforce during the high drama of Olympic competition.

Mongolian coaches pounded on plastic bleachers seats as their women's team faced off in 3x3 basketball at the Aomi Urban Sports Park in Tokyo.

One of the coaches, Tugsjargal Sambuu, said they were cheering on behalf of all the fans who could not attend.

"Many Mongolians live in Japan.

They really want to cheer our teams," Sambuu said. "We have so many fans in Tokyo, but spectators are not allowed." Russian gymnast Lilia Akhaimova said she and her team mates did their

best to make up for the absent fans. "Honestly, we didn't really pay much

attention to that because we cheered each other on, we shouted at one another," the 24-year-old told reporters.

Video of Australian swimming coach Dean Boxall's hip-thrusting celebration went viral after Ariarne Titmus won a stunning victory in the women's 400m freestyle.

Chinese supporters have been visible and vocal. At the 3x3 basketball, they have waved flags and chanted when opposite teams attempted free throws.

At Monday's table tennis there were dozens of Chinese supporters on hand as the long-invincible pair of Xu Xin and Liu Shiwen were upset by Jun Mizutani and Mima Ito.

At one intense moment, a Chinese supporter walked to the front row of the media zone and began shouting Xu and Liu's names, leading the cheers. REUTERS

Dodoma's TAMISEMI Queens squad's players (in red kits) confront Arusha's Police team in this season's National Netball First Division League's tie, which took place in Arusha last week. PHOTO: CORRESPONDENT

#### By Correspondent Ismail Tano

DAR ES SALAAM's netball outfit, JKT Mbweni, and Dodoma's TAMISEMI Queens have turned into serious contenders for silverware in the National First Division League now taking place at the Sheikh Amri Abeid Stadium in Arusha.

The teams are a constant menace to the remaining participating teams after successfully beating the latter.

According to the Tanzania Netball Association (Chaneta) Secretary General, Judith Ilunda, the league's defending champions, JKT Mbweni, was leading the league after playing

five games and winning all. The JKT Mbweni has therefore accumulated 10 points, followed by TAMISEMI Queens which has collected eight points after playing four fixtures.

Prisons of Morogoro is placed third with eight points after playing six fixtures.

Immigration team and Mgulani JKT sit fourth and fifth respectively, with the former notching six points after playing five matches.

Fifth-placed Mgulani JKT has amassed fice points after taking

part in five outings.

Hosts, Arusha's Police, sit sixth with three points after playing six matches, while Ihumwa Dream Team, Eagles, and Arusha City have been placed seventh, eighth, and ninth respectively.

The league resumed yesterday morning, with JKT Mbweni commanding 78-30 drubbing of Ihumwa Dream Team.

The TAMISEMI Queens team played two games and managed to win both.

In the first game, TAMISEMI Queens played against JKT Mgulani and beat the latter 46-32.

The Dodoma squad, in the second fixture, recorded a 49-32 win over Immigration outfit.

The National First Division League's title race has for that matter JKT Mbweni and TAMISEMI Queens having an upper hand.

This, therefore, means there is an exciting race for the silverware in the tournament.

The two teams are expected to meet in the final, to be held on July 29.

The fixture is likely to determine the fate of the National First Division League's quest

### SOCCER.NEWS

### IOC to adapt refugee athletes program to counter criticism

### токуо

REFUGEE athletes need to be given more chances to compete and earn money in international sports, the IOC said Tuesday following criticism from runners who left the Olympic program.

Several potential members of the Refugee Olympic Team forfeited their chance of competing at the Tokyo Games by leaving in recent years to stay in Europe and avoid returning to a training camp for runners in Kenya.

Claims by runners originally from South Sudan about a controlling management style and being denied chances to earn money from races and sponsors were detailed this month by Time magazine.

Asked Tuesday about those claims, an International Olympic Committee official overseeing the refugee team said "we are learning through this process."

"We are responding to that as much as we can," said James Macleod, the IOC's director of team relations. "We understand that now that the athletes go into this elite athlete pathway coming to compete at the Olympic Games their expectations obviously are heightened."

Macleod noted the IOC created the team program with the United Nations' refugee agency in Geneva only months before 10 athletes were sent to the 2016 Rio de Janeiro Olympics.

"Life has evolved, the athletes have evolved, their needs have evolved," said Macleod, adding the IOC has made more money available to support athletes worldwide, including the refugees. "The other thing that we're trying to do is increase opportunities for them to be able to access sport.

The IOC-supported 29-member refugee team in Tokyo, competing in 12 different sports, includes four middle-distance runners based in Kenya.

On selection day last month, IOC President Thomas Bach said the team taking part in Tokyo would "send a powerful message of solidarity, resilience and hope to the world.'

Six of the 29 are holdovers from the Rio team. One new member, Kimia Alizadeh, narrowly missed out on winning another bronze medal in taekwondo on Sunday. Alizadeh had taken bronze for Iran in 2016 and then defected citing institutional sexism. She now lives in Germany.

A refugee team will be supported and sent to the 2024 Paris Games, the IOC said Tuesday. AP

### After fall, Lillard, Adebayo try to help US get up again

### SAITAMA, Japan

DAMIAN Lillard was nearly flat on his back, trying to save a possession the U.S. couldn't afford to lose.

He not only couldn't recover the ball after slip-

# Despite Olympics loss, Naomi Osaka's legacy still filled with hope

### By Tom Hamilton, ESPN Senior

Writer

HE lit the fire to start the Olympics, but Naomi Osaka's Tokyo 2020 dreams were extinguished far too soon on Tuesday in just over an hour by Marketa Vondrousova. With a flurry of unforced errors and growing frustration, the tennis star's Games ended with a 6-1, 6-4 loss to Vondrousova, ranked No. 42 in the world.

Osaka looked out of sorts throughout against Vondrousova, her serve failing to produce the goods (winning just 25 of 43 points on her first serve). She made 32 unforced errors as compared to Vondrousova's 10.

When asked afterward what went wrong, Osaka responded: "Everything -- if you watch the match then you would probably see. I feel like there's a lot of things that I counted on that I couldn't rely on today."

It wasn't meant to be like this for Osaka. Cho-But then it unraveled on sen to light the Olympic Tuesday as Typhoon



Naomi Osaka, of Japan, leaves center court after being defeated by Marketa Vondrousova, of the Czech Republic, during the third round of the tennis competition at the 2020 Summer Olympics, Tuesday, July 27, 2021, in Tokyo, Japan. (AP Photo)

torch at the opening ceremony, Osaka was essentially the face of these Games, which were going to plan for the hosts, who were tied with the United States for most gold medals as a country. Osaka took an eightweek break before the Olympic tennis tournament and had looked so her mental health. comfortable through the first two rounds, with victories over Zheng Saisai and Viktorija Golubic.

Nepartak came hammering down country of Japan.

on the roof of Ariake Tennis Court. It has been a roller-coaster 2021 for the four-time Grand Slam champion. Having won the Australian Open in February, Osaka was the player to beat on the women's tour. But when the French Open rolled around, she announced she was going to skip the tournament's news conferences, citing

After winning her first-round match at Roland Garros, she withdrew from the tournament and later decided not to participate at Wimbledon, focusing on bringing back the gold medal for her home

"I definitely feel like there was a lot of pressure for this," Osaka said. "I think it's maybe because I haven't played in the Olympics before and for the first year [it] was a bit much. I think I'm glad with how I played, with taking that break that I had.'

It looked like it was all laid out perfectly for her when Ash Barty, the world No. 1, went out in the opening round of the Olympics, opening the door for Osaka to continue Japan's gold-medal run at its home Games.

By the time Osaka took the court on Tuesday, Japan was up to eight gold medals: two in skateboarding, four in judoka and one each in swimming and table tennis. Osaka dreamed of adding another.

But that dream did not come to fruition. She dropped the first set in 24 minutes, and though she staved off three match points in the second set, her backhand sailed wide, sending Vondrousova to the quarterfinals.

"How disappointed am I? I mean, I'm disappointed in every loss, but I feel like this one sucks more than the others. I do know that my expectations were a lot higher," Osaka said. "I feel like my attitude wasn't that great because I don't really know how to cope with that pressure, so that's the best that I could have done in this situation."

Still, while the loss will surely hurt Osaka, she has already left a strong legacy off the court in her home country. The image of her lighting the torch was a symbol of hope for a country that has gone ahead and put on an Olympic Games amid the COVID-19 pandemic.

She also has made an impact in ending the stigma surrounding mental health. In her self-penned piece in Time magazine, which came out before the Games, Osaka spoke of wanting to make Japan's people "proud," and that didn't necessarily need to be accomplished with a medal.

Why Olympic beach volleyball players wear bikinis

### TOKYO

NO, members of women's teams are not required to wear bikinis when they play beach volleyball at the Olympics.

Yes, TV cameras do tend to linger on their glutes when they hold their hands behind their backs to pass signals to each other. And no, that's not a problem for the players who believe that those who see the sport will stay. "I have always felt like

when you get somebody drawn in, however you get them into beach volleyball, they fall in love with the sport," said American April Ross, a tion 5,500 miles away in and tank tops, long three-time Olympian. "So, hopefully that happens also."



all kinds of weather, including the rain from the leading edge of Typhoon Nepartak that dampened the Skiokaze Park venue this week. In Beijing, the Olympic championship was played in a downpour.

"This," said American Misty May-Treanor, who was soaking wet but with a gold medal to show for it, "is just another reason why we play in bathing suits."

#### **DO PLAYERS EVER** WEAR SOMETHING ELSE?

Some teams did wear

leggings and long sleeves

under their uniforms on

the cooler nights in 2012,

dismaying the London

tabloids, but even then

most opted for the tradi-

tional board shorts and

Four years later, af-

ter the FIVB expanded

Olympic qualifying in

an attempt to spread the

sport to new countries,

the Egyptians played in

bikinis.

ping but made matters even worse when he extended his leg and inadvertently tripped up France's Evan Fournier, getting called for an unsportsmanlike foul.

Lillard's stumble with 17 seconds left was one of the lasting images of the Americans' 83-76 loss in their Olympic opener. Now, just like its guard after that fall, the U.S. has to pick itself back up again.

"I think we are more than capable of doing it," Lillard said.

Lillard and Bam Adebayo have already proven they can rise again after disappointment with the national team.

Both were cut in previous attempts to wear the red, white and blue but have returned to become two of the most important players on this year's team. They both were in the starting lineup Sunday and Adebayo was one of the Americans' best players, finishing with 12 points and 10 rebounds.

It was a strong debut he believes should have come two years earlier.

The Miami Heat star was in training camp with the Americans in Las Vegas but was dropped by coach Gregg Popovich before the team left for China and an eventual seventh-place finish in the Basketball World Cup.

"Like I've always said before, I feel like I should have been on the team from the get-go," Adebayo said. "But me and Pop hashed it out and I just worked on my game. He said I wasn't ready, so I had a point to prove that I could have been on the team and that was my goal, and I did that."

Adebayo went on to help the Heat reach the NBA Finals in 2020 and Popovich acknowledged that perhaps the power forward should have made the team. Adebayo eagerly accepted when he got his second chance just two years later.

Lillard's bad feelings lasted longer.

He was dropped by the Americans just before they left for Spain in 2014 for the World Cup, perhaps making him the best player cut by the U.S. since Jerry Colangelo started the national team program in 2005. The All-Star guard then needed time before he wanted to come back.

"I didn't feel like I was above being cut or anything, I just felt like the time that was spent in the offseason, I just felt like I wasn't given a great opportunity to make the team or make a different impression than that," Lillard said. "So I think that that's why it was a little bit of a sour taste in my mouth after leaving the team and I just decided for a few years that it just wasn't something that I wanted to do."

Beach volleyball has been one of the most popular sports at the Summer Games since it was added to the program in 1996. It has fast action, a party atmosphere and some telege-

ing place in his city.

AP

kyo after a viral social

nic American stars who have paraded to the podium to claim six of the 12 possible gold medals.

But there's also no doubt that some who tune in on TV are there ing at the Tokyo Games to ogle the women as they leap and dive across the sand in their bikinis. In 2012, the London tabloids ran photo spreads from the beach volleyball venue without a set or spike in sight; it

was also the focus for gear – and to them, then-mayor and current equipment is precisely British prime miniswhat the bikinis are ter Boris Johnson, who and choose it in almost penned a guest newspaall circumstances over per column during the more conservative at-Olympics that were taktire.

#### The attention on the WHAT ARE THE bikinis intensified in To-**RULES?**

The FIVB issued 22 media post misidentipages of uniform guidefied a team that prolines for Tokyo, covering tested a beach handball everything from fabric dress code as playing and color to names and beach volleyball. Beach numbers and how big handball, which is not an manufacturers' logos Olympic sport, requires can be. Teammates also women to wear bikinis, have to match.

and the European fed-An appendix has drawings of potential eration fined the Norwegians for wearing shorts styles for women, inas a protest at a competi- cluding short sleeves

In this July 26, 2021, file photo, Miki Ishii, right, of Japan, attempts to block against Margareta Kozuch, of Germany, during a women's beach volleyball match at the 2020 Summer Olympics in Tokyo, Japan. Most of the women playing beach volleyball at the Olympics wear bikinis as their uniform, but it's not required. (AP Photo)

"The FIVB beach vol-

lines allow for a variety

of different options," the

international federation

said. "Beach volleyball

welcomes all, and these

uniform regulations en-

sure that our sport is cul-

turally and religiously

inclusive."

Bulgaria.

In Tokyo this week, the German gymnastics team wore full-legged unitards that went down to their ankles, eschewing the traditional bikini cut that ends high on the hip. The athletes said they were trying to comweather. bat the sexualization of young women and girls for teams with religious in their sport, which is dress codes. trying to recover from leyball uniform guidea decades-long sexual

abuse scandal. The head of broadcast-

said this week said their feeds will not highlight sexualized images of female athletes, instead focusing on "sport appeal, not sex appeal."

But beach volleyball WAIT - THERE IS players embrace their **MEN'S BEACH VOLLEY-**BALL, TOO?

Although the women's sleeves for modesty and side of the sport tradilong sleeves for warmth, tionally gets more atlong pants and shorts, tention -- including the and a one-piece bathprime-time U.S. broading suit or a bikini. The cast slots -- a mirror-immen wear tank tops and age men's tournament board shorts, which can has shared the sand at go over long-sleeved every Olympics since the shirts and tights in cold sport joined the Summer Games in Atlanta. There are also options

Although the men wear tank tops and swimming trunks at the Olympics and on the international tour, they may play shirtless on the AVP domestic tour. Many choose to do so.

### **SO WHY BIKINIS?**

"Beach volleyball was a sport that was developed in Hawaii and Southern California and on the beaches of Rio," Ross said. "And you play, and it's hot, and then

water." One-piece bathing suits won't work, because the sand gets inside and chafes; in fact, the players say, the less material that can trap sand, the better. Ross and her partner Alix Klineman, who helped design their own uniforms, also said it's im-

long sleeves, a loose-fitportant that the straps ting top, full-length pant don't restrict her movelegs and hijabs to cover ment or breathing. their heads. "For us, this is what "I have worn the hijab feels most comfortable," for 10 years," said Doaa Klineman said. "You're Elghobashy, a member of the first beach volnot wearing more cloth-

ing in really hot weather; getting sand stuck in places is not fun. But I totally respect other people wanting to be more covered if that's what makes them more one of them." comfortable."

Beach volleyball matches also proceed in

### leyball team from her country to compete in the Olympics. "It doesn't keep me away from the things I love to do," she said. "And beach volleyball is

AP

# you go and jump in the

### by David Chikoko

# **Tanzania U-23 team closes in on CECAFA U-23 Challenge tournament silverware**



Tanzania's national U-23 football side. PHOTO: COURTESY OF CECAFA By Correspondent Nassir Nchimbi

tually ended.

scoring.

Israel.

winger attempted a long-

range effort which went

over in the 52nd minute as

the team sought to open the

Tanzania U-23 squad's

technical bench chose to

wring changes in the team

on the 57th minute, bring-

that though went wayward.

zania U-23 squad's back-

Sudan U-23 squad's area.

South Sudan U-23 team

er, Bryson Raphael.

#### during a move they had A South Sudan U-23 squad launched.

Tanzania U-23 squad later showed intent on taking control of the proceedings, they went close on the 67th minute after forward Andrew Simchimba unleashed a fierce shot that was saved by South Sudan U-23's goalie.

ing in the attacker, Yusuph Mtibwa Sugar attacker, Joseph Mkele, went to replace Mhilu, and resting midfieldthe goal scorer, Nashon, for the Tanzania U-23 squad A South Sudan U-23 team's defender picked his teamon the 76th minute as the mate with a long pass from team's coach sought to add the left three minutes later, sharpness to the striking the latter executed cross unit.

South Sudan U-23 team pushed for an equalizer on kept on pushing for the the 77th minute, as a long opener, however, could not pass from the right was get the better of the Tancleared by a Tanzania U-23 defender.

line marshalled by Lusajo The match's referee Mwaikenda and Sospeter waved a penalty appeal on the 81st minute after the A defensive midfielder, Tanzania U-23 team's Sim-Kelvin Nashon, notched the chimba had connected a opener for the Tanzania cross from Mkele with a U-23 squad on the 65th minheader, which came off one ute from a free kick taken a of South Sudan U-23 team's few meters from the South defenders within the latter's penalty area.

The Tanzania U-23 squad Tanzania U-23's team surwon the free-kick after one vived a scare during the of the players was fouled added-on time as one of

Mwakinyo named as leading Super Welterweight boxer in Africa

South Sudan U-23 team's performers' well-executed corner kick from the left was met by a forward within

the former's penalty, the effort however went wide. The Tanzania U-23's squad worked hard to cling on to their lone goal lead for the remainder of the clash and make it to the showdown's final.

The second semi-final, which was to take place later on the day, pitted the Burundi U-23 team against Kenya's U-23 squad, Emerging Stars, at the venue.

Tanzania's U-23 team had qualified for the last four's stage with a 1-1 draw with Uganda's U-23 team in the last round-robin match, played at the Bahir Dar Stadium last weekend.

South Sudan U-23 team netted late goals to beat Djibouti 2-0 in their last group game to make it to the knock-out stage.

The showpiece, which kicked off on July 17, will come to an end on Friday. The 2021 CECAFA U-23 Challenge Cup is the 41st edition of the annual re-

gional tournament.

ball competition bringing together national teams of member nations of the CE-CAFA.

The annual CECAFA Senior Challenge Cup is considered the oldest football tournament in Africa.

The tournament is collaborative between the larger Eastern African countries and part of Central Africa and is run by CECAFA.

The CECAFA is made up of 11 members, 10 of whom are federations recognized by the world soccer governing body, FIFA.

They are Uganda, Ethiopia, Eritrea, Djibouti, Burundi, Somalia, Rwanda, Sudan, Tanzania, and Kenva.

The 11th member- Zanzibar-is still chasing the association status with FIFA.

The tournament began way back in 1926 under the name 'Gossage Cup', which then was mainly a Kenva-Uganda affair. But it grew to include Tanganyika, present-day Tanzania, from 1945 and later the showdown became a fournation event when Zanzibar joined in 1949.

Gossage Cup, sponsored by Soap manufacturer William Gossage, gave way to the East and Central African Senior Challenge Cup in 1967.

Under this banner, the tournament ran for only five years till 1971 before giving way to the present day CECAFA Senior Challenge Cup, which effectively kicked off in 1973.

The first-ever CECAFA Senior Challenge Cup was held in Uganda in 1973 and hosts Uganda emerged winners, beating Tanzania 2-1 in the final

It is an international foot-

eastafrica RADIO 06:00 Supa Breakfast 0:00 MÁMAMIA



Despite Olympics loss, Naomi Osaka's legacy still filled with hope

'SalamaNa' Is our new show in which Salama has a chat with interesting people from different spheres of influence in our society. You will be entertained, educated and amazed.

# 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive 20:00 Kipenga 21:00 The Cruise Dar golfers set for Corporate Masters tourney

### **By Guardian Reporter**

5:00 Funguka

17:00 5SELEKT

18:00 eNewz

:55 Kurasa

18:30 Music/Soap 19:30 EATV SAA !

19:45 MJADALA

20:00 DADAZ (r)

15:30 Wagonga Ulimbo (r)

16:00 Ubongo Kids (r) 16:30 #HSHTAG

THE Dar es Salaam Gymkhana Club (DGC) will, on August 7, be a place to go for members of the local

Poulsen-coachedTanzania

Every thursday at 9pm

tie as he accumulated two

**PAGE 19** 

box.

found the back of the net as the opening 45 minutes even-

profes-



ing on November 29, yo, noting the latter is not participated in sev-2015, said he still wants the next big thing in box- eral boxing events sancto make headway in the ing, particularly after be- tioned by the African game by fighting for the ing named number one boxing governing body.

lenge Cup final, edging South Sudan U-23 team 1-0 in the semi-final held at Bahir Dar Stadium, Ethiopia, yesterday. The midfielder, Kelvin Nashon, notched the lone goal in the second half as Kim

ANZANIA's

son's Council of East and

Central Africa Football Asso-

ciations (CECAFA) U-23 Chal-

tional U-23 football

team has booked

a place in this sea-

na

U-23 squad put up spirited displays to keep South Sudan U-23 squad in check. Keeper, Metacha Mnata, had to sit out the semi-final

yellow cards in Tanzania U-23 team's group games where the squad beat DR Congo 1-0 and drew 1-1 with Uganda. Tanzania U-23 squad's

keeper, Wilbroad Maseke, was not quite troubled for much of the first half of the semi-final tie, which took place in the morning, given there was not much action within the squad's penalty

Neither of the two teams

**Guardian** 

golf fraternity, given this season's Corporate Masters golf tournament will be played at the club's course.

The 18-hole annual tournament is organized by Corporate Masters in conjunction with TAMU Tanzania.

According to the event's organizer, Kelly Kariuki, the Corporate Masters showpiece is scheduled to bring together golfers from around Tanzania.

Kelly revealed the tournament is meant to harmonize friendship and present a networking platform for corporate fraternity.

"This will be our second edition of the Corporate Masters tournament after we staged a successful first edition at Tanzania People's Defense Forces (TPDF) Lugalo Golf Club in Dar es Salaam in December," Kellv said.

This year's tournament has attracted sponsorship from various corporate companies, including CRDB Bank, AON MINET, Serengeti Breweries Limited, GardaWorld, TOTAL, KTG Travels, Simba Couriers, The Wheels, and CFAO.

Kelly stated: "We are grateful to have all sponsors on board in this year's tournament."

The official moreover stated they have decided to introduce the event to bring corporates together, and to utilize the game from a networking point of view.

"Golf is a game for diplomats and corporates to bring together the business fraternity, exchange business ideas, and also do business together and hence we chose to introduce Corporate Masters tournament," the official disclosed.

"The only way to bring them into the game is for us to have a platform like this as it is also important for their businesses," Kelly said.

Kelly said Dar es Salaam should have corporate events at least twice a month, but this Masters should be a starting point to motivate them to engage in the game.

According to the organizers, apart from the individual competition, there will be a corporates competition that will have the corporate winner for 2021.

Kelly stressed that during the event they will also have a golf clinic to give new golfers a chance to hit some golf balls and the opportunity to learn more about the game of golf.

The official noted: "To ensure that everything is going smoothly, we call upon golfers to register to participate in this year's tournament before July 4."

"We invite companies, institutions, individuals, and sports well-wishers to come forward to support the event," Kelly said.

named the number one boxer in the Super-Welterweight division in Africa by Boxrec.

TANZANIAN

Nchimbi

**By Correspondent Nassir** 

sional boxer, Hassan

Mwakinyo, has been

The Boxrec, a network that holds records for professional boxers from all parts of the world, released the latest rankings yesterday, with Mwakinyo occupying the first position in Super Welterweight in Africa.

The boxer has been positioned 37th in the division in the world out of 2,050 pugilists by the same network.

Mwakinyo holds a record of 19 wins, with 13 coming by way of knockout (KO), two losses and none of his fights was de-

clared a draw in his boxing career of 21 fights. Super Welterweight in Tanzania's prominent the world by Boxrec following his recent professional boxer has also been ranked top in knockout (KO) win

his impressive win in his recent high-profile fight. The pugilist was previously ranked 45th in

over Antonio Mayala

Hassan Mwakinyo

the African Boxing of Angola.

Union (ABU) Super-Their bout was or-Welterweight division. ganized by Tanzania's Mwakinyo earned boxing promotion ABU's top spot after company, Group Sports. The Boxrec is a website dedicated to hold-

ing updated records of both male and female professional and amateur boxers in the world.

who Mwakinyo, made his debut in boxworld titles under major

sanctioning organizations like World Boxing Council (WBC), World Association Boxing (WBA), International Boxing Federation (IBF) and others.

In November 2020 Mwakinvo successfully defended his World Boxing Federation (WBF) crown against Jose Carlos Paz, stopping the Argentinian in four rounds.

"I'm inspired by my ranking and I have to prove my worth in my Jackson next fights," Mwakinyo said.

> Jackson Group Sports CEO, Kelvin Twissa, said it is a great achievement for the boxer and they are very proud of other boxers' successes.

Global Boxing Stars (GBS) CEO, Scott Patrick Farrell, lauded Mwakin-

in Africa. Farrell noted since his Mwakinyo's undercard bout versus England's Sam Eggington, the Tanzanian pugilist never looked back and found his way to the top.

The GBS leader noted: "Mwakinyo has so much potential and is probably one of the biggest secrets in the Super-Welterweight division."

"He destroyed Sam Eggerton in the UK and should have been a lot more highly rated after that fight. It's now Hassan's time and I'm excited to have the opportunity to promote such a world-class talent from Tanzania," he noted. Earlier, the Tanga-

born boxer was not ranked top of the African boxing list and in the ABU because of having

The orthodox stance boxer currently holds the WBF Intercontinental Super Welterweight title. Back in 2018, Mwakin-

vo shocked the boxing world when he sensationally stopped highly ranked English pugilist, Eggington, in just one minute of the second round of the undercard of the Amir Khan vs Samuel Vargas bout at the Arena Birmingham.

Mwakinyo's victory over Eggington made the headlines across the world, as Eggington was the reigning International Boxing Organization (IBO) Continental champion.

Despite the loss, Eggington went on to become crowned the IBF World Champion the following year.

