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TANZANIA

THURSDAY 5 OCTOBER, 2023



National Pg 4 Tanzanians called to prize peace



National Pg 7 More investment needed in agriculture



Green financing surpasses \$1.1tr at largest banks Page 13

Health summit focuses on primary care, key to UHC

By Henry Mwangonde

EALTH stakeholders have proposed ways for Tanzania to create a sustainable and suitable health financing system- Summit in Dar es Salaam, a which allows access to number of stakeholders said and not the ability to pay as ing mechanism is difficult to the government works on track.

implementing the Universal Coverage (UHC) policy.

Contributing to discussions on the second day of the 10th Tanzania Health services according to needs the current health financ-

It creates competition among financing agencies when it appears that resources are directed towards one area of need compared to

Dr Maximilian Mapunda, a health economist with the World Health Organisation (WHO) country office, said though health budgets

have been increasing over the years, disbursement has been a challenge.

During fiscal 2014/15 and fiscal 2017/18 disbursement attained 57 to 59 percent of approved budgeted amounts, he said, citing a recent rise in primary healthcare, provision.

This has facilitated greater

2016/17

Financial year saw domestic financing increase by 59 percent compared to foreign financing which decreased by 8.0 percent in 2017/18 fiscal estimates.

access and now the problem is quality and efficiency, therefore investing in primary health care is more efficient than tertiary care, he stated, affirming that the current pools of funding do not enable people to access the needed services.

Discussing 'Sustainable financing of Tanzania's health sector on the path of UHC,' he said that the 2016/17 financial year saw domestic financing increase by 59 percent compared to foreign fi-

TURN TO Page2

Rift Valley farms shifting to TAWA for wildlife leisure



THE 47 Square kilometers of acreage formerly serving as seed farms in Monduli District now become a wildlife conservation area as the state changes the land use into tourism.

Mohammed Nyasama, the director of privatisation with the Treasury Registrars handed over the farms

TURN TO Page2



Residents of drought-hit Lengijave village in Olkokola ward, Arumeru District, pictured yesterday drawing water for domestic use from a public supply point. Photo: Correspondent Getrude Mpezya

Petrol prices in yet another slight push

By Guardian Reporter

FUEL prices have risen for the fourth month in a row, with diesel the most significantly.

James Mwainyekule, the Energy and Water Utilities Regulatory Authority (EWURA)

director general, said in a statement yesterday that the new cap prices for petroleum products are applicable countrywide forthwith.

In Dar es Salaam, a litre of petrol will now cost 3,281/- up from 3,213/last month, an increase of 68/- per litre. This month a litre of diesel is sold at 3,448/- compared to 3,259/last month, while kerosene is sold

Petrol imported through Tanga port is now sold at 3,327/-, diesel at 3,494 and kerosene at 2,989/-.

He linked the price rise with an increase in the world oil price by up to 4.21 percent, while the premiums for the importation of petroleum products is set at 17 percent for motor super premium (PMS) and 62 percent for automotive gasoil (AGO).

Other factors include reduced production by members of the Organisation of Petroleum Exporting Countries (OPEC) and a series of economic sanctions on Russia, he

Legal action will be taken against any retailer or wholesaler not complying with instructions of selling

TURN TO Page2

EU team, researchers scan AfCFTA benefits

By Polycarp Machira, Dodoma

RESEARCHERS from three universities have appealed to the government to implement the African Continental Free Trade Area (AfCFTA) as it is likely to be highly beneficial for agricultural-related sectors.

from the University of Do-(SUA) and Mzumbe Univer-Pan-Africa Network for Eco- economy. nomic Analysis of Policies They argued that the sec-

The researchers grouped (PANAP) here yesterday. At a one-day workshop for doma (UDOM), the Sokoine direct stakeholders and the University of Agriculture local academic audience, they pointed at the need for sity, made this affirmation using a scientific approach when presenting results of to understand the effects of coordinated work by the AfCFTA on the Tanzanian

tor is currently showing increased labour take up in rural and urban areas.

Supported by the Joint Research Centre of the European Commission's (EC-JRC), the study sought to evaluate the effects of AfCFTA on the economy.

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Dr. Charles Mgeni

SPORTS



SIMBA SC MOMENTUM **MEETS PRISONS' CHALLENGE**

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AZAM FC TAKES POSITIVES FROM DRAW WITH DODOMA JIJI FC

STORY TO Page 20



CAUSES 130M/-**LOSS TO REA INFRASTRUCTURE**

STORY TO Page 2



DAR SCHOOLS **REAP BIG FROM** NMB BANK'S 20M/-**EDUCATION SUPPORT**

STORY TO Page 6



CECILIA ERZUAH PROMOTES GENDER **EQUALITY BY EXAMPLE**

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Guardian

NEWS

Vandalism causes 130m/loss to REA infrastructure

By Guardian Correspondent, Morogoro

PEOPLE yet to be identified are said to have sabotaged Rural Energy Agency (REA) infrastructure in Kilosa District, Morogoro Region, occasioning more than 130m/- loss to the government and its power utility, Tanzania electric Supply Company (TANESCO).

The infrastructure vandalised included power cables, transformers and about 42 power poles erected to supply power to the villagers were burned down.

In the circumstances, Kilosa District Commissioner, Shaka Hamdu Shaka instructed the District Police OCD to hunt for the saboteurs day and night and take stern measures against them.

He said the government cannot tolerate seeing some people or TANESCO employees sabotaging the infrastructures and hinder government's efforts to connect power services to the people.

"These criminals must be sought, it is inconceivable for an ordinary person to go and steal a power transformer that has been fixed by experts, hence unfaithful staff in TANESCO should also be investigated for collusion," said DC Shaka

Meanwhile, he called village chairmen in the district to report all people suspected to have burned down power poles on claims that they were preparing lad for farming, and added that appropriate measures should be taken against them.

Kilosa District Tanesco manager Daniel Kingu meanwhile said owing to the sabotage to the power infrastructures and assessment thereof, the company has incurred more than 130m/- loss.

Kingu said the areas which had the poles burned down included two villages - Mkwambe Village that had 26 poles burned and Tindiga with 16 poles burned, adding that the sabotage has caused power cut in the villages.



Zanzibar President Dr Ali Hassan Mwinyi bids farewell to Tanzania's Ambassador to Germany, Hassan Mwamweta (R), shortly after talks at Zanzibar State

Health summit focuses on primary care, key to UHC

FROM PAGE 1

nancing which decreased by 8.0 percent in 2017/18 fiscal estimates.

Government domestic funding increased by 114 percent while health insurance funding increased by 35 percent, and out of pocket funding decreased by 8.0 percent during the period, he explained, underlining that these figures show a bright future for health funding but the focus now should be on quality.

Dr Ntuli Kapologwe, the Regional Administration and Local Governments director for health, social welfare and nutrition services in the President's Office said that primary healthcare financing by the exchequer and donor funding need to be ficult to track how much resources hospitals to take on consultancy sta-

translated into quality improvement.

Each investment we make must focus on primary healthcare including the need to digitalize primary healthcare services, he stated.

Tanzania is slowly moving from input-based to performance-based health care financing focusing on putting much effort on quality of the

Health ministry official Lusajo Ndagile said the UHC project is focused on shielding the public from financial constraints when accessing health services as currently only 15-percent of the population is covered by insur-

The current mechanism for health financing faces challenges as it is difhave been gathered at a time. Some funds are channeled directly to intended projects instead of being placed in the basket, he said.

"Sometime we find ourselves competing for priorities, hence there is a need for stakeholders to sit down with the ministry to focus on key priorities," he said.

The government has done a tremendous job as there has been increased construction and equipment but the issue is human resources, he emphasized, admitting that quality is another issue.

A lot needs to be done now the government is also focusing on telemedicine where zonal hospitals are being connected to referrals and national

tus, he added.

Mariam Ally, a senior economist with the World Bank country office, said the summit and its focus on primary health care was particularly timely, as Tanzania is working to achieve UHC by 2030.

Primary Health Care (PHC) is a key component of UHC as it provides essential health services to everyone regardless of their ability to pay, she stated.

Close to 1000 health stakeholders from local, bilateral and global agencies are convening for the 10th Tanzania Health Summit (THS), strengthening strategies in the context of Universal Health Coverage (UHC) ;plans with focus on primary health

Petrol prices in yet another slight push

petroleum products as per cap price, he said, insisting that EWURA cap prices encourage competition in the sector.

Oil marketing companies are free to sell their products at a price that gives the competitive advantage where such price does not exceed the price cap and is not below the floor price for the relevant product as computed via EWURA petroleum products price setting, he

The relevant rules were gazetted through Government Notices No. 57 published on 28th January 2022 and the EWURA petroleum products price setting rules gazetted by Government Notice No. 421 published on 23rd June

"All petrol stations are required to publish petroleum product prices on clearly visible boards. The price boards should clearly show prices charged, discounts offered, and any trade incentives or promotions on offer. Consumers are also encouraged to purchase from stations that sell products at the most competitive prices and offer better services," the statement affirmed.

It is an offence not to have prices posted on boards located in clearly visible places in front of petrol stations as failure to adhere to this requirement may attract punitive measures from EWURA, it added.



CCBRT Hospital's Chief of Medical Services, Dr Cyprian Ntomoka (L), presents booklets on fistula treatment guidelines in Dodoma city on Tuesday to the Health ministry's acting Assistant Director of Rehabilitation and Geriatrics Services, Christopher Mariba. It was during the official dissemination of the booklets to the ministry and regional medical officers across the country. Looking on is the ministry's acting Director of Curative Services, Dr Mwinyikondo Ameir. Photo: Guardian Correspondent

Rift Valley seed farms shift to Makuyuni Wildlife Park

FROM PAGE 1

to Tanzania Wildlife Management Authority (TAWA) CEO Mabula Nyan-

Lente, Amani and Loldebes farms previously used for agricultural purposes under the Rift Valley Seed Company, were placed under the conservation agency after the state decided that the farms be converted into a new conservation entity.

The Lente farm, measuring 3,344 hectares, Amani estate occupying 9,007 hectares and Loldebes ranch mapped within 2,812 hectares were all nationalized in the early 1980s from Hermanus Philipus Stein, a planter with pre-independent Namibia.

He said the area, earlier planted with leguminous crops, is being converted into the country's first wildlife park, a new tourist product to be managed by TAWA.

which offers all the natural surround- nation and leading property in the conservation," he asserted.

ings, wildlife species and campsites but with added recreational facilities such as swimming, bush dinners, wild sports and intense hiking.

Already the proposed wildlife park features all types of wild animals, including elephants, buffaloes and leopards, not to mention zebras, giraffes, the ostrich, impalas and elands.

He said TAWA seeks to market the new park as a weekend getaway for mostly young people "who want to have it all, enjoyable active sports as well as wildlife tourism."

Retired Major General Hamis Semfuko, the TAWA board chairman, said that the park will be reserved for photographic tourism as different from hunting, and leisure activities.

"We are going to ensure that the costs of visiting and enjoying the facilities in the area remain affordable to encourage domestic tourists," he stated, noting that TAWA seeks to A wildlife park is a tourist site make the park a trademark desti-

Located 70km from Arusha city center to the east and about 100km from Babati, the headquarters of Manyara Region to the west, the park that bounds the Arusha-Dodoma highway is easy to access from various directions.

Joshua Nassari, the Monduli district commissioner, welcomed the new development, saying the tourist site will boost the precinct's income.

"We already have been receiving TAWA contributions, and with the park, the money is likely to increase."

He urged TAWA to ensure that local communities in the area are fully involved in the project in order to create employment for Monduli youth, while ensuring that people change their perception of wildlife.

"Villagers think of wild animals as destructive to their crops, but once they start earning from tourism, they will realize the importance of wildlife

U team, researchers scan AfCFTA benefit

FROM PAGE 1

They further advised that AfCFTA implementation was likely to enhance intra-African trade through the removal of import duties, increase trade as non-tariff barriers are also reduced.

Sokoine University of Agriculture along with EC-JRC officials, led the five-member team to conduct the study and deliver research

results of the project. The study is titled "The deal that has the potential to of the African Union Agenda

(AfCFTA) on the Tanzanian established in March 2018 Economy," where the JRC team presented the database and useful tools for economic policy analysis.

Dr. Charles Mgeni of the tinental Free Trade Area scape of Africa, formally at the 10th extraordinary session of the African Union (AU) assembly in the Rwandan capital of Kigali.

Impact of the African Conreshape the economic land- 2063 and a major step to-

wards African continental economic integration, experts affirm.

Recently, remarkable progress has been made as 54 out of 55 AU member states have now signed the agreement, while by January 2021 more than 30 African coun-

ments, including Tanzania. Tanzania has removed export restrictions and foreign exchange controls in efforts to liberalise trade, thus the country ratified and deposited ratification instruments

tries had ratified and de- to the AfCFTA agreement. posited ratification instru- It consolidates Africa into a 2.3tri/- US dollar market of 1.3bn people, while

Dr Asiya Maskaeva, a senior lecturer at UDOM, says little is known about the extent to which AfCFTA member countries such as Tanzania

will benefit from joining the AfCFTA.

"It is widely acknowledged that, at an aggregate level, trade liberalisation should be welfare-enhancing, however, there are winners and losers in every trade agreement," she declared.

OUT experts challenged to invest in quality research, publications

By Getrude Mbago

EXPERTS at the Open University of Tanzania (OUT) have been challenged to invest more in quality research and publications so as to promote the institution enabling it access more funding for development.

Deputy Vice Chancellor of the varsity, Prof George Oreku made the call when opening a five-day training on high quality and competitive research and publication proposal writing held

at Julius Nyerere Leadership School in creasing the income of the college and Kibaha, Coast Region from October 2 to 6, this year.

"Our directorate of research, publications and innovation has been created to ensure that the research, publicastandards. We build the capacity of vest in various projects. lecturers to write competitive research funding, this is very important for in-

supporting other developmental activities in the society," he explained.

According to him, research proposals that are written professionally have with the aim of serving the institution more room to access sponsorship something which will help promote tions and innovations that come out the college while welcoming donors have a quality that meets the highest and development stakeholders to in-

Dr Harrieth Mtae, Director of Reproposals for them to win and access search, Publications and Innovation

proved skills of the academicians for stitution's strategic plan and research competitive research and project proposal writing thus stimulating develop-

"This is a preliminary training, we expect to do many more trainings to ensure that our experts are well equipped in writing quality research and publications proposals to further attract funding of our several development projects," she said.

Dr Harrieth said the training is also part of the implementation of the inagenda all of which shape the presence of many publications and studies that have been supporting to solve challenges facing the society.

Bestina Daniel, senior research coordinator from the Tanzania Commission for Science and Technology (COSTECH) reminded researchers to register their research works and obtain permission before commencing the studies as per requirement of the laws and procedures.

"Sometimes, especially international studies involving researchers from abroad may be counted as correct to the foreigners but not compatible with our laws, cultures and taboos, so the registration of studies to get permission is very important for all researchers." Bestina insisted.

The training brought together staff and research experts from the Open University of Tanzania and aims at increasing number and quality of research and publications in the varsity.

RITA receives accolades for huge under-five registration

By Guardian Correspondent, Kigoma

AMBASSADOR Dr Pindi Chana, Minister for Constitution and Legal Affairs has been pleased with the implementation of the Government's plan to register all children under the age of five and be given free birth certifi-

"In a special way and on behalf of the government I take this opportunity to congratulate RITA (Registration Insolvency and Trusteeship Agency), stakeholders of registration and recognition, the offices of the heads of all the regions where this programme is implemented for bringing us these great results," said Dr Chana.

Inaugurating the programme to register and issue birth certificates to children under the age of five in Kigoma Region where more than 396,182 children are expected to be registered and get birth certificates, Minister Chana asked citizens of Kigoma to seize the precious opportunity to come forward and register their children.

She also took the opportunity to thank development stakeholders for the successful implementation of the plan, they include the United Nations Children's Fund (UNICEF), the Government of Canada, the United Nations Refugee Agency (UNHCR), TIGO Telecommunication Company and many others for continuing to be part of this pivotal programme.

"A birth certificate is the basic right of every child born in Tanzania regardless of the citizenship of his parents. The government through RITA and various registration and identification stakeholders have established a procedure by which children and their parents are identified," Ambassador Chana said.

In addition, Dr Chana has called on ward executives and health centre staff to work with efficiency, integrity and patriotism by putting the national interest first.

"Registration is an important element in the security of the country, therefore, the conditions and criteria set must be observed. I also instruct the executives to take care of working tools," he said.

Initially, explaining to Minister Chana before launching the program, Administrator General and Chief Executive Officer of RITA, Frank Kanyusi said since the launch of the programme in June 2013, more than 8,646,324 children in 24 regions have been registered and obtained birth certificates.

"This programme has brought improvements along with moving the registration services closer to citizens, the registration service will be provided to health centres that provide mother and child care and district executive offices," said Kanyusi.



Mbulu District Commissioner in Manyara Region, Kheri James (L), exchanges greetings with District Administrative Secretary, Paul Bura, during at Sanu Guwangw moments after inspecting development projects on Monday. Photo: Correspondent Gift Thadei



NOTICE FOR TENDER OPENING

TENDER OPENING - FOR EXPRESSION OF INTEREST TO BE SELECTED AS A SUB-RECIPIENT (SR) FOR THE GLOBAL FUND FOR AIDS, TUBERCULOSIS AND MALARIA (GFATM) SUPPORTED PROGRAMMES IN TANZANIA'S MAINLAND

Management and Development for Health, (MDH) is an indigenous-Tanzanian non-governmental Organization that envisions a healthy and prosperous society with a mission to address public health priorities through evidence-based innovation interventions and partnerships in collaboration with the Government of Tanzania, the United States Government including PEPFAR, Global Fund, other funding agencies, stakeholders and communities, MDH supports health strengthening systems, comprehensive and quality HIV, TB, Malaria prevention, care, and treatment (PCT), nutrition, maternal and child health services.

MDH invites all applicants or their representatives to witness the tender opening ceremony with reference to the tender advertised on the Guardian and Daily News of 15th September 2023 with heading MANAGEMENT AND DEVELOPMENT FOR HEALTH (MDH) CALL FOR EXPRESSION OF INTEREST TO BE SELECTED AS A SUB-RECIPIENT (SR) FOR THE GLOBAL FUND FOR AIDS, TUBERCULOSIS AND MALARIA (GFATM) SUPPORTED PROGRAMMES IN TANZANIA'S MAINLAND.

The opening will be on Friday 13th October 2023, at 10:00am at MDH Head Quarters Offices, Mwai Kibaki Road, Mikocheni Dar es Salaam.

 Questions about this invitation may be submitted to MDH through: info@mdh.or.tz,

Management and Development for Health (MDH) Plot #802, Mwai Kibaki Road, Mikocheni P.O.Box 79810, Dar es Salaam, Tanzania



Until Everyone is Healthy



MINISTRY OF EDUCATION AND VOCATIONAL TRAINING

REQUEST FOR EXPRESSION OF INTEREST (CONSULTANCE SERVICE - FIRM SELECTION)

Project Name: Zanzibar Improving Quality of Basic Education Project (ZIQUE).

Country: United republic of Tanzania TITLE:

Provision of Consultancy ESIA for the Proposed Extension of Ministry of Education and Vocational Training Office Building and Renovation of the Teachers Training Colleges in Unguja and Pemba

CREDIT No: Reference No: TZ-M0EVT-364353-CS-CQS 19 September 2023 Date issued:

Project Background Bottom of Form

The Government of United Republic of Tanzania represented by Revolutionary Government of Zanzibar under Ministry of Education and Vocational Training has received a credit from the International Development Association (IDA) towards the cost of Zanzibar Improving Quality of Basic Education Project (P178157), and intends to apply part of the credit proceeds for payment under the contract for consultancy services for undertaking environmental and social impact assessments for the sites of proposed extension of ministry of education and vocational training building and renovation of the teacher training Colleges in Unguja and Pemba.

To sustain the long list of benefits of the project and aligning with the Environmental and Social Management Framework of the project as per the Word Bank safeguards policies, the project involving huge civil works acquires Environmental and Social Impact Assessments (ESIA). Similar is required by the Zanzibar Environmental Management Authority (ZEMA). The assignment will identify environmental and social impacts to manage the risks and impacts of a project, and improve their environmental and social performance, through a risk and outcomes-based approach.

OBJECTIVES OF THE ASSIGNMENTS

The Ministry of Education and Vocational Training seeks to engage a qualified firm (hereafter referred to as consultant) to carry out the environmental and social studies on three (3) sites, for Mazizini Unguja and Kiuyu Pemba. The sites in particulars are:

- 1. Mazizini Unguja for proposed extension of ministry of education and vocational training building
- 2. Mazizini Unguja for proposed Renovation of the teacher training College. 3. Kiuyu Pemba for proposed Renovation of the teacher training College.

 $The \ Consultant \ will be \ tasked to \ Prepare \ the \ Environmental \ and \ Social \ Impact \ Assessment \ (ESIA) for \ the \ respective \ constructions \ which \ is the \ tasked \ to \ Prepare \ the \ Environmental \ and \ Social \ Impact \ Assessment \ (ESIA) for \ the \ respective \ constructions \ which \ is the \ tasked \ to \ Prepare \ the \ Environmental \ and \ Social \ Impact \ Assessment \ (ESIA) for \ the \ respective \ constructions \ which \ is the \ tasked \ to \ Prepare \ the \ Environmental \ and \ Social \ Impact \ Assessment \ (ESIA) for \ the \ respective \ constructions \ which \ is the \ tasked \ to \ Prepare \ the \ Environmental \ and \ Social \ Impact \ Assessment \ (ESIA) for \ the \ respective \ constructions \ which \ is the \ tasked \ to \ Prepare \ the \ tasked \ to \ Prepare \ the \ tasked \ tasked \ to \ Prepare \ the \ tasked \$ include extension and rehabilitation, and the associated Environmental and Social Management Plan (ESMP). The Consultant may be required to prepare Resettlement Action Plan the social assessment as a part of this assignment will reveal such needs.

FIRM EXPERIENCE

- The consulting firm minimum requirements for this assignment are as follows:
- 1. The Consulting firm should be registered with ZEMA as Environmental expert 2. The firm should have at least 3 years' experience in conducting EIA/EA /ESIA studies.
- 3. The firm must have undertaken at least three (3) ESIA assignments in the last five (5) years in design and environmental systems construction and installation. The firm is required to submit supporting documents of at least three (3) projects of similar nature executed by the firm within five (5) years.

The attention of interested Consultants is drawn to paragraph 3.14 of the World Bank's Procurement Regulations Nov. 2020 (Fourth Edition), setting forth the World Bank's policy on conflict of interest.

A Consultant will be selected in accordance with the Consultant Qualification Selection Method set out in the Procurement Regulations.

The detailed Terms of Reference (TOR) for the assignment can be found at the following website: https://moez.go.tz/

Request for Clarification:

Interested consultancy firms may obtain further information at the address below during office hours from 0800hrs to 1530hrs working

Interested Consultant may apply and deliver its expressions of interest in a written form to the address below in person (hard copy along with an USB drive), or e-mail on or before 20th October 2023 at 1400 hours, EAT.

> Secretary of the Tender Board. Ministry of Education and Vocational Training, P. O. Box 394, Mazizini, Zanzibar, E-mail: pmu@moez.go.tz

NATIONAL.NEWS

Guardian

BREIA and SIDO challenged to deliver services at council level By Guardian Correspondent, Handeni DEPUTY Minister for Industry and Trade, Exhaud Kigahe has in structed the Business Registration and Licensing Agency (BRELA) and the Small Industries Developand to the Industries I

and the Small Industries Development Organisation (SIDO) to deliver their services at council level to serve many businessmen.

He made the remarks yesterday when closing the business and investment conference in Pangani

"It is important that BRELA and SIDO establish offices at council level to enable entrepreneurs and businessmen to formalize their businesses conveniently," said Ki-

Kigahe said the government con-

opment stakeholders and entrepreneurs to take advantage of the tourism, agriculture, breeding and blue economy opportunities available in Pangani District.

Kigahe said it is now time for the value of raw materials in the coun-

sah for organizing the conference adding that she is the first DC to organize the 'Pangani Royal tour'.

Kigahe said the conference will open doors in various tourist attractions including Saadani Park, blue economy, agriculture and

development projects.

She said construction of the roads is an important pillar for the prosperity of the region as they will attract investment and stimulate the economy.

CNBMI TANZANIA LIMITED The Companies Act, 2002 (Section 334 (1))

MEMBERS VOLUNTARY WINDING UP

NOTICE IS HEREBY GIVEN to the General Public that at a dully convened all members' special meeting of CNBMI TANZANIA LIMITED (the company) with registration number 127673 which took place on 20 September 2023 the following special resolutions were passed:

- 1. That in accordance with section 333 (1) (b) of the Companies Act, 2002, the members have agreed that the company should be wound up voluntarily; and
- 2. That the members have approved the appointment of LINDA ALLAN MWAMBETE of Mikumi House, 368 Msasani Road, Oysterbay, P.O Box 9673, Dar es Salaam, Tanzania as the Liquidator of the Company.

CERTIFIED TRUE EXTRACT



Deputy minister for Industry and Trade, Exhaud Kigahe in a jovial mood with 'Mama Samia army group that motivates and supports development efforts and demonstrates in practice the work done by the 6th phase government at the summit of the Business and

By Guardian Correspondent, Vatican

CARDINAL Protase Rugambwa has called upon Tanzanians to embrace peace as a tool to enhance national unity to achieve economic development.

Cardinal Rugambwa made the call earlier this week during a congratulatory ceremony on his ordination as third Tanzanian cardinal by Pope Francis at the Vatican, Rome

"This is a welcome note to all of you to embrace unity, participate in service provision so that all people eniov life and participate in economic development," he said.

The cardinal asked Tanzanians to be ready to build and maintain a culture of love and solidarity with other people, even those who are not Tanzanians.

President Samia Suluhu Hassan congratulated Cardinal Rugambwa with her message dwelling on a people centred

Speaking on his appointment, Cardinal Rugambwa hailed those who congratulated him saying the messages were an

encouragement to a dedicated service. Tanzania's ambassador to Italy Mahmoud Thabit Kombo sent messages of good luck calling upon religious leaders to

pray for the nation and for national unity. "As wish the cardinal best of luck, let me also call upon religious leaders to pray for the nation so that it achieves its

development desires," he said. On July 9, 2023, the pontiff appointed 21 new cardinals, including the Coadjutor Archbishop of Tabora, Archbishop

Rugambwa. After being ordained, President Samia Suluhu Hassan took to the social media to congratulate the cleric and

wished him all the best and success in his ministry.

Govt urges contractor to speed up work on Dodoma's VPO building

By Guardian Reporter, Dodoma

THE Vice President Office management has made an inspection visit to its office building under construction in Dodoma City.

building is being under- companied by the VPO taken by SUMA JKT in collaboration with the National Housing Corporation (NHC).

During the inspection visit, Permanent Secretary in the Vice President's Of-Work on the 18.8bn/- fice, Mary Maganga, ac-

management called on the contractor to increase work speed for the project to be completed in time.

Owing to challenges resulting in sluggish work, she called on the contractor to know when the project will be completed in timely.

"We understand that you are behind schedule but still we need this building to be completed quickly to enable office workers to go in and

review its work schedule to start their official activities," she said.

The contract work was signed on October 13, 2021 and the project was supposed to be completed in November this year.

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JAMHURI YA MUUNGANO WA TANZANIA

MAHAKAMA YA HAKIMU MKAZI

KIVUKONI/KINONDONI SHAURI LA Madai NO. 191 YA 202 3 CRAB BANK PLC

CHRISANI 6.T. MUDENDE: MDAIWA

Kwa:

CHRISANTE. T. MUDENDG:

DAR ES SALAAM.

Kwa kuwa mwombaji ameleta maombi ambayo maelekezo ya maombi yameelezwa katika nakala za maombi ambazo zinaweza kupatikana katika mahakama hii, kwa hiyo unatakiwa kuhudhuria katika Mahakama hii ya Wilaya binafsi au wakili au mwakilishi ambaye anayeruhusiwa kabla au siku ya tarehe 26. Mwezi .1.0 Mwaka 2023 saa mbili (2:00) kamili asubuhi. Kwa kuwa siku hiyo ni kukatwa kwa shauri unatakiwa kuja na vielelezo vyote vinvyohusiana na maombi haya.

10 2023

RESIDENT MAGISTRATE KINONDONI DISTRICT COURT HAKIMU MKAZI DAR ES SALAAM MAHAKAMA YA KINONDONI/KIVUKONI

EXPERIENCED CANDIDATES NEEDED TO SERVE AT AN INTERNATIONAL CHRISTIAN SCHOOL

Haven of Peace Academy (HOPAC) is a faith-based educational institution owned and operated by Haven of Peace Trust. HOPAC was founded in 1994 for children of missionaries and has evolved into a Christian international school with a diverse student population that includes children of missionaries and full-time Christian service workers, children of expats working in the non-profit and for-profit sectors, and children of Tanzanians working in the non-profit, for-profit, and public sectors. The school is located in Kunduchi at the junction of Salasala Road and Bagamoyo Road in Kinondoni Municipal in Dar es Salaam and is currently inviting applications for vacancies of competent, experienced, and qualified personnel.

The following positions are open for the school year 2023/2024 starting Nov 2023:

- · Student Discipleship Coordinator
- Store Keeper
- · Records Management and Administration Officer

JOB SUMMARY

Student Discipleship Coordinator

The Student Discipleship Coordinator is responsible for leading and implementing the school's discipleship program throughout the school. He/she works closely with the Chaplain, principals and teaching staff to involve all students in the discipleship process. Because of the nature of the work involved, this position is not limited to just the hours of the school day. The Student Discipleship Coordinator is a member of the teaching staff and reports to the

REQUIRED QUALIFICATION AND EXPERIENCE

- Bachelor's degree in education or subject-specific field · Teaching license, qualification, or certification
- Committed Evangelical Christian
- · Fluent in English, the medium of instruction
- Minimum of three years teaching experience, preferably in a multicultural setting
- Experience teaching Cambridge International Curriculum preferred
- Youth ministry experience with a heart for student discipleship and evangelism

STORE KEEPER

The StoreKeeper position is one of the key positions in the organization looking on all general and department-specific, routine and daily store activities including activities such as ordering; receiving; binning and issuing; keeping safe stock of materials and office consumables; managing of school inventory; doing periodic stock taking and related duties required. He/She will report directly to the Finance Manager. Maintains stock records by

adding or deleting items as they are issued or received; verifies, updates, and reconciles stock information; performs physical stock of all stores; yard and reconciles records; determines proper floor and shelf location for stock and supplies; ensures hazardous materials are stored in a safe place within stores. Will have the responsibility of internal ordering to replenish in house/store

consumable stocks and advise the user department, responsible for the receiving part of the purchases and also managing all inventory at the school.

REQUIRED QUALIFICATION AND EXPERIENCE

- · Committed Evangelical Christian
- Advance Diploma/University Degree Material Management/Business Administration
- Should be registered with National Board of Material Management and/or Chartered Institute of Procurement and
- Minimum of three (3) years of experience in Stores Management
- · Attention to details
- Fluent in both English and Swahili languages
- Highly organized and motivated
- Highly competent with productivity software including MS
- Customer Service and Interpersonal Skills

RECORD MANAGEMENT AND ADMINISTRATION OFFICER

The Record Management and Administration Officer is a member of the school's administrative support team and reports to the Operation Manager. The Record Management and Administration Officer works closely with all members of the school management team, including the Director, the Principals, and other members of management. The job responsibilities for this position are a wide variety and may vary significantly at various times of the school year. Flexibility and a general attitude of "willingness to do what is needed" is a must. This person is also the focal point for event information collection and implementation, likewise overseeing the organization's records from their creation and preservation through to disposal.

The ideal candidate will be self-motivated, a team player, adaptable, and willing to learn with experience working in multicultural, international settings, and fluent in English.

HOPAC follows the Cambridge curriculum and is an ACSI/MSA accredited school.

REQUIRED QUALIFICATION AND EXPERIENCE

- Committed evangelical Christian
- An Advanced Diploma in Record Management/Business Administration/Public Administration Information Technology
 - Fluent and good command in both English and Swahili languages Meticulous attention to detail and accuracy, strong
- organizational skills
- Openness and flexibility to taking on a wide variety of tasks • High level of proficiency in MS Office software
- Maintaining privacy and confidentiality

If you are confident that you match the above criteria, please send your Application letter and CV only by email to personnel@hopac.sc.tz to arrive on/or before 15th Oct' 2023, or physically addressed to Personnel Department, Haven of Peace Academy, P. O. Box 70027, Dar es Salaam, TANZANIA.





INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF SERVICE PROVIDERS FOR ASSESSMENT AND OPTIMIZATION OF SECURITY HUMAN RESOURCES THROUGH TECHNOLOGY TO GEITA GOLD MINING LIMITED.

I. INTRODUCTION

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

The Company is in the process of prequalifying companies for conducting assessment on current security risks and security manpower deployment on site, to determine the number of posts where security technology can be utilized/optimized.

The exercise will include:

- 1. Visiting Geita Gold Mine site and assess the security workforce and how the company can optimize the use of technology.
- 2. Understanding manpower deployment plan and assess where technology can be introduced.
- 3. Provide recommendations on technology requirement (type of technology, where technology can be installed and how will such technology be integrated in our current systems). The technology will include providing safety means for guards working on remote sites.

The Company is, therefore, inviting interested eligible companies to submit an Expressions of Interest for this service as detailed below.

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

Scope of Service:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01785	ASSESSMENT AND OPTIMIZATION OF SECURITY HUMAN
	RESOURCES THROUGH TECHNOLOGY

I. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS (MANDATORY) COMMERCIAL	20%
Company Profile	2%
Company Code of Conduct and Ethics	2%
Copy of Current Business Permit and Trade license	2%
Copy of Incorporation Certificate, the most recent BRELA search, and the	2%
latest BRELA application of annual return.	_,
Copy of Valid Tax Clearance Certificate (TCC), TIN Certificate and VRN certificate	3%
Copy of company memorandum and article of association	2%
Current NSSF Compliance Clearance Certificate	2%
Compliance with Mining Act-Approved Local Content Plan.	3%
FINANCIAL POSITION & TERMS OF TRADE	5%
Applicant's audited financial statements for the past three consecutive years, this will confirm Supplier's experience in the business, and assist in comparability and business trend analysis.	2%
At least 1 reference from the applicant's bankers regarding supplier's credit position. If any.	1%
All bank statements of the Supplier's active bank accounts for the past 6 months to date	1%
A guarantee from a reputable financial institution to support any declared alternative source of funds.	1%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.5%
Environmental compliance certificate	1.5%
Workers' compensation fund certificate	1%
Safety and Environmental policy	1%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)	1%
Signed contracts/LPOs (proof of the above)	1%
Acceptance certificates /completion certificates	1%
Provide at least 3 recommendation letters from different clients	2%
TECHNICAL CRITERIA (GGME01785)	60%
Registered Security Technology and Manpower Consulting agency/Company	15%
Proof of providing guarding & security system / technology services	25%
Proof of a comprehensive and detailed report including recommendations and cost on replacing manpower with technology done previously. TOTAL	20%
	100%

- III. Interested bidders must submit their expression Letters of Interest ("LOI") by quoting GGME01785 -ASSESSMENT AND OPTIMIZATION OF SECURITY HUMAN RESOURCES THROUGH TECHNOLOGY on THE SUBJECT OF THE EMAIL together with supporting information to the Company, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline why the Company is of interest to work with, what you have to offer and how your skills and experience are valuable to the company.
- IV. All LOIs and support documentation (in PDF format) must be received by the Company via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission should not be later than 8.30AM 20th October 2023. (the "LOI" Submission Deadline"). EOI submissions should not exceed 100MB per email. In case the size of the email exceeds 100MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



www.pass.or.tz

Terms of Reference for the Strategic Plan Development 2024-2028

Background/Context

Private Agriculture Sector Support (PASS)Trust

The Government of the United Republic of Tanzania and the Government of Denmark founded PASS in 2000 as a project facility to stimulate the growth of private commercial farming and agri-businesses under the Danish-funded Agriculture Sector Programme Support (ASPS). It started its operations in 2002 and was registered as an autonomous body corporate under the Trustee Incorporation Act 2002. PASS targets producer groups, commercial agricultural enterprises, and other business entities in the agricultural sector (traders, input suppliers, tractor rentals, processors, transporters etc.).

PASS Trust facilitates special and business development services to small and medium-sized commercial farmers, groups, and agri-businesses (SMEs). Larger-scale businesses are enabled on a selective basis when they significantly impact the agricultural sector.

Based on our goal to increase access to and use of financial and business development services among agribusinesses, PASS Trust recognises the value of developing a strategic plan to assess our approach's strengths and weaknesses and consider the internal and external factors that influence the trajectory of our work. PASS Trust plans to develop a five-year strategic plan for 2024-2028 to reconfirm the Organization's vision and establish a design process and approach for its mandate's effective implementation and sustainability over the next five years. PASS Trust firmly believes that its Founders, Board of Trustees, staff, , , agribusiness entrepreneurs, financial institutions, strategic partners, and key stakeholders are at the centre of this strategic planning effort, helping to assess ways in which to strengthen the impact of the organization, providing direct input into consultations.

Purpose of the consultancy

The strategic development consultant will facilitate and support PASS in developing a new five-year Strategic Plan (Strategy) for 2024 - 2028 and an ICT Strategy as a stand-alone document including the main objective, outputs, and areas of intervention and results framework. Also, the consultant will assess the Inclusive Green Growth Communication and Marketing Strategy, PASS Sustainability Strategy and PASS Resource Mobilization Strategy to incorporate into the PASS Strategy 2024-2028. The consultant is expected to implement a strategic methodology and approach that engages PASS Trust staff, existing partners, and Board of Trustees in a participatory planning process, ensuring a sense of ownership as well as consulting meaningfully with the direct clients namely the agrientreprenuers, policy makers, potential partners and key stakeholders in the public and private sectors.. The substantive outcome is a five-year strategic plan for 2024-2028.

Scope of Work

The plan must address, amongst other things, the development of solid partnerships and resource mobilisation initiatives and how to engage financial institutions, government, Strategic partners, and agribusiness entrepreneurs more meaningfully and effectively in realising PASS Trust's mission and vision. The consultant will draw from any best practices within similar strategic plans for other non-governmental organisations with a modus operandi like PASS Trust.

- Elements of the plan will include but not limited to: 1. Develop a sound methodology that grounds the strategic plan and facilitates a directional analysis of PASS Trust's current operations.
- 2. Carry out stakeholder mapping and consultations and understand, obtain, and analyse qualitative and quantitative data relevant from the stakeholders
- 3. Conduct a needs assessment of the Organization, including considering situation analysis and identifying constraints, risks and opportunities for growth and development. The results of which should be the key strategic issues that PASS Trust should focus on in the short term, medium and long
- 4. Develop key result areas, strategic objectives, and specific strategies with clear deliverables, expected performance indicators and tools that address the constraints and risks and create the needed support systems and incentives.
- 5. Development, validation, finalisation, and costing of the strategic plan 2024-2028, including outcome mapping for monitoring and evaluation, detailed
- implementation plan for 2024-2025, and specific activities and general activities for 2025-2028. 6. Recommend methodology and tools for evaluating outcomes and develop monitoring and communication strategy.
- 7. The Consultant will collect, evaluate, and lead the presentation and validation process. Some elements may be included in the final document as an appendix or cited as separate literature

Specific Task

The Consultant will:

- 1. Carry out a desk review of documents relevant to understanding the mandate, legal frame, work, and context of PASS Trust.
- 2. Review existing national strategies/actions on the agriculture sector and laws and policies governing NGOs in the guarantee/funding and include these
- 3. Assess the existing strategy for IGG employed by PASS Trust and support the PASS Trust team in establishing an Organisational Behaviour Change for
- 4. Assess the current performance of PASS TRUST in terms of financial sustainability, institutional capacity development, economic and social impact among others metrics based on the aspiration articulated inn existing PASS strategic plan.
- 5. Conduct a needs assessment of PASS Trust, which shall include a review of the existing structure, financial strategy and sustainability and engagement with a view to the future expansion to be components of the final strategy.
- 6. Develop a comprehensive methodology and work plan for a participatory process with a view of achieving support from members and partners, which includes holding consultations and facilitating interviews with relevant stakeholders including, but not limited to, founders, Ministry of Agriculture, Ministry of Livestock Development, Agri entrepreneurs, Board of Trustees, PASS beneficiaries, partner Banks and Microfinance and development
- 7. Lead the strategy development with a more comprehensive consultations with the PASS Strategy development committee to receive feedback on the draft strategic plan
- 8. Finalise the strategic plan, including the log frame and detailed implementation plan, for 2024-2028 and provide general activities for 2025-2028. The plan should include priority programs and strategies, baselines and targets, timelines and resource allocations and a monitoring and communication plan.
- 9. Include a plan to align actions with existing relevant sectors' strategies informed by best practices internationally and within Africa and Tanzania
- working in a similar environment. 10. In this exercise the Consultant is expected to work closely with PASS Trust Management.

Deliverable Outputs

- The Consultant shall prepare and complete the five-year strategic plan based on the above. This shall entail, among other things, the following: 1. A five-year strategy with clear deliverables, key milestones, and direct quidance on implementation to strengthen PASS Trust's mission and vision.
- 2. External environment assessment and internal environment assessment of the stakeholders/SWOT analysis.
- 3. Establish specific objectives for the Digitalization strategy and implement tools for evaluation of the Digitalization strategy.
- 4. Present the draft strategic plan to stakeholders to validate. 5. Present the draft Strategic Plan to the Board of Trustees for critical review and ownership

Commitment to Quality Work

The Consultant shall use an evidence-based approach and ensure the highest standards of work and timely deliverables at every stage of this assignment. The Consultant shall ensure clarity of objectives and process during the consultations, counter-check all facts and figures cited, ensure that the content and format of the draft strategic plan meets the high standard for such documents and provide proper editing and clarity.

At the onset of the planning process, the Consultant shall identify all stakeholders having a direct and indirect interest in the strategic plan. Listing people, groups and institutions that influence the work of PASS Trust. All stakeholders must be able to make inputs into the strategic plan to promote ownership

Method

The Consultant shall obtain disaggregated data, review relevant literature interviews, and undertake field visits in selected areas. The Consultant is permitted to form a team for the delivery of the objectives of the consultancy. PASS Trust Business Development officers may be trained in semi-structured interview methodology by the Consultant to assist in community interviews.

Qualifications/Competencies/ Experience

PASS Trust is seeking the services of a professional or a consultancy firm to develop a five-year strategic plan. The firm/individual must possess the following

- 1. Relevant work experience in strategic planning and development
- 2. Excellent and proven analytical skills
- 3. Excellent organisational and communication skills, prioritising and working with minimum supervision. 4. Knowledge of the general social, economic, and political environment that influences lending to the agriculture sector in Tanzania.
- 5. Understanding of participatory approaches to management and operations
- 6. Strong knowledge of the financial sector in emerging markets and sub-Saharan Africa, preferably including Tanzania.

The consultancy shall be for no longer than two months, beginning on 10 October 2023.

- · Remuneration and method of payment: To be negotiated.
- PASS Trust will cover the consultancy costs for travel and meetings
- The Consultant shall receive 20% of the contract price after delivery and acceptance of the work plan, 40% of the contract price after the delivery and approval of a satisfactory report based on the terms of reference, and 40% of the contract price after meeting all deliverable outputs.
- · The payment shall be by bank transfer.
- Penalty: The Consultant is subject to a 15% reduction of the total agreed once
- The report is submitted two weeks after the agreed timelines (without just and reasonable mutually agreed explanation) and · Non-delivery of the tasks shall lead to withholding of the final payment (40%) until receipt and approval of all deliverables' outputs.

Application materials:

Interested parties should submit a concise proposal for how the work will be carried out. Interested applicants are encouraged to submit their bids alongside detailed proposals, indicating their work schedule from the commencement to the end of the consultancy. Included should be:

- Technical approach and suggested timeline
- Case studies of previous experience in strategic development planning The budget for work undertaken is broken down into personnel and fees.
- Any restrictions on consultant availability to begin work on 15 October 2023
- Any limits on consultant availability to travel during the contract.

Application timeline

- Application deadline: Wednesday, 9 October 2023
- Short-listed applicants may be invited to attend a video conference interview the week of 12th October and an in-person interview in Dar es Salaam. • Any questions should be sent to the email address doreen.mangesho@pass.or.tz by 7th October 2023, with "PASS Strategic Planning Consultancy" in the subject line.

Please send your application to https://edms.pass.or.tz/Forms/TenderAnnouncement

Guardian

NATIONAL.NEWS



Mwanza Regional Police Commander Wilbroad Mutafungwa pictured yesterday showing fishing boat engines and various other items allegedly stolen. The items were recovered during a week long police crackdown. Photo: Correspondent Vitus Audax

GGML wins best exhibitor award at technology expo

By Guardian Correspondent, Geita

Gold Mining Limited (GGML) has scooped four awards, including the top spot at the just-ended ten-day mining and technology expo in Geita Region.

During the exhibition, which took place from September 20th to 30th this year at EPZ grounds, cancer screening services were offered to over 1000 people with support from

Wrapping up the expo, Zanzibar Second Vice President, Hemed Suleiman commended GGML for emerging with the best exhibitor award at this year's exhibition.

The company also received a special certificate of appreciation for being a key stakeholder since the used by GGML, its partners and

and for being the main sponsor this year, committing over 150m/-.

Suleiman, who represented President Samia Suluhu Hassan said the vision for the mining industry (Vision 2030) was designed to address the perennial challenges faced by small-scale miners due to lack of reliable information on resource-rich

"The government is committed to providing reliable markets for miners and empowering small investors in the mining sector by connecting them with financial institutions," he stated.

Terry Strong, Managing Director of GGML, said during the 10-day event, visitors were able to see for themselves the various technologies

inception of the exhibition in 2018, other companies to ensure safe and productive mining practices. "Our mission is to provide value

> to all of our stakeholders from research activities, mining, and gold processing. We achieve this by safely and responsibly exploring mining and processing gold. "We have made every effort to transfer skills and technologies, as exemplified by the development of our three underground projects and the participation of Tanzanian-owned suppliers and service providers, both individually and through joint ventures in larger contracts," said

He said: "GGML remains committed to supporting the development of local businesses and contractors through our local content programs, which have made a significant impact."

"As a result, we have witnessed a rise in the business value granted to local suppliers and contractors from \$202 million in 2015 to \$526 million in 2022," he added.

Gilbert Mworia, GGML's Senior Manager for Sustainability, acknowledged the government for recognizing the company's endeavours and pledged to carry on with the provision of training for Tanzanians and small-scale miners to help them seize various opportunities within the mine.

Minerals Minister Mavunde, stated that they anticipate the mining sector's contribution to the country's gross domestic product (GDP) to reach 10 percent by 2025.

Three Ilala Dar schools reap big from NMB Bank's 20m/- education support

By Guardian Reporter

NMB bank has handed over furniture including desks and tables worth 20m/- to the three schools in Ilala District, Dar es Salaam as part of its commitment to complement the government's endeavor to improve the country's education sector.

The schools are Kiwalani primary school, Tambaza and Jangwani secondary schools. The support is part

NMB bank has been at the forefront of supporting various government initiatives and I take this opportunity to commend the bank's management and board for their unwavering support

of the bank's Corporate Social Investment (CSI) strategy for this year.

Speaking during the handover ceremony at Tambaza High School yesterday, NMB Bank's Dar es Salaam Zonal Manager, Dismas Prosper said the support seeks to create a shared value for communities where it operates.

"We are glad to handover desks and tables to three schools in Ilala today as part of our efforts to support development of the education sector. We believe our efforts will go a long way to create a conducive learning environment," he noted.

He said the education sector is one of the key priorities areas in the bank's Corporate Social Investment (CSI) strategy that's why the bank has been investing massively in the growth of the sector.

"We believe education is the key. As part of supporting sustainable development projects across Tanzania, NMB Bank has for the seven years been setting up 1% of our profit after tax to support key sectors that include education, health and environment among others," he said.

Prosper commended the government for its unwavering commitment to support the development of the education sector.

"The government has been instrumental in laying the necessary foundation in terms of infrastructure by building classrooms across the country. It is our obligation as development partners to ensure that schools have all the necessities to operate effectively,"

Deputy Speaker of the National Assembly and Ilala constituency legislator Mussa Azan Zungu commended the bank for playing a leading role in supporting various development initiatives speared by the government.

"NMB bank has been at the forefront of supporting various government initiatives and I take this opportunity to commend the bank's management and board for their unwavering support," he said.

Ilala District Commissioner, Edward Mpogolo reiterated the government's commitment to continue supporting development of the education sector.

He said the government under President Samia Suluhu Hassan has recently been investing massively in the development of the sector whereas Ilala District has received over 2bn/- for development projects in the education

Earlier, Tambaza High School Head Teacher, Hussein Mavunda commended the bank for supporting the school's development.

Mavunda said: "A friend in need is a friend indeed. We have been sending requests for support from various banks but NMB bank has never failed to support us.'

Guardian Limited

VACANCY

Freelancer Sales Executive

The Guardian Limited is looking for self driven sales personnel to join our advertising sales team in Dar es Salaam, Mwanza, Moshi/Kilimanjaro, Arusha, Mbeya, Tanga and Iringa

Responsibilities

- Be responsible for aggressive development of new clients and growing existing business.
- Proactively develop new business avenues
- Devise and monitor business plans to ensure substantive sales
- Develop strategic solutions that meet the unique needs of each client

Qualifications

- The position requires someone who can deliver the set targets within deadlines under competitive working environment.
- Applicants need to be highly organized, self-motivated with a positive attitude, and can thrive on setting and reaching new goals.
- Holders of a University degree or Diploma in Business Administration
- Experience in Sales and Marketing is an added advantage

NOTE: This is a commission Based Position

Please send application via **Email to vacancy@guardian.co.tz** before 15th October, 2023.



for a living planet°

REHABILITATION OF WATER INFRASTRUCTURES IN MKOMAZI ECOSYSTEMS RELATED TO MWANGA DISTRICT

Introduction

Freshwater resources are among the most important resources for development. However, the unsustainable use of water resources and encroachment for settlement and agriculture is causing massive damage to the freshwater ecosystems, biodiversity and community livelihoods. The increased human-wildlife conflicts across the Unganisha landscape have been related to loss of water due to droughts but also the degradations of the water towers which for the long time has been discharging its water the low land area and thus benefiting the wildlife, people and livestock, an area with high ecological and economic importance, a hub for wildlife corridors and tourism development despite its rapidly growing human and wildlife populations, economy, and agriculture as well as livestock. WWF Tanzania is currently implementing a three years project aiming at developing masterplan and scalable model in Unganisha sub-landscapes specifically Mkomazi (2 districts of Same and Mwanga) and the West Kilimanjaro (Rombo and Longido District). Among others, one of the scalable models is the establishment of community led water management structures but water improvement in the drought affected villages. The Toloha villages in Mwanga district was highly affected by recent drought of 2021 particularly Simu-Kizungo and Gongoni villages. The villages currently share only one gravity water scheme to serves a population of about 1257 people, 2700 cows and 3759 goats and sheep which seems to be not sufficient. However, there is a huge water loss due to mismanagement and poor infrastructures.

WWF Tanzania Country Office (WWF-TCO) with funds from Federal Ministry for Economic Cooperation and Development (BMZ) will be working with RUWASA in Mwanga district and communities in the affected villages to improve the water supply for people, livestock and wildlife.

This tender therefore, aims at rehabilitating water infrastructures to promote sustainable ecosystems, and community livelihoods, as well as reducing human-wildlife conflicts in Mwanga District.

In that regard, WWF Tanzania invites eligible Tanzanian Contractors registered in Civil Works Class VII and above by relevant Authorities/Bodies to bid for the tender.

Application Procedure & Submission of Applications

WWF TCO invites applications from competent, qualified and experienced bidder(s) through the following

Secretary, Procurement Committee WWF Tanzania Kiko Street, Off Mwai Kibaki Road Plot 252, Mikocheni

P. O. Box 63117, Dar es Salaam, Tanzania Tel: +255 22 277 5346/277 2455/270 0077

Interested applicants may access the Full Detailed Tender Document through the following website: https://www.wwf.or.tz/jobs_and_opportunities/consultancies_and_tenders/

All applicants should direct their electronic copy to the procurement e-mail at procurement@wwftz.org

All applications should reach us by or before 02:00pm Tanzania local time on Wednesday, 18th October 2023.

WWF has a principle of zero-tolerance to fraud and corruption, if you encounter such incident, report by sending an email to fcci@wwftz.org

Tanzania still needs investments for cultivation, minister Jenista

By Guardian Correspondent, Songea

JENISTA Mhagama, PMO Minister of State (Policy, Parliament and Coordination) has said the country needs more investments for cultivating farms in order to open up employment opportunities in farming as it was the case to the big East African Aviv Coffee Farm Limited in Lupokela village in Songea District, Ruvuma Regin that employed more than 800 people.

Jenista made the observation when speaking at the event to mark World Coffee Day held at Lipokela village in Songea District, Ruvuma Region home to 2,000-hectare coffee farms

The event went in tandem with coffee drinking show whereby the minister was happy with the high quality Aviv Coffee, saying Tanzania is well known worldwide for its high quality coffee.

She said the farm is important to the nation as it has provided jobs to people from various regions countrywide including Ruvuma and earned the country's foreign currency from coffee exports.

For his part, Aviv Coffee Farm Tanzania assistant manager, Muthana Maruvanda said the

company, through the coffee farm plans to increase coffee production through quality irrigation infrastructure from which Songea Region residents learn about coffee farming practices.

Aviv Coffee farm Tanzania manager Hamza Kassim said the farm contributes 4.5 per cent of all coffee produced in the country.

Rose Choma, an em-

plovee at the farm said that the farm had enabled her to live well, educate her children, and that apart from the job, they have also been provided with coffee seedlings to grow in their own fields.



TIB Development Bank, acting Managing Director Robert Ndaki (C) cuts a ribbon to mark the official launch of Customer Service Week 2023 at a brief ceremony held at the bank's headquarters, in Dar es Salaam on Monday. Looking on are the bank's employees. Photo: Guardian Correspondent

500 youth attend second global climate change summit 2023

By Beatrice Philemon

A total of 500 youth from various countries are today convening in Dar es Salaam for the second global youth climate change summit 2023 meant to discuss the impacts and sustainable solutions to climate change.

They are from Finland, UK, Tanzania, Indonesia, Netherlands, USA, Bangladesh and other African countries.

Prof. Joel Norbert, Institute of Resource Assessment (IRA)'s director at UDSM said yesterday that the event will be conducted for four days from October 4 to 7, this year.

He called on youth from different areas across the region to participate in this summit to share their ideas on how they can tackle the climate change crisis as well as show delegation on what Tanzania has done to tackle the effects of climate change.

The event has been organised by Doors of Hope Foundation, Institute of Resource Assessment (IRA) Tanzania Forest Services Agency (TFS) and Global Youth Leadership Centre based in California, USA with funding from the Embassy of the Kingdom of the Netherlands to Tanzania, BRAC and Tanzania Commercial Bank (TCB).

Tanzania has been selected to host this year's Global Youth Climate Change Summit 2023 among African countries.

"We have decided to conduct the event at UDSM because IRA is focused on research on climate change science and has been able to establish centre for Climate Change studies (CCCS) at IRA and we want to showcase them on what has been done so far in Tanzania

Ejaj Ahmad, Global Youth Leadership Centre chief executive officer and founder hinted: "We are very glad to be part of the launch of the second global vouth climate summit in Tanzania because climate change is a global problem and affects everything on earth."

He said the global centre has a mandate to educate people about the effects of climate change and what should be done to tackle the climate change crisis within their respective countries.

The summit will help youth to provide sustainable solutions on how to tackle the climate change crisis in their respective countries and 24 countries will participate in the summit.

He expressed thanks to the Tanzanian government for supporting them to tackle the climate change crisis," he and allowing them to organize the

event in Tanzania.

Shamim Nyanda from Doors of Hope Foundation added that Selemani Jafo, the Minister of State and Vice President for Labour and Environment will officially inaugurate the summit.

She said Tanzanian youth will get a chance to discuss the intergenerational collaboration for climate change actions, impacts and solutions to climate change, provide sustainable solutions to tackle climate change and come up with Dar es Salaam youth declaration.

The event is also expected to have unique features including cultural nights to allow participants to share ideas and experience about their culture, to see their culture and later on discuss what kind of culture they can share to promote cultural exchanges among them

He lauded IRA for its support and forest resources across the world,

other donors who have made this summit possible saying: "As youth we could not manage to do it, he called on youth who will attend the event to utilize this event to learn from their peers and

later on put into practice in Tanzania."

Prof. Dos Santos Silayo, Tanzania Forest Services Agency (TFS)'s Conservation Commissioner added that TFS is very proud to be part of this summit to discuss the impact of climate change with other countries across the world.

"This is the first time for the summit to take place in Africa, particularly in Tanzania, we want to encourage youth to be in the frontline to tackle the effects of climate change in their respective countries to protect their communities from the effects of climate change," he said.

Tanzania is endowed with enormous

while in Tanzania, participants will get a chance to visit at Kazimzumbwi Nature Forest Reserve as well as plant mangrove seedlings at Mbweni area to

restore nature.

He said TFS has decided to participate in this event to showcase the world Tanzania participation on how to tackle the climate change crisis, currently 32 per cent of forest resources has been conserved.

Beatrice Phili, Friends of Nature Guinea founder and youth climate champion 2021, added that this is a very important event because youth people will be together and be able to share their ideas on how they can tackle the climate change crisis and also be able to provide sustainable green solu-



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EDITORIALS.OPINION

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THURSDAY 5 OCTOBER, 2023

Taking A New Look At The News **ESTABLISHED IN 1995**

Issuing 400,000 birth certificates positive, with a nutrition element

a way to enable nearly everyone to come closer to the table of obtaining a fairer share of national income, and thus plenty is being said about 400,000 children under the age of five in Kigoma Region being issued with birth certificates soon. It is unclear if state authorities here are as vibrant in applause of the move or just formally positive about it. It is good for records, and definitely for any statutory demands, that birth certificates are handed after birth.

For once, references to what is being done were awash with difficulties owing to activist images and its implications for welfare, to say that 400,000 children will benefit from decentralised birth registration. Why leave out parents and guardians in the reference on benefit, and focus on the children, as if it is them who are demanding for birth certificates free of charge? This failure to address the parents and instead focus on the children bespeaks of where the impact lies or can be felt.

The region will in the next 30 days witness parents of more than 396,000 children under the age of five receiving birth certificates, with activists saying this will ensure their rightful recognition by the law and being furnished with an identity.

That is the view of the leading actor in the exercise, the United Nations Fund for

Children (UNICEF). It is in partnership with a Canadian governmental agency, Global Affairs, and a telecommunication services provider, TiGO. The passion about children being recognized is easy to understand; is it really an assurance? Many of us would like to believe

OING digital is seen as that this exercise will have a transformative impact on children's lives, but not on the basis of excitement with registration or birth certificates. This awareness of where there are infant children and their needs ought to help UNICEF and their other partners to see how this data and the ease of follow-up it provides can make it easier to reach the children, via their mothers. Often one hears of educational campaigns on nutrition, instead of corrective

> Reports that were being issued over the past six month about the level of stunting by the time children reach schooling age ought to bring a sense of urgency to UNICEF to raise the matter with the World Bank. Instead of aiding whole families up to university education, why should the money not be redistributed to women taking care of infants or other children on their own, or when they have spouses, they show clear signs of poverty? Is it children we ought to save from stunting or is it families that we wish to assist by a supposedly reliable selection method thereof?

What was indeed the urgency with ensuring every child's right to an identity, and the manner in which this feature may facilitate access to critical health, nutrition and education services? The format talks of increasing protection from child exploitation and harmful practices, which mostly begin when a child is ten years old or above. What UNICEF is saying is that the local authorities will be in a position to enforce that the children are in school by that age, and all of them. Decentralised birth certification is a plus but it doesn't yield these benefits on its own.

Govt not firm about avoiding youth business closures, so far

IFFERENCES appear to be persisting on policies that are followed in regard to enable youths start businesses and keep doing the work, as first they have rents to keep up with, and then local taxes that these days are collected by the revenue authorities. Only occasional levies are collected by local authorities but taxes proper is TRA business, and despite the calls from the state leadership on the matter, a business can't start without paying prior taxes, computed per year.

when Finance minister Mwigulu Nchemba appeals for 'discipline' within the revenue authorities, that they should not be exercising controls over someone's capital and ability to trade, one wonders if they really are paying attention. At times the issue is much less what TRA wants as it is for local authorities, having to show that they are collecting taxes, as they are likely to be even more aggressive than national authorities. Some decentralization might be at work, in which case specific attitudes would be noticed for a district or other.

What is needed is a change of rules so that when a business opens, on registered frame space for instance, there is upwards of six months to one year to pay annual tax upfront. Requiring a youth to pay 150,000/upfront before starting to do any trade is to compel an increase of start-up funds by that amount, whether it is domestic savings or loan cash. At times it hinders someone from starting any trading for months after paying the rent and placing some items, when local authority agents plus revenue collectors start to harshly demand for the license.

Obviously the Treasury is aware of the limitation that verbal appeals have on state agents when the rules, prerogatives and interest of those they serve have not changed. At times even if it is the president who has given a directive, top officials at TRA will demand a written directive from the Treasury permanent secretary, not some political appeals. Prime Minister Kassim Majaliwa talked at length on this anomaly during the Kariakoo traders' shutdown; it is still valid.

It is thus not practicable for Treasury to single out youth business efforts for special consideration, whereas no rules exist for the youth specifically, and similarly, it is uncertain if businesses of those above 35 merit to be harassed. What is required is an ease of entry, which in the past used to be known as tax holidays and were provided to foreign investors to attract them to the country. The government later came in for sharp tongue lashing from key members of the donor community for 'not collecting taxes,' a sentiment championed at the local scene by voices often unmoved by investment campaigns; they want aid.

Let us hope that in his next budget exercise the minister will remember to take TRA away from start-up businesses during the first year, thus the license be provided merely by paying for stamp duty, not exceeding 5.000/- or perhaps 10,000/-. Demanding 150,000/-upfront before someone has started trading is an annual income tax paid upfront before starting, that is, taken from the capital rather than from earnings. That is a tax to be allowed to trade, not for earnings. It is tax collection without compunction; what matters is the billions collected.

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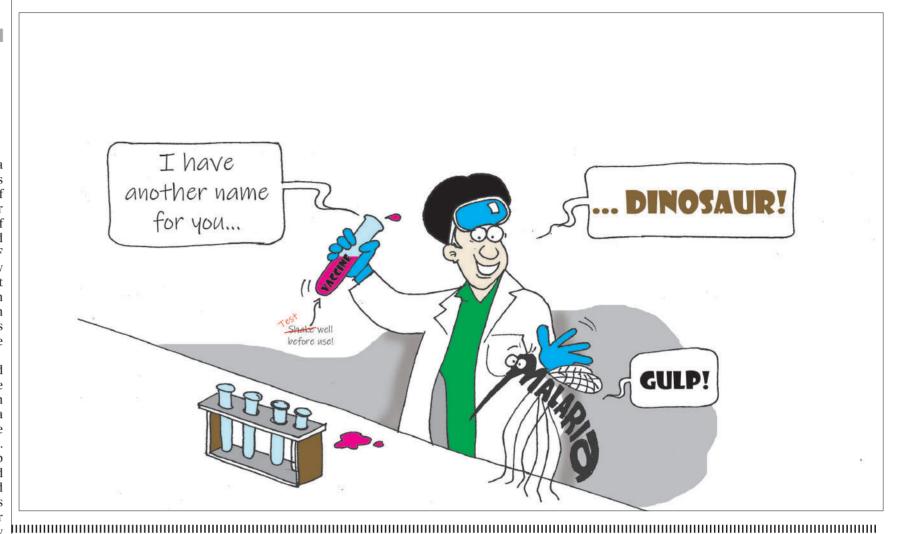
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Early childhood development programmes should be part of free basic education

By Yolisa Piliso

Nearly all early childhood development (ECD) programmes in South Africa (94pc) charge fees. Parents who can't afford to send their child to an ECD programme, such as those from rural areas and townships, often have no choice but to wait until their child is seven years The implications of this are sig-

According to the most recent Progress in International Reading Literacy Study (PIRLS), 81% of Grade 4 learners in South Africa are unable to read for meaning, particularly those coming from the rural provinces. The PIRLS findings reveal problems with teaching and learning in pre-Grade R and the Foundation Phase.

The South African government has recognised that ECD is key to responding to this reading crisis yet, while the government keeps highlighting the importance of early childhood education, it fails to make the corresponding investment in it. Data collected for the ECD

Census 2021 found that only old to access free education. 34% of children are enrolled in an ECD programme. One major reason for this is the inability to pay fees.

Section 29(1)(a) of the Constitution provides that everyone has a right to basic education, and there is nothing in the wording of this provision to suggest that the right is limited to primary and secondary education. In the light of commitments South Africa has made in international

development, ECD could be understood to form part of that right. The South African policy framework has adopted this position. The National Integrated ECD Policy of 2015 explicitly recognises the right to early childhood development as an exist-

ing right for children, which the

state has a duty to fulfil.

law to promote early childhood

Laws Amendment Bill (BELA) is also another potential step towards the recognition of the right to early childhood education through the introduction of compulsory pre-Grade 1 educa-

The government has also moved the ECD function from the Department of Social Development to the Department of Basic Education. This is intend-

ed to create an integrated model that will ensure access to quality early learning and development opportunities for all children. All this strongly suggests that

the state has the duty not only to regulate and subside ECD programmes but to directly provide early childhood education services to children. The state provides free basic education. The draft Basic Education If early learning is part of the right to basic education, why shouldn't the state also provide free ECD programmes?

> It is important that the right to early childhood education is more clearly established to ensure that there are clear legal entitlements for a recognised right. This will provide a clear picture of which government department is responsible for the realisation of such a right.

Parents who cannot afford to pay for quality early childhood education for their children and who do not want to wait for them to start primary school often send their children to poor, makeshift, unregistered ECD centres that charge lower fees. These ECD centres lack adequate infrastructure, do not have monitored curriculum delivery, and often have an unsafe learning and playing environ-

To circumvent the challenges in the ECD sector and ensure the advancement of early education, the government must step in and put its money where its mouth is. Direct government provision of early childhood education would be an important step towards the recognition of a constitutional imperative.

igeria's journey as a selfgoverning nation clocks 63 years this week. But we cannot help asking, what is the destination? Where are we headed as a nation? What is the point of our nationhood?

Nations, great nations at least, are defined by ideals--a sense of something greater than themselves. Ideals give nations a purpose, which, in turn, gives both the government and society, and both individuals and institutions alike, meaning. What are the founding ideals of Nigeria, the realisation of which all Nigerians should strive daily one way or another? What is it that gives our society a sense of purpose? What are the central principles around which both state and society are organized in

For sure, our national anthems and pledges, our national symbols and flag, as our cultures and mythologies, are all filled with certain ideals. But there is scarcely any meaningful connections between those words and symbols on the one hand, and what we doour actions--as a government or as a

society on the other. And so, then, sixty-three years into national independence, the question remains: why are we here? What's the point of it all? Are we to be defined as the giant of Africa, politically, economically and culturally? Are we to be known as the shining example of democracy on a continental soil blighted by demagogic autocracy left, right and centre? Or are we to be the torch bearers of the black race, the

Nigeria at 63: Where are we going?



heart not just of Africa but of all that is African at home and in the diaspora?

Or are we forever to remain as we are, growing without maturing, travelling without a destination, and consequently going nowhere at all? Are we forever to remain an unrealized potential? A richness that is never tapped? And a gift to the world, if only?

At a moment such as this, when we go through the rituals and motions of national celebration of our independence from colonial rule, Daily Trust cannot but reflect about the deeper and still unanswered questions of our nationhood. As one of the primary recorders of our history, if in a hurry, we see, and feel, the daily frustrations of just being a Nigerian among millions of our citizens. But we also see, and feel, the unrealized potentials, the yearnings to achieve and succeed, among millions more of our citizens, young and old.

And we cannot but wonder how and why we all find ourselves where we are. At independence in 1960, Nigeria was more than just a newborn country. It had a civil service where the traditions of merit, probity and service still held sway. It had a university system that would, in the 1970s, become the pride of the Commonwealth; its armed forces already were. There was, also, governments at national and provincial levels that still cared much more about governing, and less about self-aggrandizement of the leaders.

Just as important, the society itself was still steeped in values of selflessness, honesty, and fellowfeeling, if not patriotism. You could count on the average Nigerian to do by right, speak the truth and not take what did not belong to them, everywhere across the country. Needless to say, millions of Nigerians--leaders and ordinary citizens alike--had high hopes at the time that the country would only get better. Friends of Nigeria had those high hopes too.

Of course, there were exceptions, and problems here and there. None of these institutions--government, universities, family, etc--was perfect. But most Nigerians who have seen a good part of the past 63 years would agree there has been a retrogression in the quality of governance, and the quality of citizenship too, in the country between 1960 and today. Nearly all would agree that the Nigeria of today was not the future we sought back in 1960. Many would certainly wish we were travelling in a different direction today.

Which sector of Nigeria is left standing today, from what it was in the past? Leadership has all but collapsed. The sense of responsibility and of urgency, the need to solve society's problems, that used to characterize our leaders in the past has now all but gone. The political parties, which produce governments and the leaders, are beholden to some of the least able persons and the most retrogressive political values. As such, the political culture remains dominated by frivolities, cheap talk and corruption, rather than policy ideas that help rejuvenate both the government and

FEATURES

The best ways for teachers to handle exceptionally intelligent learners

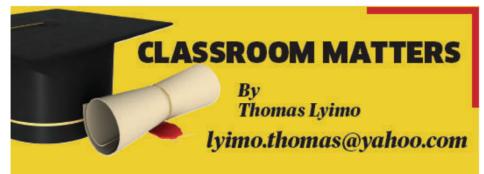
N almost every classroom, there is at least one exceptionally intelligent learner who dominates the discussion. He or she answers all questions correctly and can even preempt what is to come next.

If such characters are not controlled, they can take over the class, literaly. This can deprive the rest of learners of opportunities to participate in the lesson especially in these days when learner-centered approach in teaching is given premium.

Human beings are competitive in nature and when there is an opportunity how can they hesitate while they need recognition? Normally, the powerful is the one given the way and for our case, being the intelligent learner can be a blessing and challenge at the same time depending on how the situation is managed.

Every good teacher must encourage learners to search for new materials so as to assure themselves of doing better in examinations. This encouragement makes intelligent learners sharpen their minds sometimes beyond normal and hence turn into critics in a lesson. As Francis Bacon posited that knowledge is power, the intelligent learners find it easy to dominate the class and act like teachers. The situation is abated by the widespread notion





that a teacher is a permanent learner and in some levels of education, just a facilitator. When credibility of a teacher is put to test, two things may happen. One is the teacher continuing to be credible by being able to go through the challenges and win and the second possibility is failing to dismantle the challenges and hence reduced in terms of credibility. Therefore, the relationship between a teacher and intelligent learners should be tactical and diplomatic.

It is unquestionable that intelligent learners are a resource in learning. This calls for strategies to utilize them for betterment of the entire class. But care must be taken into account on how

to utilize them. This is due to the belief that discipline and academic excellence are inseparable.

Should learner's brilliance mean an allowance to undermine the teacher? No, the learner should continue to be humble so that he or she can receive more from the teacher. Should the teacher conflict with a learner simply because they are genius? No, teachers should not forget that they are mentors and hence are above learners in many ways and should not bother minor things but instead help the brilliant ones attain their full potential for their benefits and benefits of the entire society.

Teacher can successfully deal with exceptionally intelligent learners in the following ways: Firstly, they should recognize them. Normally, people with unique abilities like to be noticed. Therefore, teachers should not hesitate to recognize talents of intelligent learners.

After being recognized, intelligent learners tend to calm down since they have registered success in one way and that is recognition. Recognition becomes like a motivation which makes intelligent learners seek more know ledge so that they can be recognized and appreciated again and again.

Secondly, teachers need to control these intelligent learners. It is very normal for a human being to overdo when given a room. Recognizing these intelligent learners should not mean they can do or talk whatever they want. Intelligent learners should know that they are not teachers but learners and hence have to adhere to rules and regulations in the classroom or school setting in general.

If the intelligent learners are not controlled, they may fail to live successfully in the society, something which may turn out terrible. For, high level of intelligence should also mean successful life after school time which passes very fast.

Thirdly, teachers need to assign the intelligent learners extra tasks for them to do. The best way to calm the intelligent learners is to give them more academic challenges to deal with. When they are absorbed in reading and analyzing some situations, the atmosphere becomes cool.

Guardian

High level of intelligence means high ability in extracting academic content and that means if intelligent learners are given more opportunities and environment for learning, a lot can be obtained in the academic arena which benefit the rest who cannot go in depth in some aspects of study. The findings of intelligent learners can help to expand teacher's knowledge bank and make the task of teaching easier.

Fourthly, teachers should encourage intelligent learners to help others. When they help others, they reduce the disturbance to the teacher. As these individuals have brains which always vibrate in the quest of academic excellence, allowing them to stay idle may cause some challenges. When they help others, they increase their mastery of the concept which is a win-win situation.

Also, teachers should not forget to advise the intelligent learners lest they generate overconfidence which can ruin them. They should be advised on how to read and engage in discussions. They need to strive for a balance. They should not forget that they are learners even though they are allowed to guide others.

Exceptionally intelligent learners are a valuable resource in learning only if teachers can make good use of them. They should not be allowed to enter into conflicts with teachers. Teachers need to consider their parental role and not compete with these unique learners but instead showing them the way.

By Abigail Van Neely

ECILIA Erzuah was torn between two opposite career paths at the end of university. The week she was supposed to begin military training, her professor offered her a position as a lecturer

Erzuah had worked as a teacher before and thought she was pretty good at it. She'd also been in Ghanaian youth cadet programs throughout school. But she'd never seen the military as a viable career before.

"I'm going into the military," Erzuah decided. She remembers telling her professor she could still lecture, even while serving.

In a way, she did. Years later, Erzuah would host discussions on domestic violence and gender equality as the commander of a Ghanaian engagement platoon with the UN Interim Security Force for Abyei. She was awarded the United Nations' 2023 Military Gender Advocate of the Year award for her service.

The UN Police Division aims to increase the number of women serving in military contingents to 15% by 2028 from the 10% it last reported in 2016. While Ghana is the largest contributor of women military peacekeepers, Erzuah was the first to receive the award, the UN reports.

Abyei is a contested area between Sudan and South Sudan. Recently, violence in Sudan has "worsened dramatically," the former UN special envoy for Sudan, Volker Perthes, said. Perthes resigned last week, warning that the "conflict between Sudan's rival military leaders' could be morphing into a full-scale civil war'," AP reported. According to UN humanitarian representative Edem Worsornu, millions of Sudanese people are at risk of famine. Cases of sexual violence have been driven to "distressing levels."

Erzuah's experiences working with local communities in the region are a reminder of the everyday people still relying on support. When villages are attacked, "you see nursing mothers [and] parents carrying their children with one hand trying to salvage the few clothing they have and running for their lives," she says. Peacekeepers help these internally displaced people get to safety.

"The most valuable thing we have in life is our life, and then the peace we enjoy-because how much can you carry with you when you're running for your life?" Erzuah asked.

In Abyei, Erzuah was charged with maintaining engagement with local

Peacekeeper who promotes gender equality by example



Cecilia
Erzuah was
awarded
the United
Nations'
2023
Military
Gender
Advocate
of the Year.
Credit: UN

leaders and organizations as a liaison between her battalion and the community. "If you don't engage the community as a peacekeeper, you will be doing things they don't need," Erzuah says. "You will exert your energy for nothing." Local people also share critical knowledge. For instance, they can help UN personnel predict when and where attacks will occur.

But it wasn't easy to get community members to open up. Many women are wary of men - who they have seen perpetuate the crimes around them, Erzuah explains. Over time, though, Erzuah's platoon, which consisted

of an equal number of men and women, gained the trust of the people they were meant to serve. They had a particular impact on women who were encouraged by the presence of other women in a typically male-dominated field. "When the woman smiles, you feel it is more genuine than the man," Erzuah jokes. More women have joined community protection committees thanks to the platoon's outreach efforts.

"On every front, Captain Erzuah's work has set the standard for ensuring that the needs and concerns of women are reflected across our peacekeeping opera-

tions," Secretary-General Antonio Guterres said at her award ceremony. "The mixed patrols are... boosting the confidence of community members to go about daily activities safely," Deng Paul Mankuol, a traditional chief in Majbong,

Erzuah smiles when she remembers learning about her physiology alongside local women during a breast cancer awareness event last year. "You realize that we are different but the same."

Still, it's not easy to be a woman in the military. All peacekeepers must adapt to unfamiliar environments and remain constantly on alert. Erzuah points out that women must also adapt to being on long patrols in areas without infrastructure to support their unique needs, like access to menstruation products.

Ultimately, Erzuah chose her path because she's never been afraid of a challenge. Growing up, Erzuah aspired to accomplish something that would demand her to be extraordinary. She relishes her current opportunity to show that women can be equally capable: "You feel you're having the most impact when you will even see admiration in people's

When people ask her if she's afraid, Erzuah says they just want to know what motivates her. She sees the questions as a chance to explain that she struggled to get where she is now but that if she did it, they can, too.

Erzuah designs almost everything she wears - besides her uniform in her free time. She may still just be an "amateur fashion designer," but she thinks that if she ever wants to be a professional, she can. It's her belief that a person can be outstanding in any field they set their mind to.

neir mind to. I**PS UN Bureau Report**

Tracing the steps of early migration from Africa to Australia

By Karl Wilson

EEP in the lush green hills of northern Laos, a group of international scientists has been piecing together the evolution of man's migration from Africa to Southeast Asia and, eventually,

For decades now, scientists have been working in a limestone cave called Tam Pa Ling, which translates to "Cave of the Monkeys", brushing away sediment around fossil remains that over time have been adding pieces to solving the puzzle.

The latest find by a team of Laotian, United States, French, and Australian scientists is a collection of fossil bones dating back 86,000 years.

These tiny fragments are the oldest example of our ancestors yet found in Southeast Asia.

In 2012, scientists uncovered parts of a skull dating back 46,000 years in the same cave.

A paper published on June 13 in the scientific journal Nature Communications said the "find demonstrated beyond doubt that modern humans spread from Africa

through Arabia and to Asia much earlier than previously thought". "It also confirms that our ancestors didn't just follow coastlines and islands. They traveled through forested regions, most likely along river valleys, too. Some then

moved on through Southeast Asia to become Australia's

Fabrice Demeter, a paleoanthropologist at the University of Copenhagen who was one of the paper's lead authors, said in a media release that coincided with the release of the paper that "Tam Pa Ling plays a key role in the story of modern human migration through Asia, but its significance and value is only just being recognized".

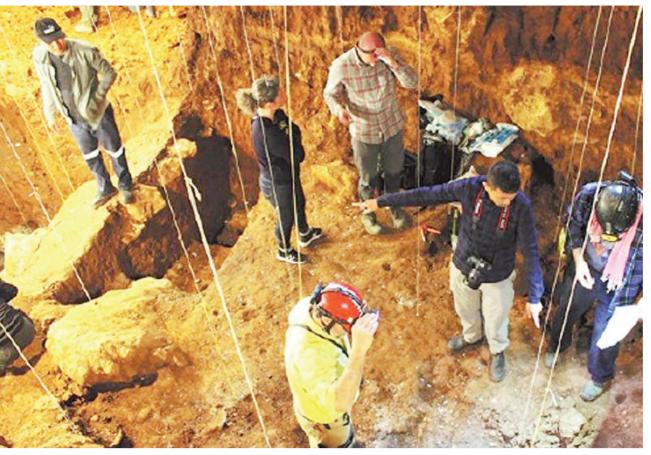
Kira Westaway, a geochronologist with Australia's Macquarie University and one of the lead scientists involved in the project, said the significance of the fossil find at the Tam Pa Ling cave should not be underestimated.

"Human fossil evidence is very rare in Southeast Asia, so a site that contains seven individual skeletal parts over a 56,000-year period is incredible," she told China Daily.

"But another fascinating part of this research is the location of the cave – it's not a coastal location, it's not on an island, but right in the middle of mainland Southeast Asia at least 300 kilometers from the sea.

"It is also in an upland region and would have been heavily forested."

Westaway added: "We know that hominids (the group consisting of modern humans, extinct human species and all our immediate ancestors) tended to move along river valleys inland, but this location confirms our suspicions



The thick 7-meter-deep sediment forms the Tam Pa Ling Cave floor.

that early Homo sapiens had the capacity to adapt and disperse through upland forested regions much earlier than anticipated."

"Surviving in forested regions requires a very different skills set than coastal living and the fact that they had acquired these skills by such an early time is surprising and significant," she said.

Another geochronologist, Renaud Joannes-Boyau from Australia's Southern Cross University, has spent the best part of 10 years working with colleagues from around the world at

"The cave is really quite beautiful," he told China Daily.

look around the cave there are various levels where fossil fragments have been found over the years.

"You spend so much time brushing away sediment that has been laid down for thousands of years to eventually uncover a fragment of bone, but it is an incredible moment in time," he said.

He believes Homo sapiens started leaving Africa as early as 200,000 years ago.

"The Tam Pa Ling fossils suggest an earlier presence of modern humans in Asia, but further research is needed to establish their specific relationship to the migration into Australia."

The presence of modern humans "It is painstaking work. When you in Australia dating back 60,000 years he said.

is supported by various lines of archaeological evidence, including the discovery of stone tools and ancient human remains.

Johannes-Boyau said what has been found so far in the cave is another piece in the evolution of man in Southeast Asia.

Nothing has been found in the cave such as drawings of stone tools to suggest it was a settlement.

"If anything, it was probably a transit route," he said.

"The remains are significant in that little is known about our journey (out of Africa). Every time we find new fossils we basically rewrite what the human evolution journey has been,"

Macquarie University's Westaway said that when trying to reconstruct the migration of Homo sapiens, it always comes down to a question of timing.

"We know what happened; we just don't know exactly when it happened," she said.

"Sites like Tam Pa Ling help us to place Homo sapiens at a certain location at a certain time and this helps to reconstruct how and when they dispersed."

She said finding earlier-than-expected arrival sites in unanticipated locations helps to appreciate the ability of Homo sapiens to adapt to different conditions and to exploit varied and often extreme environments.

Finding evidence of Homo sapiens in Southeast Asia 86,000 years ago also poses a problem for scientists.

Westaway said it calls into question "the accepted timing for the exit out of Africa ... at least according to genetic

"Human dispersal across the globe is not a simple linear path - we believe it's a more complex spread of different migrations; some very early and some much later,"

The fossil finds in Laos suggest that the prevailing theory of modern humans moving out of Africa in a single wave about 50-60,000 years ago was incorrect.

"The 50-60,000 years migration across Southeast Asia that contributes to our current gene pool may not have been the first - there may well have been earlier migrations that were not successful and therefore did not contribute their genetics to our modern populations," Westaway said. "Sites like Tam Pa Ling, Lida Ajer (Sumatra) and Madjedbebe (northern Australia) may well represent these early unsuccessful migrations, but this does not discredit the fact that they had arrived in this region by this time – a truly remarkable achievement."

Westaway added: "This really is the decisive paper for the Tam Pa Ling evidence. Finally, we have enough dating evidence to confidently say when Homo sapiens first arrived in this area, how long they were there and what route they may have taken."

Tam Pa Ling cave is very close to the recently discovered Cobra Cave, which was frequented by Denisovans approximately 70,000 years earlier.

Despite the previous lack of evidence for early arrival in mainland Southeast Asia, this area might have been a dispersal route among our ancestors, long before Homo sapiens.

"We have much to learn from the caves and forests of Southeast Asia," Westaway said.

Agencies

In Libya's devastated Derna, families still search for the missing

INCE a huge flood swept away whole neighborhoods of Libya's city of Derna last month, searching for his father and brother. He doesn't expect to find them alive but he wants to bury them so he has a grave to mourn over.

With friends, he has scoured mudbanks where his family's house once stood. He has asked every hospital. He has pored over many of the photographs of the 4,000 bodies recovered

"We thought maybe the sea took them. Maybe they were in the harbour. Those were really tough days. They still are really tough days," said the 43-year-old who spent two days travelling to Derna from his new home in the United States.

Three weeks after the flashflood killed thousands of people, many survivors have yet to find their loved ones, even as Libya's rival factions squabble over who to blame for the disaster and how to rebuild the ruined city.

Many families now face the prospect that they may never find out what happened to parents, children or other relatives despite efforts to

identify bodies - many buried hastily in mass graves - using photographs or DNA testing.

Kadi, who could barely recognise Abdulsalam al-Kadi has been his home town when he arrived, says his mother and sister still hold out hope his father and brother survived. But Kadi says he has had to come to terms with the fact that they died.

> "What was difficult in the first few days was hope. People would say they saw them somewhere. For us it was as if they died again every day," he said. "It drove me crazy."

Complicated reconstuction

Derna, a coastal city in eastern Libya known as a cultural centre, was built on a seasonal river that ran from a mountain range into the sea.

The city had suffered in the chaos that followed Libya's 2011 NATObacked uprising. Islamic State militants seized the city in 2015 - killing one of Kadi's two brothers - before eastern forces under commander Khalifa Haftar captured it.

The devastation now is on a different scale. Overnight, a narrow valley that ran between neat streets and buildings was turned into wide expanse of mud, rocks and lumps of ma-



Rescue teams look for flash flood victims in the city of Derna, Libya, on Sept 18, 2023. (PHOTO / AP)

But organizing Derna's reconstruc-

ognised government in Tripoli in the tion will be complicated, with Libya west and eastern regions controlled with mechanical diggers clearing de-

split between an internationally rec- by Haftar with parallel institutions. Aid efforts are visible on the streets,

bris. But residents, speaking to Reuters last week, complained that they had not received any help in repairing or rebuilding homes or businesses.

Mohamed al-Ghoeil, 49, was trying to clear mud that caked shelves of a grocery store owned by his brother.

"There is a total absence of the state to reassure citizens," he said. "We decided to lessen some of our pain by cleaning what we can to bring life back to the afflicted areas.

The government in the east, which is not internationally recognised, said on Sunday it was postponing an international reconstruction conference it had planned. The Tripoli government has also said it would hold a conference, without giving a date.

In a fractured nation, reconstruction and the coordination required could fuel another tussle for power, analysts say.

The cost of casual laborers has already shot up too high for Khaled al-Fortas, who said he could not afford the elevated wages demanded by workers to help clear his damaged

For Kadi, the priority remains finding his lost family members - a daunting task for him and thousands of oth-

"A whole city was underwater, with people in the buildings," he said. "It is impossible to pull them out with our capabilities." Agencies

MONDAY

21:00-22:00HRS SPORTS

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

TIME PROGRAMME

05:00-09:00HRS MORNING JAM 05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI

13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA

WEDNESDAY

18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI

MCHAGANGANYIKO)

THURSDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 18:00-18:10HRS HABARI

18:10-20:00HRS BOZOUK TIME

21:00-23:00HRS MALUMBANO YA HOJA

20:00-21:00HRS SPORTS

22:00-05:00HRS MUZIKI

FRIDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI

21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

20:00-21:00HRS SPORTS

SATURDAY TIME PROGRAMME

07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA

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

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SUNDAYTIME PROGRAMME

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

09:00-11:00HRS THE SUNDAY 13:00-14:00HRS DW RADIO

14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE

21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI

01:00-05:00HRS MUZIKI

Tembelea mitandao ya kijamii ya CAPITAL RADIO 👩







Cotton players want govt boost crop's productivity

By Correspondent Wilhelm Mulinda, Mwanza

COTTON stakeholders have appealed to the government to strengthen farmers' cooperative unions and credit societies to promote and devel-

They said the government should facilitate formation of the crop's stabilization fund that will help to control price drop, a situation that discourages

farmers and ruins development of the money for the purchase of the crop.

Speaking yesterday at a press conference organised by Chama cha Mapinduzi (CCM) member of the Executive Committee of in Mara Region, Joshua Mirumbe who is also a cotton consultant expert and former district commissioner, stakeholders noted that cooperative unions and credit societies can be easily trusted by banks to borrow

"Currently we export over 70 per cent of our raw cotton thus generating employment opportunities for people outside the country. It is high time for the government to take measures to improve the crop's productivity through value addition," he added.

He noted that cooperative unions are capable of processing the crop before export and remain with various

products that can also be sold locally. Mirumbe said that currently most buyers are businesspersons whereas after the crop is ginned, they remain with seeds, seed cake and other products that are used to manufacture soap.

money from the crop which they have bought at 1,560/- per kg.

He said efforts should be made to ensure farmers cultivate the crop mas-

He said businesspersons earn a lot of

sively and be able to harvest 800 kilograms per hectare to reap big from the

He said the challenge facing the country is low productivity, a situation that results in some ginneries to operate under capacity, noting some factories can process up to 35 million kilos per season but they hardly get 4 million kilos.

Mirumbe commended the Tanzania

Cotton Board (TCB) for its efforts to promote the crop by supporting research and extension services, among

"With TCB continuing to encourage farmers to increase productivity by using the crop's ambassador, Agrey Mwaniri, such strategies can help to develop the sector and contribute adequately to poverty reduction," he



ASASI YA UWEZESHAJI TANZANIA

P.O.BOX 70030, 3rd Floor Mwanga Tower, Makumbusho, Tel: +255 746 460 612, DAR ES SALAAM, EMAIL: asuta@asuta.org/asutatz@gmail.com

REQUEST FOR QUOTATIONS (RFQ) FOR GOODS/SERVICES

Asasi ya Uwezeshaji Tanzania - ASUTA working in partnership with FHI 360 on Epidemic Control (EpiC) program in Dar es salaam and Lindi, USAID Afya yangu project in Katavi Region, Mlele District in partnership with JHPIEGO,USAID Heshimu Bahari Activity in Bagamoyo, Mkinga and Pangani District in Tanga Region and AHADI project in Temeke in Médecins du

ASUTA is looking for vendors who are capable of providing the following goods or services for its head office in Dar es

Category No.	Items for supply							
1	Office Stationeries and IT Equipment Supply, Installation and Maintenance of IT equipment and Software							
2	Vehicle Hires							
3	Catering Service							
4	Office space in Dar es salaam Temeke Area with 300sqmts							
5	Office space in Lindi Town Council Area with 150 sqmts							
6	Supply for mobile and telecommunication service							
7	Supply of Office Furniture and fittings							
8	Supply for staff medical cover and asset/property insurance							

Deadline and Additional Information

A complete set of bidding documents in English may be purchased by interested eligible bidders upon the submission of a written application to the address below and upon payment of a non-refundable fee of TZS 60,000.00 (Sixty thousand Tanzania Shillings) for each category except supplier for Mobile and telecomm service will be TZS 100,000.00. The payments can be made by cash or through ASUTA bank account number: 009 001 8005 with EXIM Bank. Bidder can also pay throught Tigo LIPA NAMBA # 8 083 614 both in the name of ASUTA. The bidder

The interested bidder should pick the detailed RFQ at ASUTA offices for respective category or categories stated above from 9-13 October 2023 from 10:00 to 16:00 hrs. A prospective bidder having any questions regarding the detailed RFOs shall contact ASUTA at: asuta@asuta.or.tz three (3) days prior to the due date and time for submission of quotes. The deadline for submission of the proposal is 20th October 2023 by 15:00hrs (East Africa Time). Please quote respective

All responses should be submitted in hard copies, no electronic or email copies will be evaluated. Responses to our RFO should be sent to the physical address below

> **Executive Director** Asasi ya Uwezeshaji Tanzania (ASUTA) Mwanga Tower, 3rd Floor, Makumbusho, P. O. Box 70030, Dar es Salaam, Tanzania For additional information and clarification please call Tel: 0746460612/0713392952

Nishan forum underscores need for countries' mutual understanding of human civilisation

By Correspondent Mary Kadoke,

PARTICIPANTS of the Ninth Nishan forum on world civilisations have underscored the need for countries to have a mutual understanding in human civilisation creation with similar values of mankind in seeking global solutions.

The recent three days forum, that brought in more than 1600 Chinese and foreign participants from over 70 countries and regions was themed 'The Common values of Mankind and Building a community with a shared Future for Mankind -Strengthening Exchanges and Mutual learning among Civilizations to jointly address Global Challenges.'

Lin Wu, Secretary of the Communist Party of China (CPC) Shandong Provincial Committee and Chairman of the Standing Committee of the Shandong Provincial People's Congress expressed the party's readiness in collaborating with global partners on the on-going global innovation. inclusiveness and modernization.

"On the path towards Chinese style modernization, Shandong is willing to work together with friends from home and abroad to fulfil the global civilization initiative and jointly build an environmentally friendly. open and inclusive modern civilization featuring cultural advancement and common prosperity. We will hold onto modernization

inclusiveness to all," he said. In a written message to the forum by Liu Yandong, President of the International Confucian Association read by Ding Wei, executive Vice President of the Association, underlined the need to harness the power of civilisation and uphold the principles of solidarity, inclusiveness and mutual learning.

with an ecological eye and

"I call for excellent cultur al heritage promotion of all ethnic groups throughout the country that nurtures the vigour of global dialogue and cooperation that injects new ideas into the process of human modernization

and the construction of a traditional Chinese culture cient times," he added. global community with a shared future," she said.

Hu Heping, Executive vice Minister of the publicity department of the CPC central committee, party secretary and minister of culture and tourism urged on making a solid foundation into modern civilization from generation to generation.

"We should also carry forward Chinese civilizations, promote the creative transformation and innovation development of the fine

and actively undertake the new cultural mission and create a new form of human civilization in the new era," he said.

He underlined on Marx-

ism modernization in formulating new forms of humanization as humans are only different in colour with no distinction at all.

"Marxism can be rated as a motto to be found everywhere and produce an enormous influence on the thought and culture of an-

Edil Baisalov, Deputy Prime Minister of Kyrgyzstan said the forum represents four human kinds represented by theoretical thoughts as well as acad-

emicians to come together to reflect on ideas on how we can strengthen international peace hence with that they are now given a task on ensuring a global understanding that emphasizes on proper relationships, humanness and interconnect-



Minister of State, President Office, Union and Environmental, Selemani Jafo during his special tour of the ongoing Julius Nyerere Hydropower Station (JNHPP) hydroelectric dam construction project in Rufiji River.The Minister paid a special visit of the country's mega-power project to inspect the state of environmental. Photo: Correspondent

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Invitation for BID

BID No. GIZ/ProWAS/83449301/2023

NATIONAL BASELINE STUDY

development with worldwide operations, the federally owned Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH supports the Tanzania Government on behalf of Germany in achieving its development-policy objectives.

Tanzania is increasingly impacted by the consequences of climate change. Increasing rainfall variability and prolonged droughts have negative impacts on water resources (quality and quantity) that are already under pressure from high population growth, rapid urbanization, unsustainable economic activities, and largely unmanaged land cover and land-use change, among other challenges.

Efforts are being made at the national, regional, and local level to address these challenges. These ongoing initiatives need to be further supported in order to manage climate change risks and to increase the pace in achieving the national-level water and climate policy targets as well as the Sustainable Development Goals. The GIZ Water Programme has been providing technical and financial support to the Tanzanian Water sector for over 30 years. The current programme, ProWaS:- Programme on Water Security and Climate Resilience in Urban Areas and their Catchments (2022 - 2025) takes an integrated approach, considering the urban areas and their associated catchments as a cohesive entity.

Requirement:

GIZ Invites bids from eligible and qualified bidders for the preparation of a Baseline Study for GIZ ProWAS as shown

The contractor will develop methodology, implement data collection, data analysis, and extrapolation to prepare a Baseline Study for GIZ ProWaS. Specifically, baseline data and a monitoring methodology will be needed on the following topics:

- 1. BMZ Standard indicators, and ProWaS Project module indicators and output indicators.
 - a. Note: BMZ Standard indicators will need a full baseline and methodology established. For the Module and Output indicators, the baseline has already been established by the programme offer, however a methodology for monitoring progress will need to be developed.
- 2. Tanzania population's current vulnerability to climate change impacts, water security, and flooding (also consider drought) in implementation areas of the project.
- 3. Measure the potential (and later, the actual) impact of the output and module indicators insofar as it impacts the local populations living in in implementation areas of the

project (done via survey or extrapolation). Extrapolate what would change by the project close if the indicators are met in terms of the daily lives of the beneficiaries of the project.

- 4. Identify what negative impacts could occur to households in the project areas in Tanzania (such as loss of livelihood, loss of education, etc.) if water security is not enhanced (sufficient water in quantity, quality, location, and temporally). This will require collection of population statistics and extrapolation of representative data in the project implementation areas.
 - a. Data should be disaggregated by categories such as age, gender, urban/rural, economic status, etc. and be relevant for the implementation zones identified by the project (see 1.3).
- 5. Identify a baseline value for gender inclusivity and representation in implementation areas of the project.
- 6. Create and share a standardized methodolog y for data collection so that the same data collection approach can be used at each 1-year marker of the project and at the close of the project to collect data and measure change.

Personnel concept:

The contractor is required to provide personnel who are suited to filling the positions described, based on their CVs, the range of tasks involved and the required qualifications.

	SN	Personnel concept	QUANTITY
	01	Team leader	1
	02	Key Expert 1	2
Ì	Λ3	Short term Expert	Min 4 May 10

Interested candidates should request for detailed tender documents from: giz-tanzania@giz.de no later than 17th October 2023 and submit offers by email no later than 25th October 2023

We will answer your request during office hours from 8:00 to 15:00 hours local time, Monday to Friday, except public

Late Bids, Partial Bids, Bids not received, shall not be accepted for evaluation irrespective of the circumstances.

GIZ is not obliged to follow any condition in nominating the supplier and has the right to accept or reject any or all bids.

This tender is intended solely for Tanzanian based companies.







Invitation to Tender

Site Supervising Construction Consultant for the supervision of construction of gender sensitive and inclusive multipurpose sports grounds for handball, volleyball, basketball and netball including WASH facilities (washrooms, changing rooms, storage unit) in Zanzibar, Tanzania (Unguja, Pemba and Tumbatu islands)

The Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH is implementing Technical Cooperation measures on behalf of the Federal Ministry for Economic Cooperation and Development

The execution of the works will be performed within the frame of the Technical Cooperation between the Federal Republic of Germany and the United Republic of Tanzania and the Revolutionary Government of Zanzibar.

GIZ invites eligible construction firms to indicate their interest in the site supervision of construction of gender sensitive and inclusive multipurpose sports grounds for handball, volleyball, basketball and netball including WASH facilities (washrooms, changing rooms, storage unit) in Zanzibar, Tanzania (Unguja, Pemba and Tumbatu islands).

The firms will carry out the following services:

- Part I: Advising and supporting the S4DA office in Zanzibar and Infrastructure team when it comes to construction and project management during project implementation and handing over for all S4DA construction measures in Zanzibar.
- Part II: Construction supervision: Conducting construction site supervision by assigning one engineer on each island (Pemba and Unguja) for the whole construction time and reporting to S4DA Infrastructure team and the office in Zanzibar.
- Part III: Consulting the S4DA team in general construction issues and new project development
- Part VI: Preparation of reports, organizing meetings, projects closing documents and doing handing over of completed projects in collaboration with the infrastructure team and S4DA office in Zanzibar.

The time period of the consultancy is defined from 1st November 2023 - 30th June 2024 (08 months). All documents produced during the assignment shall be in English language. Interested in Zanzibar and Tanzania registered Construction Companies should request for the detailed Tender Documents from the following email address only: giz-tanzania@giz.de

Subject Line should read: Tender No.83449499-Construction Site Supervision Deadline to request for tender documents and submit Technical and Financial Proposals: Not later than 20th October 2023.

Post office branches in South Africa run low on cash for grants

By Estelle Ellis and Jim Mohlala

LDERLY people began arriving at post offices in Mthatha and Ngqeleni in the Eastern Cape late on Monday night, with some arriving in the early hours of Tuesday morning. They got what little sleep they could under the circumstances.

Then, on Tuesday morning, they were told that the pension payments would be delayed.

The pensioners said the government needed to bring back mobile payment units as they were risking their lives by sleeping outside post offices.

Under a previous South African Social Security Agency (Sassa) system, vehicles with cash withdrawal facilities travelled to rural areas to allow recipients easy access to their grants. Postbank has since been handling distribution.

Those who had slept outside post offices said they were anxious about getting their money as they had hungry children at home.



Iderly people queue at the Ngqeleni, Eastern Cape Post Office for their grant money on 3 October 2023. (Photo:

Hoseya Jubase)

Their frustration quickly cash. turned to anger when post of-

Daily Maverick tried to get fice staff explained that they clarity from the managers of were awaiting the delivery of the Mthatha and Ngqeleni

post offices, but was told that cial Development and Sassa they were in a meeting to sort

out the problem. Both the Department of So-

declined to answer questions, saying it was for Postbank to respond.

EXISTING CHARGES PROPOSED CHARGES
TZS USD TZS USD

Postbank spokesperson Dr Bongani Diako said that while their system was stable and working, there were sporadic problems with the delivery of cash to post offices.

He said beneficiaries could access their money through other channels such as ATMs and retailers.

"They do not necessarily have to go on the first day of payment to get their money. These three channels are always available and have been accessible since 2018. The payment of grants in October has improved.

"The payment system performance has been stable and we have experienced transactions successful across ATMs, retailers and post office branches across the country.

"There were some post office branches which experienced delays in the delivery of cash, and throughout the day cash was delivered to most of those that have been affected.

"Beneficiaries in the ar-delays were all paid, as they were redirected to the other available payment points," he added.

'This is our money'

Thembaka Mkwa, one of the elderly women queuing at Ngqeleni, said she had been outside the post office since 2am on Tuesday.

"The majority of us are sleeping here and some come here after midnight to collect our money, but the unfortunate part is that they are not going to finish paying us today and some of us are going to sleep here again tonight," she said.

Payouts at the Ngqeleni post office began only after

"Government must revive the old system of payment where we could get our money in our villages," she said.

"Coming here every month is a risk for us and also we are old now. It is dangerous to do what we do. But we are desperate for this money because there is no food in our homes.

She said she used her pension to take care of herself and six other people.

Zigcinile Doni (64) who was sleeping outside the Mthatha post office, described the delays as "abusive".

"Every month we experience these delays. We never get our money on time. At 1am we were already here. This is sad because sometimes we are being turned away because there is no money. Another problem is the network... sometimes we return home without money because there is no network in this post office," Doni added.

Themba Nkomo said they are exposed to criminals when they come to collect their pensions.

"There are always delays here. We don't get our money on time. Imagine, we are risking our lives coming here at midnight and we are exposed to criminals."

It was not only the pensioners who were anxious to get their money.

Recipients of the Small Enterprise Foundation (SEF) grant could also not initially access their funds.

One woman, who asked to remain anonymous, said they were told there was no cash at the post office on Monday, and they were then told to return the following day. On Tuesday, they were told there was not enough money to pay out their full R10,300 grant.

They were also told to come back at another time as it was pension payout day.

"But what surprised us is that even those pensioners who have been waiting with us here could also not be paid because of delays. I don't know what is happening here," she added.

"This is our money. We are demanding to see the manager but we are being told that they are in a meeting.

"We were here to withdraw our R10,300 SEF money, but they are saying they don't have enough cash. And now they are coming up with a new story, saying they are only going to give us half because there is not enough," she said.

KwaZulu-Natal Cape Town

In KwaZulu-Natal, Postbank released a statement urging beneficiaries of Sassa grants to collect their money at ATMs and retailers such as Pick n Pay or Spar from Tuesday, rather than using post office branches.

"This is due to many post office branches in KwaZulu-Natal having reported that they anticipate having insufficient cash in store as a result of delivery delays," it stated.

Beneficiaries were reminded that Sassa gold cards could be used to make cash withdrawals from any ATM, as well as at the till in retail stores.

According to Postbank, post office branches in the province would still be able to assist beneficiaries of social grants with non-cash Sassa services, such as PIN resets.

Systems were running smoothly when Daily Maverick visited the Vlaeberg and Kenilworth post offices in Cape Town.

Gauteng

Following last month's debacle that saw thousands of Sassa beneficiaries go unpaid, it was business as usual at many of the post office branches in Gauteng on Tuesday.

Daily Maverick visited branches in Midrand, Randburg and Braamfontein. While there were long lines of pensioners waiting to collect their grants, there were no issues relating to payouts.

An elderly beneficiary said that while she had been waiting since the early morning, the line was slowly moving and she didn't expect any problems.

Beneficiaries at the Randburg post office said they had received their money for this month, as well as what they were owed from the previous month.

However, there are still isolated incidents related to the payment of grant money in the province. Leandra Salvarto, who is based in Benoni, said her motherin-law had not received her grant for the second month running.

"Normally we just go to the bank with the Sassa card and withdraw, but we went last month to change from the Sassa card to the bank, and we were told that only from November would the payment go to the bank," she said.

Salvarto's mother-in-law eventually received her September grant, two days late, with a deficit – and no explanation why.

"I don't find it fair to the elderly. They depend on that money to assist with medication and all sorts of things. We help out where we can, but I feel for those who haven't received their money," she said. **DM**



PUBLICATION OF INTEREST RATES, FEES AND CHARGES (REVISED W.E.F 01.11.2023)

PURSUANT TO REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS DISCLOSURE REGULATION, 2014 AND REGULATION 40(3)(a) OF THE FINANCIAL CONSUMER

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		CA-Over 50M	0.11%		0.22%			Report Charges		101,700.00	\$43.00	101,700.00	\$43.00
		CA-Up to \$10K		Free		Free	vi	Pre-payment penalty	Calculated as %ge pre- paid amount in the case of				
		CA-Over \$10K CA-small currency		0.26% Free		0.50% 10.00%			takeover of liability by other bank/lenders	2.00%	2.00%	2.00%	2.00%
		(\$1 to \$20)		1100	Minimu	m charge \$1	18	Guarantees (Local &					
	lance infirmation	0.4	10,000,00		10,000,00	10	١.	Bonds & Guarantees	per quarter (Min TZS	1.02%	1.02%	1.02%	1.02%
	rtificate	SA	12,800.00	6	12,800.00	10	-	Bonds & Guarantees	75,000)				
								with 100 % Cash	per quarter (Min TZS 75,000)	0.43%	0.43%	0.43%	0.43%
7 400	count Closure	CA SA	21,200.00 12,800.00	13 13	21,200.00	13 20	10	Margin Letter of Credit	7 0,000)				
	arges	CA	21,200.00	17	50,000.00	50	19.1		lit (per qrtr of Part there	eof)			
	tivation of	SA	5,100.00	6	Free	Free	i	Opening commission	commission Min \$ 200	NA		NA	
Dor	rmant Account	CA	5,100.00	6	Free	Free		LC amendment Commission	Commision Min \$50 max 350	NA	1.02%	NA	1.02%
	op Payment	SA	N/A	N/A	Free	Free		Swift charge for LC		NA	0.34%	NA	0.34%
9 Cha	arges	JA	14/74	10/2	1166	1100	III	opening		144	0.0470	142	0.0470
		CA	25,500.00	13	35,000.00	28		Swift charge for other message/amendment		NA	\$34.00	NA	\$34.00
		<i>57</i> .	20,000.00	.0	30,000.00		iv	s			φο 1.00		ψο 1.00
	eque Return							Extensions -	commission Min \$ 200	NA		NA	
	arges/Dishono ed Cheque	CA-Inward	25,500.00	13	50,000.00	50		Commissions LC cancellation			\$34.00		\$34.00
	-	CA-Outward	25,500.00	13	50,000.00	50	vi	charges	commission Min \$ 200	NA	1.02%	NA	1.02%
11 Cha	eque Clearing	CA-Inward	1 000 00		1,300.00			Non payment of Bills on due date	Till Payment	NA	1.02%	NA	1.02%
	a.g.c.												
		CA-Outward	1,300.00 Free	Free	Free	Free		Export Letters of Cre	dit (per quarter or part	thereof)			
12 Led	dger folio			Free N/A		Free Free	19.2	Advising commission	edit (per quarter or part	thereof) NA	\$119.00	NA	\$119.00
12 Led	arges per folio	CA-Outward SA	Free N/A	N/A	Free Free	Free	19.2	Advising commission Confirmation	edit (per quarter or part Commision Min \$150		\$119.00 0.43%	NA NA	\$119.00 0.43%
12 Led cha (40)	arges per folio Dines per eque book	CA-Outward	Free		Free		19.2	Advising commission Confirmation Commission		NA NA	0.43%	NA	0.43%
12 Led cha (40) 13 Cha Cha	arges per folio Dlines per eque book arges	CA-Outward SA	Free N/A	N/A	Free Free	Free	19.2 i	Advising commission Confirmation Commission Negotiating bills under LC	Commision Min \$150	NA			
12 Led cha (40) 13 Cha Cha	arges per folio Dines per eque book	CA-Outward SA CA	Free N/A N/A	N/A N/A	Free Free 6,000.00	Free 4.00	19.2 i	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim	Commision Min \$150	NA NA	0.43%	NA	0.43%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio Dlines per leque book larges obile Banking	CA-Outward SA CA	Free N/A N/A	N/A N/A	Free Free 6,000.00	Free 4.00	19.2 iiiiiii	Advising commission Confirmation Commission Negotiating bills under LC	Commision Min \$150 Commision Min \$75+cuourier+interest	NA NA NA	0.43%	NA NA	0.43% 0.43%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio Dlines per leque book larges obile Banking	CA-Outward SA CA CA-50 Leaves Upto 100,000	N/A N/A N/A 1,700.00	N/A N/A N/A	Free Free 6,000.00 42,000.00	4.00 27 N/A	19.2 ii iii iv v	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min	NA NA NA	0.43% 0.43% 0.43%	NA NA NA	0.43% 0.43% 0.43%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio blines per eque book larges bbile Banking	CA-Outward SA CA CA-50 Leaves	Free N/A N/A N/A	N/A N/A N/A	Free Free 6,000.00 42,000.00	Free 4.00 27	iiiiiv	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions -	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200	NA NA NA NA	0.43% 0.43% 0.43% 1.02%	NA NA NA	0.43% 0.43% 0.43% 1.02%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio blines per eque book larges bbile Banking	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000	N/A N/A N/A 1,700.00 2,600.00	N/A N/A N/A N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00	4.00 27 N/A N/A	19.2 ii iii iv vi vii vii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min	NA NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43%	NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio blines per eque book larges bbile Banking	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000	1,700.00 2,600.00 4,300.00 5,100.00	N/A N/A N/A N/A N/A N/A N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00	1.00 27 N/A N/A N/A N/A	19.2 ii iii iv vi vii vii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min	NA NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43%	NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43%
12 Led cha (40) 13 Che Cha 14 Moi	arges per folio Dilnes per leque book larges obile Banking thdrawal Charge	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000	1,700.00 2,600.00 4,300.00	N/A N/A N/A N/A N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00	4.00 27 N/A N/A N/A	19.2 iii iiv v vi vii 20	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min	NA NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00	NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Che Cha 14 Moi 1 With	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000	1,700.00 2,600.00 4,300.00 5,100.00	N/A N/A N/A N/A N/A N/A N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00	9 4.00 27 N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min	NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00	NA NA NA NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Che Cha 14 Mol	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000	Free N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00	N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest	NA NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10%
12 Led cha (40) 13 Che Cha 14 Moi 1 With	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000	Free N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00	N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest	Commision Min \$150 Commision Min \$75+cuourier-interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier-interest	NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00	NA NA NA NA NA NA NA NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Che Cha 14 Moi 1 With	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000 Upto 100,000 101,000 to 250,000	Free N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00	N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b.For	Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest	NA NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Che Cha 14 Mol	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000 Upto 100,000 101,000 to 250,000	Free N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00	N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess	Commision Min \$150 Commision Min \$750 Commision Min \$755 Commision Min \$75 Commision Min \$200 Commision Min \$755 Commision Min	NA NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Che Cha 14 Mol	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000 Upto 100,000 101,000 to 250,000	Free N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 500.00 900.00	N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non	Commision Min \$150 Commision Min \$750 Commision Min \$754 Commision Min \$200 Commision Min \$200 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$755 Commision Min \$750 Commision Min \$200 Commis	NA NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA 16%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00
12 Led cha (40) 13 Cha Cha 14 Mol	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000 101,000 to 250,000	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00	N/A N/A N/A N/A N/A N/A N/A N/A N/A	19.2 ii iii iv vi vii 20 ii iii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch	Commision Min \$150 Commision Min \$750 Commision Min \$755 Commision Min \$75 Commision Min \$200 Commision Min \$755 Commision Min	NA NA NA NA NA NA NA NA 3%	0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA SSS NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5%
12 Led cha (40) 13 Che Cha 14 Moi 1 With	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 Upto 100,000 101,000 to 250,000 251,000 to 500,000 501,000 to 1,000,000	Free N/A N/A N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00	N/A N/A N/A N/A N/A N/A N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges	Commision Min \$150 Commision Min \$750 Commision Min \$754 Commision Min \$200 Commision Min \$200 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$755 Commision Min \$750 Commision Min \$200 Commis	NA NA NA NA NA NA NA NA 3%	0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA SSS NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5%
12 Led cha (40) 13 Che Cha Cha I Mol	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000 101,000 to 250,000	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00	N/A N/A N/A N/A N/A N/A N/A N/A N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates	Commision Min \$150 Commision Min \$750 Commision Min \$754 Commision Min \$200 Commision Min \$200 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$755 Commision Min \$750 Commision Min \$200 Commis	NA NA NA NA NA NA NA NA 3%	0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA SSS NA	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5%
12 Led cha (40) 13 Che	arges per folio Dilines per Dileque book Dileges Dileg	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 Upto 100,000 101,000 to 250,000 251,000 to 500,000 501,000 to 1,000,000	Free N/A N/A N/A N/A N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00	N/A N/A N/A N/A N/A N/A N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges	Commision Min \$150 Commision Min \$750 Commision Min \$754 Commision Min \$200 Commision Min \$200 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$755 Commision Min \$750 Commision Min \$200 Commis	NA NA NA NA NA NA NA NA 3%	0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA SSSSSSSSSSSSSSSSSSSSS	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5%
12 Led cha (40) 13 Che	arges per folio Dilines per leque book larges obile Banking thdrawal Charge ands ansfer/Mobile allet	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 to 1,000,000 1,001,000 TO 10 Mn Small	Free N/A N/A N/A N/A N/A N/A N/A 1,700.00 2,600.00 5,100.00 500.00 900.00 4,300.00 4,300.00 4,300.00 4,300.00 4,300.00 296,700.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00 4,300.00 2,600.00 900.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank	Commision Min \$150 Commision Min \$750 Commision Min \$754 Commision Min \$200 Commision Min \$200 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$754 Commision Min \$755 Commision Min \$750 Commision Min \$200 Commis	NA NA NA NA NA NA NA 16% 5%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5%	NA NA NA NA NA NA SS% SS%	0.43% 0.43% 0.43% 0.43% 1.02% \$64.00 10% 5%
12 Led cha (40) 13 Che	arges per folio Dilines per leque book larges obile Banking thdrawal Charge ands ansfer/Mobile allet	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000 101,000 to 250,000 251,000 to 500,000 501,000 to 1,000,000 1,000 to 1,000,000	Free N/A N/A N/A N/A N/A N/A N/A 1,700.00 2,600.00 5,100.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 4,300.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00	N/A N/A N/A N/A N/A N/A N/A N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/finstallment/ch arges Deposit Rates a. Current account b. Savings bank deposit	Commision Min \$150 Commision Min \$75+cuourier-interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier-interest Rate per year over regular rate of interest Rate per year over regular rate of interest	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill	NA NA NA NA NA 16% 5% 3%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5%
12 Led cha (40) 13 Che	arges per folio Dilines per leque book larges bille Banking thdrawal Charge ands ansfer/Mobile allet	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 601,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 to 1,000,000 1,001,000 TO 10 Mn Small	Free N/A N/A N/A N/A N/A N/A N/A 1,700.00 2,600.00 5,100.00 500.00 900.00 4,300.00 4,300.00 4,300.00 4,300.00 4,300.00 296,700.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00 4,300.00 2,600.00 900.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a.For non compliance on Terms of Saction b.For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank	Commision Min \$150 Commision Min \$750 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill 1.00%	NA NA NA NA NA NA 16% 5% 3% Nill 3.00%	0.43% 0.43% 0.43% 0.43% 1.02% \$64.00 10% 5% Nill 1.00%
12 Led cha (40) 13 Che Che 14 Mol i With	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 Upto 100,000 101,000 to 250,000 251,000 to 500,000 501,000 to 1,000,000 1,000,000 to 1,000,000 Mn Small Medium Big	Free N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00 4,300.00 296,700.00 508,500.00 635,600.00	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 296,700.00 508,500.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 30 -90days	NA S% 3% 5% Nill 3.00% USD 50,000)	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill 1.00%	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5% Nill 1.00%
12 Led cha (40) 13 Che Che 14 Mol i With	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 296,700.00 508,500.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$750 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill 1.00%	NA NA NA NA NA NA 16% 5% 3% Nill 3.00%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5% Nill 1.00%
12 Led cha (40) 13 Che Che 14 Mol i With II Fun Tra Wal	arges per folio Dilines per leque book larges bille Banking thdrawal Charge ands ansfer/Mobile allet cker Rent- arly	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 296,700.00 508,500.00 TZS 8,450.00	Free 4.00 27	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 30 -90days 91-180days 181-364 days	NA N	0.43% 0.43% 0.43% 1.02% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00%	NA NA NA NA NA NA NA NA 16% 5% 3% Nill 3.00% 4.50% 5.50%	0.43% 0.43% 0.43% 0.43% 0.43% \$64.00 10% 5% Nill 1.00% 1.50% 2.25% 3.00%
12 Led cha (40) 13 Che Che 14 Mol i With	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 999,000 Upto 100,000 251,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 to 1,000,000 Medium Big Any amount per 1 Upto USD 1000 or Eq. TZS	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 500.00 900.00 1,700.00 4,300.00 4,300.00 500.00 900.00 1,700.00 508,500.00 635,600.00 TZS 8,450.00	Free 4.00 27	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$750 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 30 -90days 91-180days 181-364 days 1 year and above	NA S% S% Nill 3.00% USD 5.00% 4.50% 5.50% 8.00%	0.43% 0.43% 0.43% 1.02% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75%	NA NA NA NA NA NA NA 16% 5% 3% Nill 3.00% 4.50% 5.50% 8.00%	0.43% 0.43% 0.43% 0.43% 0.43% 1.02% \$64.00 10% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75%
12 Led cha (40) 13 Che Che 14 Mol i With ii Fun Tra Wal	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 5,500.00 296,700.00 508,500.00 TZS 8,450.00 17,000.00	Free 4.00 27	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 30 -90days 91-180days 181-364 days	NA N	0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00%	NA NA NA NA NA NA NA NA 16% 5% 3% Nill 3.00% 4.50% 5.50%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5% Nill 1.00% 1.50% 2.25% 3.00%
12 Led cha (40) 13 Che Che 14 Mol i With I Fun Tra Wal 15 Loc Yea 16 Rer i TIS	arges per folio Dilines per Julines per Ju	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 001,000 to 999,000 Upto 100,000 251,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or Eq. TZS 1001 to 5000 5001 to 10000 10,001 and above	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 500.00 900.00 1,700.00 8,500.00 296,700.00 508,500.00 17,000.00 20,400.00 40,700.00 84,800.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75+cuourier-interest Commision Min \$75 Commision Min \$200 Commision Min \$75+cuourier-interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 130 -90days 91-180days 1 year and above 2 Years and Above TZS 50 M-100M (USD 30 -90days)	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00% 100,000) 2.25%	NA NA NA NA NA NA NA 16% 5% 3% 5% Nill 3.00% 4.50% 8.00%	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5% 3% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00%
12 Led cha (40) 13 Che Che 14 Mol i With ii Fun Tra Wal 15 Loc Yea 16 Rer i TIS	arges per folio Dilines per leque book larges obile Banking thdrawal Charge ands ansfer/Mobile allet cker Rent- arly mittances Germittances	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 600,000 01,000 to 999,000 Upto 100,000 101,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or Eq. TZS 1001 to 5000 5001 to 10000 10,000 and above Upto 5,000	Free N/A N/A N/A 1,700.00 2,600.00 4,300.00 5,100.00 6,800.00 900.00 1,700.00 4,300.00 508,500.00 508,500.00 TZS 8,450.00 17,000.00 20,400.00 40,700.00 84,800.00 NA	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 1,700.00 4,300.00 508,500.00 508,500.00 TZS 8,450.00 17,000.00 40,700.00 84,800.00 NA	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75 Commision Min \$75 Commision Min \$200 Commision Min \$200 Commision Min \$75 Hate per year over regular rate of interest Pate per year over regular rate of interest Up to TZS 50 M(up to 30 - 90days 91-180days 1 year and above 2 Years and Above TZS 50 M-100M (USD 30 - 90days 91-180days 1 91-180days 1 91-180days	NA N	0.43% 0.43% 0.43% 1.02% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00% 100,000) 2.25%	NA N	0.43% 0.43% 0.43% 1.02% 0.43% \$64.00 10% 5% Nill 1.00% 1.50% 2.25% 3.00% 4.00%
12 Led cha (40) 13 Che Che 14 Mol i With ii Fun Tra Wal 15 Loc Yea 16 Rer i TIS	arges per folio Dilines per leque book larges biblie Banking thdrawal Charge ands ansfer/Mobile allet cker Rent- arly mittances as ansemittances	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 400,000 401,000 to 999,000 Upto 100,000 251,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or Eq. TZS 1001 to 5000 5001 to 10000 10,001 and above Upto 5,000 5,001 to 10,000	Free N/A	N/A	Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 500.00 900.00 1,700.00 8,500.00 296,700.00 508,500.00 17,000.00 20,400.00 40,700.00 84,800.00	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$750 Commision Min \$75+cuourier+interest Commision Min \$75 Commision Min \$200 Commision Min \$75 Commision Min \$75+cuourier+interest Rate per year over regular rate of interest Rate per year over regular rate of interest Up to TZS 50 M(up to 130 - 90days 91-180days 181-364 days 19-180days 191-180days 181-364 days 191-180days 181-364 days	NA N	0.43% 0.43% 0.43% 1.02% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00% 2.25% 4.00% 2.25% 3.0000 2.25% 3.50%	NA NA NA NA NA NA NA NA NA 16% 5% 3% 5% Nill 3.00% 4.50% 5.50% 8.00% 4.50% 5.50% 7.00%	0.43% 0.43% 0.43% 1.02% \$64.00 10% 5% 3% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00%
12 Led cha (40) 13 Che Che 14 Mol i With ii Fun Tra Wal 15 Loc Yea 16 Rer i TIS E R	arges per folio Dilines per leque book larges sobile Banking thdrawal Charge ands ansfer/Mobile allet cker Rent- arry mittances SS Remittances	CA-Outward SA CA CA-50 Leaves Upto 100,000 101,000 to 200,000 201,000 to 999,000 Upto 100,000 101,000 to 250,000 251,000 to 500,000 251,000 to 500,000 501,000 to 1,000,000 1,001,000 TO 10 Mn Small Medium Big Any amount per 1 Upto USD 1000 or Eq. TZS 1001 to 5000 5001 to 10000 1,001 and above Upto 5,000 5,001 to 10,000 above 10,000 Upto 5,000	Free N/A	N/A	Free Free Free 6,000.00 42,000.00 1,700.00 2,600.00 4,300.00 5,100.00 900.00 1,700.00 4,300.00 4,300.00 500,00 900.00 1,700.00 296,700.00 508,500.00 17,000.00 20,400.00 40,700.00 84,800.00 NA NA NA NA	N/A	19.2 iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Advising commission Confirmation Commission Negotiating bills under LC Reimbursement claim paid Extensions - Collection of Export LC Amendments Other disclosures Base or Prime Lending Rate Maximum spread Penal Interest a. For non compliance on Terms of Saction b. For Overdrawing/Excess drawing due to non payment of interest/installment/ch arges Deposit Rates a. Current account b. Savings bank deposit C. Fixed Deposits	Commision Min \$150 Commision Min \$150 Commision Min \$75 Commision Min \$75 Commision Min \$200 Commision Min \$200 Commision Min \$200 Commision Min \$75 How the second	NA N	0.43% 0.43% 0.43% 1.02% \$64.00 7% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00% 100,000) 2.25%	NA N	0.43% 0.43% 0.43% 1.02% \$64.00 10% 5% Nill 1.00% 1.50% 2.25% 3.00% 3.75% 4.00% 2.25% 3.50%
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Thursday 5 October 2023

Green financing surpasses \$1.1tr at largest banks

TORONTO

banks do and their money doesn't usually make the red carpet. But in September, 200 actors and filmmakers signed an open letter calling on the Toronto International Film Festival to stop accepting sponsorship money from RBC.

As Avengers star Mark Ruffalo tweeted, "RBC is one of the biggest funders of fossil fuels with the worst record of green washing and First Nation abuses through their fossil fuels and extraction projects. They fight against us." In the fight against climate change, banks can be seen as villains - but also, depending on where they invest their money, heroes.

We're still building the

alk of where companies to report their sustainable But some early returns are coming in - and showing that trail-blazing companies do exist and are starting to change the world.

> This fall, Corporate Knights and UK-based financial publication The Banker collaborated to produce the 2023 Sustainable Banking league table, the second annual ranking monitoring how global banks are helping finance the green transition. This year, the study wrested sustainabilitybased data out of 87 banks participating in the UNorganized Net Zero Banking Alliance (NZBA) - up from 60 last year.

The good news? In fiscal

global frameworks for a hefty US\$53 billion in revenues progress in greening their from their loan books, products and operations. investment portfolios and underwriting and advisory services.

> Better still, these 87 banks posted a total outstanding sustainable loan book of nearly US\$1.1 trillion, a 55 percent increase over 2021. Their underwriting of sustainable bonds and providing sustainable advisory services reached nearly US\$1.5 trillion this year, up 144 percent.

Some of the increases in green financing stem from a growing willingness on the part of banks to disclose their sustainability-related details. But unlocking these trillion-dollar levels demonstrates just how much business is in the green economy - and should encourage more 2022, these banks earned bankers to up their games.

In first place, for the second year in a row, is Vancouver-based Vancity. with a sustainable revenue ratio of 24.3 percent. The values-based co-op earns significant revenues from loan-support services that help high-emitting clients improve their emission measurement and reporting practices demonstrating

new opportunities that

leadership provides.

Asked to comment on the bank's best-in-class performance, Jonathan Fowlie, the chief external relations officer who leads Vancity's impactstrategy division, turned the focus on people and planet. "When a financial institution prioritizes sustainability, its impact resonates throughout the broader economy and helps to create a better

future for us all." He hopes on its lending activity in other institutions will catch up soon: "There's no time to delay our journey towards a more sustainable society."

Runner-up this year is Germany's ProCredit Holding, which serves small and medium-sized businesses mainly in eastern and southeastern Europe and in Ecuador. In its first year on the list, ProCredit earned a sustainability revenue score of 22.2 percent - just ahead of third-place Netherlands' Triodos Bank. Triodos posted a sustainable ratio of 21.3percent, based sectors such as organic foods, renewable energy and environmental technologies.

The bad news is that trillions in financing are still going to oil and gas. In fact, in the seven years since the Paris climate agreement was signed, the 60 biggest banks in the world contributed US\$5.5 trillion to the financing of fossil fuel projects, according to a report released earlier this year by the Rainforest Action Network.

Fossil fuel financing is dominated by a handful

of banks in the United well behind rivals Vancity States, Canada and Japan, the report notes, with RBC appearing for the first time as the leading lender to the industry, providing a whopping US\$41 billion in 2022.

Another report, released in September by ActionAid, looked specifically at fossil fuel financing in the Global South and found that some \$3.2 trillion has flowed to those operations since 2016.So where does RBC stand when it comes to financing sustainable solutions? It ranks middle of the pack, in 40th place,

and BMO (22) - but ahead of National Bank (45), Scotiabank (46), TD (77) and CIBC (86).

"While we have seen significant increases in the size of the sustainable loans, when we compare these figures to the financing being provided to the fossil fuel industry by the 60 largest banks in the world, it is evident the industry has a long way to go," says Malinsky. "Banks need to slash their fossil fuel financing and immediately abolish any funding to expansion projects, while





Isabela Maganga, Equity Bank Tanzania managing director (2nd L) speaks in a live chat as part of commemorating International Customer Service Week in Dar es Salaam yesterday. Left is Magret Makundi, Mwenge Branch Manager and others (right) are also members of the bank's staff. Photo: Guardian Correspondent

Equity Bank continues enhancing investment in core digital systems

By Getrude Mbago

EQUITY Bank Tanzania reaffirmed commitment to strengthen its services more in line with the needs of its customers while investing heavily in digital systems to facilitate easy provision of services.

observed annually during at availing a mix of channels the first week of October, to to fit the customer lifestyle celebrate the importance of customer service and continued quality support for clients daily.

Speaking yesterday as the bank joined others in World to commemorate the

Customer Service Week, Isabela Maganga, Equity Bank managing director said: customer Service remains a major focus area in our dayto-day operations, the bank has embarked on notable transformation towards the fundamental aspect of The weeklong event is service delivery which aims and preference that are of

> The MD also unveiled the bank's live chart service to further bring services close to its customers.

paramount experience".

better and simpler than phone calls because with this customer and service commitment to continue provider charts directly and timely solving challenges

where over 80 percent of its customers," she noted. customers access services online without visiting newly launched live chart branches.

through "This service is much in the country and other services.

to enjoy banking services relationship with its loyal located in various regions them timely and efficient

alternative ways of using platforms such as mobile banking, internet banking through our app and website and multiple card Services to access banking services which include making payments and collections at the comfort of their premises," she said.

She said that the bank staff will through its continue serving people adhering in fairness, confidentiality, reliability and transparency to the customer and values that are embedded to all bank employees.

"We will continue to enlighten and enhance satisfaction to its customers and their businesses, which ought to prosper and hence promote stability and growth to the stakeholders of the organization at large," she added.

Magret Makundi, Mwenge branch manager assured customers of the bank's serving them better.

"Equity Bank believes and issuing services," she that superior customer experience is the driver She said that the bank of our success. Customer has also invested heavily service is a crucial touchin other digital services point between us and

According to her, the service will continue "Customers now continue improving the bank's its branches customers by providing



Moshi Urban legislator, Priscus Tarimo (standing) speaks when receiving 100 desks for Uhuru Primary School as well as and 100 chairs and tables for Mawenzi and Anna Mkapa Secondary Schools in Moshi Municipal donated by NMB Bank northern zone earlier this week. Left seated is Moshi district commissioner Kikori Masare. Photo: Correspondent James

Banks whittling stocks of state papers held for sale

Banks are cutting down their holdings of government securities held for sale in a move to reduce their exposure to fair value losses resulting from falling bond prices.

An analysis of tier-one banks shows that six of the top nine lenders all trimmed their hold of tradeable Kenyan Government securities in the six months ended on June 30.

Standard Chartered Bank marked the largest reduction in the tradable securities at Sh31.4 billion ahead of Absa Bank Kenya, which cut its exposure by Sh8.9 billion.

Equity, KCB and Stanbic Bank Kenya were nevertheless outliers having increased their pool of tradeable government securities in the period.

The cut in government securities held for trade has been attributed to

commercial banks seeking to avoid mark-to-market losses as interest rates on the securities lift off.

Bond prices usually have an inverse relationship to interest rates, where a pickup in yields results in discounted securities prices.

Commercial banks are usually required to make provisions for the paper losses impacting lenders' profitability.

"Banks are trying to avoid mark to market losses from holding these papers. It also speaks to the shift in attention from the secondary bond market to the primary market as new security issuances offer comparatively higher interest rates," noted Wesley Manambo, a research analyst at the Standard Investment Bank.

Lenders have meanwhile increased their holdings of government

securities held to maturity in the backdrop of the trim in tradable bonds, another stop-gap measure to avoid paper losses.

Combined, the nine top-tier banks increased their holding of government bonds at amortised costs by Sh40.8 billion with KCB Group leading the way by increasing the long-held bonds by Sh27.6 billion.

Commercial banks usually hold government securities in three ways; to term and at amortised cost which poses no risk of paper losses, government securities held for dealing purposes and under fair value through other comprehensive income (FVOCI).

Securities held under FVOCI are usually kept for trading purposes but can also be held to term.

African banking steady despite turbulent environment, says EIB

By Guardian Correspondent

The European Investment Bank (EIB) has indicated that African banking sector metrics have remained resilient in recent years with

profitability improving The organisation unveiled the findings in its Financing in Africa Survey 2023 which it unveiled at the

Banking and Microfinance Academy in Zambia last week

online, provides insights into the evolving financial landscape of the African continent and was conducted in partnership

with 33 banks. It details resilience the EIB Southern Africa SME banking sector has displayed

against the challenges lined against it but notes that banks remain concerned about the cost and availability of funding and are planning to

tighten credit conditions. to Debora According EIB Revoltella, chief they economist. are, however, retaining an appetite to increase lending.

A financial conditions

index that was created for Africa for the first time in the report reveals that financial conditions have tightened over the last few years as interest rates increased but exchange rates weakened. Meanwhile, the EIB severity of crowding out index pressures remain elevated.

challenges, the EIB has reported the "remarkable resilience" African banks displayed higher interest rates and expanded business volumes driving substantial profit growth. Although the cost of foreign currency and indicates that crowding out the expense associated with hard currency bond despite

Non-performing loans continue to be a concern. the EIB states, but there is a positive trend emerging with the reduction in corporate and SME loans under restructuring or subject to moratoria.

Furthermore, 90 percent of the surveyed sub-Saharan these issuance remain persistent banks are investing in

digital services and staff training, reflecting an industry recognition of the transformative potential of banking digitalisation. Within this, companies led by women tend to exhibit superior management practices and a greater

propensity for innovation. EIB vice president, Thomas Östros, emphasised, "The

Finance in Africa Survey 2023 underscores the critical importance of ensuring that African banks are equipped to support transformative private sector investment. The EIB remains dedicated to collaborating with our partners to address the challenges outlined in this report, driving sustainable financial growth in Africa."

Absa bank Tanzania to enhance use of techs, innovations in services delivery

By Francis Kajubi

n a bid to meet customer needs and Laiser. expectations, Absa .Bank Tanzania has pledged to continue developing new advanced technologies and innovative solutions through new products and services.

Speaking yesterday in Dar es Salaam at the bank's Customer Service Week being celebrated under the service delivery. theme 'Team Service' with the aim of encouraging dedicated at satisfying its staff members who its customers at all levels dedicate their time and from Small and Medium compassion into the work of serving customers.

"Our core value is being obsessed with our recently customers. We want to mortgage

committed to making their banking experience with us the most pleasant," said

According to him, the bank during the customer week and going forward is set at embracing its esteemed customers through multiple feedback channels.

He said the team service approach has helped the bank manage to offer launch, Absa Tanzania urgent services thus Managing Director Obedi redefining the overall Laiser, said the week is customer experience in

He said the bank is Enterprise (SMEs) corporates.

The bank has revamped its financing assure our esteemed and lending window customers that we are through investments in



Absa Bank Tanzania managing director Obedi Laiser (3rd R), toasts together with some of the bank's customers and staff as part of commemorating the International customer week yesterday in Dar es Salaam. Photo: Courtesy of Absa.

collaboration with Ocean Pearl and the National Housing Company (NHC) implemented in Zanzibar.

core brand of our positioning products customers' possibilities to life. We mean to leave no one behind in a journey to realize full-fledged financial inclusion," he

Alongside the launch of the customers' week, the bank invited a few of its premium banking customers to celebrate and explore new services.

Samson Kiwale, one of the premium customers hailed the bank's digital transformations that have made banking services even easier.

"Absa has developed digital led services that are designed to satisfy

even future customers as they keep with time. By scanning a QR Code customers can withdraw money from any Absa ATM with the mobile money banking application," he said.

Ndabu Swere, Head of Absa Retail banking said digitized services have incredibly made the bank's customers to make wellinformed decisions that drive their business growth across the continent.

"The bank is here to assist its esteemed customers reign investments and businesses run through the digital space;

This is the reason why Absa has come to the conclusion of bringing a free of charge agent banking services offer that lasts for two months from September 9, 2023," said

Telecom joins South Africans in Dar in celebrating Heritage Day

By Guardian Reporter

IN an effort to promote and strengthen unity among Tanzanians and people from other nations, Vodacom Tanzania, through its M-Pesa service, joined South African citizens in Dar es Salaam to celebrate their Heritage Day over the weekend.

South Africa's Heritage Day is a holiday commemorated every September with the aim of celebrating their culture and diversity in beliefs and traditions aspects.

South African Com-Noluthando Mavende-Ma-

lepe, congratulated South ing in various economic generation to another. He African citizens living in Tanzania for participating in this important day and honoring their roots.

"As we mark 29 years

of our nation's independence, we must take pride in the unity we continue to uphold. Today, we celebrate together with nations such as Comoros, Namibia, Mozambique, and Somalia, whose ambassadors are all present here. This is a positive sign for our African continent, with a long history of liberation struggles against colonialism, and now we our nations collaborat-

and social activities, but more importantly, to see peace and love prevailing despite the various challenges we face. I hope that next year we will come together again to celebrate our 30th year of inde-

pendence," said Mayende-Malepe. Vodacom's e-Commerce Director, Epimack Mbeteni, noted that it was a unique honor for Vodacom to be part of these celebrations which hold nations is something to great significance to the be proud of, considering people of South Africa, that not all nations have helping them to preserve managed to achieve this.

further commended the ongoing collaboration between the two nations which has far-reaching socio-economic benefits.

"The presence of a strong and enduring bilateral partnership between South Africa and Tanzania has been greatly beneficial to citizens and service providers alike. The free movement of human, financial, and material resources between our two

edly welcome products and services from South Africa, and likewise, we experience the same warmth when we go there. To illustrate this, even Vodacom Tanzania, the company I work for, has its origins in South Af-

rica," said Mbeteni. South Africa and Tanzania have a long history of cooperation, from the time of fighting for independence to the current developmental collaborations in many areas including digital innovations and technology.

"The world is witnessmissioner to Tanzania, are free. I am proud to see traditions and culture A good example is how ing digital advancements passed down from one Tanzanians wholeheart- driven by the growth of

communication technology. This allows people to work in different parts of the world without fear for their safety and with the assurance of staying in touch with the families they left behind. Our services like international remittances and international bundles are designed to allow people such as vourselves to stav connected while away from home. Moreover, through our IMT portfolio, Vodacom customers can send and receive money from 8 SADC countries including South Africa,' added the Director of M-



National Bank of Commerce (NBC) director of retail banking, Elibariki Masuke (standing) speaks to the bank's employees, large and small agents when the bank staff, leaders visited the main agent of the bank in Goba area, Dar es Salaam mid this week as part of commemorating the International customer service week. The idea of the visit is to recognise and appreciate their contributions to customer service and economic growth. Photo: Guardian Correspondent.

Letshego Faidika Bank allocates 50bn/-to award customers in a new campaign

By Guardian Reporter

LETSHEGO Faidika Bank has allocated 50bn/- for its latest campaign, known as "Kopa Tukubusti," aimed at rewarding its customers.

Under the initiative, customers have the chance to win up to 50 percent of the amount they borrow from

During the inaugural draw on Tuesday, Baraka Munisi, the Chief Executive Officer draw. of Letshego Faidika Bank, explained that customers are required to borrow a maximum of 150m/- in adherence to the bank's rules and regu-

Customers who meet this borrowing threshold will receive a bonus of 75m/-, equivalent to 50 percent of their borrowed amount, if they win the Kopa Tukubusti

Munisi said so far, five customers have benefited from the campaign after emerging as the winners in the campaign's first-week draw.

The customers are Justine Taabu, who received 354, 500/-; Nghoyelwa Magadula, who won 815, 000/-; and Egifredi Chihakuchao from Morogoro, who was awarded 399, 465/-. Oth-

ers are Ngwamba Maugira from Mwanza, who received Sh432, 207, and Bahati Mlenda, who won Sh107, 602.

To date, the bank has disbursed a total of 2, 108,774/in prize money. Munisi emphasized that

the primary objective of the campaign is to benefit the bank's valued customers.

Asupya Nalingigwa, Letshego Faidika Bank's Mar-

keting and Sales Manager, announced that the bank would conduct draw events every two weeks, encouraging customers to actively participate in the campaign and vie for a variety of prizes.

Nalingigwa outlined several criteria for campaign participants, including a minimum age requirement of 18 years, certification as a government or private institution employee, and meeting the necessary qualifications to secure a loan as per the specified criteria and

One of the delighted winners, Justine Taabu, extended his congratulations to the bank for launching the campaign, which provides customers with additional funds to address their various financial needs.

Taabu expressed his relief at winning and commended Letshego Faidika Bank for its innovative approach to benefiting its customers. He encouraged both the government and the private sector's employees to consider joining the bank's services, including loans.

Ghana protesters want central bank governor resign

Thousands of Ghanaians flooded the streets of Accra on Tuesday, demanding the removal of the central bank governor, Ernest Addison, citing mismanagement of the economy during a severe debt crisis.

This crisis, described as the worst in a generation, has fueled growing frustration over rising living costs, unemployment, and economic hardships in one of West Africa's largest economies. Similar protests had already gripped the capital last month.

The demonstrators, under the watchful eye of riot police, marched to the central bank's headquarters, all while playing reggae music from speakers and echoing calls for Addison and his two deputies to step down. Many participants donned red and black attire, symbolizing mourn-

Emmanuel Quarcoo, 29, who is currently unemployed, expressed his dissatisfaction, stating, "We want Addison out because he has shown us that he is not able to manage the Bank of Ghana. How can the Bank of Ghana incur such a significant loss? What are they selling?"

In July, Ghana's central bank reported a record loss of 60.8 billion cedi (\$5.3 billion) for 2022, primarily due to debt restructuring. In response to the crisis, Ghana, known for its production of gold, oil, and cocoa, has entered into a \$3 billion, three-year loan program with the International Monetary Fund (IMF). Debt restructuring is one of the prerequisites for accessing these funds.

The protests underscore the mounting concerns and calls for accountability amidst economic challenges in Ghana.

Dubbed "OccupyBoGProtest", the opposition leadership says the Bank of Ghana governor Ernest Addison must resign for overseeing an economy where inflation has hit 40 percent.

"If the whole country needs 1 billion from the IMF every year for three years to fix our problem and Addison in one year can superintend the loss of 5 billion. Who's our problem?" points out Samuel Nartey George, MP for Ningo-Prampram.

"This government, they know that they are losing power. They have nothing to lose. If the BOG destroys Ghana, they don't care. If Addison runs Ghana down, they don't care. But we, the people, must care," adds Francis-Xavier Kojo Sosu, MP for Madina Constituency, Greater Accra Region.

Led by the opposition National Democratic Congress or NDC Minority Leader Cassiel Ato Forson, protesters chanted patriotic songs while others blew vuvuzeles, drummed and danced near ranks of heavily armed police.

Ghana's economic outlook will be a major theme as the country heads to elections, with President Nana Akufo-Addo stepping down after his two terms allowed by the constitution.

The ruling New Patriotic Party or NPP will hold primary elections next month to select its candidate for the December 2024 presidential election.

Vice President Mahamudu Bawumia, a former deputy central bank governor, is widely touted by pollsters as the favourite to win that primary race to become the NPP candidate.

The NDC has selected ex Ghanaian president John Dramani Mahama as its candidate for the 2024 presidential race. Mahama lost to Akufo-Addo in the 2016 and 2020 elections.

Barclays, StanChart plan bankers' return to COP28 climate summit in Dubai

he world's top bankers and investors mostly stayed away from last year's United Nations climate conference in the Egyptian resort town of Sharm El-Sheikh. But holding December's COP28 meeting in Dubai, one of the world's major financial centers, pretty much guarantees they'll make a much bigger

Banks including Barclays Plc, Citigroup Inc. and Standard Chartered Plc are preparing to send larger delegations this year, in part because they have offices in Dubai. Bill Winters, who runs Standard Chartered, will attend after skipping the Egypt gath-

Barclays Chief Executive Officer C.S. Venkatakrishnan is planning to be at COP28 after staying away in 2022. His team will host client events on increasing the flow of money to climate technologies and developing carbon-saving projects.

"How to scale the deployment of renewables in emerging economies, which are the fastest-growing sources of emissions, will be a central question," says Daniel Hanna, Barclays' global head of sustainable finance for its corporate and investment bank.

The UK bank expects that talk about climate finance will find a receptive audience in the Middle East, where sustainable finance activity has been increasing. Saudi Arabia's sovereign wealth fund raised \$5.5 billion from a green bond sale February, which Barclays wasn't involved in. Hanna says the bank also is exploring a number of potential debt-for-nature swap transactions, financial instruments that give countries access to debt relief in exchange for promises

The return of bankers will create a big opportunity to talk up their efforts to help finance a quicker transition to green energy, one of the host nation's key objectives, earn some goodwill from a public increasingly skeptical of

to protect their environ-

lofty promises that green bonds and sustainable investing can truly help the planet. BloombergNEF estimates that banks need to channel four times as much capital into renewable energy as they do into fossil fuels by the end of the decade for the world to have a chance of achieving net-zero emissions by midcentury. Their latest estimate suggests that ratio is currently closer

The last time big bank CEOs came out in force to a COP was in 2021, when the unveiling of the Glasgow Financial Alliance for Net Zero, a collection of many

Since then, an energy crisis that elevated fossil fuels has tempered enthusiasm among some finance companies about phasing out the funding of oil, gas and coal too aggressively. A backlash against ESG investing, which takes into account environmental, social and governance factors, from the US right has hamstrung some investors and contributed to a mass exodus of insurers from a GFANZ subgroup focused on cutting emissions from insurance underwriting portfolios.

> Although the finance industry is likely to tout new instruments meant to channel funds into the green transition at COP28, the question will be how much money it's truly committing, Irena Spazzapan, a former Goldman Sachs Group Inc. commodities banker who now runs Systemiq Capital, a climate-focused venture capital fund.

Emirates "sees the COP less as a climate conference and more as a diplomatic platform. And it would be a them

The United Arab

announce some big investments in infrastructure in the Global South," zapan says. is building

renewables in

the emerging economies, and they will want to be seen as the nation that made that happen."

A GFANZ spokesperson said in an email that the group is seeking progress on three fronts at COP28: stronger government policies, reforms at multilateral development banks to encourage private

and more action to cut emissions from challenging sectors such as steel and cement. (The group is co-chaired by Mark Carney, who's been named chairman of Bloomberg LP's board and is a former Bank of England governor, and Michael R. Bloomberg, the founder of Bloomberg News parent Bloomberg LP.)

Dubai is a natural meeting place for the world's monied elite, but it's an awkward location for a climate conference. Not only will COP28 take place in the world's most oil-rich region, but the head of the state-backed Abu Dhabi National Oil Co., Sultan Al Jaber, will preside over the event. Al Jaber has faced fierce criticism from the moment of his appointment by those worried he'll allow the summit to be co-opted by elements wishing to prolong the fossil fuel era. For his part, Al Jaber has repeatedly said that "the phase-down of fossil fuels is inevitable" and called for tripling the deployment of renewable energy worldwide.

A COP28 spokesperson said in an email that organizers are "working with the Group of 20 High-Level Expert group on a joint declaration by political and business leaders on a set of principles for and commitments to accelerate a new finance framework." They are also collaborating with GFANZ, the International Monetary Fund and the World Bank to "unlock the power of the capital markets and incentivize capital and finance at multiple levels."

But lenders are under pressure to do more than talk in Dubai. A landmark UN assessment of global progress on cutting emissions released in September showed countries are largely failing to meet their commitments under the Paris Agreement, putting the planet on course for catastrophic global warming.

"There is plenty of money in the world, especially in Dubai, yet finding patient capital to fund carbon reductions is challenging," says Rebecca Self, a former senior green finance banker at HSBC Holdings Plc who now runs Seawolf Sustainability Consulting. "It is time for the financial organizations at COP to put their can money where their mouth is."

At last year's climate summit, one persistent topic of discussion on the official Finance Day was how international lenders such as the World Bank can reduce the risk for private companies in financing clean energy investments in developing economies. The issue was the key agenda item earlier this year at conferences that gathered world leaders in Paris and Nairobi, Kenya

Now it's time to move to action, says Harald Walkate, former head of ESG investing at Natixis Investment Managers who's now a senior fellow at the University of Zurich's Center for Sustainable Finance and Private Wealth.

"We've all done plenty of observing that we need to boost private finance flowing into climate-related projects by using blended finance, but now we actually need to do it," he says. "It's in the Global South where the heavy lifting is needed, and it's there that will determine climate investment in emerging markets, whether or not we meet the Paris goals."

reviewing curriculums to aligning with global markets trends

NBAA now

By Getrude Mbago

National Board of Auditors and Accountants (NBAA) is currently reviewing and improving curriculums in line with the ongoing current national and global market demand including ICT, national resources, and the blue economy.

Prof Silyvia Temu, NBAA board chair said; "We are working to add more programmes which include accounting in gas and oil, convention tourism and many other programmes so as to ensure that we produce as many competent financial experts who are able to fit in any sector".

Prof Silvia said that they are currently working to ensure that certified accountants are identified by digital numbers to enable them implement their duties ethically.

"Ethical conduct and unquestionable integrity is one the first characteristics of a certified accountant, so make sure that wherever you go, you behave well and observe ethics," she

Speaking during the 45th graduation ceremony held recently Minister for Finance Dr Mwigulu Nchemba urged the NBAA to continue investing in innovative strategies and curriculums to produce sufficient qualified professionals to work in the country's growing oil and gas industry.

In a speech read on his behalf by the Ministry's deputy permanent secretary (economic management) Elijah Mwandumbya, the Minister said competent accountants and auditors are very important in the implementation of the industrialization agenda and other mega projects in the country.

He said the country is implementing a number of mega projects including LNG that needs enough experts including auditors and accountants to utilise their skills in facilitating efficiency of the projects through their financial advice and guidance.

"Local experts including accountants should utilize opportunities in the mega projects so as to enable the country to retain more funds that are paid to contractors, industrial development needs more and competent auditors and accountants," he said.

He noted that there is no doubt that, in today's national agenda, accountants will play an important role in the development of the economy.

"Any economy in the world depends on the excellence of finance professionals. These professionals should be well prepared to serve the country by ensuring that all finance issues are well designed and properly controlled, So NBAA has a great role to play here," he said.

He said that NBAA needs to prepare a long-term strategic plan in collaboration with the government and various stakeholders including higher education institutions in building the capacity of accountants and auditors in the mining and gas sectors.

NBAA executive director Pius Maneno said that the board will continue to strengthen efforts to cooperate with established colleges in the country to ensure that they enroll more candidates to meet the country's needs.

"Local experts including accountants should utilize opportunities in the mega projects so as to enable the country to retain more funds that are paid to contractors, industrial development needs more and competent auditors and accountants," he said.

The crypto hype is giving way to reality

By Philip Middleton

Last year, the crypto winter wiped around \$2.3tn (75 percent) from the alleged value of digital assets, impoverishing cryptocurrency traders in the process. Many commentators were keen to call time on digital assets and conclude that the craze is over. With the advent of central bank digital currencies in major economies seemingly delayed for the foreseeable future and significant non-financial services' distributed ledger technology-based applications failing to develop compelling commercial use cases, many digital assets projects have been quietly put on ice or discontinued.

Speculative interest has largely charged off to the next El Dorado: artificial in-

telligence. Yet amid the rubble and against a challenging economic background characterised by slow growth, inflation and high interest rates, there is an emerging digital asset infrastructure concentrated on wholesale financial services activities.

On one hand, we have systems and businesses dedicated to the exchange and custodianship of digitalised versions of traditional financial instruments. The primary objectives are the unglamourous pursuits of increasing speed and effiimproving security. This field will largely be the domain of wholesale financial institutions and high-networth-individuals rather than mass retail customers.



Barclays Chief Executive Officer C.S. Venkatakrishnan

of the world's biggest lenders and asset managers

committed to achieving net zero financed emis-

sions by 2050, was one of the headline achieve-

ments. GFANZ, which counts JPMorgan Chase &

Co. and BlackRock Inc. among its 650 members, is

supposed to represent a "wall of capital" to finance

ciency, reducing costs and develop and deploy sophisticated financial architectures which will potentially strengthen the stability of global financial activities while simultaneously posing new and complex chal-Out of the limelight, it will lenges for regulators and supervisors.

On the other hand, the ecosystem is entering a period of reflection and regrouping. With the meteoric rise over, the focus is shifting onto real, commercially valuable use cases, as opposed to speculative invest-

The debacles of FTX

and Terra/Luna resulted in a souring of attitudes to cryptocurrency and put the industry squarely in regulators' crosshairs. The world's leading policy-makers and legislators are hashing out the details of exactly how these instruments should be treated. Although we are still a long way from global regulatory consensus, at a national level, the discussions are moving rapidly and bodies like the Financial

ternational Organization of Securities Commissions are laying the groundwork for an international approach. With that consensus emerging - alongside institutionalgrade infrastructure - regulated institutions may begin to engage with cryptoassets more enthusiastically and in larger volumes.

For many wholesale financial activities, including exchanges and custody, strategic emphasis is turning towards developing a synthesis between digital and tokenised assets to avoid having to deploy parallel architectures. Most investment managers will want to be able to interact with crypto and tokenised instruments using the same systems with which they

Action Task Force and In- manage their traditional portfolios, so the future is likely to belong to those who can most effectively integrate token and DLT-based systems with existing ones.

This latest OMFIF study of the digital assets market arrives at an interesting juncture in its evolution. The second edition of the report discusses regulatory developments, explores major issues and ventures forecasts and opinions. We would like to thank report sponsors, contributors and research participants for their generous assistance and hope readers will find the analysis stimulating and compelling.

Philip Middleton is Chairman of the Digital Monetary Institute, OM-

WORLD

Kevin McCarthy ousted as House Speaker in historic vote

WASHINGTON

A handful of Republicans in the US House of Representatives on Tuesday ousted Republican Speaker Kevin McCarthy, as party infighting plunged Congress into further chaos just days after it narrowly averted a government shutdown.

The 216-to-210 vote marked the first time in history that the House removed its leader, with eight Republicans voting with 208 Democrats to remove McCarthy. McCarthy told reporters he would not make another run for speaker.

"I fought for what I believe in," Mc-Carthy (pictured) said. "I believe I can continue to fight, but maybe in a different manner."

The House looked set to go leaderless for at least a week, as multiple Republicans said they planned to meet on Oct 10 to discuss possible McCarthy successors, with a vote on a new speaker planned for Oct 11.

Tuesday's rebellion was led by Representative Matt Gaetz, a farright Republican from Florida and McCarthy antagonist who finally turned on the speaker after he on Saturday relied on Democratic votes to help pass a bill to avoid a partial government shutdown.

"Kevin McCarthy is a creature of the swamp. He has risen to power by collecting special interest money and redistributing that money in exchange for favors. We are breaking the fever now," Gaetz told reporters after the vote.

It was the latest moment of high drama in a year when the Republican-controlled House brought Washington to the brink of a catastrophic default on US debt of \$31.4 trillion and a partial government shutdown.

Republicans control the chamber by a narrow 221-212 majority, meaning they can afford to lose no more than five votes if Democrats unite in opposition.

McCarthy's ouster as speaker brings legislative activity in the House to a halt, with another government shutdown deadline looming Nov 17 if Congress does not extend funding.

The White House said it hoped the House would move swiftly to choose a replacement speaker, a position second in line to the presidency after the vice president.

Uncharted waters

The vote left Congress in uncharted waters as it scrambles to update farm-subsidy and nutrition programs, pass government funding bills and consider further aid to

It was unclear who would succeed McCarthy.

McCarthy had repeatedly angered Democrats in recent weeks, including by launching an impeachment inquiry into Biden and on Saturday by giving them little time to read a stopgap spending bill to avert a gov-



ernment shutdown that he needed their votes to pass.

Democrats could have saved Mc-Carthy but, after considering it, said they would not help Republicans resolve their own problems.

Other Republican leaders like Steve Scalise and Tom Emmer could possibly be candidates, though neither has publicly expressed interest. Representative Patrick McHenry was named to the post on a temporary basis.

The last two Republican speakers, Paul Ryan and John Boehner, retired from Congress after clashes with their right wing.

In debate on the House floor, Gaetz and a handful of allies criticized Mc-Carthy for relying on Democratic votes to pass temporary funding that headed off a partial government shutdown.

"We need a speaker who will fight for something - anything - other than staying on as speaker," said Republican Representative Bob Good.

Representative Nancy Mace told reporters she voted to remove Mc-Carthy as speaker because he broke promises to her on improving access to birth control and supporting a bill she wrote on rape kits

"I've made deals with Kevin Mc-Carthy, with the speaker, that he has not kept to help women in this country," Mace said. "We have done nothing for them."

McCarthy's supporters, including some of the chamber's most vocal conservatives, said McCarthy had successfully limited spending and advanced other conservative priorities even though Democrats control the White House and the Senate.

"Think long and hard before you plunge us into chaos, because that's where we're headed," said Republican Representative Tom Cole.

Democrats said they viewed Mc-Carthy as untrustworthy after he broke a May agreement on spending with Biden.

"Let them wallow in their pigsty of incompetence," Representative Pramila Jayapal told reporters before the vote.

Gaetz was one of more than a dozen Republicans who repeatedly voted against McCarthy's bid for speaker in January. McCarthy ultimately secured the gavel after 15 rounds of voting over four days. To win the job, McCarthy agreed to rules that made it easier to challenge his leadership.

McCarthy supporters have said Gaetz was motivated by a hunger for publicity, a chance to win higher office or resentment over an ongoing ethics probe into possible sexual misconduct and illicit drug use.

Gaetz has denied wrongdoing and said he is not motivated by a dislike of McCarthy.

"This isn't a critique of the individual - it's a critique of the job. The job hasn't been done," he said. Agencies

Biden wants to avoid direct conflict with Russia over Ukraine - Blinken

WASHINGTON

SINCE the very outset of the Ukrainian crisis, US President Joe Biden has been trying to avoid a direct conflict with Russia, US Secretary of State Antony Blinken said at Rice University's Baker Institute for Public Policy.

"From day one, President Biden had two 'North Stars' in mind. One was to make sure that we are doing everything we possibly can to support Ukraine and to bring other countries along to the same thing. But the other is also to avoid being in direct conflict with Russia, because the potential where that conflict could go is not a place that anyone wants to



be and not a place that's good for the security of the American people," Blinken said during the conversation, broadcast live by the Department of State's website.

The top US diplomat reiterated that it was up to the Kiev government to decide on its combat operations, but, in his words, Washington has never encouraged strikes beyond Ukraine's

In his opinion, the best way to stop hostilities would be to strengthen Kiev's positions.

Russia has repeatedly expressed its stance regarding the conflict in Ukraine at various levels. Russian Foreign Ministry Spokeswoman Maria Zakharova noted that Moscow has always been and remains open for a diplomatic solution of the crisis and is ready to respond to truly serious proposals, while the Kiev regime cut and prohibited all negotiations with

Agencies

Russia to continue supporting South Ossetia in security sphere, says Lavrov

SOCHI

RUSSIA will continue provide support to South Ossetia in the sphere of security and defense, Russian



Foreign Minister Sergey Lavrov said in Sochi, opening a meeting with South Ossetian President Alan Ga-

"First of all, I would like to congratulate you on two very important dates - the 15th anniversary of being internationally recognized and the 33rd anniversary of Republic Day," the top Russian diplomat said. "We value our shared history, no hyperbole here, the brotherhood of our peoples which we will bolster in every way, and we will continue supporting the Republic of South Ossetia in the fields of security, defense and socio-economic development," Lavrov said.

He noted that relations between the two countries are developing dynamically, all in the interests of Russian and South Ossetian citizens. "The political dialogue is also quite intensive at the level of the president with whom you are in touch, at the level of the parliamentary leadership and at the level of the Security Council, the office of the Russian president, the government apparatus and along other channels, including, of course, the Foreign Ministry," the diplomat added.

According to Lavrov, the sides are actively working on strengthening the legal and contractual framework. "We have been noting very positive trends in the sphere of mutual trade which last year reached almost \$140 mln. We are still doing this in dollars but that will soon change," the foreign minister said. "We see great interest from our citizens to deepen cultural and humanitarian ties. It is important that the investment program for the next three years be implemented," he added.

"We are grateful for support for our servicemen participating in the special military operation, including your personal attention to shipping humanitarian aid to that region. And we proceed from the premise that all goals set forth by the president will certainly be achieved," the top Russian diplomat emphasized.

Lavrov noted that today the sides will sign a plan of consultations between the two Foreign Ministries. "We are also in close coordination on issues of regional policy, international issues and the Republic of South Ossetia's external communication which we support in every way and will facilitate in future," he con-

Agencies

UK's ruling Conservatives vow to stay in power

LONDON

AT its ongoing annual conference, the ruling Conservative Party of the United Kingdom (UK) vowed on Tuesday to stay in power as the next general election is a little over one year away.

Michael Gove (pictured), the UK's secretary of state for leveling up, delivered an upbeat message to the conference participants in Manchester.

He said the Conservatives will "fight, fight and fight again for the country we love." "We have got a record to be proud of... a record of delivery against the odds.

And a record that every one of us

should be proclaiming every single day from now until the next general election because this is a record which will give us victory.'

Gove's speech was seen as a trailblazer for a keynote address by Prime Minister Rishi Sunak on Wednesday.

Delegates and political commentators are eagerly awaiting what will be Sunak's conference debut in a speech expected to set the scene for the general election, which has to be held by the end of January 2025 at the latest.

The conference has been overshadowed by the fate of the country's biggest ever infrastructure project, the HS2 high-speed rail line linking London with northern England.

Speculation has reached fever pitch that Sunak will announce a plan to abandon or delay phase two of the 100-billion-pound (120.7 billion U.S. dollars) project, keeping only the first phase between London and Birmingham, the UK's second largest city.

Political and business leaders in the north have pleaded with Sunak to keep the project on track, with its original plan to reach Manches-



ter. In a round of media interviews last Wednesday, Sunak would not be drawn on what he plans to do about phase two.

The debate has prompted political commentators to say there is an air of nervousness around the conference compared to the usual mode of high spirits. John Crace, parliamentary sketch writer at the Guardian newspaper, summed up the mood saying:

"Not so much a party conference, more of a funeral wake. Four years ago, the Tories won an 80-seat majority and looked set to remain in power for another decade. Now they act like the walking dead.

ate to find someone other than themselves to blame for the mess they've caused. "Most reckon the Tories have little chance at the next election and that Sunak's days are numbered," he added.

Jon Tonge, a leading political expert at the University of Liverpool, told Xinhua on Tuesday that "A huge amount is hanging on Rishi Sunak's first conference speech as leader. Get it wrong and it will surely be his last as prime minister.

Get it right and he will give his party hope for the election next year. "He needs to be brave -- and will be, canceling the HS2 rail in the city for which it was destined. He also needs to be bold --offering an economic vision of growth, at least some reductions in tax, inflation slayed and a Brexit dividend. But even the sum of those parts may not save him."

Andy Street, Conservative mayor of the West Midlands, which includes Birmingham, issued a message to Sunak as he addressed reports about the fate of HS2. Street told Sunak: "You will be turning your back on an Shell-shocked, out of ideas. Desper- opportunity to level up, a once-in-ageneration opportunity."

In 2019, when Boris Johnson was the occupant of 10 Downing Street, the Conservatives won a formidable 80-seat majority in the law-making House of Commons.

All opinion polls have all but ruled out a repeat of the landslide of 2019, with the main opposition Labour Party predicted to grab the keys to Downing Street under its leader, Keir Agencies

G20 a glimpse of what future of India-UK ties can be - Rishi Sunak

BRITISH Prime Minister Rishi Sunak said the Group of Twenty (G20) Summit, was merely a glimpse of what India and United Kingdom relationship can achieve. Sunak's remarks came at an event of

Conservative Friends of India at Manchester on Monday. Recalling his recent India visit for the

G20 summit, Sunak said it was a special one, given the strong ties between the "And I've just come back from my

first trip to India as prime minister. And that was a very special one knowing just how strong the relationship between our two countries is," said Sunak.

the national capital to attend the G20 Summit, accompanied by wife Akshata Murty, also offered prayers at the BAPS Swaminarayan Akshardham temple. In an interaction with ANI, Sunak called himself "a proud Hindu".

Sunak (pictured), who arrived in

"And at the G20, we really saw a glimpse of what the future of that relationship can be, with closer cooperation on absolutely everything, from trade, from defence, from innovation, security, research, and I hope, with all the best foot in the world, a free trade

The UK PM said India and the UK, "two great democracies", are determining the global future.

deal if we can get it done," he added.

"At the end of the day...two great

shaping future of the world with a long and shared history but working together as partners to build a future better

for all," Sunak added.

At a bilateral meeting with PM Narendra Modi, during his India visit, Sunak had said that the UK and India are two nations with one ambition, an ambition rooted in shared values - "the connection between people".

"Two nations, one ambition. An am-



connection between our people and of course - our passion for cricket," the UK PM had then posted on X. Apart from Sunak, Foreign Secretary

bition rooted in our shared values, the

James Cleverly, Home Secretary Suella Braverman and Defence Secretary Grant Shapps, too, spoke at the event of Conservative Friends of India. India's High Commissioner to the UK,

Vikram Doraiswami, was also present at

The Conservative Friends of India is linked to the Conservative Party in the UK, and is a membership organisation that engages in building relations between the Conservative Party, the British Indian community and India.

Trump hit with gag order after lashing out at court clerk

NEW YORK

THE judge overseeing Donald Trump's civil fraud trial on Tuesday imposed a gag order - promising sanctions for any violations - on the former US president and others in the case after Trump took to social media to lash out at the judge's top law clerk.

Justice Arthur Engoron of the New York state court in Manhattan told lawyers for Trump and New York Attorney General

Letitia James, who brought the fraud case, that such comments aimed at his staff were "unacceptable, inappropriate and will not be tolerated under any circumstances."

Acting during the trial's second day of testimony, the judge forbade both sides from speaking about his staff, and threatened "serious sanctions" if anyone did. The judge did not specify the nature of these sanctions but they could include a finding of contempt of court, seeks to regain the presidency

which can carry fines and in in 2024. rare cases jail time.

"Consider this statement a gag order," Engoron added.

James has accused Trump, his two adult sons, the Trump Organization and others of inflating asset values over a decade to secure favorable bank loans and insurance terms, and exaggerating Trump's own riches by more than \$2 billion. The trial could lead to the dismantling of Trump's business empire as he

Engoron spoke after Trump shared a social media post by the clerk, who was identified by name, posing with Senate Majority Leader Chuck Schumer of New York, who is not involved in the case. Trump referred to the clerk as "Schumer's girlfriend."

"How disgraceful!" added Trump, the frontrunner for the Republican nomination to face Democratic President Joe Biden in the 2024 election. "This case should be dismissed immedi-

Trump's post was later deleted. James is seeking at least \$250 million in fines, a permanent ban against Trump and his sons Donald Jr. and Eric from running businesses in New York, and a five-year commercial real estate ban against Trump and the Trump Organization.

Trump says he plans to tes-

Trump, in the courtroom for a second straight day, wore his

familiar blue suit, red tie and James' office, Bender said finan-American flag pin as he sat hunched over a table with his lawyers. Trump told reporters he plans to testify.

The government's first witness, Trump's former accountant Donald Bender, testified again on Tuesday as the attorney general's office tries to show that Trump and his family business deceived even the people reviewing his financials.

Under questioning from Kevin Wallace, a lawyer in

cial statements he prepared for the Trump Organization were largely based on self-reported figures.

Jesus Suarez, a lawyer for Trump, questioned Bender on the accuracy of the financial reports and said the accountant "screwed up" by failing to notice major changes in the value of Trump's assets.

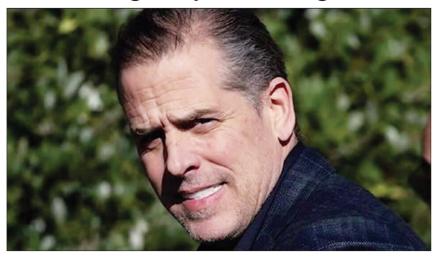
"His company is going through this hell because you messed up," Suarez said.

Hunter Biden pleads not guilty at arraignment on felony gun charges

NEW YORK

HUNTER Biden, the son of US President Joe Biden, pleaded not guilty on Tuesday in the state of Delaware to three felony gun charges, after a deal that included a diversion in connection with a firearms charge and a guilty plea to two misdemeanor tax charges collapsed in court over the summer.

Appearing in Wilmington, before a federal magistrate Christopher Burke, Biden, 53, entered not guilty pleas on the three charges brought against him last month by the Justice Department: falsifying a federal firearms application, lying to a federally licensed gun dealer and possessing an illegally obtained gun for 11 days from Oct 12 to Oct 23, 2018.



purchase a Glock pistol five years ago knowledged long-running addictions

"The charges are related to his state- that he was not a drug user," reported ment on a federal form he filled out to
The New York Times. "Biden has acto crack cocaine and alcohol."

"If convicted on all three charges, Hunter Biden faces a maximum of 25 years in prison and up to \$750,000 in fines," reported CBS News. "The next court date has not yet been assigned, but there is a pretrial motion deadline of Nov 3."

In late July, Biden arrived at the same courthouse with high hopes of putting his legal problems behind him after reaching a plea agreement with federal prosecutors that would have ended a five-year investigation into both the weapons charges and separate allegations that he had failed to pay his income taxes

Meanwhile, "President Joe Biden's public schedule was clear on Tuesday as his son Hunter Biden was in a Delaware courtroom pleading not guilty to federal gun charges," reported CNN. "Behind closed doors, the president was expected to place phone calls to foreign leaders ... according to people familiar with the

Canada not looking to escalate situation with India - Trudeau

OTTAWA

CANADIAN Prime Minister Justin Trudeau on Tuesday said that his country was not "looking to escalate the situation with India," adding that Ottawa wants to remain on the ground in New Delhi



to help Canadians, Reuters reported.

"Canada is not looking to escalate the situation with India, will continue to engage responsibly and constructively with New Delhi. We want to be on the ground in India to help the Canadian families there," Reuters quoted Trudeau as saying.

Trudeau had said last week that Canada is still committed to building closer ties with India, despite "credible allegations of the Indian government's involvement" in the killing of Khalistani terrorist Hardeep Singh Nijjar, Canada-based National Post reported. India has rejected the claims as "absurd' and "motivated".

Pointing to the increasing influence of India worldwide, Trudeau said that it is "extremely important" that Canada and its allies continue to engage with India.

"India is a growing economic power and important geopolitical player. And as we presented with our Indo-Pacific strategy, just last year, we're very serious about building closer ties with India," he had told reporters.

"At the same time, obviously, as a rule of law country, we need to emphasize that India needs to work with Canada to ensure that we get the full facts of this matter," National Post

quoted Trudeau as saying. Trudeau's remarks have come amid a diplomatic row between India and Canada which started after the Canadian PM levelled allegations.

Nijjar, a designated terrorist in India, was killed outside a gurdwara in Canada's Surrey on June 18. India has also expelled a senior Canadian diplomat in a reciprocal move to Canada expelling a senior Indian diplomat.

During a debate in the Canadian Parliament, Trudeau claimed Canada's national security officials had reasons to believe that "agents of the Indian government" carried out the killing of Nijjar. India outrightly rejected the claims.

Last week, External Affairs Minister S Jaishankar said that the Canadian attitude towards terrorists, extremist people who openly advocate violence is very permissive.

"This has been an issue of great friction for many years with Canada. But in the last few years, it has come back very much into play because of what we consider to be a very permissive Canadian attitude towards terrorists, extremist people who openly advocate violence. And they have been given operating space in Canada because of the compulsions of Canadian

Speaking on the India-Canada row in Washington, Jaishankar stated that the Indian diplomats are unsafe going to the embassy in the country because of the situation there.

"...For us, it has certainly been a country where, organized crime from India, mixed with trafficking in people, mixed with secessionism, violence, terrorism-- it's a very toxic combination of issues and people, who have found operating space there." "Today, I'm actually in a situation where my diplomats are unsafe going to the embassy, or to the consulate in Canada. They are publicly intimidated. And that has actually compelled me to temporarily suspend even visa operations in Canada." he added.

Jaishankar said that he also spoke with the US National Security Advisor Jake Sullivan and US State Secretary Antony Blinken about Canada.

"The Canadian PM made some allegations initially privately, and then publicly. And our response to him, both in private and public-- what he was alleging was not consistent with our policy. And that if he had, if his government had anything relevant and specific they would like us to look into, we were open to looking at it. Now, that's where that conversation is at this point of time," Jaishankar said.

Amid strained ties with Canada, India also issued an advisory for its citizens and those who are travelling to Canada to exercise "utmost caution in view of growing anti-India activities and politically-condoned hate crimes and criminal violence" in the country.

Although he is new to politics, Dr

Mukwege has often advocated on the

Just last year, he called for United

Nations sanctions against Rwanda

for its alleged support of the M23 re-

bel movement in eastern DR Congo,

whose resurgence has led to bloody clashes and displaced hundreds of

thousands. Rwanda denies the accu-

But despite his track record, Dr

Mukwege lacks the nationwide politi-

cal networks that some of the other presidential candidates enjoy. Ana-

lysts have therefore questioned the

doctor's ability to disrupt the status

However, he is celebrated in DR

Congo as a prominent gynaecologist

and philanthropist who has a sense

of local politics. The idea of running

for president came from him support-

ers, who contributed money, albeit a

modest 160 million Congolese francs

(\$64,000; £53,000), which won't go

far in a country the size of Western

The trailblazing doctor will be hop-

ing his reputation and humanitarian

quo, calling him a "stranger".

world stage for peace in DR Congo.

PM Anwar Ibrahim hails BRI role in Malaysia's growth

NANNING

MALAYSIA'S Prime Minister Anwar Ibrahim has highlighted the significance of the China-proposed Belt and Road Initiative in enhancing the growth of his country, lauding the BRI for creating job opportunities and building infrastructure, especially in the rural heartland.

He told reporters in a recent group interview that the BRI, first proposed by President Xi Jinping in 2013, has harnessed the collaboration between China and Malaysia and delivered wide-ranging benefits for both nations.

Malaysia has benefited from the East Coast Rail Link, a project connecting shipping ports on the country's east and west coasts, he said.

The rail link, which is Malaysia's most high-end infrastructure project so far and involves constructing 40 tunnels from Kelantan to Selangor, is being undertaken by China Communications Construction Company. It is expected to greatly enhance connectivity and bring more balanced growth to Malaysia by linking its less-developed region on the east coast to the economic heartland on the west coast.

Anwar said he hopes the project will be completed within a year. "It is a Malaysia-China relations not only in Petrochemical and Zhejiang Geely



Malaysian Prime Minister Anwar Ibrahim speaks during a press conference in Putrajaya, Malaysia, Dec 2, 2022. (HANDOUT VIA XINHUA)

great showcase of the relationship be-terms of trade, economy and investtween China and Malaysia," he added.

In 2017, the two nations signed a memorandum of understanding for tion, training, digital transformation BRI cooperation, and trade between and food technology. them grew 15.3 percent year-on-year been Malaysia's largest trading partner for 14 consecutive years.

Anwar highlighted the potential of

ment, which he said are pivotal to Kuala Lumpur, but also in terms of educa-

"I think the relationship between to \$203.59 billion last year. China has Malaysia and China, which is extended to the Association of Southeast Asian

Nations, has a great future," he said. He mentioned China's Rongsheng randums of understanding that were inked between Malaysian and Chinese companies during his official four-day visit to China from March 29 to April 1. Anwar's second trip to China within this year was

Holding Group, which announced their investment

commitments to Malaysia as part of the 19 memo-

in September, when he was among the leaders who attended the 20th China-ASEAN Expo and the China-ASEAN Business and Investment Summit in Nanning, the capital of the Guangxi Zhuang autonomous region. He said the meetings he had with Chinese leaders were "cordial and beneficial", as they addressed a number of bilateral, regional and global issues.

During his talks with Premier Li Qiang in Nanning, Anwar pledged support to China in joining the Comprehensive and Progressive Agreement for Trans-Pacific Partnership, while expressing his readiness to enhance bilateral cooperation over infrastructure, the digital economy and green development.

China and Malaysia are both participants in the Regional Comprehensive Economic Partnership, which took effect in January last year. China has already filed its application to join the CPTPP, a trade agreement of 12 countries including Malaysia. China and ASEAN members are also conducting negotiations over version 3.0 of the China-ASEAN Free Trade Area.

Anwar said that Malaysia, as well as the other ASEAN members, will welcome more free trade agreements with China. "The more arrangements and agreements we make with China or the regional party, the more benefits we can accrue from such collaboration," he

Mahatma Gandhi's philosophy, principles highlighted during event in Geneva

GENEVA

at the iconic UN HQ, Palais des Nations, the principles of Mahatma Gandhi were highlighted to commemorate the International Day of Non-Violence.

In a side event during the ongoing HRC session, diplomatic missions and INGOs, on the occasion of Gandhiji's birth anniversary, on October 2, observed the "International Day of Non-Violence: Preventing HR violations by Drawing Inspiration from

the Principles of Non-Violence."

ethos for having given the world this visionary which contributed not only to India's independence but also to those of several others.

Emphasis was also laid on Mahatma Gandhi's philosophy which is relevant even today as the speakers called upon warring nations to give peace and nonviolence a chance, according to an official statement.

"The General Assembly, through

ing through education and public awareness. This resolution reaffirms the universal relevance of the principle of non-violence and the desire to secure a culture of peace, tolerance, understanding, and nonviolence" the statement said.

"Mahatma Gandhi, as the father of Indian independence and a pioneering advocate of the philosophy of non-violence, holds significant resolution A/RES/61/271 adopted relevance, especially in the context

The speakers highlighted the celebration of the International Day anniversary of the adoption of the Representative of Comoros, Sultan DURING the ongoing Human path-breaking role of Mahatma as an occasion to disseminate the Universal Declaration of Human Chouzour; Ambassador, Perma-Rights Council session in Geneva Gandhi and thanked India and its message of non-violence, includ-Rights," the official press release nent Representative of Kazakhstan,

Gandhi's vision and foresight were based on the conviction that people, as the apex of divine creation, may cohabit in harmony and peace while respecting the principles of truth, justice, love, and nonviolence.

The speakers included Ambassador, Permanent Representative of Cabo Verde to the United Nations, Clara Manuela da Luz Delgado

on 15 June 2007, established the of the commemoration of the 75th Jesus: Ambassador, Permanent Yerlan Alimbayev; Ambassador, Permanent Observer of the United Nations University for Peace to the UN, David Puyana; Ambassador, Permanent Observer of European Public Law Organization (EPLO) at the UN, George Papadatos and Representative of RADDHO and Interfaith International. Biro Diawara.

About 120 persons participated in the session that ended with an engaging Q&A session.

Dr Denis Mukwege: Nobel Prize-winner to contest DR Congo presidency

By Wedaeli Chibelushi

In 2012, Nobel Prize-winner Dr Denis Mukwege was attacked by gunmen - a consequence, he believes, of criticising the Democratic Republic of Congo government's policies on gender-based violence.

A decade later, living under the protection of UN peacekeepers, Dr Mukwege has launched another challenge against the nation's leadership. He will be running for president in elections due in December, he announced on Monday.

Known as "Dr Miracle", the 68-yearold rose to global fame for performing reconstructive surgery on women who had been raped in the country's war-torn east. His hospital has so far treated more than 50,000 survivors of sexual violence, while he has cemented himself as one of the world's foremost experts in his field.

Dr Mukwege was born in 1955 in Bukavu, a city in eastern DR Congo. After numerous visits to see sick members of the community with his preacher father, he decided he wanted to become a doctor.

He began his training at a medical school across the border in Burundi, later studying gynaecology and obstetrics at the University of Angers in France

In 1998, he set up a clinic in his home city. The doctor intended Panzi hos-

pital to be for maternal health, with his team treating new or expecting mothers. However, when war broke out, more and more women came to the clinic with gruesome injuries from sexual violence committed by various armed groups. In 2013, Dr Mukwege told the BBC

that rape in eastern DR Congo was part of a "strategy" to force communities away from their land and resourc-For three decades the region has

been wracked by conflict, with numerous armed groups battling for gold and other valuable resources. Different militias have been accused of carrying out indiscriminate

the course of the conflict, Amnesty International has reported. first experience of treating a woman who had been raped and mutilated by

rape - tens of thousands of women are

thought to have been attacked over

armed men. "After being raped, bullets had been fired into her genitals and thighs," Dr Mukwege said of the first rape survivor that came to his clinic. "The real shock came three months later. Fortyfive women came to us with the same story."

Along with his colleagues, Dr Mukwege has since treated tens of thousands of victims and become "the world's leading specialist in the treat-

Mr Mukwege told the BBC about his ment of wartime sexual violence", according to the Nobel

Panzi hospital now cares for more than 3,500 women a

year. Along with medical treatment, survivors of sexual violence can also access psychological and legal help. In 2012, in a speech at the UN, Dr Mukwege criticised then-President Joseph Kabila's government and other

countries for not doing enough to stop what he called "an unjust war that has used violence against women and rape as a strategy of war". The following month he was targeted by gunmen who broke into his home and briefly held his daughters hostage.

According to his organisation's website, his trusted friend and security guard was killed during the attack. He later fled with his family to Sweden, then to Belgium.

Following a campaign by local women who raised funds to pay for his ticket, he returned home after a year.

"After that gesture, I couldn't really say no. And also, I am myself determined to help fight these atrocities, this violence," he told the BBC.

Since returning to DR Congo, Dr Mukwege has lived at his hospital, under the permanent protection of UN peacekeepers.

He has received the UN Human Rights Prize, been named among TIME magazine's 100 most influential people and bagged the Nobel Peace Prize in 2018.

Dr Mukwege told the Nobel committee he was in the operating theatre when the news of the prize came through. Crowds gathered at the hospital, cheering and ululating to celebrate.

acts sway the country's voters, who are desperate for good governance after more than a century of exploitation by a succession of rulers dating back to colonial times.



Guardian

Kenyan official asks East African national teams to make impact in 2027 AFCON

By Correspondent Nassir Nchimbi &

KENYA Sports Cabinet Secretary Ababu Namwamba has challenged East African national football teams to train adequately for the 2027 Africa Cup of Nations finals.

The Cabinet Secretary disclosed that preparations should get underway after spearheading the region's bid to host the 2027 Africa Cup of Nations finals, known as the 'East African Pamoja Bid', in Cairo, Egypt.

"As we host this tournament, we expect several things including building formidable squads in the region. We don't just want to make the numbers. We want to compete effectively," Namwamba said.

"That means that the Harambee Stars (Kenya), the Taifa Stars (Tanzania), and Uganda Cranes must now be prepared in a way that they have never done before for them to be competitive," he added.

Namwamba expressed optimism about the influence the tournament will have on accelerating talent development in the region.

"Hosting this tournament is one way of developing football talent, developing football infrastructure, and establishing a culture of being part of this great tradition," the Cabinet Secretary

He further stated that the three countries will benefit immensely from upgraded infrastructure.

Namwamba noted: "Winning AF-CON (hosting bid) is also a trigger for accelerated development of our sporting infrastructure, a move that will benefit all sports."

"Massive renovations will take place in Tanzania and Uganda while here in Kenya, Talanta Stadium will be the first East African customized football stadium without a racing track," Namwamba revealed.

"Second, we want to use this opportunity to upgrade our sports infrastructure and bring it to the same level as the rest of Africa and the rest of the world," Namwamba noted.

He stated: "Thirdly, we will deploy the Africa Cup of Nations to strengthen the bonds of East African integration. When you talk about East Africa's integration, the ignition is the East African community."

"This is the only region that uses a single passport. This is a perfect opportunity for the bonds of the East African community to become even stronger," he noted.

The Confederation of African Football (CAF) awarded the joint hosting rights for the 2027 Africa Cup of Nations to Kenya, Uganda, and Tanzania

Patrice Motsepe, CAF president, proclaimed the 'East Africa Pamoja Bid' as the winner of the right to organize the greatest African football extravaganza



is pictured presenting a cash prize totaling 10m/- to a senior national women's football team 'Twiga Stars' player in Dar es Salaam yesterday. President Samia Suluhu Hassan awarded Twiga Stars following the side's qualification for the second round of qualifiers for the 2024 Women's Africa Cup of Nations with victory over Ivory Coast in the first round. PHOTO: CORRESPONDENT JUMANNE JUMA

A historic first for E. African football



Minister for Culture, Arts, and Sports, Damas Ndumbaro (C), chats with Tanzania's Ambassador to Egypt, Emmanuel Nchimbi (L), and Tanzania Football Federation (TFF) first vice-president Athuman Nyamlani at the Confederation of African Football (CAF) Executive Committee meeting that took place in Cairo on September 27. PHOTO: COURTESY OF TANZANIA FOOTBALL FEDERATION

By Correspondent Lloyd Elipokea

AST African football enthusiasts must be over the moon at the moment following the fact that Tanzania, Uganda, and Kenya have been granted the much-desired rights to co-host the African Cup of Nations (AF-CON) finals in 2027.

Indeed, the heartening news is a welcome development for East African football as it marks the first time in the annals of continental football history that the revered AFCON finals will be staged countdown to the 2027 AF- away first leg a fortnight ago tie against Power Dynamos ga and Simba SC for successhere, in this football-mad region.

From a Tanzanian standpoint, the development has gladdened countless Tanzanians as they will have a front-row seat to the everenthralling football action that is so characteristic of the AFCON

It is hoped then that prepara-

tions for the AFCON finals here on home soil can get underway forthwith to ensure that we can put on an unforgettably splendid competition that all fans will be able to greatly relish.

Encouragingly, it is cheering to note that the presidents of all three co-hosting countries seem to be overjoyed over the development and significantly, they all want the 2027 AFCON finals to be an overwhelming suc-

Therefore, now that the CON finals has begun, we in Rwanda, Yanga headed should all keep our fingers crossed that the upcoming elite football championship here in the region will be etched on our minds for all

the right reasons. Let us now switch our focus to club football, where Yanga and Simba SC were involved in entertaining and dramatic second legs of their respective CAF Champions League second-round ties last weekend.

First and foremost, let us begin with Yanga, who hosted the decidedly tricky Sudanese side, Al Merrikh, last Saturday at the Azam Complex Stadium in the second leg of their CAF Champions League second-round tie.

After bagging a two-nil vicinto the home second leg determined not to suffer any catastrophic slip-ups.

And, despite the best efforts of Al Merrikh to successfully play the role of party poopers, Yanga's defense

proved to be impenetrable, a solitary goal in the second line being 2-2. leg to brilliantly win the tie 3-nil on aggregate.

Champions League Group counter that ended in a 1-1 Stage for the first time in 25 stalemate. years, which is a noteworthy

to endure an agonizing sec- draw on aggregate. ond leg of their CAF Chamtory over Al Merrikh in the pions League second-round plentifully given to both Yanbefore they eventually ad- fully advancing to the CAF vanced unscathed to the Champions League Group Group Stage of the competi- Stage. tion.

finished an exciting clash on tition this season.

and in addition, they netted level terms with the score-

And, in the second leg at the Azam Complex Stadium Consequently, Yanga has last Sunday, the two teams now qualified for the CAF served up a nail-biting en-

This then meant that Simand laudable accomplish- ba SC narrowly progressed to the CAF Champions League As for Simba SC, the Msim- Group Stage on the away bazi Street side was forced goals rule following a 3-3

Thus, kudos should be

One hopes then that both In the first leg in Zambia a local football heavyweights fortnight ago, Simba SC and will be able to make an imtheir hosts Power Dynamos mense impact on the compe-

NBC Premier League officiating ought to match IFFHS rankings

By Correspondent Nassir

MAINLAND Tanzania Premier League is ranked fifth in CAF rankings among 54 Member Associations after massive improvements in the Premier League management, clubs' performance in continental football, and level of domestic competition.

Debates sparked after the International Federation of Football History and Statistics (IFFHS) released the current rankings, however, the reality is that the Premier League has made tremendous improvements.

In different tenures for both government and federation, the leaders and stakeholders have sacrificed a lot to elevate local football to the next level as it is now ranked fifth in Africa.

Premier League teams are lately roping in top players, both local and foreign, Tanzania's pay Television firm, Azam Media Limited, is the league's Television broadcast partner, signing multi-million deals to invest in the local football.

One of the initial steps that led to success was the establishment of the Tanza nia Premier League Board (TPLB).

the beginning there was a

have been made by the board remained ineffective and the work became dif-

However, the entry of the current TFF president, Wallace Karia, changed many things. Almasi Kasongo, now operating as the TPLB Chief Executive Officer, has much authority.

a big impact.

It began to set plans to improve the local league. The board's leadership emphasized the quality of soccer pitches. Each team should have a dignified sta-

Low-standard pitches were closed and the clubs ultimately felt there was a need to manage the venues.

The board managed

The challenge is that in

problem in decision-making. TPLB was there but all decisions were still made by the Tanzania Football Federation (TFF). The decisions that would

The TFF leadership began by relocating the TPLB office to a more prestigious place and the board hired more staff. Such a move had

dium and playing area.



Tanzanian assistant referee Glory Tesha. PHOTO: COURTESY OF TANZANIA FOOTBALL **FEDERATION**

the clubs' operation. The discipline among clubs improved and everyone followed the board's management.

Secondly, Azam Media Limited increased its investment. Then the firm one of the few countries in in the country to increase

many of the basic issues of decided to broadcast all Premier League matches. The firm had great cooperation with the board by seeing to it the former arranges a TV-friendly schedule for the latter.

Until now Tanzania is

Africa where all Premier League matches are telecast live. It is really impressive.

To ensure that everything goes well, Azam Media Limited volunteered to install floodlights in four stadiums

the number of night match-

They installed the floodlights at Kaitaba Stadium (Kagera), Majaliwa Stadium (Lindi), Jamhuri Stadium (Dodoma), and Mkwakwani Stadium (Tanga).

Now the league has had enough night matches, given out of the 16 stadiums used in the league, six have floodlights.

It is a very significant step. Azam Media Limited has moreover increased the amount of advertising

Each team gets a profit of more than 500m/- per season and these funds are directed to pay players sala-

This helps to eliminate the claims from players that they have spent several months without being paid. The good thing about Azam Media Limited is that the firm's funds always come out on time.

They also added prizes handed to the winners. Today the Premier League champion earns more than 500m/-, and the team that ranks fourth gets more than 200m/-.

These changes have greatly increased the qual-

ity of the league and the quality of life for the play-

Despite all the quality, refereeing has been extremely challenging. Many teams have been complaining about such aspects.

At the beginning of this season, there have been controversial decisions issued by match officials.

A football follower might watch a match and wonder whether the referee taking charge of the tie knows football laws well or if he/ she is doing it on purpose.

Dangerous fouls on players result in yellow cards shown to players that have committed such fouls, fouls that warrant penalties are not taken into consideration while penalties, which should never been counted, are allowed.

Some clear offsides are allowed, opponents complain and nothing happens. This hurts a lot.

It hurts a lot once a club registers talented players who are paid well, only to end up witnessing match officials discourage the players with wrong deci-

Teams are unfairly defeated, they should be

sions.

beaten fairly and, that way, the local football will make progress

It should get to a point where the players see the competition is fair. They will step up. The players should not feel they will be bullied when they play against a certain team.

Match officials must also protect all players. Soccer fanatics saw what happened to Simba SC's centerback, Henock Inonga, who was on the receiving end of Coastal Union forward Hija Ugando's harsh tackle when the two outfits locked horns in a Premier League duel at Uhuru Stadium in Dar es Salaam last month.

The tackle has left Inonga sidelined. A player might intentionally commit a foul with clear knowledge the referee will not do anything.

Referee Ahmed Arajiga, who officiated the Simba SC vs. Coastal Union duel, at least, showed Ugando a straight red card.

It was a different scenario to a similar incident that happened to Yanga's defender, Joyce Lomalisa, who was roughly tackled by Namungo FC's winger, Hashim Manyanya, and the latter

got away with it.

VAR audio released after blunder over

ENGLISH referee chiefs have made public the VAR audio of the decision that led to Liverpool forward Luis Diaz having a goal wrongly disallowed in the Reds' controversial defeat at Tottenham.

VAR official Darren England and his assistant (AVAR) Daniel Cook did not over-rule the incorrect on-field decision of offside after Diaz had scored what would have been the opening of Saturday's Premier League clash in north London.

Liverpool went on to lose 2-1 and had Curtis Jones and Diogo Jota sent off as their unbeaten start to the season came to an end.

Professional Game Match Officials Limited (PGMOL) released a statement admitting a "significant human error" had led to the wrong decision being made.

But Liverpool were furious with the blunder and said on Sunday they would explore their options given the "clear need for escalation and resolution"

PGMOL have provided a detailed report alongside the audio to the Premier League, which has in turn shared with Liverpool and the other 19 top-flight clubs.

The audio reveals the conversation between the VAR officials, who only realise their error after the match has

In the recording, England says "check complete, check complete. That's fine, perfect" before the replay operator and Cook question whether the correct decision has

England utter an expletive when he realises the error and says "they've restarted the game. Can't do anything, can't do anything" as the replay operator makes repeated calls to delay the match.

The referees body said in a statement on Tuesday that "standards fell short of expectations" and it has identified three key learnings "to mitigate against the risk of a future error".

They will stress the importance of accuracy ahead of efficiency to video match officials, while a "new VAR communication protocol will be developed to enhance the clarity of communication between the referee and the VAR team in relation to on-field decisions"

"As an additional step to the process, the VAR will confirm the outcome of the VAR check process with the AVAR before confirming the final decision to the on-field officials," the statement said.

"We recognise standards fell short of expectations and acknowledged the error to Liverpool immediately after the conclusion of the fixture."

- 'Systemic weaknesses

England and Cook have not been included among the officials for duty in the coming weekend's Premier League fixtures

The pair had already been replaced for the remainder of their matchweek seven duties.

England was due to be fourth official at Nottingham Forest against Brentford on Sunday, with Cook scheduled to be assistant referee for Monday's Fulham versus

Premier League chiefs admitted human error and systemic weaknesses had contributed to the costly mistake.

Calling for "higher standards" in VAR decision-making, a Premier League spokesperson said: "Having reviewed all relevant footage of the disallowed Luis Diaz goal during the Tottenham Hotspur FC versus Liverpool FC match on Saturday, and PGMOL's report into the incident, it is clear that there were not only human errors but systemic weaknesses in the VAR process.

"We accept PGMOL's immediate recommendations to ensure that such failures are not repeated in the future. However, a wider review to seek consistently higher standards of VAR performance will be conducted by the Premier League and PGMOL, supported by other stakeholders, and where necessary further recommended actions will be brought forward and implemented

"We have communicated fully with Liverpool FC on this matter and have shared PGMOL's findings and relevant footage of the incident with all Premier League

Firebrand Gattuso charged with

restoring order to Marseille

LIFE is rarely dull at Marseille but even by the standards of France's most passionately followed football club the weeks leading up to this Thursday's Europa League clash with Brighton and Hove Albion have been remarkable.

A team that had been unbeaten saw their coach, Spaniard Marcelino Garcia Toral, resign after just seven games in charge following an angry meeting between supporters groups and club directors.

Pablo Longoria, the 37-year-old president of the ninetime French champions, considered quitting after saying he had been threatened during the meeting in question.

He claimed in an interview with local daily La Provence that he and three fellow directors had been told to "resign

Longoria also said he had asked his lawyers to file a police complaint, a move that was unlikely to get supporters back onside, especially among the powerful ultra groups that dominate the terraces of Marseille's imposing Stade

Prosecutors in the Mediterranean port city later confirmed that an investigation had been opened into possible extortion, blackmail and threats made against Longo-

ria and the directors. However, in the end Longoria opted to stay after receiving the backing of the club's owner, American tycoon Frank McCourt -- although sports daily L'Equipe reported Longoria would have had to pay back several months' salary had he suddenly decided to quit.

Man Utd, Arsenal rocked in Champions Diaz's disallowed goal League as Real Madrid now edge Napoli

ANCHES-TER United crashed to a cessive Champions League defeat on Tuesday, losing 3-2 at home to Galatasaray, while Lens stunned Arsenal and Jude Bellingham once again inspired Real Madrid.

Mauro Icardi made amends for a missed penalty by scoring the winner for Galatasaray as the Turkish club twice came from behind at Old Trafford to pile more misery onto a deeply troubled United side.

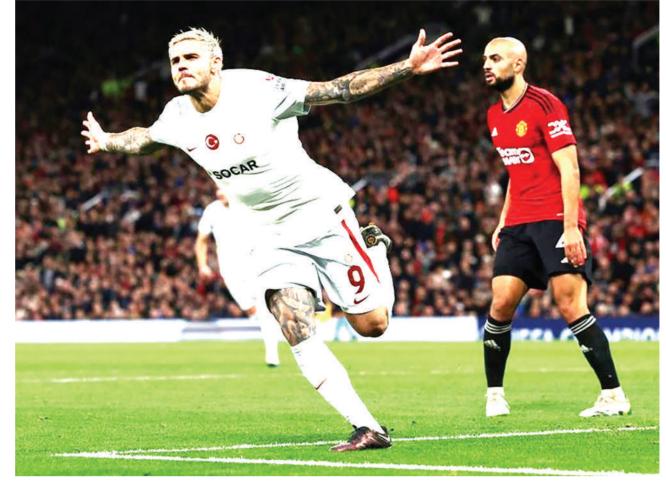
United have lost their first two games of a Champions League group for the first time, leaving Erik ten Hag's men in danger of an early exit.

"The mental errors we make, you cannot allow them at this level. You get punished. This is difficult to control," Ten Hag told TNT Sports.

"We are all in this together. We were twice up and in control of the game. We expect more together."

Rasmus Hojlund was one of the rare bright spots for United, scoring two welltaken goals, but Galatasaray responded both times as Wilfried Zaha netted against his old side before Kerem Akturkoglu struck.

Icardi dragged a penalty wide after Casemiro was sent off for a desperate lunge following a dreadful ball out from goalkeeper Andre Onana, but the Argentine had the last laugh when he chipped home on



Mauro Icardi redeemed himself after missing a penalty by scoring the winner for Galatasaray at Old Trafford. Agencies

81 minutes.

United are bottom of Group A, six points adrift of Bayern Munich who came from behind to beat FC Copenhagen 2-1 in Denmark.

Lukas Lerager fired the Danes ahead early in the second half, but Jamal Musiala bagged a superb individual goal to haul Bayern level before teenage substitute Mathys Tel lashed in a fine strike late on.

- Arsenal lose Saka -

defeat of the season as Lens he joined at the start of the hit back to win 2-1 in northern France.

Gabriel Jesus gave Mikel Arteta's side an ideal start when he opened the scoring in the 14th minute to silence a raucous Stade Bollaert.

Adrien Thomasson soon brought last season's Ligue 1 runners-up level and the visitors saw Bukayo Saka limp off before half-time.

Wahi, the 20-year-old striker who became Lens' Arsenal slumped to a first club-record signing when campaign, then fired home in the 69th minute and his side held on for a famous

"It was a big night for us.

We weren't able to take the result we wanted but we were able to learn," said Ar-Lens climbed to the top of

Group B on four points, one above Arsenal.

PSV Eindhoven snatched a 2-2 draw at home against Sevilla in the other game in the group courtesy of Jordan Teze's stoppage-time equaliser after a late flurry of goals in the Netherlands.

England star Bellingham continued his sensational start to his Madrid career with a goal and an assist as Carlo Ancelotti's side beat Napoli 3-2 in Group C.

"What's so amazing about Bellingham is that he's only 20. He has great quality, a strong personality and character," Ancelotti told Sky

"He's a young man of 20 who's showing everyone what extraordinary talent

Leo Ostigard headed Napoli in front but Bellingham set up Vinicius Junior to level before the England midfielder's brilliant run and finish put the Spaniards on top.

Piotr Zielinski converted a penalty to level for Napoli at the start of the second half but an unfortunate own goal from home goalkeeper Alex Meret handed Madrid victory.

Federico Valverde's thunderous drive from distance crashed back off the bar and hit Meret before bouncing back into the goal.

Braga ruined Union Berlin's home debut in the competition as Andre Castro struck a stoppage-time winner in a 3-2 victory.

Union were two goals ahead after Sheraldo Becker's brace but Sikou Niakate pulled one back before Bruma curled in a brilliant equaliser from 25 metres.

Castro broke Union hearts with a low strike from outside the area to give Braga their first points in their first Champions League appearance since 2012.

Marcus Thuram struck the only goal as Inter Milan won 1-0 at home to Benfica in Group D. Inter are level on four points with Real Sociedad, who beat Salzburg 2-0 earlier in the day in Austria.

AFP

Ten Hag urges the best goalkeepers in the world. Man Utd to the best goalkeepers in the world. "He's showed that and he will do. We have already seen in games his great castick together during crisis

MANCHESTER United manager Erik ten Hag believes the Red Devils will work their way out of an early season crisis after facing questions over whether he fears losing his job.

United have lost six of their last nine matches after they lost 3-2 at home by Galatasaray on Tuesday.

The English giants have lost their opening two games of the Champions League group stage for the first time.

United are also off to their worst ever start to a Premier League season after losing four of their opening seven matches.

Ten Hag enjoyed a successful first season at Old Trafford, leading the club back into the Champions League by finishing third in the Premier League and ending a six-year trophy drought by lifting the League Cup.

"Last season went brilliant, terrific, more than we could expect," said the former Ajax boss.

"Also when we went into this project we knew there would be gaps. In this moment we are in a very difficult period as everyone can see but we (will) come out together.

"We are fighting together, we stick together, we are behind each other. Me, the directors, the team all together we will fight. This is the capabilities to be one of

to do better and in togetherness we will come out (of this situation)."

Goalkeeper Andre Onana had another night to forget as his difficult start to life at United goes on.

He accepted responsibility for United's 4-3 defeat at Bayern Munich two weeks ago after a handling error led to the Germans' opening

The Cameroonian was signed from Inter Milan for £47 million primarily for his ability to play the ball out from the back.

But Onana's slack pass straight to Dries Mertens proved the crucial point in the game as Casemiro dived in to bring the Galatasaray forward down and was shown a second yellow card on 77 minutes.

Mauro Icardi fired the resulting penalty wide, but made amends four minutes later by dinking the ball over Onana for the winner.

Onana was part of the Ajax side that reached the Champions League semifinals in 2019 and helped Inter reach the final of the competition last season.

Ten Hag defended his player when asked if Onana should be dropped.

"Andre was in one semifinal of the Champions League and last season he was in the final of the Champions League, so yes he has

pabilities and personality. When he makes mistakes, he will bounce back." Meanwhile, Arsenal manager Mikel Arteta admitted his team's 2-1 Champions League defeat against Lens in France on Tuesday was "a big lesson" as he confirmed

jury. England winger The limped off late in the Gunners' 4-0 Premier League win at Bournemouth at the weekend but recovered from that to start against Lens.

Bukayo Saka had been

forced off with a muscle in-

He duly set up Arsenal's opener for Gabriel Jesus, but went down just after the half-hour mark and had to be replaced by Fabio Vieira.

"He tried to back-heel a ball in the first half and he felt something, it was something muscular. He was uncomfortable to carry on so we had to take him off," said Arteta, who had seen Adrien Thomasson equalise for Lens before Saka came off. Elye Wahi scored the win-



Erik ten Hag

ner for the hosts in the second half.

The injury raises fears that Saka, who has played in all but one of Arsenal's games this season and is their leading scorer, may not be fit to face Manchester City on Sunday.

by David Chikoko

His place in the England Champions League for the squad to play Australia and Italy this month could also be in doubt. "It was big enough to The Gunners, who ham-

tinue and that is obviously a worry for us," said Arteta, who rejected suggestions Saka might have been rested "It was a knock that he

had the other day. He was perfectly fine. It was an action, it was the back-heel, that can produce that type of injury. Let's see what the extent of it is." He added: "He was really

looking forward to playing. It was a big Champions League night. I painted a picture of the type of game that we would have to face today. "It is the Champions

League so it is difficult to win, very difficult to win away from home, and we take a big lesson from tonight."

- 'Big teams punish you' -The result at the Stade

Bollaert ended Arsenal's unbeaten record this season, providing a reality check ahead of the key encounter with City.

Arsenal, appearing in the

VacanT

first time since the 2016/17 season, slip a point behind Group B leaders Lens.

stop him being able to con- mered PSV Eindhoven 4-0 two weeks ago, next face a double-header against Se-The Spaniards twice let

> the lead slip in a 2-2 draw with PSV in the Netherlands on Tuesday. Arteta felt his team had been in control against Lens

> before an error by goalkeep-

er David Raya helped offer the hosts an equaliser. However, the coach defended his fellow Spaniard, who was again preferred to

Aaron Ramsdale in goal. "Errors happen constantly in football. Every three or four seconds there is an error. We have to adapt to

that," he said. "Todav we were most in control after the first goal. We dominated, we had two big chances to score before them and then the game turned around.

"It is what happens -- big teams punish you.

"Today we didn't punish them like we punished PSV and that was the difference."

AFP



Guardian www.ippmedia.com

Man Utd, Arsenal rocked in Champions League as Real Madrid now edge Napoli



Singida Fountain Gate FC coach Ramadhan Nsanzurwimo. PHOTO: COURTESY OF SINGIDA FOUNTAIN GATE FC

Singida Fountain Gate FC, Mtibwa Sugar braced for tense basement battle in NBC PL

TWO teams which could a good team. certainly do with a victory strugglers Singida Fountain Gate FC to Manungu Stadium in Morogoro this afternoon.

The visitor Singida Fountain Gate FC has yet to pick up a win this season and suffered the first loss when the outfit was beaten 2-1 away to Azam FC in the league outing last month.

The results were preceded back-to-back home goalless draws against Tanzania Prisons and Tabora United respectively.

On Sunday, Singida Fountain Gate FC fell to a disappointing 4-1 defeat to Egypt's Future FC when the teams went head-tohead in this season's CAF Confederation Cup Second Preliminary Round in Cairo.

They bowed out of the CAF Confederation Cup stage on a 4-2 aggregate score.

With their sights firmly set on the NBC Premier League, they now face a comparatively lighter spell.

There is no room for complacency, every match demands utmost focus if they are to have a successful second season after their impressive topflight debut.

Singida Fountain Gate FC's technical bench under the guidance of Ramadhan Nsanzurwimo and Thabo Senong will be concerned about his team's lack of goals.

The Singida side has managed to net just one goal across their first three league games this term, meaning that no other team possesses a poorer offensive record than the central Tanzania

Ahead of the encounter, assistant coach Senong said

they only need one win to kick start their season and fuel their belief that they are

"Physically, Mtibwa Sugar face each other as Mtibwa is playing with high intensity. Sugar welcomes fellow They have some interesting young players so we have to manage the energy and intensity of the game. Game management is going to play a key role," Senong said during the pre-match press vesterday

> The South African tactician noted: "The experience and quality of our players have to help us come up with solutions to get a good result because we are not playing against an easy side.'

> Senong pointed out: "We are playing a team that is doing well. At the moment they are creating chances and not conceding a lot of goals."

> He added: "We are looking forward to the game, we respect them but we won't instill any fear in our players because we have a quality team, quality players."

"We just have to show we believe in them and they also have to believe in one another, trust one another. It is just one game that is going to change how we approach the season. Just one win can give us hope and belief that we are a good team."

Like their opponents, Mtibwa Sugar is without a win to their name this season. They find themselves in the relegation zone after seven matches, looking set for another difficult campaign.

If there is one thing that the Morogoro side's head coach Habib Kondo needs to do to fix, it is the team's leaky defense as they have already conceded six goals while only two sides in the Premier League have conceded more. The side is yet to keep a clean

Simba SC players are pictured participating in training at Mo Simba Arena, Bunju in Dar es Salaam recently in preparation for various tournaments including the 2023/24 NBC Premier League and CAF Champions League. PHOTO: COURTESY OF SIMBA SC

Simba SC's momentum meet Prisons' challenge

AVING progressed to this season's CAF Champions League Group Stage, Simba SC returns to NBC Premier League duty in the afternoon, when the outfit visits rock-bottom Tanzania

games so far, the hosts were stretched their unbeaten crop of 2019 in winning each beaten 3-1 by newly promoted Tabora United in their last games in all competitions. outing to remain winless in this campaign.

Although it took a secondhalf goal to salvage a draw for Simba SC in their CAF Champions League Second Preliminary Round rematch against Zambia's Power While Simba SC has won Dynamos on Sunday, last 'Robertinho' Oliveira's side averaging two goals per game

start to the campaign to eight

They started their NBC Premier League campaign with three straight winsincluding last outing's ruthless destruction of Coastal Union at Uhuru Stadium in Dar es

As a result, Roberto

of their first four matches in a league season - something achieved only three times before in the club's history.

perfect Perhaps the opponents appear on the schedule this weekend, as Simba SC will aim to make it five wins out of five recent league meetings with Prisons, all of the club's three league season's league runners-up can now join Patrick Aussems' and recording three clean

sheets in the process.

In general, Simba SC has dominated this matchup historically with 13 wins, five draws, and only four defeats in the last 22 league meetings with Prisons.

Robertinho is expected to stick with his favored 4-2-3-1 formation on Thursday, with Congolese striker Jean Othos Baleke leading the line. Baleke will aim to enhance his tally of five goals and one assist.

Moroccan goalkeeper Ayoub Lakred will continue between the sticks. He is likely to be protected by the backline of Mohamed Hussein, Shomari Kapombe, Che Malone Fondoh, and Kennedy Juma.

In midfield, Mzamiru Yassin and Fabrice Ngoma are expected to continue in the engine room. Clatous Chama, Dennis Kibu, and Said Ntibazonkiza will support Baleke in the attack.

As for the hosts, the gulf in quality between the two teams is huge but the scent of resilience still lingers around Tanzania Prisons.

It is not as if Prisons, alias 'Wajelajela', were outclassed, as their commendable efforts against Azam FC and Tabora United saw both encounters end at a 3-1 margin.

Prisons' head coach Fred Felix had kicked off the season on a high with a hard-fought point on the road to Singida Fountain Gate FC, but such is the unpredictable nature of the Premier League. He now finds his side in the unenviable 16th spot.

This will be Prisons' first home match of the season. They will be determined to get at least a point out of this.

With history suggesting Prisons might have to wait a bit longer for that elusive win, a draw with Simba SC would feel like a triumph of one point gained.

Azam takes positives from draw with Dodoma Jiji FC

By Correspondent Michael

AZAM FC assistant coach Bruno Ferry took the positive aspects from his side's goalless draw with hosts Dodoma Iiii FC despite ending their perfect start to the season.

Ferry was keen on focusing on the positive aspects of his side's display in their 0-0 draw with Dodoma Jiji FC at the Jamhuri Stadium in Dodoma on Tuesday evening.

The Ice Cream makers netted nine goals in their opening three league games but were toothless at best in the final third as their first away game of the season ended in a stalemate.

The Chamazi-based Azam FC found the hosts a tough nut to crack but only had themselves to blame at times for their profligacy.

However, with the



Azam FC's striker Idris Mbombo (L) challenges Dodoma Jiji FC's defenders in a 2023/24 NBC Premier League clash at Jamhuri Stadium in Dodoma on Tuesday. PHOTO: COURTESY

into next weekend's game But we have some positive against Coastal Union aspects after this game. unbeaten since the start of It is an away clean sheet, the season, Ferry was still it is always good to take," satisfied with much of his team's display.

credited his side for on a day they were let down by their final ball.

Speaking to the media after the game, he said: "We knew before the It is always difficult to play here, we saw the first half with high intensity, fighting between the two teams."

The French coach was a little bit less in the after match." second half. We tried to result in the first half was not what we wanted."

disappointed because we Friday.

results ensuring he goes did not take three points. Ferry pointed out.

"We can see the mindset The French coach of players is different now. They fight more, work grinding out a clean sheet hard, and run a lot more. These were positive things today," he noted.

The tactician stressed: "You should know it is difficult because we have game it would be difficult. two games this week. We need to rest and prepare the players for the next game.'

Ferry disclosed: "It is a quick turn, we are now focusing on the next game. revealed: "After that, it Football is like that, match

The clean sheet will be control more of the game very welcome for Ferry in the second half. We and the rest of the club's tried to work harder than backroom team, as Azam the first half because the FC gears up for a huge clash against hosts Coastal Union at Mkwakwani "Of course, we are Stadium in Tanga on

Flexibles by David Chikoko

