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National Pg 2
Two children killed in Iringa house blaze



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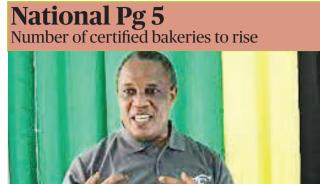
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**TANZANIA** 

TUESDAY 25 OCTOBER, 2022







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President Samia Suluhu Hassan pictured at Dar es Salaam's Julius Nyerere International Airport yesterday bidding farewell to her Democratic Republic of Congo counterpart, Félix Antoine Tshisekedi Tshilombo, who was about to jet back home after a two-day official visit to Tanzania. Photo: State House

# Rescue teams report success in fighting off fire on 'Mt Kili'

By Guardian Reporter, Moshi

RESCUE teams from various institutions have snuffed out most of the fire that for two days ravaged an expansive area with key mountain climbing routes in the Kilimanjaro National Park (KINAPA).

The teams finally succeeded in putting out the fire after reinforcements were sent, altogether more than 500 personnel combating the flames from different

Dr Pindi Chana, the Natural Resources

and Tourism minister, said in a statement yesterday that by Sunday evening the blaze was put out at various points, whereby vital mountain climbing points were exposed to the blaze.

Climbers usually make a short hike through the dense mountain rainforest from Millennium Camp (3,950 meters) to Mweka Gate (1,640 meters) after reaching the peak at 5895 meters, as the fire threatened both the transit camp plus the Marangu and Mweka huts, respective gates in climbing the

**TURN TO PAGE 2** 

# Z'bar, DRC seek to enhance trade ties

## By Guardian Reporter, Zanzibar

ZANZIBAR and the Democratic Republic of Congo (DRC) have agreed to enhance trade for mutual

The new understanding comes at a time that trade between Zanzibar and DRC was growing, especially in regard to Zanzibar sardines exports to the DRC.

The Zanzibar State House Communications Department said in a statement yesterday that President Dr Hussein Ali Mwinyi reached this agreement with visiting DRC President Felix Tshisekedi at the weekend.

Seeking out more areas for cooperation between the two sides was discussed, with President Mwinyi calling on his DRC

Other measures agreed upon include facilitating agrosector investments to address food shortages that threaten to rock the world at present and in the future

counterpart to take up the mention of Zanzibar tourism attractions and investment opportunities with DRC tourism stakeholders, it said.

President Tshisekedi affirmative on chances enhancing ties between the two countries, at the end of a three-day state visit, from Friday to Sunday. The two leaders held a joint press conference, where they outlined areas of accord on stepping up collaboration in trade issues.

security Transport, infrastructure cooperation were uppermost earlier in Dar es Salaam, where the Congolese leader and President Samia Suluhu Hassan agreed to revive the Joint Commission for Cooperation (JCC), non-operational for the past two

**TURN TO PAGE 2** 



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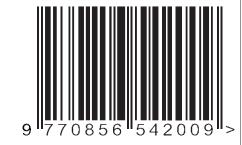
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## By Guardian Correspondent, Tanga

TWO days after a fire burned down a warehouse operated by the Tanzania Revenue Authority (TRA) at the port that stored seized smuggled goods, the government has formed an 11-member committee to probe whether the incident was sabotage or a routine electrical fault.

Tanga Regional Commissioner Omary Mgumba said at a press conference that the panel of experts drawn from various departments will take a week to finish its



# Warehouse fire probe panel out

work and report its findings to

He also demanded the probe to train light on a member of the regional antismuggling committee, cited only as Kisaka, alleged to have been called on the phone on the fire but his phone went unanswered to the next morning.

Before it was destroyed by fire, the warehouse stored 370 bales of 'vitenge' printed fabrics, sugar, rice, edible oil and motorcycles whose duties thereon had not been paid, after they were smuggled into the country.

"They will probe and report to me," he said, noting that basically, the panel involves experts from the Fire Brigade and Rescue Services Department, regional administration and local government authorities, the anti-corruption bureau (PCCB), the police and the Tanzania Building Agency (TBA).

Other experts are drawn from the Government Chief Chemist, the Attorney General's Office and detonation engineers.

"Already the committee has been provided with terms of reference and will find out **TURN TO PAGE 2** 

# Z'bar, DRC seek to enhance trade ties

**FROM PAGE 1** 

decades.

Extending the standard gauge railway (SGR) and intensifying links in the financial sector featured in the talks, with experts noting that Tanzanian banks already operate in

Other measures agreed upon include facilitating agro-sector indicated. 

investments to address food shortages that threaten to rock the world at present and in the future, the host president had explained.

President Samia had earlier met President Tshisekedi in mid-August in Kinshasa, at the 42nd Summit of Heads of State and Government of the Southern African Development Community (SADC), officials

# IRDP determined to increase enrolment to 16,663 students

By Guardian Correspondent, Dodoma

Institute of Rural Development Planning (IRDP) is planning to increase students' enrolment from 14,417 to 16,663 in this financial year.

This was revealed to reporters here at the weekend by the Institute's Principal, Prof Hozen Mayaya on the implementation of IRDP priorities for the 2022/2023 financial year.

Prof Mayaya said the institute is still reviewing its long term curricula as well as preparing those for new courses and improve learning environment by constructing teaching infrastructures.

He named the priorities as including continuing to hire new staff, paying various allowances and other benefits, promoting those liable, improving various other services and increasing education management capacity by 396 new

"We are mobilised to make huge and minor refurbishment to 13 staff quarters, paying debts to our services providers, implementing activities still outstanding from 2015/2017 to 2020/2021 strategic

planning as well as developing

the Miyuji North, Chogongwe and

Kiseke areas," he said.

Regarding the implementation of the institute's responsibilities for FY 2021/2022, Prof Mayaya said by June 2022 a total of 351 workers underwent both short and long term training courses within and outside the country.

He said a total of 9bn/- has been spent to cover the implementation of projects for the development and taking care of the institute's infrastructures whereby 5bn/- has been spent in the construction of three lecture halls and two dormitories for girl students.

Prof Mayaya explained that out of the 9bn/-, 4bn/- from internal revenue has been spent in the implementation of a training centre project in Mwanza including a restaurant, administrative building, library and purchase of land for the expansion of the institute.

"By June 2022, 31 foreign participants underwent short term training courses. During the 2021/2022 fiscal year, the institute enrolled a total of 14,461 students, and 8,200 students graduated in December 2021," he added.



Public Service Social Security Fund board chairman Mussa Iyombe (R) and members of the board view an assortment of tea-based products at the Mponde Tea Factory in Lushoto District, Tanga Region, which they toured at the weekend. Photo: Guardian Correspondent

# Rescue teams report success in fighting off fire on 'Mt Kili'

**FROM PAGE 1** 

mountain.

The fire that broke out during the weekend started at the Karanga rest camp and moved fast towards Barranco camp, damaging a wide area of natural forest.

The minister said that the fire that erupted at night on Saturday vastly damaged 0.4 per cent of KINAPA area, spread over 1,712 square kilometres.

"More efforts were directed to the deep ravine at Karanga area where teams of fire fighters were still battling the flames," the statement noted, with the minister expressing gratitude to stakeholders who came up to put down the fire.

Regional officials

the fire fighting teams, while several ministers, tourism and conservation stakeholders from tourist companies, newsmen, and civil society organisations joined efforts in making sure the fire is put under control, she said.

Dr Selemani Jafo, the Union and Environment state minister at VPO, who also visited the area, instructed environment experts to make an assessment of the outbreak and determine the cause of the fire, and why the KINAPA area suffers fire outbreaks in a regular way.

"We cannot know what causes these fire," he said, asserting that an intense assessment supported by research will help out, while assisted and people are going on with their 49.13 hectares of the park area was

A team of 459 fire fighters was finishing up with patches of the fire at some spots, he said. TANAPA CEO William Mwakilema

said that TANAPA officials following up satellite pictures saw that the fire had been extensively controlled and remained in one area.

"Satellite pictures taken yesterday showed the fire had been controlled to a large extent," he specified.

The last time a similar fire erupted in KINAPA and damaged a vast expanse of forest was on October 11 2020 at Whona area, a rest centre for visitors using the Marangu route in climbing the mountain.

The KINAPA database shows the situation returns to normal that in fiscal 2015/16 a total of

ravaged by fire. This diminished to 17 hectares the following year, multiplying the damage to spread over 82 hectares in 2017/18, and then in 2018/19 the damage covered 72.3 hectares. This year it has been stopped at 22.05 hectares spread of fire, he said.

A total of 242.48 hectares of forest area was vastly damaged by fire in the five years to 2020, the main cause of the fire said to be improper beekeeping practices, poaching and farming.

Charles Kichere, the Controller and Auditor General (CAG) said in his 2020/21 national audit report an audit on the KINAPA fire of December 2020 led to issuing four recommendations to the relevant authorities.

The 2020 fire occasioned a loss of 1.2bn/-, the report stated. The conservation authorities lack the capability, equipment and preparedness to fight natural disasters, it added.

# Warehouse fire probe panel out

whether the incident was accidental of security and patrol in the entire or criminal," he asserted, noting that this will involve going through TRA documents.

The panel will examine the

data on receiving and clearance of goods, inquire on the time the goods had stayed in the warehouse since last year. It will seek details on Kisaka, to find out why his phone went unanswered, contrary to regulations. Border and port security personnel are supposed to be alert and available to authorities all the time, officials noted. 

The RC directed the beefing up region following the fire incident, which came after an October 2 incident where a consignment sugar and edible oil was disembarked at Kasera informal port near the city.

It was reported to have been scuttled away by unknown people in questionable circumstances, with the RC noting at the time that the goods were removed shortly after arriving at the port.

The dhows that had carried the goods were left unattended at the informal facility, he added.

# Two children killed in Iringa house blaze

By Guardian Correspondent, Iringa

TWO children have died after their house was burned down by fire in Mafifi area, Kihesa Ward, Iringa Region.

According to witnesses of the incident, the children Rehema Masanga (7) and Amos Masanga (5) failed to save themselves after their mother, Skolastika Mgombewa locked the door from outside leaving them alone and proceeded to a local brew bar.

The chairman of Mafifi Area, Rabi Mgata told this paper that the cause of the fire was a burning candle that caught on the mattress and later burned down the entire house.

"Their mother locked her children from outside and proceeded on a drinking spree hence when the fire started they failed to save themselves, the mother returned while drunk and found that we had already put down the fire and later found the children dead, Mgata said.

Mgata said he received the report about the fire yesterday at 10:00 pm and proceeded to the site of the fire and found neighbours had already put down the fire.

He said after putting down the fire they broke down the front door and found the bodies of the two children while embracing each other in one corner.

Some of the neighbours said earlier they started seeing smoke but others thought it was from burning tyres.

One of them, Alex Kihede said as they were putting down the fire the mother of the children arrived while drunk.

The Commander of Iringa Region Fire and Rescue Services Department, Isabela confirmed that the cause of the fire was a burning candle that caught the mattress and then the entire house, with no belongings saved.

"It was sheer negligence by the parent who went away after locking her children in the house. We received the report on the incident quite late, even if it had come earlier our fire tenders would not have reached the house due to unfriendly road infrastructures," said Bwago.

Iringa Acting Regional Police Commander, Issa Juma said when the public was busy putting down the fire, they had no idea that there were children inside.



Zanzibar's Health minister, Nassor Ahmed Mazrui (3rd-R), leafs through a book at the United Nations exhibition held in Zanzibar yesterday. The others include Zanzibar's Community Development, Gender, Elderly and Children minister, Riziki Pembe Juma (R), and UNICEF's Representative in Tanzania, Shalini Bahuguna (2nd-R). Photo: Rahma Suleiman

# VETA, ATC, Dutch institution agree to incorporate solar energy course

By Guardian Correspondent, Singida

**VOCATIONAL Education Training** Authority (VETA) in Singida, Arusha Technical College (ATC) and Dusabikane/CCHO, a Dutch institution have entered into an agreement to establish training for new courses on solar power for the students of the two colleges.

This was disclosed here at the weekend by Fihili Challenge, VETA Assistant Managing Director at the first graduation event for the graduates of the new course, saying VETA Singida will become the hub for preparing facilitators of solar power training within and outside

He said in order to ensure the training's success, Busabikane CCHO has provided training tools valued at 136m/- while VETA provided 15.3m/- and ATC will provide consultancy experts.

Challenge said so far VETA Singida has provided to 13 facilitators, including teachers who were able to train 20 students who have graduated for the first time from the college.

For his part, Singida District Commissioner, Eng. Paskas Muragili said the programme has come at the right time whereby at the moment the entire world talks about solar

energy that to a large extent will solar and wind energy and several help in preserving the environment. "In power plans, our government

already announced a programme that will make sure in a few years' time we will have solar and wind energy that will be injected into the nation's power grid," he said.

Muragili said fortunately, in all researched done Singida Region was seen to have much wind as well sun shine for long periods for production adequate amount of energy.

He said in the circumstances the government had already announced the process to source investors in with employment.

firms applied for the tender while Singida Municipal Council already set aside the production of solar

For his part, Singida Regional Commissioner, Peter Serulamba who was the official guest at the graduation event said solar energy helps a lot in environmental preservation as it does not produce carbon dioxide compared to other energy sources.

He called upon parents and guardians to send their children to VETA colleges to study solar energy which will ultimately provide them



Kapwete John (standing), legal affairs director with the Energy and Water Utilities Regulatory Authority (Ewura), apprises new members of the agency's board of directors on various laws in readiness for a meeting lined up for this Friday. They are board chairman Prof Mark Mwandosya (R, back to camera), Victoria Ilangwa, Haruna Masebu, Fadhili Manongi, Dr James Andilile, Ngosi Mwihava and Ewura director general Modestus Lumato. Photo: Guardian Correspondent

# Samia promotes Suzan Kaganda

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan has promoted Suzan Kaganda as Commissioner of Police and appointed her Commissioner for Administration and Human Resources.

A statement from the Directorate of Presidential Communication said Kaganda takes over from Benedict Wakulyamba who will be assigned other duties.

Kaganda once served as Kinondoni Regional Police Commander (RPC) where she made her name as a courageous police officer who always insisted on the need for officers to adhere to professionalism.

In a video clip that went viral a few years ago, Kaganda seemed to valiantly and emotionally appeal to police officers to do

In a video clip that went viral a few years ago, Kaganda seemed to valiantly and emotionally appeal to police officers to do

Othman.

the reforms would also concentrate on how security organs interact with other institutions and the general public.

tax treaties negotiation skills, how security organs interact with other institutions and the general public.

justice to the people they serve.

Soon after the video clips were posted, opinions were sharply divided as others predicted that her days were numbered while others tipped her for a top post.

President Samia Suluhu Hassan recently demanded major reforms in security organs while highlighting the kind of security organs she wants, emphasising efficiency, discipline, adoption of new technology, and adherence to rules and regulations.

She unveiled a 12-member committee and a secretariat of five individuals who would come up with recommendations on reforms that would enhance efficiency and outputs in the security and justice institutions. The committee will be chaired by retired Chief Judge Mohamed Chande

He will be assisted by former Chief Secretary Ambassador Ombeni Sefue and will later recommend to the government how best to affect changes in the way

criminal justice systems operate.

She said institutional structures, recruitment processes, training and discipline to monitor employees' performance are some of the areas that need reforms within these institutions.

She added that professional promotion procedures and ranking in all security organs was another area that would be assessed.

President Samia added that due to a number of complaints the government receives on the operation of the forces, the reforms would also concentrate on how security organs interact with other institutions and the general public.

# IMF commends EAC for 'steady' progress in regional integration

By Guardian Reporter

THE International Monetary Fund (IMF) has hailed the East African Community (EAC) for steady progress toward the establishment of the East African Monetary Union.

Deputy Director of Monetary and Capital Market (MCM) Department of the IMF, Christopher Erceg commended the EAC for the progress made so far in integrating the region, promising to continue providing support to the region in development of a harmonized monetary policy communication framework in the run-up to the East African Monetary Union.

He was speaking during a meeting between EAC and IMF held during the annual meeting of the boards of governors of the World Bank Group (WBG) and the IMF in Washington,

Erceg said that IMF will support the EAC in capacity development on macroeconomic analysis and forecasting to ensure sustainable capacity to operate the Forecasting and Policy Analysis System. (FPAS) core models and produce mediumterm forecasts

He added that IMF is committed to supporting EAC on the harmonization of monetary policy operations and modernization of financial markets including, developing a harmonized framework for standing facility and collateral management, promoting cross-border trading of government securities and developing a harmonized framework for market makers for government securities

Catherine Pattillo, Deputy Director in charge of the African Department (AFR), re-affirmed IMF's commitment to supporting the EAC integration, particularly in harmonization of regional Annual Public Financial Management (PFM) legislation and fiscal transparency, capacity building on international tax treaties negotiation skills, harmonization of statistics as well as modernization and harmonization

of monetary and exchange and rate policies. par

Pattillo hailed the progress made in EAC integration agenda, specifically in the establishment of EAMU institutions, attainment of macroeconomic convergence criteria and coordination and harmonization of fiscal, monetary, and financial sector policies

Deputy Secretary
General in charge
of Planning and
Infrastructure Eng Steven
Mlote thanked the IMF
for providing the required
technical assistance to the
region.

Eng Mlote commended MCM for their support of theimplementation of East African Monetary Union (EAMU) roadmap, and in particular for supporting the EAC central banks in their efforts to adopt the forward-looking pricebased monetary policy framework.

The annual meeting usually brings together central bankers, ministers of finance





Fadhili Juma Ngogota as seen in the photo above is reportedly wanted by the police following allegations of immoral behaviour. On 2/7/2022 police no BUG/RB/3520/2022 was revealed and he is no where to be found. Anyone who has useful information that could assist to his arrest please report to your nearest police station

and development, parliamentarians, private sector executives, representatives from civil society organizations and academics to discuss issues of global concern, including the world economic outlook, poverty eradication, economic development,

The EAC team also met with World Bank officials to discuss preparations for the Eastern Africa Regional Digital Integration Project (EARDIP).

and aid effectiveness.

The project is expected to offer an estimated grant of \$250 million, out of which \$230 million will be given directly to Partner States and \$20 million to EAC Secretariat to facilitate technical assistance and capacity development.

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2.The successful bidder will be required to pay a deposit of 25% of the amount purchased on the auction day after the fall of the Auctioneer's hammer and the balance of 75% to be paid on or before 14 days after the sale, in default of the said balance the amount deposited shall be forfeited and the property will be re auctioned.

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# **PUBLICATION OF FINANCIAL STATEMENTS**

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

		Current Quarter	Previous Quarter
	SSETS	30-Sep-22	30-Jun-22
A. <u>A</u>	Cash	3,126	1,96
2	Balances with Bank of Tanzania	16,828	13,69
3	Investments in Government securities	45,272	49,21
4	Balances with other banks and financial institutions	1,285	1,84
5	Cheques and items for clearing		
6	Inter branch float items	-	
7	Bills negotiated	-	,
8	Customers' liabilities for acceptances	-	
9	Interbank Loans Receivables	10,684	10,66
10	Investments in other securities	-	
11	Loans, advances and overdrafts (net of allowances for probable losses)	84,579	84,39
12	Other assets	2,542	2,66
13	Equity Investments	-	
14	Underwriting accounts	-	
15	Property, Plant and Equipment	2,735	2,91
16	TOTAL ASSETS	167,051	167,36
2 11	ABILITIES .		
17	Deposits from other banks and financial institutions	54.628	55.56
18	Customer deposits	69,613	69,33
19	Cash letters of credit		00,00
20	Special deposits	_	
21	Payment orders/transfers payable	32	8
22	Bankers' cheques and drafts issued	25	2
23	Accrued taxes and expenses payable	2,619	2,26
24	Acceptances outstanding	-	,
25	Interbranch float items	-	
26	Unearned income and other deferred charges	-	,
27	Other liabilities	1,969	1,99
28	Borrowings	-	
29 30	TOTAL LIABILITIES  NET ASSETS/(LIABILITIES)(16 minus 29)	128,886 38,165	129,25 38,11
30	NET ASSETS/(LIABILITIES)(16 minus 29)	38,165	36,11
).	SHAREHOLDERS' FUNDS		
31	Paid up share capital	21,500	21,50
32	Capital reserves	1,798	2,13
33	Retained earnings	14,070	13,73
34	Profit (Loss) account	797	74
35	Other capital accounts	-	
36	Minority Interest	-	
	TOTAL SHAREHOLDERS' FUNDS	38,165	38,11
37		12,216	6,70
<b>37</b> 38		6,414	6,44
	Non performing loans & advances	1,550	1,21
38	Allowances for probable losses		
38 39		-	
38 39 40 41	Allowances for probable losses Other non performing assets		
38 39 40 41	Allowances for probable losses Other non performing assets SELECTED FINANCIAL CONDITION INDICATORS		00.77
38 39 40 41 <b>D.</b> (i)	Allowances for probable losses Other non performing assets  SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets	22.85%	
38 39 40 41 <b>D.</b> (i) (ii)	Allowances for probable losses Other non performing assets  SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans	22.85% 7.45%	7.53
38 39 40 41 <b>D.</b> (i) (ii) (iii)	Allowances for probable losses Other non performing assets  SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits	22.85% 7.45% 69.32%	7.53 68.54
38 39 40 41 <b>D.</b> (i) (ii) (iii) (iv)	Allowances for probable losses Other non performing assets  SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits Loans and Advances to total assets	22.85% 7.45% 69.32% 50.63%	22.77 7.53 68.54 50.42
38 39 40 41 <b>D.</b> (i) (ii) (iii)	Allowances for probable losses Other non performing assets  SELECTED FINANCIAL CONDITION INDICATORS Shareholders Funds to total assets Non performing loans to total gross loans Gross loans and advances to total deposits	22.85% 7.45% 69.32%	7.53 68.54

# CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 SEPTEMBER 2022 (Amounts in millions of shillings) Current Quarter Comparative Current Year Cumulative Cumulative

		Current Quarter	Comparative Quarter (Previous Year)	Current Year Cumulative	Comparative Year (Previous Year) Cumulative
		30-Sep-22	30-Sep-21	30-Sep-22	30-Sep-21
1	Interest Income	3,168	3,815	9,635	9,417
2	Interest Expense	1,391	1,160	3,822	3,540
3	Net Interest Income (1 minus 2)	1,777	2,655	5,813	5,877
4	Bad Debts Written-Off	(31)	3	(36)	3
5	Impairment Losses on Loans and Advances	351	300	932	691
6	Non Interest Income:	221	242	592	501
	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	51	31	139	116
	6.2 Fees and Commissions	170	211	453	385
	6.3 Dividend Income		-		-
	6.4 Other Operating Income		-		-
7	Non Interest Expenses:	1,438	1,363	4,153	3,861
	7.1 Salaries and Benefits	691	579	1,925	1,570
	7.2 Fees and Commission		-		-
	7.3 Other Operating Expenses	747	784	2,228	2,291
8	Operating Income/(Loss)	240	1,231	1,356	1,823
9	Income Tax Provision	187	219	560	657
10	Net Income/ (Loss) After Income Tax	53	1,012	796	1,166
11	Other Comprehensive Income (itemize)	-		-	-
12	Total comprehensive income/(loss) for the quarter	53	1,012	796	1,166
13	Number of Employees	34	30	34	30
14	Basic Earnings Per Share	10	188	74	108
15	Number of Branches	2	2	2	2
	SELECTED PERFORMANCE INDICATORS				
(i)	Return on Average Total Assets	0.58%	2.99%	1.60%	1.48%
(ii)	Return on Average Shareholders' Fund	0.56%	11.02%	4.20%	4.22%

## CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2022

(iv) Net Interest Income to Average Earning A

	Share	Share	Retained	Regulatory	General		
	Capital	Premium	Earnings	Reserve	Reserve	Others	Total
Current Quarter 2022							
Balance as at the beginning of the quarter 01.07.2022	21,500		14,483	2,130	•	-	38,11
Profit for the the quarter			53		-		5
Other Comprehensive Income					-		
Transactions with owners	-		-		-	-	
Dividends Proposed	-		-		-	-	
Regulatory Reserve	-	-	332	(332)	-	-	
General Provision Reserve	-		-		-		
Loan written off	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
Balance as at the end of the quarter 30.09.2022	21,500		14,867	1,798	-		38,16
Previous Quarter 2022							
Balance as at the beginning of the quarter 01.04.2022	21,500		14,675	1,631	-	-	37,80
Profit for the quarter	-	-	537	-	-	-	53
Other Comprehensive Income	-	-	-	-	-	-	
Transactions with owners	-		-	-	-	-	
Dividends Proposed	-		-	-	-	-	
Regulatory Reserve	-		(499)	499	-	-	
General Provision Reserve	-		-	-	-		
Loan written off	-		-	-	-	-	
Others	-		(230)	-	-	-	(23
Balance as at the end of the quarter 30.06.2022	21,500		14,483	2,130			38,1

# CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 SEPTEMBER 2022

(Amounts in million shillings) ash flow from operating activities 1,35 1,823 djustments for:
- Impairment/Amortization
- Net change in Loans and Advances
- Gain/loss on Sale of Assets
- Net change in Deposits
- Net change in Short Term Negotiable
- Net change in Other Liabilities 1,644 (14,294 (1,154 Net change in Other Assets roceeds from Sale of Fixed Assets urchase of Non- Dealing Securities oceeds from Sale of Non-Dealing Securities Others (specify) Net cash provided (used) by investing Cash flow from financing activities: oceeds from Issuance of Share Capital ash and Cash Equivalents: let Increase/ (Decrease) in Cash and Cash (5,144 (6,621 (16,132 4,578 45,09 32,540

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2022

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

Name and Title

Mr. Antaryami Sarangi
Managing Director

Mr. Mahadhil M.Karwani
Head of Finance

21.10.2022

Mr. Allen Richard
Internal Auditor

21.10.2022

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

Name Signature Date

1. Mr. Suitbert Kageuka - Director 21.10.2022
2. Dr. Paul Kato - Director 21.10.2022

**Guardian** 

#### **NATIONAL.NEWS**

# Dar police hold two over illegal gas cylinder deals

#### **By Correspondent Mary Kadoke**

POLICE in Dar es Salaam are holding two people suspected of involving in re-filling ORYX cooking gas cylinders with gas from other companies and illegally selling them to distributors.

The two people were arrested during a joint operation conducted by the police and the gas company over the weekend at Mbezi Makabe and Kimara Bonyokwa in Ubungo

It is alleged that during the operation, one suspect Justine Roman (35) was found in possession of a number of ORYX gas seals and twelve gas cylinders from other companies.

During the operation, another suspect Collin Munisi (26) named Roman as his main supplier, a move which led the police to apprehend

Dar es Salaam Regional Police Commander Jumanne Mulilo confirmed the incidents saying investigations were underway and will appeal in the court of law upon completion of investigations.

Speaking on the matter, Oryx Energies Tanzania Deputy Managing Director Mohamed Mohamed called for strict regulation of the Liquefied Petroleum Gas (LPG) business to contain illegal gas re-filling which is threatening the business.

He said investors spend much of their resources and money to invest into the business saying the government should keep a close eye on the lucrative business which is important to the national economy.

"As licensed LPG marketers much is incurred on paying tax and other costs, unlike illegal re-fillers who obviously don't pay tax hence an economic sabotage," he said.

He also called upon the Energy 

and Water Utilities Regulatory Authority (EWURA) to act timely before the situation worsens as it poses a risk to users.

He called upon the public to report any case of tampering by dialing 0800750183 or report to any nearest police station for emergencies.

EWURA Spokesperson Titus Kaguo said already standards are set upon sellers and gas cylinder owners as a battle to the existing challenges.

"As we inspect and note some fraud on any gas cylinder, both the seller and gas cylinder owner become accountable; in doing so owners strive to ensure elimination of the illegal business," said Kaguo.

He said the regulator has restricted dealers not to purchase cylinders beyond 67 kilogrammes as a measure to contain the problem that most dishonest traders use.

"The illegal LPG re-filing creates multiple negative effects to citizens as they end up buying unprocessed and below standard gas cylinders from unauthorized institutions something that is unfair to the customers,"

> As licensed LPG marketers much is incurred on paying tax and other costs, unlike illegal re-fillers who obviously don't pay tax hence an economic sabotage



Oryx Energies Tanzania deputy managing director Mohamed Mohamed briefs journalists in Dar es Salaam at the weekend on how what he called a joint "investigative move" by the firm and Dar es Salaam Special Zone police detectives exposed illegal gas cylinder re-fillers. Photo: Correspondent

# Over 300 women in Kilwa benefit from entrepreneurship training by ActionAid

#### **By Beatrice Philemon**

A total of 320 women in Kilwa District, Lindi Region have been trained on various issues including entrepreneurship which has now helped them to engage in economic activities through the Local Rights Programme (LRP) by ActionAid.

The women from Kivinje, Mandawa, Njinjo and Miguruwe wards are now engaged in farming sesame, seaweed and fish business to improve their household economic life.

Speaking during a recent field visit, Pili Kuliwa who is secretary of Tumaini Jipya kwa Wanawake Kilwa (TUJIWAKI) literally translated as

New Hope for Women in Kilwa, positions in the system. said through the knowledge and skills gained from ActionAid Kilwa and TUJIWAKI beneficiaries of the programme have been able to establish 28 small groups comprising of 280 members which enable members to access financial services from Kilwa District Council and start small businesses.

Under the programme, women were trained on human rights, gender equality, entrepreneurship skills, how to identify Gender-Based Violence (GBV) and how to report it, the effect of climate change and how to cope with it, women's participation in social issues

"As TUJIWAKI we are very glad for what we have achieved in the 2019 election because 19 women were contested in various leadership positions at the hamlet and village level in the 2019 local government election," she said.

The training has changed the fortunes of women not only in the hamlet but Kilwa District as a whole and they are now the ones training others, something that was not the case in the past.

"Women reduced have dependence on men and are now contributing to their families' income in- terms of cash and their and contest for various political spouses are now very happy with also very high.

what has been achieved," she said. Kilwa LRP's project coordinator,

Steven Benard added that So far LRP is being implemented in eight villages in Kilwa District that includes Njinjo, Lihimaliao Kusini, Lihimaliao Kaskazini, Matandu, Mandawa, Kiwawa, Singano and Nangulukulu villages.

So far ActionAid Kilwa has trained 14 paralegals through LRP to provide legal aid services to communities facing gender-based violence (GBV) issues in 14 wards in Kilwa District Council, Lindi Region.

The main goal is to increase access to justice, protect human rights, promote social justice in the country and address genderbased violence against women and children in Kilwa. He said the main challenges facing Kilwa residents are land disputes, matrimonial cases; child maintenance which are



INVITATION FOR BIDS TO PROVIDE SHORT TERM CONSULTANCY SERVICES TO BUILD CAPACITY OF FARMERS TO ADAPT TO CLIMATE CHANGE BY USING HARVESTED RAINWATER IN BUHINGU AND **IGALULA VILLAGES** 

## 1.0 Background

The Nature Conservancy (TNC) and Pathfinder International (PI) in Tanzania are jointly implementing an integrated Program known as Tuungane which addresses Population, Health and Environment (PHE). Agriculture which forms the main livelihood activity on the terrestrial environment has been blamed for the increasing siltation of Lake Tanganyika through unsustainable farming practices. To reduce the soil sediments that have adverse effect to the lake fisheries productivity, Tuungane program aims at supporting smallholder farmers in the Greater Mahale Ecosystem (GME) in improving their agricultural practices through adoption of Climate Smart Agriculture. Crop yields have been decreasing year after year due to drought and unpredictable rainfalls. Due to this, the program aims at building the capacity of farmers to adapt to climate change by using harvested rainwater to irrigate their crop plants. To achieve this, Tuungane program is seeking short term consultancy services from organizations and companies to design and construct rainwater harvesting structures within the farms in Buhingu and Igalula wards.

## 2. Consultancy Services

The following is the list of needed consultancy services:

- 2.1 Conduct meetings with community leaders and farmers in Buhingu and Igalula wards to sensitize them on the importance of rainwater harvesting technologies in adapting to climate change.
- 2.2 Train 20 farmers from each of the 7 selected villages from Buhingu and Igalula wards on how to construct and maintain rainwater harvesting structures.
- 2.3 Construct one demonstration rainwater harvesting structure in each of the 7 selected villages. The consultant should also train the farmers on how to use the harvested rainwater in irrigating their crop plants.
- 2.4 Supervise 20 farmers from each of the 7 selected villages to construct their own rainwater harvesting structures in their farms based on the knowledge acquired through the training.
- 2.5 Prepare and submit to TNC/Tuungane program management a training report after the assignment.

## 3.0 Eligibility Criteria

Eligible consultants should possess the following minimum qualifications:

- The biding organization or company should have personnel with a minimum qualification of Bachelor of Science in Agricultural Engineering, or any studies related to the assignment.
- · Have an experience of at least 3 years in training farmers on how to construct rainwater harvesting structures (attach a list of completed similar assignments and CV of key personnel).

## 4.0 Application procedures

Interested organizations or companies with technical skills and appropriate experiences in the above-mentioned assignment, are warmly welcome to submit their electronic Technical Proposals (detailing the best 3 types of low cost rainwater harvesting structures for smallholder farmers operating in gently sloping farmlands) including a well itemized

Financial Budget and activity time schedule on or before 141h November 2022 by email to: <a href="mailto:hshilinde@tnc.org">hshilinde@tnc.org</a>. Also attach legal business documents as per Government requirements (License, BRELA registration certificate, and TINNAT number). Please, note that all application received after the deadline will not be honored.

# TGNP, Coady Institute team up on six-day workshop on gender justice

## By Francis Kajubi

TANZANIA Gender Networking Programme (TGNP) and the Canadian-based Coady Institute have teamed up to organise a sixday workshop on gender justice strengthening in Tanzania.

The workshop that started yesterday in Dar es Salaam, is part of TGNP's Feminist Advocacy for Gender Justice (FAGJ) programme 2019/2024 which targets women's empowerment and sensitization on gender-based issues.

The workshop which brought participants together from different countries aims strengthening women's organisations and advocates in the theoretical and practical foundations of feminist advocacy.

It however focuses on supporting feminists to advance gender justice in a broad range of sectors, and in particular through ongoing projects and partnerships with the Coady Institute.

The participants are from Women movements.

Commission for Development in Bangladesh (CCDB), Self Employed Women's Association (SEWA-India), Centre for Leadership in Haiti (CLE), Care Zimbabwe and TGNP.

Clara Kalanga, TGNP Head of Programmes said the workshop involves staff from partner organisations, as well as members of their networks, who have at least 2 years of experience working in community development, and who are currently involved in advocacy.

Apart from theoretical learning and sharing experiences, participants will have an opportunity to visit the Saranga knowledge centre in Dar es Salaam that was established in partnership with Coady Institute," said Kalanga.

Speaking about the FAGI programme, Julien Landry Senior Programme Staff said it aims at strengthening the capacity of select partners, including women's rights organisations and feminist

Integrity for Society Empowerment The programme intends to Christian deepen feminist understanding of feminism(s) and address issues of power, gender, and intersecting inequalities to plan and implement effective advocacy initiatives that strengthen community agency, and voice, and ultimately contribute to gender equality.

> "Using a decolonization lens, the programme is designed to enhance knowledge and skills through the active sharing of experiences and ideas, and to explore opportunities for ongoing learning and collective action around issues of common concern," said Landry.

> According to him, the workshop builds on experiences and literature in the areas of advocacy, feminist theory, communication, human rights, popular education, and social change.

> It provides participants with a rights-based approach and strategic framework to analyse past advocacy and to produce or refine future or ongoing advocacy initiatives through a feminist lens.



Industries, Trade and Investment minister Dr Ashatu Kijaji pictured yesterday receiving a gift from Selous Jimbiza Camp director Arif Ahmed (3rd-R) after visiting their booth at the on-going 6th Swahili International Tourism Expo - 2022 (SITE) at Mlimani City in Dar es Salaam. Right is an officer with the camp, Saheer Ahmed. Photo:



Lazaro Kilahala (standing), CEO of the government's Tanzania Electrical, Mechanical and Electronics Services Agency (TEMESA), briefs members of the Parliamentary Infrastructure Standing Committee in Dodoma city yesterday on the headway it has made in implementing projects lined up for execution in financial year 2022/2023.

# Work even harder to support govt's economic diplomacy vision, solicitor general urges staff

#### By Correspondent James Kandoya

THE newly appointed Solicitor General Dr Boniface Luhende has appealed to staff and management in his office to work hard and professionally to bring confidence to investors to resonate with the government's economic diplomacy vision.

Dr Luhende and his deputy Sara Mwaipopo made the appeal yesterday in Dar es Salaam on their first day in the office since President Samia Suluhu Hassan appointed him as the new solicitor general and Sara Mwaipopo named as the deputy solicitor general.

Prior to the new role, Dr Luhende was the deputy solicitor general.

He said working hard and professionally will attract more investment in the country adding that investment is one of the country's priorities.

"It is my hope that our office performance has a great contribution to attract investment in the country through our decisions," he said.

He called for cooperation from the staff and the entire team of management as well as his deputy to ensure their duties become easy.

Dr Luhende said professionalism was very important to ensure his office implement its duties within and beyond the country's borders efficiently.

Practically, the solicitor general may determine the staffing, direct the briefing process, and make or assign the oral argument for any matter in any appellate court.

"My deputy and I ask for cooperation from you because without cooperation our duties will not be easy and therefore the target will not be achieved. Everyone must play his or her duty" he added. 

Deputy solicitor general Sara Mwaipopo thanked the staff and management for the cooperation shown on their first day in the office.

She said the duty of her office was to advise the government on litigation of civil matters, including human rights and constitutional matters;

Also, to conduct civil litigation, constitutional matters, human rights cases, election petitions and related matters instituted in court by or against the government within and outside Tanzania.

"Deputy Government solicitor general is also the accounting officer and shall be responsible in managing day-to-day affairs and shall be a disciplinary authority of employees appointed or designated to carry duty within the office of the solicitor-general terms of this order and laws governing the public service," she said.

Deutsche Gesellschaft

# WHO: One million people dying every year due to lead poisoning

#### By Guardian Reporter

AN estimated 1 million people die from lead poisoning, most of them being children as they are exposed to low levels of lead causing lifelong health problems, including anemia, hypertension, immunotoxicity and toxicity to the reproductive organs.

'Say no to lead poisoning' is the theme of the 10thInternational Lead Poisoning Prevention Week (ILPPW) to raise awareness about lead poisoning and encourage all countries to take action to prevent lead exposure, particularly in children.

"Lead exposure is especially dangerous to children's developing brains and can result in reduced intelligence quotient (IQ), attention span, impaired learning ability, and increased risk of behavioural problems," said Dr Maria Nera, WHO Director, Department of Environment, Climate Change and Health.

Lesley Onyon, Unit Head, Chemical Safety, Department of Environment, Climate Change and Health said the world has seen a significant reduction in the use of lead in paint in the last 10 years with more than 84 countries now having legally binding controls to limit the production, import and sale of lead

"We now have a global ban on leaded petrol. But there is still more work to be done. Lead poisoning is entirely preventable through a range of measures to restrict use of lead and to monitor and manage exposures. That is why this year we are widening the scope to prevent all sources of lead exposure," she stated.

Lead is toxic to multiple body systems, including the central nervous system and brain, the reproductive system, kidneys, the cardiovascular system, the blood system and the immune system.

Lead exposure is estimated to account for 21.7 million years lost to disability and death (disabilityadjusted life years, or DALYs) worldwide, due to long-term effects



We now have a global ban on leaded petrol. **But there is** still more work to be done. Lead poisoning is entirely preventable through a range of measures to restrict use of lead and to monitor and manage exposures. That is why this year we are widening the scope to prevent all sources of lead exposure

WHO estimates that 30 percent of idiopathic intellectual disability, 4.6 percent of cardiovascular disease and 3 percent of chronic kidney diseases can be attributed to exposure to lead.

There are many sources of lead exposure in industrial settings like mining and smelting, recycling of electronic waste and leadacid batteries, plumbing and ammunition in settings that could expose children and adolescents, particularly developing economies.

Exposure can also occur in nonindustrial settings as lead paint can be found in homes, schools, hospitals, and playgrounds.

Children can ingest flakes dust, from lead-painted toys or surfaces or be exposed to lead-glazed ceramics and some traditional medicines and cosmetics.

**Important** sources exposure include environmental contamination from the recycling of lead-acid batteries and from poorly controlled lead mining and smelting operations; the use of leadcontaining traditional remedies; lead ceramic glazes used in food containers; lead pipes and other lead-containing components in water distribution systems; and lead paint.

WHO calls upon all countries to ban lead paint, identify and eliminate all sources of childhood lead exposure, educate the public regarding the dangers of misusing lead-containing products and say no to lead poisoning.

# für Internationale Zusammenarbeit (SIZ) GmbH

# Call for Expression of Interest (EoI)

Moderation and facilitation of GIZ organizational development events and short and long-term strategic consulting

#### 1. Background:

GIZ is a federally owned enterprise operating worldwide, assisting German Government in achieving its objectives in the field of international cooperation. It offers a demand-driven, tailor-made and effective services for sustainable development worldwide.

#### 2. Purpose of consultancy

GIZ Office Tanzania (Including GIZ/East African Community programme), is looking for the experienced company with a team of well-trained staff in the areas of master class coaching, training and moderation/facilitation of events/workshops. In addition, the selected company shall also advise GIZ on strategic issues and coach managers and team members in the event of individual needs.

## 3. Specific Objectives

Preparation, moderation and follow-up of GIZ events and workshops for Country office and Programmes.

- Moderating Teambuilding Workshops
- Preparation, implementation and follow-up of feedback to managers in line with GIZ's procedures.
- Preparation, implementation and follow-up of feedback to Country Director in line with GIZ's procedures.
- Strategy consulting (such as the yearly country planning, or selective strategic questions) to design and delivering a variety of high-profile projects across sectors.
- Training Workshops and Masterclasses
- Conducting Individual Coaching of managers and staff

## 4. Place/regions of Implementation:

Dar es Salaam, Arusha, Kilimanjaro, Dodoma, Ruvuma, Dodoma and Zanzibar. The projects and programmes can be extended to other places/regions as deemed necessary. Consequently, interested service providers should be prepared to work in other

places/regions not mentioned in this EOI.

## 5. Quantity structure and Duration

- The complete set of the EOI documents should be in English Language
- Maximum page per set: 30 pages
- Sets with more than 30 pages will not be considered for further process.
- The contract duration shall cover up to One Year from February, 2023 to March, 2024 with possible one year extension.

## 6. Eligibility/Expertise / Documents to be submitted

- At least 10 reference projects over a period of 5 years with international organizations in the area of the above mentioned 6 specific objectives and at least 5 reference letters
- Commercial details: Annual turnover for at least 3 years with a minimum amount of TZS. 200,000,000.00 p.a.
- Number of Employees: Overview of experts within the company for the specific objectives (5 Experts, 1 Team Leader)
- Financial position: Audited Accounts for the last 2 years
- Brief Company Profile including staffing and Organogram
- Certificate of Incorporation/Company Registration Documents i.e. TRA, BRELA, etc

#### 7. Submit your EOI by email only, to the following email address: TZ\_Quotation@giz.de

Not later than 13 November, 2022.

Only qualified Tanzanian registered companies will be shortlisted and contacted for the further processes.

# Number of certified bakeries to increase, courtesy of initiatives by SIDO and TBA

## By Correspondent Felix Andrew

THE number of local certified bakeries and employment opportunities in the country is expected to increase in the coming few years, thanks to initiatives taken by the government in collaboration with the private sector.

This was stated in Dar es Salaam over the weekend by the Principal of College of Business Education (CBE) Prof Emmanuel Mjema when closing a ten days course on baking and confectionery, organised by the Small Industries Development Organisation (SIDO) in collaboration with Tanzania Bakers Association (TBA). The training course attracted 142 participants.

Prof Mjema said it is expected that through training there would be an increase of the number of standard bakeries hence creating employment opportunities among youth.

He assured participants that Business Registrations CBE. and Licensing Agency (BRELA), Tanzania Trade Development (TanTrade) Authority and Tanzania Bureau of Standards (TBS) in collaboration with SIDO and other institutions would work

According to him CBE would provide further training to graduating participants on business management, marketing and accounting.

"We want to ensure that you provide quality products which can compete at any market for your benefits and income to state coffers," he said.

Prof Mjema said the Ministry of Industry and Trade has to put in an enabling and sustainable environment to ensure that industries are established and developed.

He said the ministry through SIDO has been tasked to sensitise Tanzanians to establish small and medium industries including the bakery and confectionery.

Prof Mjema asked manufacturers particularly those who completed the course to ensure that they produce quality products which meet required standards.

Acting Director of Training and Management at SIDO, Stephen Bondo said the organisation would conduct similar courses to other regions in the country.

He said recently SIDO signed a

on all challenges facing the baking memorandum of Understanding with TBA that would allow the course to run sustainably.

> TBA Chairperson Fransisca Lyimo outlined challenges which are facing them such as lack of training area, VAT on baking products and availability of materials. She asked the government to

remove value added tax imposed on baking products and allow additives (white sugar) as raw materials instead of normal sugar which is used in making cake. The TBA Chairperson also said

the association has launched a countrywide training to educate members on various issues regarding production, quality and marketing.

Last week the ministry of Industry and Trade through its institutions pledged to work on all challenges facing local bakers in order to improve their development and industries in general.

Minister Exaud Deputy Kigahewas quoted as saying the government will continue to provide a conducive environment for the bakers to conduct their activities smoothly hence contributing to the state coffers and improving their livelihood.

# **Guardian**

#### NATIONAL.NEWS

# Govt allows villagers bordering Kitulo National Park to stay put

By Guardian Correspondent, Mbeya

LONG time land conflict pitting residents of Kikondo village in Mbeya District and the government has been resolved and the residents have been permitted to continue settling in the area.

The residents have been in conflict with the government on the reason that the area encroached on the Kitulo National Park activities including water sources for both the great Ruaha River Lufilo Rivers.

In addition, it was not all clear the residents were in which region between Njombe and Mbeya as 60 per cent of the village area is in Njombe Region and 40 per cent in Mbeya while all services were being provided from the latter.

Now the government has agreed for the residents to be officially recognised as being in Mbeya Region while calling on them to protect the water sources using various means, both legal and traditional.

Two days ago Mbeya Regional Commissioner Juma Homera and his Njombe counterpart, Anthony Mtaka as well as Kitulo National Park conservation officials convened at the village to listen to the villagers and issue the decision.

Niombe RC Mtaka said for a long time the villagers have been getting their services from Mbeya Region and that there is no reason for the two regions to fight over them as the area is in Tanzania.

He said they also cannot be removed from the area because they enjoy all social services provided by the government, hence, he added that they will continue settling in

"We Njombe regional leaders will be the last to say bring bulldozers to demolish your dwellings, you have settled here for a long time while the government has provided you schools, a dispensary and other social services, hence you are going nowhere," said RC Mtaka.

Не advised his Mbeya counterpart, Homera to involve residents of the village to protect water sources, as they have been doing so for a long time.

Mbeya RC Homera agreed for the residents to continue being served by his region on the reason that it has been doing so since the beginning.

He said he plans to advise President Samia Suluhu Hassan to allow the residents to have better land planning to avoid intervening with other activities including conservation activities protection of water sources.

However, he said, there are some houses that will have to be removed due to their close location to water

"The owners of these houses, numbering 19 in total will be relocated to other areas," he said.

Kitulo National Park Chief Conservator, Theodora Batiho said their relations with the villagers have improved following talking to them via their traditional elders.

Villagers in the area thanked the government for letting them stay in their settlements as they have been doing so for a long time.

We Njombe regional leaders will be the last to say bring bulldozers to demolish your dwellings, you have settled here for a long time while the government has provided you schools, a dispensary and other social services, hence you are going nowhere



Tausi Mdela, a member of suburban Dar esd Salaam's Saranga Kimara Information and Knowledge Centre, prepares minutes on the centre's meeting held at the weekend. She said that despite her advanced age (she would not be drawn into going into details), she can still write and read without

# 

# Z'bar govt warns traders to abide by indicative prices on food items

By Guardian Reporter, Zanzibar

ZANZIBAR Ministry of Trade and Industrial Development says traders who will fail to abide by the indicative prices set by the government on food items will be severely dealt with including revocation of their trading licences.

The warning was given here at the weekend by Omar said

Shaaban, the Minister of Trade goods by prices that had not been Competition Commission, Sijamin Industrial Development during his inspection of shops selling various goods including food at Unguja's Darajani and Mlandege areas.

Shaaban said the government and traders have jointly agreed on the indicative prices that have been fully verified including traders' profit margins.

He said if the traders will sell the

agreed upon it would be in violation of the laws governing business management and competition by consumers.

He named the goods whose indicative prices were jointly agreed by the government and traders as including sugar, rice and wheat flour whose duties had been lowered by the government.

Earlier, the director of Trade

Mohamed called upon traders to make sure they abide by the indicative prices as had been agreed upon.

traders who interviewed by this paper claimed that there are also increase of levies on goods including charges to the municipal authorities on environmental cleanliness and other charges.

# Companies engaged in ARV making undergo training on intellectual property rights

**By Guardian Reporter** 

of companies involved in the manufacture of anti-retroviral drugs (ARVs) have been trained on intellectual property rights organised by the Southern African Development Community (SADC) in partnership with the African Regional Intellectual Property Organisation (ARIPO).

Participants from Botswana, Malawi, Mauritius, Mozambique, South Africa, Zambia and Zimbabwe attended the capacity building training that aimed at strengthening regional and national Intellectual Property Rights Policies and Regulations (IPRs) and Trade Related Intellectual Property Aspects of Intellectual Property Rights (TRIPS) compliance.

Prof Michael Blakeney of the University of Western Australia, the lead consultant for the training in partnership with experts from ARIPO, conducted the training and topics covered included introduction to intellectual property concepts and principles; patenting and generics; pharmaceutical patenting and SMEs intellectual property rights, market competition and access to affordable medicines; enforcement of IPRs in the ARV sector; and protection of traditional medicines and knowledge.

According to ARIPO Intellectual Property is a very wide field of law that affects human kind in all daily activities in the consumption of products and services and it is comprised of three components, namely industrial property; copyright and related rights; as well as emerging issues of intellectual property.

Without protection of ideas, businesses and individuals would not reap the full benefits of their inventions and innovations and would focus less on research and development.

At the end of the training workshop, which was convened

by the SADC Secretariat under the Support to the Industrialisation A TOTAL of 12 representatives and Productive Sectors (SIPS) programme, the participants were presented with certificates at a brief ceremony at ARIPO head office in Harare, Zimbabwe.

SIPS are a programme funded by the European Union (EU) and the Federal Ministry for Economic Cooperation and Development (BMZ).

SIPS aims to enhance regional policy and regulatory environment and private sector participation in regional value chain.

The objective of SIPS is to contribute to the SADC industrialisation and regional integration agenda by improving the performance and growth of selected regional value chains as well as the related services within the agro-processing and pharmaceutical sectors.

SADC oversees enhanced policy, regulatory and business environment on national and regional levels for development and sustainable operation of the regional value chains for selected products in the agro-processing and pharmaceutical sectors, while the German development agency, Deutsche Gesellschaftfür Internationale Zusammenarbeit (GIZ), a key implementer of SIPS, coordinates the enhance participation of the private sector in the ARV, CMPP and leather value chains under Result Area 2.

SIPS are a programme funded by the European Union (EU) and the **Federal Ministry** for Economic **Cooperation and** 

**Development (BMZ)** 



Some regional trainers who are also health experts pictured in Morogoro municipality at the weekend undergoing training on how to protect themselves against Ebola. It was jointly organised by the Health ministry and the World Health Organisation and involved experts from Muhimbili

# Ministry of Health, WHO conducting five-day Ebola virus training to providers of healthcare

Correspondent

Mutayoba

Arbogast, Kagera

THE Ministry of Health in collaboration with the World Health Organization (WHO) has conducted a five day Ebola Virus safety training to regional health service providers.

The training was aimed at facilitating the safety of the experts from the disease as a means to protect them and the people they serve.

It was held in Morogoro region over the weekend and was attended by experts from Muhimbili National

Hospital, Zonal, and Regional Referral Hospitals.

Dr Erick Richard, training coordinator, said the training was about preparedness to avoid contact and deal with Ebola virus especially when they attend patients.

"We have trained them about principles and practices of safely providing patient care, without putting themselves at risk," said Dr Richard adding that they were facilitated with Personal Protective Equipment (PPEs).

The training entailed how to care for patients but also receive and care for Ebola patients.

"The disease has not entered our country but we ought to take every precautions including preparedness, knowledge. prevention and cure", h said.

Also present at the training were epidemic experts from Democratic Republic of Congo, Cameroon, Sierra-Leone, Burkina Faso and Zambia, some of the countries experienced with Ebola outbreaks to share ideas and experiences.

According to the World Health Organisation (WHO), as of 19 October 2022, there have been 64 confirmed cases of Ebola virus disease in Uganda, including 25

deaths (case fatality rate: 39 percent including probable deaths: 54

Kagera Region in Northwest of Tanzania neighbouring Uganda by land and by waters of Lake Victoria and the government has been doing a lot in its capacity, to see the citizens are free from the deadly disease.

Among other steps, health experts have been visiting areas along the Tanzania-Uganda border to raise awareness on how to protect themselves by taking precautions of avoiding contact with blood and body fluids of a patient.

ADVERTISEMENT





#### **ACCESS MICROFINANCE BANK TANZANIA LIMITED**

# **PUBLICATION OF UNAUDITED FINANCIAL STATEMENTS**

## FOR THE QUARTER ENDED 30TH SEPTEMBER 2022

#### REPORT OF CONDITION OF BANK PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

	ACCESS MICROFINANCE BANK TANZ CONDENSED STATEMENT OF FINANCIAL POSITION		ER 2022
		(Amounts in mi	llion shillings)
		30 September 2022	30 June 2022
A.	ASSETS		
1	Cash	5,899	6,093
2	Balances with Bank of Tanzania	5,767	4,165
3	Investment in government securities	-	-
4	Balances with other banks and financial institutions	657	1,016
5	Cheques and Items for clearing	60	60
6	Inter branch float items	-	-
7	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
9	Interbank Ioans receivable	-	-
10	Investment in other securities	-	-
	Loans, advances and overdrafts (Net of allowances for probable		
11	losses)	45,654	44,204
12	Other assets	8,594	8,737
13	Equity investments	-	-
14	Underwriting accounts		-
15	Property, plant and equipment (net)	899	963
16	TOTAL ASSETS	67,529	65,237
В.	<u>LIABILITIES</u>		
17	Deposits from other banks and financial institutions	1,000	1,500
18	Customer deposits	50,726	47,914
19	Cash letters of credit		-
20	Special deposits	-	-
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued		-
23	Accrued taxes and expenses payable	648	1,227
24	Acceptances outstanding		-
25	Inter branch float items	-	-
26	Unearned income and other deferred charges	1,906	1,894
27	Other liabilities	6,275	5,989
28	Borrowings	-	-
29	TOTAL LIABILITIES	60,556	58,524
30	NET ASSETS / (LIABILITIES) (16 minus 29)	6,973	6,714
c.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	40,000	40,000
32	Deposits for shares	-	-
33	Retained Earnings	(33,584)	(33,797)
34	Profit/(Loss) account	558	298
35	Regulatory Reserve	-	212
36	Minority interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	6,973	6,714
38	Contingent liabilities	444	1,018
39	Non performing loans & advances	5,407	5,694
40	Allowances for probable losses	5,118	4,956
41	Other non performing assets	64	64
D.	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders' funds to total assets	10.33%	10.29%
(ii)	Non performing loans to total gross loans	10.65%	11.58%
(iii)		98.15%	99.49%
. ,	Loans and advances to total assets	67.61%	67.76%
, ,	Earning assets to total assets	67.61%	67.76%
	Deposits growth	4.68%	11.61%
	Assets growth	3.51%	8.84%

		(Amounts in mi			
	Current	Comparative	Current Year	Comparative Year	
	Quarter ended	Quarter ended	Cumulative	Cumulative	
	30 September 2022	30 September 2021	30 September 2022	30 September 2021	
1 Interest income	5,341	4,117	14,762	11,7	
2 Interest expense	(1,014)	(611)	(2,467)	(1,93	
3 Net interest income	4,327	3,506	12,295	9,7	
4 Bad debts written-off	-	0	-		
5 Impairment losses on loans and advances	(747)	(387)	(2,017)	(1,48	
6 Non-interest income:	1,395	1,138	3,386	2,5	
6.1 Foreign currency dealings and translation					
gains/(losses)	39	33	63	1	
6.2 Fees and commissions	344	252	978	7	
6.3 Dividend income	-	-	-		
6.4 Other operating income	1,012	853	2,344	1,6	
7 Non interest expenses	(4,642)	(4,087)	(13,008)	(11,11	
7.1 Salaries and benefits	(2,931)	(2,343)	(8,305)	(6,3)	
7.2 Fees and commission	(141)	(145)	(408)	(4	
7.3 Other operating expense	(1,570)	(1,600)	(4,295)	(4,3)	
8 Operating income/(loss)	333	170	655	(29	
9 Income tax provision	(73)		(97)		
10 Net profit/(loss) after income tax	260	170	558	(29	
11 Other Comprehensive Income (itemize)				,	
Total comprehensive income/(loss) for the					
12 year	260	170	558	(29	
13 Number of employees	401	340	401	3-	
14 Basic Earnings Per Share	26	17	56	(	
15 Number of branches	8	8	8	,	
SELECTED PERFORMANCE INDICATORS					
Return on average total assets	1,56%	1,1%	1.8%	-0.9	
ii) Return on average ordinary shareholders' funds	15.09%	10.0%	17.1%	-8.6	
iii) Non interest expense to gross income	68.92%	77.8%	71.7%	78.0	
(iv) Net Interest income to average earning assets	40.71%	36.2%	58.1%	49.9	
Ty The End of the only to droing doods	40.7170	30.270	00.170	40.0	

Julius Justine Ruwaichi (Chief Executive Officer)	Signed	24th October 2022
Tajinder Singh Bhachu (Chief Financial Officer )	Signed	24th October 2022
Catherine Temu (Head of Internal Audit )	Signed	24th October 2022
We, the undersigned directors, attest to the statements have been examined by to in conformance with International Financial Institutions Act, 2006 and they	us and, to the best of our knowledge a cial Reporting Standards and the rec	and belief, have been prepared
<u>Name</u>	Signature	<u>Date</u>
Thomas Engelhardt (Chairperson)	Signed	24th October 2022

Signature

Name and Title

	STATEMENT OF CAS					
FOR THE QUA	RTER ENDED ON 30					
	(Amounts in million shillings)  Current Quarter Previous Quarter Vear  Current Quarter Previous Quarter Vear  Current Quarter Previous Quarter Vear					
	Current Quarter	Previous Quarter	Year	Cumulative		
	30 September 2022	30 June 2022	30 September 2022	30 September 202		
I: Cash flow from operating activities:						
Net (loss)/profit before tax	333	535	655	(29		
Adjustments for:	000	000	000	(40)		
- Impairment charges and Amortization/depreciation charges	1,192	930	2,832	2,23		
- net change in loans and advances	(1,450)	(4,469)	(8,624)	(1,48		
- gain/(loss) on sale of assets	- 1	-	-			
- net change in deposits	2,312	5,141	7,755	(5,38		
<ul> <li>net change in short term negotiable securities</li> </ul>	-		-	95		
Negotiable Securities			-	-		
- net change in other liabilities	(280)	(353)	(1,382)	(1,00		
- net change in other assets - tax paid	144 (73)	512 (73)	(248) (218)	95		
- others Net change in SMR	(171)	(236)	(442)	18		
Net cash provided (used) by operating activities	2,005	1,989	328	(3,90		
: Cash flow from investing activities:						
Dividend received						
Purchase of fixed assets	(53)	(55)	(134)			
Proceeds from sale of fixed assets	0	- (55)	(10-1)	-		
Purchase of non-dealing securities				_		
Proceeds from sale of non-dealing securities	-		-			
Deferred revenue grant	(25)	(18)	(60)	(10		
Net cash provided (used) by investing activities	(78)	(74)	(194)	3)		
III: Cash from financing activities:						
Repayment of long term debt	-		-	-		
Proceeds from issuance of long term debt	-		-	-		
Proceeds from issuance of share capital	-	-	-	-		
Payment of cash dividends	-		-	-		
Net change in other borrowings	-	-	-	-		
Lease payments  Net cash provided (used) by financing activities						
Net cash provided (used) by financing activities			•			
V: Cash and cash equivalents:		,				
Net decrease in cash and cash equivalents	1,927	1,915	134	(3,9		
Cash and cash equivalents at the beginning of the quarter/yea		6,703	10,411 <b>10.545</b>	18,86		
Cash and cash equivalents at the end of the quarter/year	10,545	8,618	10,545	14,8		

CONDENSED STATEMENT OF CHA	NGES IN	EQUITY F	OR THE PE	RIOD ENDED	ON 30TH SE	PTEMBER 2022	
			( <i>F</i>	Amounts in mi	llion shillings	)	
	Share	Share	Retained	Statutory	General	Deposit	
	Capital	Premium	Earnings	Reserve	Provision Reserve	for shares Total	
Current period up to 30th September 2022							
Balance as at the beginning of the year	40,000	-	(34,166)	581	-	-	6,416
Profit for the period	-	-	558			-	558
Other Comprehensive Income	-	-	581	(581)	-	-	-
Transfer to Statutory Reserve	_			-	-	-	-
Balance as at 30th September 2022	40,000	-	(33,026)	-		•	6,974.00
Previous Year-period up to 30th September 2021							
Balance as at the beginning of the year	40,000	-	(35,570)	2,709	-		7,139
(Loss) for the year		-	(293)	-	-	-	(293)
Transfer to Statutory Reserve	-		1,991	(1,991)	-	-	-
Balance as at 30th September 2021	40,000		(33,872)	718			6,846



# ACCESS MICROFINANCE BANK TANZANIA LIMITED MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

24th October 2022

ACCES RAHISI,NORMAL SAVINGS, RAHISI CAA, ELIMU, AND KIKUNDI ACCOUNT(RAHISI ACCOUNT) Required minimum opening balance Monthly service fees					
Required minimum opening balance				USD	
Required minimum opening balance		 TZS		USD	
			10,000.00		
Fiditility service rees			2,000.00		
Cash withdrawal over counter up to 10M			3,000.00		
Cash withdrawal over counter >10M			10,000	-	
Bank statement 1free per month			FREE		
Bank statement subsequent months			10,000.00	-	
New ATM card issuance			10.000.00		
ATM card renewal or replacement			15,000.00		
Replacement of the PIN			10,000.00		
Standing order Internal			2,000.00		
Standing order External Dormant account fee			12,980.00 FREE		
Interbank transfer			10,000,00		
		 	\$ 55	55.00	
International transfer				55.00	
Closure of account  NUFAIKA TRANSACTIONAL ACCOUNT			20,000.00		
			50,000.00 6,000.00 FREE	25.00	
Required minimum opening balance Monthly service fees			6,000.00	25.00 3.00 FREE	
Bank statement 1free per month			FREE	FREE	
Bank statement subsequent months New ATM card issuance			10,000.00 15,000.00	10.00 N/A	
New ATP Gard issuance "Fees per ATP withdrawan "Fees per ATP withdrawan International transfer ATP mini statement Standing order internal Standing order internal			2,000.00	N/A N/A	
Interbank transfer			10,000,00	1.00	
International transfer			\$ 55	55.00	
ATM mini statement			1,000.00	4.20 55.00 N/A 1.00	
Standing order Internal			10,000.00 \$55 1,000.00 2,000.00 12,980.00	1.00	
Dormant account fee			12,880.00	ERFE	
Dormant account fee Reactivation of Dormant account			FREE FREE	FREE FREE	
			50,000.00	23.00	
NORMAL CURRENT ACCOUNT (NUFAIKA ACCOUNTS)		TZS		USD/EURO	
Required minimum opening balance			100,000.00	50.00	
Monthly service fees			6,000.00	3.00	
Cash withdrawal over counter up to 10M			3,000.00	0.18%	
			3,000.00	U.18%	
Cash withdrawal over counter >10M				10	
Fees per ATM withdrawal			2,000.00	N/A	
ATM mini statement			1,000.00	N/A	
Bank statement 1free per month			FREE	FREE	
Bank statement subsequent months			10,000.00	10.00	
Cheque book 25 leaves			20,000.00	10.00	
Change heat ED leaves	1		35,000.00	15.00	
Cheque book 50 leaves					
Dishonored cheque			30,000.00	30.00	
Bankers Cheque			50,000.00	FREE	
Stop payment			30,000.00	30.00	
Standing order External Standing order External			2,000.00 12,980.00	1.00 12.98	
Standing order External				12.98	
Balance enquiry			1,000.00	1.00	
New ATM card issuance			15,000.00	N/A	
ATM card renewal or replacement			15,000.00	N/A	
Interbank transfer			10,000.00	4.20	
International transfer		,	\$55	55.00	
Dormant account fee			FREE	FREE	
Dormant account ree				FREE	
Reactivation of Dormant account			FREE	FREE	
Letter of recommendation and certificate of balance			FREE 50,000.00	23.00	
Letter of recommendation and certificate of balance  SPECIAL ACCESS NUFAIKA ACCOUNT		TZS	50,000.00	23.00 USD/EURO	
Letter of recommendation and certificate of balance		TZS	50,000.00 100,000.00	23.00 USD/EURO 50.00	
Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees		1728	50,000.00 100,000.00 60,000.00	23.00 USD/EURO 50.00 50.00	
Letter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service fees		TZS	50,000.00 100,000.00 60,000.00	23.00 USD/EURO 50.00 50.00	
Latter of recommendation and certificate of balance SPECIAL ACCESS NUFAIKA ACCOUNT Required minimum opening balance Monthly service Teas Minimum monthly turover		TZS	50,000.00 100,000.00 60,000.00 20,000,000.00	23.00 USD/EURO 50.00 50.00 10,000.00	
Letter of recommendation and certificate of balance  SPECIAL ACCESS NUFAIRA ACCOUNT  Required minimum opening balance  Monthly service fees  Hinimum monthly turover  Cash withdrawal over counter		TZS	50,000.00 100,000.00 60,000.00 20,000,000.00	23.00 USD/EURO 50.00 50.00 10,000.00 0.18%	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PURJAICA ACCOUNT  Required minimum opening balance  Honthly service frees  Himimum monthly turover  Cash withdrawal over counter  Fee per ATTW hidrawal		1728	50,000.00 100,000.00 60,000.00 20,000.00 FREE 2,000.00	23.00 USD/EURO 50.00 50.00 10,000.00 0.18% N/A	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service from 1998  Minimum monthly turover  Cash withdrawal accounter  Fees per ATM withdrawal  ATM mini statement		T28	50,000.00 100,000.00 60,000.00 20,000,000.00 FREE 2,000.00 1,000.00	23.00 USD/EURO 50.00 50.00 10,000.00 0.18% N/A	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PURIAN ACCOUNT  Required minimum opening balance  Monthly service fees  Whintown monthly turoure  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement  Back statement free per month		TZS	50,000.00 100,000.00 60,000.00 20,000.00 FREE 2,000.00 1,000.00 FREE	23.00 USD/EURO 50.00 50.00 10,000.00 0,18% N/A N/A FREE	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVATION ACCOUNT  Required rinnimum opening balance  Nonthity service fees  Ninimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM noil statement free per month  Bank statement Steep generation		T75	50,000.00 100,000.00 60,000.00 20,000,000 FREE 2,000.00 1,000.00 FREE	23.00 USD/EURO 50.00 50.00 10,000.00 0,008 N/A N/A FREE	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVATION ACCOUNT  Required rinnimum opening balance  Nonthity service fees  Ninimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM noil statement free per month  Bank statement Steep generation		TZS	50,000.00 100,000.00 60,000.00 20,000,000 FREE 2,000.00 1,000.00 FREE	23.00 USD/EURO 50.00 50.00 10,000.00 0,008 N/A N/A FREE	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PMIANIA ACCOUNT  Required minimum opening balance  Monthly parecles frees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATT withdrawal  ATT mini statement  Bank statement subsequent monthle  Bank statement subsequent monthle  Chaeqe book 25 Research		T7.5	50,000.00 100,000.00 60,000.00 20,000.00 FREE 2,000.00 1,000.00 FREE	23.00 USD/EURO 50.00 50.00 10,000.00 0,18% N/A N/A FREE	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement Subsequent months  Cheque book 25 leaves  Cheque book 25 leaves		TZS	\$0,000.00 100.000.00 60,000.00 7,000.000 7,000.000.00 1,000.000 1,000.00 1,000.00 7,000.000 1,000.00 7,000.000 7,000.000 7,000.000 7,000.000 7,000.000 7,000.000	23.00 USD/EURO 50.00 50.00 10.000.00 0.18% N/AA N/A FREE 10.00 10.00 15.00	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PURINEA ACCOUNT  Required minimum opening balance  Menthly services fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATT withdrawal  ATT mini statement  Bank statement statement  Bank statement subsequent monthle  Cheque book 55 leaves  Cheque book 56 leaves  Cheque book 50 leaves		TZS	\$0,000.00 100.000.00 \$0,0000.00 20,0000.000 FREE 2,0000.000 1,000.000 FREE 10,000.000 30,000 30,000.00 35,000.00	23.00 USD/EURO 50.00 10.000.00 10.000.00 0.18% N/A N/A FREE 10.00 10.00 15.00 30.00	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVATION ACCOUNT  Required minimum opening balance  Nonthly service fees  Ninimum monthly surver  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement Subsequent months  Cheque book 25 leaves  Cheque book 25 leaves  Dishorance cheque  Bankers Cheque		TZS	\$0,000.00 100,000.00 80,000.00 90,000.000.00 FREE 2,000.00 FREE 10,000.00 FREE 10,000.00 30,000.00 30,000.00 30,000.00	25.00 USD/EURO 50.00 50.00 10.000.00 10.000.00 N/A N/A 10.00 10.00 10.00 15.00 30.00 FREE	
Letter of recommendation and certificate of balance  BRECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service from the service ser		TZS	\$0,000.00 100.000.00 \$60.000.00 20,000.000.00 FREE 2,000.000.000 1,000.00 FREE 10,000.00 30,000.00 30,000.00 50,000.00 50,000.00 50,000.00	23.00 USD/EURO S0.00 S0.00 10.000.00 10.000.00 N/A N/A N/A FREE 10.00 10.00 115.00 50.00 FREE 50.00	
Letter of recommendation and certificate of balance  BRECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service from the service ser		TZS	\$0,000.00 100,000.00 80,000.00 90,000.000.00 FREE 2,000.00 FREE 10,000.00 FREE 10,000.00 30,000.00 50,000.00 30,000.00	25.00 USD/EURO 50.00 50.00 10.000.00 0.18% N/A N/A 10.00 10.00 15.00 15.00 30.00 FREE 30.00	
Letter of recommendation and certificate of balance  SPECIAL ACCES BAYANIA ACCOUNT  Required reinfimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement stree per month  Bank statement stree per month  Cheque book 52 leaves  Cheque book 54 leaves		TZS	\$0,000.00 100.000.00 \$60.000.00 20,000.000.00 FREE 2,000.000.000 1,000.00 FREE 10,000.00 30,000.00 30,000.00 50,000.00 50,000.00 50,000.00	23.00 USD/EURO 50.00 50.00 10.000.00 10.000.00 10.000.00 10.000 10.00	
Letter of recommendation and certificate of balance  SPECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service frees  Minimum monthly turceer  Cash withdraweal coor counter  Fees per ATM withdrawal  ATM mind statement  State statement subsequent months  Charge book 55 balance  Charge book 55 balance  Charge book 50 balance  Statement subsequent months  Charge book 50 balance  Charge book 50 balance  Statement subsequent months  Charge book 50 balance  Statement subsequent  Statement subseque		TZS	\$0,000.00 100,000.00 \$0,000.00 20,000.000.00 FREE 2,000.00 FREE 10,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00 70,000.00	25.00 USD/EURO 50.00 50.00 10.000.00 10.000.00 10.100 10.00 10.00 10.00 10.00 15.00 30.00 FREE 30.00 1.00	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVINEA ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement Subsequent months  Cheque book 25 leaves  Change port of leaves  Siboling order five fire minimum states of leaves  Standing order fire fire minimum states of leaves  Sta		TZS	\$0,000.00 100,000.00 80,000.00 90,000.00 90,000.00 FREE 2,000.00 FREE 10,000.00 20,000.00 50,000.00 50,000.00 50,000.00 50,000.00 50,000.00 50,000.00 50,000.00 50,000.00	23.00 USD/EURO 5.0.00 5.0.00 0.000.00 0.18% N/A FREE 10.00 10.00 30.00 70.00 30.00 FREE 30.00 12.98	
Letter of recommendation and certificate of balance  PREFICIAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service frees  Minimum monthly turceer  Cash withdraweal coor counter  Fees per ATM withdrawal  ATM mind statement  Balance statement free per month  Bank statement wibsequent months  Charge book 55 balance  Charge book 50 balance  Balance statement wibsequent months  Charge book 50 balance  Balance growth open free free per free free per		TZS	\$0,000.00 100,000.00 \$0,000.00 20,000.00 20,000.00 1,000.00 1,000.00 7PREE 10,000.00 30,000.00 30,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 11,000.00 12,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00	23.00  \$0.000  \$0.000  10.0000  10.00000  NAA  NAA  FREE  10.000  15.000  16.000	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly parcels are sees  Findianum monthly turover  Cash withdrawal over counter  Fees per ATTW withdrawal  ATM mini statement  Bank statement subsequent monthls  Chaque book 25 leaves  Chaque book 50 leaves  Childhonored cheque  Bankers Cheque		TZS	\$0,000.00 100,000.00 30,000,000.00 30,000,000.00 FREE 2,000.00 FREE 10,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00	23.00  \$0.000  \$0.000  10.0000  10.00000  NAA  NAA  FREE  10.000  15.000  16.000	
Letter of recommendation and certificate of balance  SPECIAL ACCESS PMAINA ACCOUNT  Required minimum opening balance  Monthly parecise rese  Minimum monthly turover  Cash withdrawal over counter  Fees per ATT withdrawal  ATT mini statement  Bank tastement three per month  Bank tastement subsequent monthle  Cheeye book 55 leaves  Cheeye book 56 leaves  Chlehonered cheeye  Bankers		TZS	\$0,000.00 100,000.00 \$0,000.00 20,000.00 20,000.00 1,000.00 1,000.00 7PREE 10,000.00 30,000.00 30,000.00 10,000.00 10,000.00 10,000.00 10,000.00 10,000.00 11,000.00 12,000.00 11,000.00 11,000.00 11,000.00 11,000.00 11,000.00	23.00 USD/EURO 5.0.00 5.0.00 0.000.00 0.18% N/A FREE 10.00 10.00 30.00 70.00 30.00 FREE 30.00 12.98	
Letter of recommendation and certificate of balance  SPECICIA_CCESE SWINKINA ACCOUNT  Required rinimum opening balance  Monthly service fees  Hisinimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATH mini statement  Back statement Free per month  Back statement shook get in the statement  Cheege book 55 leaves  Che		TZS	\$0,000.00 100.000.00 80,000.000 20,000.000.00 FREE 2,000.000 1,000.000 1,000.00 35,000.00 35,000.00 50,000.00 1	23.00  VIDE/EURO  50.00  10.005  NAA  NAA  FREE  30.00  10	
Letter of recommendation and certificate of balance  BRECIAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly sanches ress  Minimum monthly turover  Cash withdrawal over counter  Fore per ATM withdrawal  ATM minimum statement  Bask statement statement  Bask statement statement  Bask statement stree per month  Bask statement strees per month  Chaque book 55 leaves  Chaque book 50 leaves  Chaque book 50 leaves  Chaque book 50 leaves  Balance granter  Banding order fetteral  Banding order fetteral  Balance singuity  New ATM card issuance  ATM card renewal or replacement  Interhank transfer  Domant account fee		TZS	\$0,000.00 100,000.00 80,000.00 20,000.00 20,000.00 20,000.00 20,000.00 10,000.00 10,000.00 30,000.00 30,000.00 30,000.00 10,00	23.00  \$0	
Letter of recommendation and certificate of balance  SPECIAL ACCES PRIVATION ACCOUNT  Required minimum opening balance  Monthly sarvice fees  Hinimum monthly turover  Cash withfrawal core counter  Fees per ATH withfrawal  ATH mini statement  Bank statement Time per month  Bank statement stokesquent months  Cheque hook 25 leaves  Cheque hook 50 leaves  Cheque hook 50 leaves  Dishonored cheque  Bankers Cheque  Stop payment  Stunding order internal		TZS	\$0,000.00 100,000.00 80,000.00 20,000.00 20,000.00 20,000.00 20,000.00 10,000.00 10,000.00 30,000.00 30,000.00 30,000.00 10,00	23.00  9.00 0  10.00	
Letter of recommendation and certificate of balance SPECIAL ACCES BAYANIA ACCOUNT Required rindimum opening balance Monthly service fees Hilminum monthly turover Cash withdrawal over counter Fees per ATM withdrawal ATM mini statement free per month Bank statement subsequent months Cheque book 50 leaves Cheq		175	\$0,000.00 100,000.00 \$0,000.00 20,000.000.00 FREE 2,000.000.00 1,000.00 35,000.00 35,000.00 50,000.00 2,000.00 1,000.00	23.00 VSD/SURPO S0.00 10.000 10.000 NAA NAA FREE 10.00 15.0000 15.0000 15.0000 15.0000 15.0000 15.0000 15.0	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cach withdrawal over counter  Fees per ATM withdrawal  ATH said statement Sees  Bank statement Sees  Bank statement Sees  Bank statement Sees  Cheege book 75 leaves  Cheege book 75 leaves  Dishortered cheege  Bank statement Sees  Bank statement Sees  Cheege book 75 leaves  Cheege book 75 leaves  Bank statement Sees  Bank			\$0,000.00 100,000.00 100,000.00 120,000.00 120,000.00 120,000.00 1	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  SPECICIA ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement stope per month  Bank statement stope per month  Cheque book 52 leaves  Cheque book 52 leaves			\$0,000.00  100,000.00  20,000.000.00  20,000.000.00  FREE  2,000.00  FREE  10,000.00  30,000.00  50,000.00  10	25.00 26.00	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Hisinimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATH service fees  Bank statement Fees per month  Bank statement Steeper month  Bank statement Steeper month  Cheege book 5% leaves  Cheege bo			\$0,000.00 100,000.00 80,000.00 20,000.00 20,000.00 20,000.00 10,00	23.00  \$0	
Letter of recommendation and certificate of balance  SPECICIA_CCESE SWAPKIAN ACCOUNT  Required rindimum opening balance  Monthly service fees  Hilminum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement Time per month  Bank statement Subsequent months  Cheque book 55 leaves  Cheque book 55 leaves  Cheque book 56 leaves  Cheque book 57 leaves  Chequ			\$0,000.00  100,000.00  20,000,000.00  20,000,000.00  FREE  2,000.00  FREE  10,000.00  20,000.00  10,000.00  20,000.00  10	25.00 26.00	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Minimum monthly turover  Cach withdrawal over counter  Fees per ATH withdrawal  ATH shirl statement  Back statement Steeper month  Back statement Steeper  Back steeper  Bac			\$0,000.00 100,000.00 80,000.00 20,000,000.00 20,000,000.00 20,000.00 10,000.00 10,000.00 30,000.00 30,000.00 30,000.00 10,000.00	23.00  \$0.000 \$0	
Letter of recommendation and certificate of balance  SPECICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Hillnimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement Time per month  Bank statement Subsequent months  Cheque book 25 leaves  Che			\$0,000.00  100,000.00  20,000.000.00  20,000.000.00  FREE  2,000.00  FREE  10,000.00  20,000.00  FREE  10,000.00  20,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  10,000.00  FREE  50,000.00  FREE  50,000.00  FREE  50,000.00  FREE  50,000.00  FREE  50,000.00	25.00  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000	
Letter of recommendation and certificate of balance  SPECICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Hillnimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement Time per month  Bank statement Subsequent months  Cheque book 25 leaves  Che			\$0,000.00 100,000.00 80,000.00 20,000,000.00 20,000,000.00 20,000.00 10,000.00 10,000.00 30,000.00 30,000.00 30,000.00 10,000.00	23.00  \$0.000 \$0	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT Required ninframum opening balance  Monthly service fees  Minimum monthly turover  Letter of recommendation and contribute of the service of the			\$0,000.00 100,000.00 80,000.00 20,000.00,00 20,000.00 100,000.00 1	23.00  \$0.00	
Letter of recommendation and certificate of balance  SPECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Hillmum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement Time per month  Bank statement Subsequent months  Cheque book 25 leaves  Cheque book 25 leaves  Cheque book 26 leaves  Chequ			\$0,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 1,000.00 20,000.00 FREE 10,000.00 20,000.00 20,000.00 20,000.00 20,000.00 20,000.00 20,000.00 21,0	25.00 UBO/LUBO 10.000 10.000.000 10.000.000 10.000.000	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT Required ninframum opening balance  Monthly service fees  Minimum monthly turover  Letter of recommendation and contribute of the service of the			\$0,000.00 100,000.00 80,000.00 20,000.00,00 20,000.00 100,000.00 1	23.00  \$0.00	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Hillnimum monthly turover  Cash withdrawal own counter  Fees per ATM withdrawal  ATM mini statement Time per month  Bank statement Subsequent months  Chaque book 25 leaves  Chaq		179	\$0,000.00 100,000.00 80,000.00 20,000,000.00 20,000,000.00 120,000,000.00 120,000,000 100,000	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATH withdrawal  ATH service fees  Bask statement Sees  Bask statement Sees  Bask statement Sees  Cheege book 55 leaves  Cheege book 55 l			\$0,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 120,000,000.00 120,000.00 120,000.00 120,000.00 130,000.00 130,000.00 130,000.00 130,000.00 140,000.00 150,000.00	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required ninimum opening balance  Monthly service fees  Hillnimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement store per month  Bankers Cheque  Bankers C		179	\$0,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 1,000.00 20,000.00 30,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 30,000.00 12,880.00 10,000.00 12,880.00 10,000.00 12,880.00 10,000.00 12,880.00 11,000.00 12,880.00 11,000.00	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT Required ninformum opening balance  Monthly service fees  Minimum monthly turover  Cala whithdrawal over counter  Fees per ATM withdrawal  ATH rain statement Ties per month  Bank statement Ties per month  Bank statement Steeper  Bank statement Steeper  Cheege book 55 leaves  Chee		179	\$0,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 170,000.00 170,000.00 180,	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT Required ninformum opening balance  Monthly service fees  Minimum monthly turover  Cala whithdrawal over counter  Fees per ATM withdrawal  ATH rain statement Ties per month  Bank statement Ties per month  Bank statement Steeper  Bank statement Steeper  Cheege book 55 leaves  Chee		179	\$0,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 170,000.00 170,000.00 180,	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Hillmum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement stope growth  Bank gr		179	\$0,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 1,000.00 20,000.00 30,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 30,000.00 12,880.00 10,000.00 12,880.00 10,000.00 12,880.00 10,000.00 12,880.00 11,000.00 12,880.00 11,000.00	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PAYANCA ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement  Bank statement Tree per month  Bank statement subsequent months  Cheque book 59 leaves  Cheque book 59 leaves  Dilahonorad cheque  Bank statement store  Bankers Cheque  Bankers Che		179	\$0,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 1700.000 1100.000 1100.000 130,000.00 130,000.00 130,000.00 140,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 1700	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Hillmum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement free per month  Bank statement stope growth  Bank gr		179	\$0,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 1700.000 1100.000 1100.000 130,000.00 130,000.00 130,000.00 140,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 150,000.00 1700	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Monthly service fees  Minimum monthly turover  Cach withdrawal core counter  Fees per ATM withdrawal  ATM mini statement  Bank statement Time per month  Bank statement Subsequent months  Cheque book 25 leaves  Chaque book 25 leaves  Dishonored cheque  Bank statement Subsequent months  Cheque book 25 leaves  Dishonored cheque  Bank statement Subsequent months  Chaque book 25 leaves  Dishonored cheque  Bankers Cheque		179	\$0,000.00 100,000.00 1	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PREFICIAL ACCESS PARKINA ACCOUNT  Required ninimum opening balance  Monthly service tess  Minimum monthly turover  Calah withdrawal over counter  Fess per ATH withdrawal  ATH rini statement  Back statement Steeper month  Back statement Steeper month  Back statement Steeper month  Cheque book 35 leaves  ATH cod renewal or replacement  ATH cod renewal or replacement  International transfer  Dommant account fee  Back statement free per month		179	\$0,000.00 100,000.00 100,000.00 100,000.00 120,000,000.00 120,000,000.00 120,000,000.00 120,000.00 120,000.00 157,000.00 157,000.00	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PERCIAL ACCESS PRIVATE ACCOUNT  Required rindimum opening balance  Hothing monthly turover  Cash withdrawal own occuster  Fees per ATM withdrawal  ATM mid statement stope per month  Bank statement stope per month  Cheque book 52 leaves  Cheque b		179	\$0,000.00 100,000.00 1	23.00  \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$0.0000 \$	
Letter of recommendation and certificate of balance  PRECICAL ACCESS PAYANCA ACCOUNT  Required rininnum opening balance  Monthly service fees  Mininum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM rinin statement  Bank statement Time per month  Bank statement Subsequent months  Cheque book 25 leaves  Dishonored cheque  Bank statement Subsequent months  Cheque book 25 leaves  Dishonored cheque  Bank statement Subsequent months  Cheque book 25 leaves  Dishonored cheque  Bankers		TZS	\$0,000.00 100,000.00 1	25.00  40.00  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000	
Letter of recommendation and certificate of balance  PERCIAL ACCESS PRIVATE ACCOUNT  Required reinfinimum opening balance  Monthly service fees  Minimum monthly turover  Cash withdrawal own occuster  Fees per ATM withdrawal  ATM mini statement stree per month  Bank statement stree per month  Cheque book 52 leaves  Chaque book 52 leaves  Chaqu		TZS	\$0,000.00 100,000.00 100,000.00 100,000.00 100,000.00 100,000.00 100,000.00 100,000 10	25.00  40.00  50.00  10.000.00  10.000.00  10.000.00  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.00000	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Northity service fees  Nichinum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement  Bank statement Tiere per month  Bankers Cheque  Billion of the tiere tie		TZS	\$0,000.00 100,000.00 1	25.00 10.0000 10.00000 10.00000 10.0000 10.00000 10.00000 10.00000	
Letter of recommendation and certificate of balance  PERCIAL ACCESS PRIVATE ACCOUNT  Required reinfinimum opening balance  Monthly service fees  Hitchinum monthly turover  Cash withdrawal own occuster  Fees per ATM withdrawal  ATM mid statement store per month  Bank statement store per month  Bank statement store per month  Cheque book 52 leaves  Cheque book 52 lea		TZS	\$0,000.00 100,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 10,000.00 20,000.00 30,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 30,000.00 12,880.00 10,000.00 12,800.00 14,800.00 15,800.00 15,800.00 16,000.00 17,880.00 17,800.00 18,000.	25.00 10.0000 10.00000 10.00000 10.0000 10.00000 10.00000 10.00000	
Letter of recommendation and certificate of balance  PERCIAL ACCESS PRIVATE ACCOUNT  Required reinfinimum opening balance  Monthly service fees  Hitchinum monthly turover  Cash withdrawal own occuster  Fees per ATM withdrawal  ATM mid statement store per month  Bank statement store per month  Bank statement store per month  Cheque book 52 leaves  Cheque book 52 lea		TZS	\$0,000.00 100,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 10,000.00 20,000.00 30,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 30,000.00 12,880.00 10,000.00 12,800.00 14,800.00 15,800.00 15,800.00 16,000.00 17,880.00 17,800.00 18,000.	25.00 10.0000 10.00000 10.00000 10.0000 10.00000 10.00000 10.00000	
Letter of recommendation and certificate of balance  PERCIAL ACCESS PRIVATE ACCOUNT  Required reinfinimum opening balance  Monthly service fees  Hitchinum monthly turover  Cash withdrawal own occuster  Fees per ATM withdrawal  ATM mid statement store per month  Bank statement store per month  Bank statement store per month  Cheque book 52 leaves  Cheque book 52 lea		TZS	\$0,000.00 100,000.00 100,000.00 20,000,000.00 20,000,000.00 FREE 2,000.00 FREE 10,000.00 20,000.00 30,000.00 30,000.00 30,000.00 30,000.00 30,000.00 12,880.00 30,000.00 12,880.00 10,000.00 12,800.00 14,800.00 15,800.00 15,800.00 16,000.00 17,880.00 17,800.00 18,000.	25.00 10.0000 10.00000 10.00000 10.0000 10.00000 10.00000 10.00000	
Letter of recommendation and certificate of balance  PERCICAL ACCESS PRIVATION ACCOUNT  Required minimum opening balance  Northity service fees  Nichinum monthly turover  Cash withdrawal over counter  Fees per ATM withdrawal  ATM mini statement  Bank statement Tiere per month  Bankers Cheque  Billion of the tiere tie		TZS	\$0,000.00 100,000.00 1	25.00  40.00  50.00  10.000.00  10.000.00  10.000.00  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.0000  10.00000	

nount		ı	TERM DEPOSIT RATES 2022 Interest Rates			
nount 100,000 - 500,000,000 100,000,000				3% = 12% p.a Negotiation		
ENCY BANKING thdrawal (TZS) (agents) Range	To Govt	Old Customer Fee	To AMBT TZS			stomer
2.999	10 14	710 711		350 350	350 350	
900 - 3,999 900 - 4,999 900 - 6,999	27			350	350 350 350	
00 - 9,999	54 56 102	739 770 788		350	350	
000 - 14,999 000 - 19,999	195	924		350 350 350 350 350 1,300	350 350 350 350	
	306	1,127		350 1,300		1 2
001 - 29,999 000 - 49,999 000 - 49,999	308 351	1,372 2,672 2,770		1,300 1,300 1,300	700 700 700 700	
000 - 99,999	419 573	3,050		1,300 1,300	700 700	-
,000 - 100,000 ,001 - 199,999	707 707	3,435 3,771		2,520		- 4
,001 - 199,999 ,000 - 200,000 ,001 - 299,999 ,000 - 300,000	821 821	5,271 5,558		2,520 3,225 3,225	980 1,275 1,275	
0,000 = 300,000 0,001 = 300,000	838 838	8,558 8,950		3,225 3,850	1,275 1,850	£
3,001 - 399,999 3,000 - 499,999 3,000 - 599,999	982	7.950		3,850 3,850	1,650 1,650	-
0,000 - 699,999	1,245 1,532 1,700	8,370 9,140 9,980		3,850	1,850	7 8 8
,000 - 599,999 ,000 - 599,999 ,000 - 750,000 ,001 - 799,999 ,000 - 899,999	1,700	10,470		3,850 4,750 4,750	1,850 2,250 2,250	
0,000 - 899,999 0,000 - 1,000,000	1,500 1,778 1,875	11,970		4,750	2,250	
0,000 = 1,000,000 00,0001 = 3,000,000 00,0001 = 5,000,000	1,875	12,284 13,230		4,750 4,750	2,250	
posit (TZS) (agents) Range	To Govt	Old Customer Fee	To AMBT	4,750		stomer
0,000 001 - 20,000	-	-		-	10 <sup>0</sup> 150	
.001 = 50,000	-	-			200 350	
.001 - 100,000 5,001 - 150,000 ,001 - 200,000	-	-		-	550 700	
0,001 - 250,000	-			-	850	
0,001 = 300,000 0,001 = 500,000	-	-			900 1,100 1,200	
0,001 = 750,000 0,001 = 3,000,000	-	-			1,200	
BBILE BANKING thdrawal - Bank to Wallet (TZS)	To Govt	Old Customer Fee	То АМВТ		New Cu	stomer
-2,999	10	500	TO APID I	500 500	New Cu	stomer
000-3,999 000-6,999 100-6,999	14 27	500 500		500		
00-9,999	54 58	500 500		500 500 500		
	102 195	500 500		500 500		_
000-19,999 ,000-29,999 ,000-39,999	306	500 500 500		500 500		
.000-49,999	351 419	500 500 500		500		
000-50,000 001-99,999 0,000-100,000	419 573 573	500 1,000		500 1,000 1,000		
0,000-100,000 0,000-199,999	707 707 821	1,000 2,000 2,000		1,000 2,000		
0,000-250,000	821 821	2,000 2,000 3,000		2,000 2,000 3,000		
0,001-299,999 0,000-399,999	838	3,000		3,000 3,000 3,000		
0,000-499,999 0,000-599,999	982 1,245	3,000 3,000		3,000 3,000 3,000		
0,000-899,999 0,000-750,000	1,532 1,700	3,000 3,000	·	3,000		
0,001-799,999	1,700 1,500 1,776	4,000		3,000 4,000 4,000		-
0,000-899,999 0,000-1,000,000 100,001-3,000,000	1,778	4,000 4,000 4,000		4,000		
000,001-5,000,000	1,875 2,000	4,000 4,000		4,000 4,500		
posit (TZS) (Wallet to Bank) 50,000	To Gov <sup>t</sup>	4,000 Old Customer Fee FREE	То АМВТ		New Cu	stomer
50,000 ,001 - 100,000 ,001 - 250,000	-	FREE				
0,001 - 750,000	-	FREE FREE FREE		-		
0,001 - 3,000,000 r-time top-up	- :	FREE		-		
ility payments Ilance inquiry	-	FREE 100		300		
ni-statement ili account statement request	-	200 500		300 300 500 600		
		800 Old Customer Fee	To AMBT	600	New Cu	eter
Reque book request. 18T internal transfers (same account holder) 999 100 - 1,999	To Govt	-	10 APID1	FREE	New Cu	_to.ner
000 - 2,999	-	10 11 19		FREE FREE FREE		
000 - 3,999	-			FREE		
200 - 4,999 200 - 6,999 300 - 9,999	-	70		FREE FREE		
,000 - 14,999		70 88 224 427		FREE FREE		
000 - 19,999 ,000 - 29,999	-	672		FREE FREE		
,000 = 39,999 ,000 = 49,999	-	770 1,050				
,000 - 99,999 0,000 - 199,999	-	1,050 1,435 1,771		FREE		
0,000,299,999 0,000 - 399,999	-	2,058		FREE FREE FREE FREE		
5,000 - 599,999 5,000 - 599,999	-	2,450 2,870		FREE		
0,000 - 599,999 0,000 - 699,999	-	3,840 4,480		FREE FREE FREE FREE		
	-	4,970 5,284		FREE		
0,000 - 899,999 0,000 - 1,000,000 00,001 - 3,000,000		6,230 6,580		FREE FREE		
BT internal outgoing transfers (other account holder)	To Govt	Old Customer Fee	To AMBT		New Cu	stomer
2,999	10	510		500 500 500		
			· · · · · · · · · · · · · · · · · · ·	500		
000 - 4,999 000 - 6,999	27 54	539		500		
00 - 9,999	27 54 58	519 539 570 588		500 500		
00 - 14,999 000 - 14,999	27 54 58 102 195	588 724		500 500 500 500 500		
(00 - 3),999 000 - 14,999 000 - 19,999 000 - 29,999 000 - 39,999	27 54 58 102 195 308 351	588 724 927 1.172		500 500 500 500 500		
00 - 1, 499 00 - 1, 499 00 - 1, 499 00 - 1, 499 00 - 1, 499 00 - 2, 499 00 - 2, 499 00 - 2, 499 00 - 3, 999 00 - 00 , 999	27 54 58 102 195 308 351 419 573	588 724 927 1,172 1,270 1,550		500 500 500 500 500		
0.00 1.9 1.9 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0 1.0	27 54 58 102 195 308 351 419 573 707	588 724 927 1,172 1,270 1,550 1,935		500 500 500 500 500 500 500 500 500 500		
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## Tanzania also contributed to the agenda of World Development Information Day

CTOBER 24 is the day development workers around the world 'officially' reflect on what is actually known about where the word stands in relation to the issue, and if the poor circulation of information on global realities impinges collective action in one or other direction. This is largely the case since 1972 when the United Nations General Assembly voted to institute a World Development Information Day coinciding with the United Nations Day, October 24. It means the two are tied up.

A UN chronicler says the general assembly had the object of drawing the attention of world public opinion each year to development problems and the necessity of strengthening international co-operation to solve them. Ordinarily UN experts or information policy makers see the outer world in the sense of a collectivity, a massive outlying commonwealth of nations, but in reality it doesn't work that way. The proper target isn't really the public but organisations involved in the work of furthering development programmes, and government agencies they work with.

One such idea was the creation of the International Development Strategy that was timed to coincide with the start of the second decade of Africa's independence, adopted in 1970. Then on May 17, 1972, the United Nations Conference on Trade and Development (UNCTAD) proposed measures for information dissemination and for the mobilisation of public opinion (read expert opinion) relative to various trade and development issues. This agenda touched a lot of reflection and Tanzania wasn't outside the issue as President Julius Nyerere was an important voice on how development relates to freedom as a whole, helping to even modify the UN agenda.

Not surprisingly this agenda was internalised into sharp ideological debates of that period between socialism and capitalism, reflecting the Cold War where socialist countries appeared to eliminate poverty rapidly but capitalism and its satellites around the world had mixed results. On the one hand they had powerful economies berthed in advanced technology (some will add, plus wanton luxury) living side by side with crushing poverty. Finding solutions to this scenario has taken the better part of five decades, with salutary examples of moving from rags to riches, etc. Up that point the debate about

development was how to eliminate poverty, and indeed the need for accurate information on the issue led to breeding new types of statistics, not just the Gross Domestic Product and its cousin, Income Per Capita. New organisations also came up, like the United Nations Development Programme (UNDP) working on ideas of key policy designer, Dr Mahbub ul Haq, mover of the Human Development Index (HDI). It did not replace GDP or the other index but it acted as some checkmate on the quality of economic growth, its justice criterion.

While academic themes at the University of Dar es Salaam during that period basically focused on the African condition and the liberation movement, they at some moments produced singular contributions to information or attitudes in Africa and the world at large about development. Two such contributions can readily be cited as they brought fame to the university and the country by and large, namely Water Rodney's 'How Europe Underdeveloped Africa' (1972) and 'The Political Economy of Imperialism,' (1977) by Ugandan barrister D. Wadada Nabudere. All this is now history, but admittedly we are still grappling with it.

# Joint commissions of cooperation should not fall into slumber again

NOTHER for trade initiative cooperation has been attained, an event that has become rather familiar during the sixth phase government. It is the signing of an agreement between Tanzania and the Democratic Republic of Congo (DRC) in transport, security and infrastructure. This is what the two national leaders said at a joint press conference where President Samia Suluhu Hassan said the two governments were reviving the Joint Commission for Cooperation (JCC), non-operational for the past two decades. That is also what we heard when President Samia visited Malawi just a few weeks back, and it was also true of Uganda, etc.

While it is easy to mention intended areas of cooperation, for instance extending the standard gauge railway (SGR) and intensifying links the financial sector, we need to remember that similar goals were outlined in the past as well. Policy experts and for that matter administrators need a clear idea why projects of mutual cooperation went into slumber, and if those problems still exist. The idea that the minister at that time did not follow up issues is a non-starter, for realism on issues.

President Samia for instance mentioned that the government was reviving MV Sangara to improve transport in Lake Tanganyika, easing the movement of goods and services and improve trade between the two countries. Here exactly the same question surfaces, as why it didn't appear to be too important to revive the boat earlier, or get someone to operate it on a private basis and hopefully pay a little levy, etc. It would follow that public authorities have usually been more worried about trade than facilitating it, as

ambitious trade leads to smuggling, people seeking cheaper goods, auction minerals, or the 'sangara' Kigoma prizes itself with, at better prices.

When the sixth phase came into office and the president started a vivid defrosting exercise on trade links with Kenya and Uganda in particular, a researcher from far away would scarcely have believed, listening to the reports, that the East African Community (EAC) was there since 1999, and hadn't been able to make progress on a multitude of issues. He would also understand that trade was nonetheless booming and plenty of investments had occurred across borders; the system

For one thing, President Felix Tshisekedi arrived in Dar es Salaam on the second leg of a two-day visit, and before touching down in the commercial capital, he toured Zanzibar for talks with President Dr Hussein Ali Mwinyi, and visiting various tourist attractions. Had the conversation gone deep enough, President Mwinyi could have asked the forbearance of the visitor on border checks, taxes, permits, etc since for decades goods from Zanzibar were re-taxed at Dar port, to protect local fabric producers from 'unfair competition' from India and elsewhere.

While cooperation with DRC had also to with the security threat there, it wasn't the same as with Mozambique where the Tanzanian border matters as to what happens there. DRC is a hard nut to crack, but if Tanzania unites with DRC in economic terms it can help to change calculations of strategic groups. They shift from wanton minerals exploitation to investments in any of the border zones for the wider EAC, SADC or AfCFTA trade area. The conflicts may start subsiding.

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#### By Sunday Adelaja

spread around the world remitted \$21 billion into the country's economy in 2013. That is over half of our foreign reserves sent in by Nigerian diaspora in one year.

Now, I want to prove that the Nigerian diaspora definitely matters:

"For if you remain completely silent at this time, relief and deliverance will arise for the Jews from another place, but you and your father's house will perish. Yet who knows whether you have come to the kingdom for such a time as this?" - Esther 4:14.

We already dealt with numbers one through five last week, we will therefore beign from the sixth point

My friend John Abraham Godson became the first black man to be elected as a Member of Parliament in the Polish Sejm. Poland is a success story, going from a communist country to a fast growing economic power in Europe. That experience is also needed to transform Nigeria from a Third World country to a First World nation. That is where people like Pastor John Godson could be a blessing to Nigeria;

A Nigerian mayor of Brent, London UK, Michael Adeyeye, estimates the Nigerian population in London at over one million. Apart from Adeyeye, there are many Nigerians who have grown to attain political status in England, ranging from council members to mayors and parliament members. Chuka Umunna, Helen Grant and Chi Onwurah are good examples of that. Friends, can you begin to imagine what a torrent of influence could be brought to our economic development through this group of Diasporas in England alone?

There are various estimates of Nigerians in the diaspora being between 15 and 17 million. These are mainly educated, able-bodied, youthful and energetic Nigerians. They could become a driving force in the rebuilding of a new nation. Their role in making Nigeria a First World nation cannot be over-emphasised. This is because:

They are exposed;

initiative;

- Most of them are well read; They have learned to live by the law of the nations they are in; They are proactive and
- They have experienced inter-cultural relationships;
- Some of them foreign languages;
- Most of them now know the value of hard work and money.

These are vital tools in national development. For these and many other reasons, Nigeria cannot afford to neglect this teeming number of

# Taking Nigeria from third to first world through its own Diaspora

Nigerians abroad.

I personally will advocate for the new Nigerian government to set up a Ministry of Diaspora and Integration. It would help build a bridge between our citizens abroad and also stimulate investment back into Nigeria's economy. Countries like India, Philippines and Mexico have national policies with regard to their diasporas. Now, most of those economies are sustained by their diaspora population. Nigeria needs to do more and learn more from those who have done better than us. ON our journey from the third world to the first world, a ministry of diaspora and integration will be of urgent demand.

Nigerians spread around the world remitted \$21 billion into the country's economy in 2013. That is over half of our foreign reserves sent in by Nigerian diaspora in one year, which is another proof that Nigerians might not necessarily need to come back. But statistics prove that, according to the United Nations, an African professional working in the United States contributes about \$150,000 per year to the US economy. Again, if you do the maths, you will realise that the African professional remitting \$300 per month to Africa is contributing 40 times more to the United States economy than what goes to the Africa.

As big as \$21 billion sounds, no doubt these Nigerians in diaspora are capable of producing greater wealth if they bring back their expertise and skills to Nigeria. Let us assume they will not be able to multiply \$21 billion 40 times as in America, but they might be able to multiply it 10 times, which would be over \$200 billion every year. That is almost the size of the budget of

"But now, do not therefore be grieved or angry with yourselves because you sold me here; for God sent me before you to preserve life, to preserve a posterity for you in the earth, and to save your lives by a great deliverance." - Gen 45:5-7

Even if most of these immigrants in the diaspora would not move back to Nigeria, in this case they might not need to. We could benefit more from them having love and passion for the country than moving back. We therefore need our government to put structures in place that would facilitate a closer relationship between African immigrants and the continent.

As much as there would be many of our immigrants who are not ready to come back to Africa, yet many are willing to come and settle in the continent. Examples abound

back and find their footing in Africa. in a company called Energia These bold young Africans left the comfort of the developed world to move back to Africa and contribute their quota in making Nigeria move from a third world country to a first world nation:

I think patriotism is like charity -it begins at home - Henry James

A 32 year old entrepreneur and consultant. Born and raised in FESTAC Town in Lagos. He went to Budapest, Hungary for his higher education. He moved back to Nigeria in 2014 to set up a successful business. The name of the company is Mcinos Outsource Champions', which is a sports Solutions. This is a management consultancy that specialises in IT solutions for small and mediumsized businesses. Their main focus is to assist businesses on how best to use Information technology to meet their needs and improve efficiency; thereby contributing to making Nigeria a first world nation.

Kariba Sasegbon owns an online greeting cards company called 'Paper and String', which she set up after her move back to Nigeria, following a stint in the UK. With a background in Physiotherapy, Kariba is helping to build and develop the next generation of e-commerce businesses in Nigeria. Her passion for cards and design inspired her to set up an online greeting cards company, an idea still in its infancy in Nigeria. As little as this might sound, any idea would sell in Africa because of the virgin stage of our economy and almost total absence of competition. Everything is important to help develop Africa from a continent of third world countries to first world nations.

Mimidoo Achineku works in online media with the National Broadcasting Commission in Abuja. She is a blogger and has a relationship blog called 'Miseducation of Mimi'. In her spare time she is a strategic marketing campaign consultant and has started a charity initiative called 'For Every Stroke'. She attended Ronik Comprehensive College for Secondary School. Following this, she went to Cambridge Seminars in Cambridge, UK for her O'Levels, and afterwards Liverpool John Moores University for her undergraduate degree in Business Administration, majoring in Economics and Finance. Despite her rather competitive qualification, Mimidoo nevertheless moved back to Nigeria in an effort to help our nation become great again.

Afam Mozia, a 29 year old chap from Delta State, moved back to Nigeria in 2012, initially to for the NYSC programme. Right now of Nigerians who regularly move he is a Systems Analyst working

based in Lagos. His primary and secondary education was in Benin. For secondary school, he went to Igbinedion Education Centre, graduating in 2001, and went to the US for his first degree at California State University, Dominguez Hills from 2002 to 2006. It is thanks to people like Afam that Nigeria would see a bright future, but we still need millions like him to come back and help raise our standard.

Bambo Akani, a sports entrepreneur in Nigeria. He runs a company called 'Making of media and management company. He has been doing this since moving back to Nigeria. He did his A-Levels at Reading Grammar school, and afterwards enrolled at the University of Cambridge to study Chemical Engineering. Bambo decided to move back to Nigeria because the country is like a fertile ground for those looking for opportunities. But on the other hand it is another very necessary step in helping to develop the

Peter Nwangwu was born

in Umuahia, Abia State, Nigeria to Igbo parents from Anambra State. He did his high-school in Anglican Grammar School, Umuahia, and Methodist College, Uzuakoli, where he became the pioneer recipient of the Best Student of the Year award in 1970. In January 1972, Nwangwu came to the United States for his college education at the University of Nebraska at Lincoln. He was elected into the university's honour roll beginning from his first year, and also into the national scholastic honour society, Phi Eta Sigma, the exclusive academic group for selected men in American universities. He made history when he became the first student at the university to earn the Pharm.D. and Ph.D degrees simultaneously. Nwangwu lived a very productive professional life in the United States for 34 years before returning to Nigeria, to contribute to the development of the country. In a reference book, The Nigerian-Americans, published in America by Greenwood Press, authoured by Professor Ogba, Peter Nwangwu, along with Hakeem Olajuwon, were among the Nigerians who were selected and documented as Nigerians who have made the greatest positive impact and contributions to the American

Sunday Adelaja is a Nigeria born leader, transformation strategist, pastor and innovator. He was based in Kiev, Ukraine.

#### By Ronak Gopaldas

HE size and health of India's \$3.5-trillion economy have made the country a force to be reckoned with in global affairs. It has surpassed the United Kingdom in size and looks set to outstrip Germany by 2028, according to the International Monetary Fund.

Along with its economic muscle, India is asserting itself diplomatically. Its firm position on the Russia-Ukraine conflict, pushback against Covid-19 discrimination and no-nonsense approach to climate and trade issues resonate strongly with many Global South nations. A rising India has implications for Africa, which could benefit from a more engaged and ambitious New Delhi.

First, India has historically enjoyed a close relationship with Africa, given the shared struggle against colonialism, the non-aligned movement and shared socio-economic and demographic challenges. However, since the last India-Africa Forum Summit in New Delhi in 2015, the world's political architecture has changed fundamentally. While India's upward economic trajectory has continued, many African countries face economic distress and are re-evaluating their alliances amid global power competition.

Geopolitically, India's desire for a more equitable world order resonates with many African sovereigns who have become disillusioned with the liberal western order. As a leading member of the Brazil-Russia-India-China-South Africa (BRICS) bloc, India has been forthright in its desire for greater representation in multilateral bodies. This extends to the United Nations (UN) Security Council, where India has been an influential voice and has pushed for a permanent seat while expressing support for Africa's Ezulwini Consensus.

There are also similarities on climate issues – where India and African nations refuse to be the West's sacrificial lambs. This positioning has championed the interests of developing countries in a way that is largely congruent with African interests.

African countries could learn from India's more aggressive diplomatic approach, which in 2021 managed to reverse its Covid-19 red-listing by the United Kingdom (UK) and several other countries. India also took a hard line on its impending trade deal with the UK, reinforcing its reputation as a tough negotiator.

But the real masterstroke has been India's dexterous position on Russia. It drew the ire of its Quad allies – the United States (US), Japan and Australia – for breaking ranks on the Ukraine war. India continues to buy arms and oil from Russia, keeping its historical ally on side. New Delhi chose to prioritise its sovereign military and economic interests over appeasing its Quad allies who depend on India as a counterbalance against China.

Exercising such leverage raises a broader point that African diplomats would do well to recognise – the need to understand their strategic value and exploit

# India's economic growth and rising global influence could signal new chapter in India-Africa relations



South African President Cyril Ramaphosa (left) and Indian Prime Minister Narendra Modi exchange greetings prior to their meeting in New Delhi on January 25, 2019. Photo: EPA-EFE/Stringer

the benefits accordingly.

Second, there are mutually beneficial commercial interests, evidenced by the uptick in activity by India's corporate heavyweights and rising trade and investment volumes in recent years. The strength of India's corporate sector, cultural and political linkages, an active diaspora, and the experience of Indian businesses in navigating complex and diverse landscapes are major strengths.

For Indian businesses, Africa represents a massive untapped market, especially for manufacturing goods like textiles, pharmaceuticals, automobiles and light machinery. Africa also carries opportunities in the resource and energy sectors, which have traditionally been areas of vulnerability for India. The African Continental Free Trade Area agreement has also piqued the interest of Indian businesses.

Third, and perhaps most interesting, India is attempting to offer a compelling alternative to China, spanning the military and economic domains. But as Abhishek Mishra of the Observer Research Foundation told ISS Today, New Delhi must avoid framing its Africa strategy through a China gaze.

On the military front, India has long been a leading troop contributor to UN peacekeeping missions in Africa. Its military activity has concentrated around the Indian Ocean, where India has historically been a dominant player in island nations such as Seychelles and Mauritius. With the Indian Ocean becoming a key battleground due to its strategic access and influence for energy resources and national security, India is redoubling its comparative advantages to maintain its naval and diplomatic ascendancy.

Economically, Indian activity is largely led by the private sector, as opposed to China's state-led approach. Even though significantly smaller in quantum, the Indian method is deemed by analysts to be more beneficial in the long run. It prioritises local productivity, is more transparent and fosters skills that Africa needs, as opposed to China's 'resource for cash' approach. India's strategy is further supported by the activities of the Indian Exim Bank, Confederation of Indian Industry events and India-Africa conclaves.

There are also important soft power tools that New Delhi can unlock in Africa. Healthcare diplomacy was evident during the pandemic, as India donated vaccines to several countries, reinforcing its comparative advantage as the 'pharmacy of the world'. At a time when Western powers were hoarding vaccines, this gained India goodwill across Africa.

need to understand their strategic value and exploit Africa. Its military activity has concentrated around Similarly, with future global competition likely to optics of its soft power strategy." DM

be concentrated around digital connectivity, India's technological prowess will allow it to compete for influence in Africa. Soft power encompasses other arenas (Bollywood aside) too. The success of Indian Premier League cricket now sees Indian franchises extending to South Africa, where the inaugural CSA T20 league will be played in January 2023. All six teams have Indian owners, and their extensive networks of scouts, analysts and sponsors will be a boon to South African cricket.

However, Africa-India relationships are not without challenges. First, Indian businesses must overcome the 'fear factor' that sees Indian companies often assigning an unrealistic risk premium to the continent. This will require significant sensitisation, given the lack of awareness about Africa's diversity.

Second is the elephant in the room – racism. Like China, whose reputation in Africa was sullied by allegations of racism in 2020, there have been reports of attacks on Nigerian students in New Delhi. As Mishra notes, Delhi's track record for furthering people-topeople contact remains woefully inadequate. Moreover, the recent 'Made in India' cough syrup scandal in The Gambia has inflicted reputational damage the country can ill afford.

Third, while outwardly projecting a clear vision, internally there is some conjecture about what modern India stands for. In the past, India's appeal has centred on its plurality and secular, socialist and democratic ideals. However, under the current administration, there is concern about a more religious, nationalistic and autocratic direction, bringing the 'Delhi Consensus' under scrutiny.

Finally, as India grows its global aspirations, does New Delhi have the willingness and ability to engage Africa as a priority? Jakkie Cilliers, Head of African Futures and Innovation at the Institute for Security Studies, believes that "India consistently underperforms diplomatically and its interests in Africa are perfunctory."

India has a clear opportunity to carve a new niche as Africa's strategic partner. But Sanusha Naidu of the Institute for Global Dialogue told ISS Today that to maintain a positive trajectory, New Delhi must clarify what it stands for.

"First, it needs to be clear whether its Africa policy will be ventilated primarily through the government or private sector (or hybrid). Next, it needs to articulate what it offers Africa aside from simply not being China. And finally, India needs to be clear about the optics of its soft power strategy." DM

# Uganda grapples with soaring prices amidst global shocks

KAMPALA

GANDA is grappling with double-digit inflation as spillover effects of the global economic decline filter through the domestic economy, the country's central bank, Bank of Uganda (BOU) has said.

Domestic inflation hit double digits for the first time in a decade, rising to 10 percent in September from 2.7 percent in January 2022, according to figures by the country's statistics agency, Uganda Bureau of Statistics. According to BOU, the closest Uganda's inflation touched the current level was in August 2012.

BOU in its Annual Report 2021/22 issued here on Wednesday said while the country's economy grew by 4.6 percent, which was higher than the growth rate of 3.5 percent realized in the previous financial year 2020/21, the decline in growth started in the second half of the year. Challenges started cropping up just as the economy was recovering from the adverse effects of the COVID-19 pandemic.

The challenges, according to BOU, included tightening of global financial conditions, which triggered investors' exit from the domestic debt market, thus stoking depreciation pressures on the Uganda Shilling; the Russia-Ukraine conflict, which disrupted global production and supply chains; extended drought in some regions of the country; and increased global commodity prices.

According to the BOU report, a slump in global output is expected to constrain demand for Uganda's exports of goods and services as a number of advanced economies turn inward to boost their economies.

"The combination of reduced exports earnings with the higher cost of



A school security guard measures the temperature of the pupils at the entrance of Kitante Primary School in Kampala, Uganda on Jan 10, 2022. AP

imports if the price effect dominates, implies reduction in net exports and thus lower domestic growth," the report reads.

"As commodity prices remain elevated, the rise in global inflation means higher imported inflation going forward for Uganda. The high crude oil prices are already adversely affecting the Ugandan economy as fuel pump prices have risen to record highs catalyzing additional pressures to the inflation," it added.

. added. As advanced markets continue to grapple with record inflation levels and maintain tight monetary policy stances, developing economies like Uganda will continue to feel the pinch.

"The tighter financial market conditions is bound to werean

"The tighter financial market conditions is bound to worsen Uganda's debt position as loans become more expensive to ac-

quire and service," the report reads.

Michael Atingi-Ego, Deputy Governor of BOU in an article on Wednesday, said fighting the rising inflation is important for securing people's survival and well-being. Atingi-Ego argued that the country has a consistent and prudent economic according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia. In the short-term patched according to BOU, provides an opp vanced economies look to new sour away from Russia.

policy framework that is being used to tame the rising inflation.

He said as the country grapples with restoring inflation to low and stable levels, there will be some repercussions, like a transitory increase in unemployment and a transitory reduction in the rate of output growth.

BOU in June started increasing the policy interest rate, the central bank rate, for the first time since October 2018. The central bank rate is a rate set to influence the lending behavior of commercial banks so as to foster price stability and a sound financial system.

Atingi-Ego said raising the cost of borrowing helps to avoid having too much money chasing too few goods whose supply has been severely constrained by the disruption in the global supply chains and the Russia-Ukraine conflict, among other factors.

BOU incrementally raised the central bank rate from 6.5 percent in May to 10 percent in October. The bank said it will gradually increase the policy rate until projections show that inflation will average 5 percent in two to three years ahead. Inflation above an annual average of 5 percent retards economic growth and derails economic development, according to the bank.

Atingi-Ego said the tightening of government expenditure coupled with the bank's contractionary policies will reduce inflation. The government is also scaling up efforts to boost local production and increase value addition in a bid to support import substitution and diversify the country's export base. This, according to the central bank will increase foreign earnings and reduce the exchange rate volatility typical of a relatively shallow and narrow export base. Appropriate import substitution and exchange rate stability protect the country from externally generated inflation, said Atingi-Ego.

Uganda is also pinning hope on the projected pickup in foreign direct investments following the February announcement of the final investment decision by oil companies in the country.

France's TotalEnergies and the China National Offshore Oil Corporation this year announced a \$10 billion project, which is a major move towards the country starting commercial production of oil. This, according to BOU, provides an opportunity as advanced economies look to new sources of crude oil away from Russia. In the short-term period, this is viable as countries are yet to concretize green energy sources, according to the BOU report.

VERY morning, Valerie Mukamazimpaka, a businesswoman selling various food prod-ucts from Rubavu, a district in Northwestern Rwanda, wakes up early morning to cross "Petite Barrière," one of the busiest border crossings with the neighboring Democratic Republic of Congo (DRC).

The mother of three takes advantage of the 'Jeton,' a daily authorization paper allowing individuals to move within the municipal limits of the border towns of Rubavu, Rwanda, and the frenetic city of Goma from North Kivu Province in the eastern part of DRC.

All day long, a constant stream of trade crisscrosses between the two countries, with people like Mukamazimpaka carrying bags of fruits, vegetables, and other products for business purposes on their backs or heads.

With over 55,000 legal crossings daily, "Petite Barrière" is described as the busiest land border between Rwanda and DR Congo under the strict supervision of law enforcement officers and customer agents whose duties primarily investigate and apprehend suspected smugglers.

"There are villagers around here who are sometimes forced to use porous entry points to avoid the risk of detection and apprehension because of moving smuggled goods such as ivory tusks mixed with other business commodities," she told IPS.

In these remote villages across the transborder region, the modus operandi of ivory tusks smugglers is diverse. While some traffickers that smuggle ivory often deal in other illegal goods. Other highly sophisticated networks use social media platforms for advertising wildlife products online and finding buyers in their target market abroad.

While large-scale illegal wildlife crime is not prominent in Rwanda, conservation experts observe that Rwanda is a strategically relevant country in the illicit trade of wildlife products because it is nestled between several important sources, transit, and destination countries.

The use of social media has allowed smugglers of wildlife products to expand their network's reach using Rwanda as a transit route, experts say.

According to Rwanda Wildlife Conservation Association, because the illegal wildlife trade, such as in ivory tusks, constantly evolves, the country needs law enforcement capacity building for police, customs, and judiciary personnel. It is also crucial that a national database for wildlife crime cases is set up and local communities are made aware of the penalties for wildlife

Last year Rwanda Investigation Bureau (RIB) arrested four people for allegedly trafficking products from endangered animals, such as elephant ivory.

According to Dr Thierry Murangira, RIB Spokesperson, the suspects were caught while using Rwanda as a transit country to smuggle 45 kilograms of ivory from the DRC to Asian countries.

The ring of smugglers had been using Facebook to connect with their accomplices who were still at large on the other side of the border. The case exposed that smuggling syndicates are now utilizing media platforms as an intermediate tool to connect buyers from Asia and buyers from DRC as the primary source mar-

During a field investigation conducted on a freezing cold evening in Busasamana, a remote village from Rubavu. a district located at the border with the DRC, this reporter spotted residents who disguised themselves as farmers while waiting impatiently for potential customers looking to move goods using porous routes in their illegal cross-border trade to Rwanda.

A trader, who identified himself as Habanabakize, says his business is transporting goods on his wheelbarrow and moving smuggled goods to survive.

Investigations conducted by this reporter have demonstrated the role of social media platforms as a means for smugglers to connect and use locals to move ivory tusks across the border.

"People here are sometimes forced to take increasingly hazardous paths to cross the border because they are looking to make a living," Habanabakize told IPS in an interview.

## Online tools

Across these transborder areas, organized wildlife smuggling is severely threatening the survival of some of the most threatened species, including elephant ivory from Eastern DRC, where smugglers use technology to control their business remotely, according to the latest report by TRAFFIC, an international organization engaged in the fight against wildlife trade.

One of the investigations conducted by this reporter

# Tracking social media to uncover ivory trafficking across Rwanda



The Congo-Rwanda border bustles with traders going between the two countries but is also a conduit for criminal syndicates to smuggle elephant tusks and other contraband. Credit: Aimable Twahirwa/IPS

found that despite efforts by local administrative officials, customers, and border patrol agents in chasing smugglers, individuals engaged in this highly profitable illegal business use any online tools available to them.

But to move smugglers' items to their destination, traffickers advertise wildlife products by messaging thousands of people through Instagram, Facebook, Twitter, and WhatsApp using anonymous accounts to control their illegal business using remote surveillance.

This helps them connect with wildlife hunters and their informants on the other side of the border before engaging with potential customers through social media and chat rooms to sell elephant tusks, the typical commodity being illegally trafficked to consumers, particulars from parts of Asia.

## Online payment methods

Most criminal syndicates rely on established methods such as placement and laundering of funds through formal financial institutions, which are undertaken through various online payment methods.

According to Rwanda's National Public Prosecutor Authority (NPPA), money launderers, who play a significant role in the illegal wildlife trade, use smart techniques and utilize complex sequences of banking transfers or commercial transactions, which cannot be easily detected or traced.

Jean Bosco Murenzi, head of the Compliance and Prevention Department of Rwanda's Financial Intelligence Centre (FIC), says that the cooperation and information exchange with Financial Intelligence Centres from other countries remains key to cracking down on such financial cheating where it is common to launder money through online and social media platforms.

With the establishment of the FIC in August 2020, financial institutions in the country can now submit suspicious transaction reports to the center, which also has the authority to exchange information with its peers from other countries.

Through this regional partnership, Rwanda and Kenya signed an agreement of cooperation in July this year, focusing on areas of information sharing about money laundering.

In many countries across the East African region, including Rwanda, conservation experts believe that the rise of e-commerce has made illegal wildlife trade online more hidden and more difficult to track and monitor.

East Africa's judicial and procuratorial organs stepped up efforts in March to deepen their cross-border collaboration on 'asset recovery' - taking back the proceeds of wildlife crime and ending the money laundering that allows ill-gotten gains to be used for profitable investments. According to Paul Kadushi, Director, Asset Forfeiture, Transnational and Specialized Crimes Division, National Prosecutions Service of Tanzania, wildlife crime is leading to the proliferation of guns in the region.

During the investigation, the writer asked to join one of the Facebook buy/sell groups that focus on selling a wide array of items, with among products available for purchase sellers claimed were ivory.

After placing an order for ivory tusks on Facebook, the writer was prompted to a separate online form requesting him to fill in contact details, including phone number, and he was asked to pay with Mobile Money. The writer did not proceed.

However, a few minutes later, the writer received a call from an anonymous number introducing himself as an agent from a registered company without elaborating on the name of the business and address location.

## **Criminal syndicates**

Conservation experts believe that today's trade of wildlife products across the East African region has shifted from physical markets to online marketplaces where traffickers apply e-commerce business models and use encrypted messages to evade detection by law enforcement.

"By their organization, they are very highly sophisticated criminal networks, and they are very difficult to detect, and a lot of it is being sold over the internet now," said Dr Katherine Chase Snow, founder of Gaia Morgan group, a US-based nonprofit conservation intelligence consultancy.

The latest report released by the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) shows that the increased involvement of organized crime groups has changed the dynamics needed to address wildlife crime, especially across the East African region.

Reports show that the Internet has become a prime outlet to advertise and arrange sales, including of wildlife specimens, both legally and illegally.

A TRAFFIC report released in July 2020 indicated that 8,508 ivory items, from elephant tusks to jewelry and decorative items, were posted for sale on 1,559 Facebook and Instagram accounts in major countries across Asia in 2016.

According to Rwanda Investigation Bureau (RIB), most smugglers now use social media to find new ways to connect with potential customers and hide their real identities from the police.

Meantime, Interpol also says that traffickers take advantage of different social media platforms to advertise and sell wildlife

and wildlife products online.

Gaining access to a vast international marketplace and following the same routes as other crimes such as drugs and weapons smuggling, wildlife trafficking is rising 5% to 7% annually, it said.

## Online advertising

Andrew McVey, climate advisor at World Wildlife Fund (WWF), stresses the need to have a greater public perception that wildlife crime is actually a serious and organized crime.

"Online advertising has been the main tactic used by wildlife traffickers, but still, Governments need to do more routine surveillance of the internet," McVev said.

Ruzigandekwe, Deputy Executive Secretary for Programs at the Rwandan-based Greater Virunga Transboundary Collaboration (GVTC), observes in an interview that current efforts to combat wildlife crime should not solely be linked to anti-poaching and law enforcement activities in each specific country across the region.

GVTC is an interstate collaboration toward sustainable conservation in the Virunga landscape, which stretches along the borders of Rwanda, Uganda, and the Democratic Republic of the Congo (DRC).

"There is a need for transborder consultation between relevant organs within the partner states to crackdown illegal wildlife crimes that are now relying on sophisticated technologies," Ruzigandekwe

IPS

# IBA YA VIPI

**MONDAY** 

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

21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

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WEDNESDAY

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

**THURSDAY** 

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

21:00-23:00HRS MALUMBANO YA HOJA

22:00-05:00HRS MUZIKI

05:00-09:00HRS MORNING JAM

09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS

21:00-23:00HRS KIPIMA JOTC

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

**SATURDAY** 

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 OYVAULMU

16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKITIME 21:00-22:00HRS SPOTI

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SUNDAY TIME PROGRAMME

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

09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI

16:00-18:00HRS UKURASA WA 18:00-21:00HRS JIACHIE

22:00-01:00HRS LADHA LAINI

01:00-05:00HRS MUZIKI MCHAGANGANYIKO)

21:00-22:00HRS SPOTI

Tembelea mitandao ya kijamii ya CAPITAL RADIO 👩







# **Guardian**

# Farmers in Kasulu District call upon govt to address fertiliser challenges

#### By Guardian Reporter, Kasulu

FARMERS in Kasulu district, Kigoma region have urged the government to address the challenges facing them, including delays in getting fertiliser.

They raised concerns over delayed processes of issuing numbers to farmers who have registered for the

"We registered on time but the numbers have not been issued as required; you cannot buy fertiliser if you do not have a number which is supposed to be provided after one is registered," said Bernard Mkuya a farmer from Tema village in the district.

They were speaking at the agricultural commercial prayers business forum held over the weekend in Kasulu district. It was jointly organised by the Norwegian Church Aid (NCA) and United Nations Capital Development Fund (UNCDF) through the Kigoma Joint Programme (KJP).

The forum aimed to provide an opportunity for farmers and commercial players to enhance their relationship and collaboration by linking them with resources as well as providing information on available

Mkuya explained that delays in getting numbers have forced farmers to buy fertilisers at higher prices of up to 90,000/- per sack instead of 70,000/-.

"We are even thankful that the rain has delayed, because if it would rain on time, we would fail to plant crops due to fertilisers' challenges," he said.

Elisi Mvika a farmer from Morofiti village in Kasulu district said she used to cultivate corn which at first stage grows well but later on the maize plants shrinks due to lack of fertiliser.

"These challenges are holding back smallholder farmers; we call upon the government to solve these challenges to enable us to get fertiliser on time for enhanced productivity," said Mvika.

Gipson Mayamr from Mnyusi village said that pro-

18 ward executive officers team

up to address child malnutrition

EIGHTEEN ward executive officers in Msalala council, Kahama district, Shinyanga region have signed an agreement to improve residents' nutrition status and addressing children challenges of

Shinyanga regional coordinator of nutritional activities, Denis Madeleka stated this yesterday during the signing of nutritional contracts supervision which was witnessed by the Kahama district

Madeleka said the signed agreements contains some terms of reference whereby WEOs will be responsible for visiting parents with children aged below five years and make sure they are educated on malnutrition issues. He said, under the programme, pregnant mothers will also be visited and educated on the importance of eating balanced

He said the council has a total of 30 health care centres which provides clinic services to children; calling upon the leaders to make sure that every expectant mother gets folic acid as well as Vitamin

Madeleka urged parents not hide their children with malnutrition problems, insisting such health complications are curable at hospitals and health centres. He said apart from being provided with vitamin supplements, children must be fed on bal-

"We are preparing a programme to start offering

Acting nutrition officer in Msalala council, Peter Shimba said that malnutrition problems are fuelled with lack of meals at schools. He said children spend most of their time at school, hence the need to ensure they get breakfast and afternoon

Fussi said the signed contracts will push the officers at village and ward levels to make sure they track all the people with nutritional challenges

Bugarama ward councillor, Prisca Pius promised

to work on the all directives appealing for collabo-

ration from community health workers and nutri-

tion officers to ensure successful execution of the

Speaking recently during the signing of nutritional contracts supervision by regional and district commissioners in Dodoma, President Samia Suluhu ordered the review of the National Multisectoral Nutrition Action Plan (NMNAP) 2016/17-2021/22 and increased people centred develop-

and assist them in getting treatment.

By Guardian Correspondent,

executive director Charles Fussi.

severe malnutrition.

'A' drops to children.

meals at schools," he said.

anced diets.

plan.



Farmers from various villages in Kasulu District who attended the commercial prayers business forum organised by Norwegian Church Aid at the weekend to grill them on available agricultural opportunities.

ductivity in the agriculture sector is and being linked with various stakehindered by a number of factors including the complicated processes of registering and obtaining numbers to be able to buy fertiliser.

She, however commended NCA and partners for providing them with the skills on how to practice modern agribusiness especially this time when the world is faced with climate change. She said once the agricultural inputs are available on time, smallholder farmers would produce enough for food and business.

"This forum is an eye opener to farmers; we have received the knowledge holders. Through these trainings we are in a good position to increase productivity," she added.

Stella Daniel a farmer from Morofiti village said linking agricultural key prayers with the smallholder holder farmers would enhance relationship and collaboration.

Speaking during the forum, head of agricultural sector in Kasulu district Halima Abdallah said that problems of accessing numbers for the purchase of fertiliser is due to online system challenges, assuring farmers that the government is working on it.

She thanked NCA and its partners for being important stakeholders who help in motivating farmers to practice agriculture that copes with climate change.

Oscar Italazyo, NCA programme officer said the purpose of the forum tion through established clusters while stimulating and strengthening the local economy and market position of smallholder farmers.

improving the welfare of Tanzanians.

The forum involved farmers group's on time," said the president.

representatives, sector and development stakeholders, representative from local government authorities (LGA), religious leaders and implementing partners, representative from local banks, horticulture value chain commercial players (input and output markets) and partners under the Youth and Women's Economic Empowerment (KJP-YWEE).

Famers were also reminded and educated on how to write good proposals for application of government loans at the district level.

Nurfas Aziz, Kasulu district community development officer said that processes to apply for the loan must start at the local government level, ward and finally to the director's office.

Last week, when speaking to citizens in Kasulu district shortly after launching development projects, President Samia Suluhu Hassan said there has been an increased demand for fertilisers following the government's decision to subsidise the products.

Samia appealed to residents in Kigoma region to give the government two weeks to ensure availability of fertilisers and provision of numbers to was to promote commercial produc- farmers who have registered for the service.

"We are aware that decisions to subside fertilisers have resulted in increased demand; may I ask you to give He said enhanced agricultural pro- us one or two weeks to bring fertilisduction would ultimately reduce pov- ers in your region. The other problem erty and increase food security, thus is that there are few agents in Kigoma, making it difficult to reach all the farmers



# **MWALIMU COMMERCIAL BANK PLC**

#### **PUBLICATION OF FINANCIAL STATEMENTS**

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2022 (Amounts in million shillings)	Current Quarter 30-Sep-2022	Previous Quarte 30-Jun-2022
A. ASSETS:		
1. Cash	735	1,12
2. Balances with Bank of Tanzania	5,033	5,72
3. Investments in government securities	-	
4. Balances with other banks and financial institutions	30	4
5. Cheques and Items for clearing	8	
6. Inter branch float items	1,402	
7. Bills negotiated	-	
8. Customers' liabilities for acceptances	-	
9. Interbank loans receivables	9,795	14,08
10. Investment in other securities	-	
11. Loans, advances and overdrafts (Net of allowance for	57,485	49.2
probable losses)		
12. Other assets	4,299	4,34
13. Equity investments	-	
14. Underwriting accounts	-	
15. Property, plant and equipment (net)	893	96
16. TOTAL ASSETS	79,680	75,57
B. LIABILITIES:	-	
17. Deposits from other banks and financial institutions	-	
18. Customer deposits	60,057	55,5
19. Cash letters of credit	-	
20. Special deposits	-	
21. Payment orders/transfers payable	-	
22. Bankers' cheques and drafts issued	-	
23. Accrued taxes and expenses payable	1,606	1,6
24. Acceptances outstanding	-	
25. Interbranch float items	260	1,2
26. Unearned income and other deferred charges	92	
27. Other liabilities	1,702	1,1
28. Borrowings		
29. TOTAL LIABILITIES	63,717	59,62
30. NET ASSETS/(LIABILITIES) (16 minus 29)	15,963	15,94
C. SHAREHOLDERS' FUNDS:	10,000	10,0
31. Paid up share capital	30,912	30,9
32. Capital reserves	30,912	30,3
33. Retained Earnings	(19,975)	(19.9)
34. Profit (Loss) account	(19,975)	(19,9
35. Others capital accounts (Advance towards share capital)	5,000	5,00
	8,000	5,00
36. Minority interest	-	
37. TOTAL SHAREHOLDERS' FUNDS	15,963	15,94
38. CONTINGENT LIABILITIES	-	-
39. Non performing loans & advances	581	60
40. Allowances for probable losses	(382)	(38
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	20.0%	21.
- Non Performing Loans to Total Gross Loans	1.0%	1.2
	95.1%	88.0
- Gross Loans and Advances to Total Deposits		
- Gross Loans and Advances to Total Deposits - Loans and Advances to Total Assets	71.7%	
- Gross Loans and Advances to Total Deposits - Loans and Advances to Total Assets - Earning Assets to Total Assets	71.7% 84.4%	83.8
- Gross Loans and Advances to Total Deposits - Loans and Advances to Total Assets	71.7%	64.6 83.8 14.9

			OU OUP LULL	OU OUP EUE!
I. Cash flow from operating activities:				
Net (loss)profit before tax	26	101	32	(1,316
Adjustment for:	-	-	-	
- Impairement/amortisation/depreciation	313	367	932	1,015
- Net change in loans and advances	(15,394)	5,224	(21,602)	(18,53
- Net change in deposits	14,289	(2,694)	21,337	20,640
- Net change in short term negotiable securities	-	-	-	
- Net change in other liabilities	(1,793)	528	(1,196)	(16
- Net change in other assets	(1,176)	363	(1,033)	19
- Tax paid	-	-	-	
- Others	(156)	15	(86)	
Net cash provided (used) by operating activities	(3,890)	3,904	(1,616)	1,838
II. Cash flow from investing activities:			-	
- Dividend received	-	-	-	
- Purchase of fixed assets	(15)	(34)	(223)	(150
- Proceeds from sale of fixed assets	-	-	-	
- Purchase of non-dealing securities	-	-	-	-
- Proceeds from sale of non-dealing securities	-	-	-	-
- Others	-	-		
Net cash provided (used) by investing activities	(15)	(34)	(223)	(150
III. Cash from financing activities:			-	-
- Repayment of long term debt	-	-	-	-
- Proceeds from issuance of long term debt	-	-	-	
- Proceeds from issuance of share capital	-	-	-	
- Payment of cash dividends	-	-	-	
- Net change in other borrowings	-	-	-	
- Others	-	-	-	
Net cash provided (used) by financing activities	-	-	-	
IV. Cash and cash equivalents:			-	
- Net increase/(decrease) in cash and cash equivalents	(3,905)	3,870	(1,839)	1,688
- Cash and cash equivalents at the beginning of the quarter/year	8,039	4,169	6,051	4,48
- Cash and cash equivalents at the end of the quarter/year	4,134	8,039	4,212	6,173

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2022 (Amounts in million shillings)	Current Quarter 30-Sep-2022	Comparative Quarter 30-Sep-2021	Current Year Cumulative 30-Sep-2022	Comparative Yea Cumulative 30-Sep-2021
1. Interest income	2,280	1,638	6,103	3,893
2. Interest expense	847	501	2,313	1,207
3. Net interest income (1 minus 2)	1,433	1,137	3,790	2,686
4. Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	-	-	-	(21
6. Non- interest income:	492	487	1,516	766
6.1 Foreign currency dealings and translation gains/(loss)	-	-	4	1
6.2 Fees and commissions	464	470	1,404	748
6.3 Dividend income	-		-	
6.4 Other operating income	28	17	108	17
7. Non interest expenses	1,899	1,589	5,273	4,789
7.1 Salaries and benefits	788	702	2,355	2,13
7.2 Fees and commission	-	-	-	
7.3 Other operating expenses	1,111	887	2,918	2,658
8. Operating income/(loss)	26	35	32	(1,316
9. Income tax provision	6	-	6	-
10. Net income/(loss) after income tax	20	35	26	(1,316
11. Other Comprehensive Income	-	-	-	-
12. Total comprehensive Income/(loss) for the year	20	35	26	(1,316
13. Number of employees	61	55	61	55
14. Basic Earnings Per Share	0.4	1	0.5	-2
15. Number of branches	2	2	2	
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.02%	0.10%	0.04%	-2.80%
(ii) Return on Average Shareholders' Funds	0.13%	0.20%	0.16%	-8.10%
(iii) Non Interest Expense to Gross Income	98.64%	97.80%	99.39%	138.00%
(iv) Net Interest Income to Average Earning Assets	2.13%	2.50%	5.63%	5.80%

<u>Name and Title</u>	<u>Signature</u>	<u>Date</u>
Richard L. Makungwa (Chief Executive Officer)	(signed)	21 September 2022
Selemani Kijori (Head of Finance)	(signed)	21 September 2022
Patrick Mashalla (Head of Internal Audit)	 (signed)	21 September 2022

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

I K I C I	ne e	<u> Signature</u>	<u>Dute</u>
1/	Francis Ramadhani (Chairman)	(signed)	21 September 2022
2/	Enna V. Mwakipesile (Director)	(signed)	21 September 2022

ment.
She also directed the minister of State in the
President's Office Regional Administration and
Local Government (PO-RALG) to take measures
against public officials implicated in embezzle-
ment of funds intended to address nutrition chal-
lenges. The PO-RALG minister was also instructed
to submit to the head of state report on nutrition
intervention measures undertaken by councils
quarterly.
Regional commissioners (RCs) have also been
directed to submit to the president report of dis-

directed to submit to the president report of dis trict commissioners whose execution of duties had failed to deliver.

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2022 (Amounts in million shillings)	Share Capital	Retained Earnings	Advance towards share capital	Total
Current Year				
Balance as at the beginning of the year	30,912	(19,895)	5,000	16,017
Profit for the year	-	26	-	26
Others	-	(80)	-	(80
Balance as at the end of the current period	30,912	(19,949)	5,000	15,963
Previous Year	-	-	-	-
Balance as at the beginning of the year	30,912	(18,508)	5,000	17,404
Profit for the year	-	(1,387)	-	(1,387
Balance as at the end of the previous period	30,912	(19,895)	5,000	16,01



## **Contact Info**

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**FEATURE** 

# **Guardian**

# Scenarios for Zimbabwe's 2023 elections help to strategise for a democratic response

By Justice Alfred Mavedzenge, Toendepi Shonhe

CENARIO mapping is a methodical way of imagining how the future might pan out. It is usually carried out to give context and situate strategic planning processes. In this opinion piece, we discuss three possible scenarios that could manifest during the period leading to and in the aftermath of Zimbabwe's 2023 elections. Scenarios capture the totality of mediating factors or variables that may influence the future for the period assessed.

The scenarios presented here would result from the interaction of domestic and external variables.

Critical domestic variables include incremental democratic political reforms, the existence of a coherent and united opposition, a distressed economy accompanied by poor public service delivery, vibrant civil society participation, mass mobilisation encompassing differentiated generational cohorts and social bases, inclusive information flows, robust "register to vote" and "get out to vote" campaigns and a watertight vote and voter protection mechanism.

External variables include direct democratic support, economic influence, diplomatic influence, the war in Ukraine, global economic shocks of the Covid pandemic and reputational influence.

How these variables interact with each other over time shapes scenarios into the future. In each scenario, these variables interact differently depending on how the military and the political class, collectively and as individuals, behave.



A supporter holds a poster with an image Zanu PF leader and Zimbawean President Emmerson Mnangagwa, 12 February 2022. (Photo: EPA-EFE / Aaron Ufumeli)

#### Three scenarios

The following three scenarios are likely to emerge after the 2023 general election:

Based on our past and ongoing research, we discuss what it would take for each scenario to manifest, and offer broad suggestions on how Zimbabweans should respond to each scenario.

We offer no opinion on which scenario is most or least likely to manifest, because such an opinion would need to be informed by an opinion poll.

The purpose of this opinion piece is to provoke a public conversation on the possible main scenarios which Zimbabweans and the international community may need to plan and strategise around

in their quest for democracy.

# Scenario 1: Status quo maintained

By "status quo" we mean the scenario whereby the current autocratic system of governance and its laws, policies and practices remain in place. It is likely to be the result of Zanu-PF's autocratic consolidation against a weak and fragmented opposition.

The Citizens Coalition for Change (CCC) is the country's main opposition party. While Zanu-PF is entrenching and marshalling its repressive machinery to "win" the next elections, the CCC continues to score own goals, most of which are a result of its individual-centred approach to building the

party. Some of the issues are high-lighted here.

Literature on the behaviour of dictatorships, including the work of Natasha Ezrow, shows that autocratic regimes are largely preoccupied with power retention and consolidation, and not the welfare of the people they govern. They are aware that they are in power illegitimately and therefore use repressive means to protect and consolidate their power.

In some cases, autocratic regimes institute pseudo-democratic reforms to portray themselves to outsiders (the international community) as democratic. For example, they introduce new laws and policies which appear to protect human rights and democratic principles, but these are not implemented or complied with.

This scenario is likely to manifest if Zanu-PF maintains its autocratic nature or presents a facade of reforms to confuse voters and international audiences, leading to "victory" in the 2023 elections.

Having succeeded in retaining power, the regime would be more likely inclined towards endearing itself with the international community, particularly Western countries. This will be very important as a way to end decades of international political isolation and attract the foreign direct investment necessary for bringing some stability to the economy.

A number of Western countries have begun warming to the Zanu-PF regime, if the recent invitation of President Emmerson Mnangagwa to the 2022 USA-Africa Summit, and the invitation to Queen Elizabeth's funeral, are anything to go by.

#### Pseudo democracy

Zanu-PF would be more likely inclined to sustain this momentum by introducing more pseudo-democratic reforms.

Recently, after concluding its staff assessment visit to Zimbabwe, the International Monetary Fund urged the government to introduce "governance and transparency reforms" – a euphemism for democratic reforms. This is likely to influence how Zanu-PF will govern after 2023, should it retain power.

Some factors which may influence the Zanu-PF regime to abandon any pretence of democratic reform – and slide into the default mode of openly employing vicious, autocratic means of governance – include the outcome of the ongoing exploration for oil in Muzarabani-Mbire.

According to recent media reports, data analysed has revealed potential production of around 283.2 billion cubic metres of natural gas, which is a substantial amount, and almost 40 million cubic metres of oil condensate. If this exploration results in the discovery of sizeable oil deposits, the Zanu-PF regime may be tempted to not care much about what the world thinks of it. It is likely to restructure international relations between Zimbabwe and the world, especially the West, in the context of the ongoing war in Ukraine.

An anti-democratic opposition could also replace Zanu-PF. A change of political leadership does not necessarily lead to a democratic breakthrough and should not be assumed as such, unless the new political leadership is committed to democratic rule.

Although the leadership of the CCC is making strategic blunders which weaken the party's chances of wresting power from Zanu-PF, its leader, Nelson Chamisa, enjoys popularity across the country, mainly as a result of Zanu-PF's corrupt rule and failure to turn around the economy.

In the event of factors such as an implosion in Zanu-PF, Chamisa could emerge victorious in the next election. However, given his apparent reluctance to promote internal party democracy and his disdain for public scrutiny, it is possible that his government would attempt to fix the economic crisis without introducing substantive democratic reforms

Due to international goodwill (among other factors), Chamisa's government may temporarily succeed in addressing some of the economic challenges. However, without a genuine commitment to democratic principles backed up by substantive democratic governance reforms, Zimbabwe will most likely backslide to the status quo.

Frederick Chiluba and Michael Sata of Zambia are examples (closer to home) where the opposition campaigned on the promise of being committed to democracy, but instituted one of the worst and most vicious autocracies in the region after a temporary reprieve. It took blood, tears and sweat for Zambians to remove Chiluba, as much as it took them to remove Sata's PF party from government.

## Scenario 2: Stalemate

The presence of a formidable opposition and a deep state led by a violent military may create a stalemate.

A formidable opposition may manage to unify itself around an agenda or a charismatic leader, and effectively master mass mobilisation, attracting citizens from diverse backgrounds to support it. However, this would threaten the military element of the Zanu-PF regime, which would take urgent steps to stop the opposition.

Without a negotiated exit for the authoritarian leader and the military that installed him following the 2017 coup, a successful democratic transition may be hindered.

A major underlying domestic factor in Zimbabwe's political trajectory and decision-making by key stakeholders such as the military and political elites (never mind its effect on the voting patterns) is the role of fear. The military dictatorship which underpins the Zanu-PF regime is driven and controlled by fear. Its beneficiaries are afraid that if they lose governmental power, they will also lose their ill-gotten wealth and be held accountable for the human rights violations they committed while in power.

Their fear is based on their economic interests emanating from illicit gains from their Democratic Republic of Congo expeditions and local mining and agricultural accumulation efforts, and the fear of retribution for the crimes committed during Gukurahundi, the torture and killings of opposition activists and human rights defenders, and the state-sponsored corruption ravaging the economy.

It is in this context that the consolidation of a deep state in Zimbabwe ought to be understood. The security forces are predisposed to supporting Mnangagwa to remain in power at all costs, notwithstanding Zanu-PF internal fissures.

#### The Guardian have given you clues, only a list of words grid. 3 LETTERS: ADO, ROE, ANT 4 LETTERS: YEAR, GAIN, ACID, AMID, DODO POND, DOOR (7 WORDS) fit into the 5 LETTERS: DILMA, NOTED, EMAIL, MOTET, DOORS (5 WORDS) CLUES: Across <u>Down:</u> 6 LETTERS: DEARIE, IMMUNE, COLOUR, ESTATE citations absolute CLINGY (5 WORDS) said at the end of a prayer Independent hat all 7 LETTERS: COLOMBO identify class of people, places God in Kiswahili 8 LETTERS: ABROGATE consumed to flow over and enclose 10 LETTERS: YUGOSLAVIA 10 no longer young a fool CROSSWORD WORD-FIT 11 a strong request Interfere TANDALONE 13 a handle in the shape of a round 9 adolescent A L A M I T I E S lump 12 an inlet S I D E 15 a thing that takes place 14 Former president of Malawi E AMMAN D D O O R S 17 afflicted 16a North America woodland S M S S T R A I T A R T $A \mid L \mid L$ thrush with a brown back and 19 a mountain or hill in South

RNAS



speckled breast

18 a spherical object

17|Syrian cloth

06-30 AM NIPASHE AZO
07-00 AM NEWS BILLETIN
7:10 AM MATANGAZO
07-00 AM NEWS BILLETIN
7:10 AM MATANGAZO
07-00 AM KUMEPAMBAZUKA II
07-00 AM KUMEPAMBAZUKA II
09-00 AM HABARI NYEPSI SI
09-00 AM HABARI NYEPSI SI
09-00 AM HABARI NYEPSI SI
09-00 AM HABARI SI
09-00 AM HABARI SI
09-00 AM HABARI SI
09-00 AM BIRANDALE
10-00 AM

OS.00 AM HALI YA HEWA /
KUMEPAMBAZUKA I
KUMEPAMBAZUKA I
OS.00 AM NIPASHE BBC
OS.50 AM MATANGAZO
O7.00 AM NEWS BULLETIN
7:10 AM MATANGAZO
O7.00 AM NEWS BULLETIN
7:10 AM MATANGAZO
O7.25 AM UDONDOZI WA MAGAZETI
O7.45 AM UDONDOZI WA MAGAZETI
O7.46 AM KUMEPAMBAZUKA II
O8.00 AM HABARI NYEFESI
O8.00 AM HABARI NYEFESI
O8.00 AM HABARI NYEFESI
O8.10 AM MUMEPAMBAZUKA II
O9.10 AM MATANGAZO
O9.20 AM BRAND TALK
O9.31 AM KUMEPAMBAZUKA II
O9.10 AM MATANGAZO
O9.20 AM BRAND TALK
O9.31 AM KUMEPAMBAZUKA SHERIA
10.31 AM BEATH HINDOUNCEMENTS
10.10 AM YALIYOMO YAMO
13.00 HRS NEWS BULLETIN
13.10 HRS DEATH HINDOUNCEMENTS
13.01 HRS DEATH HINDOUNCEMENTS
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13.01 HRS DEATH HINDOUNCEMENTS
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14.03 HRS DEATH HINDOUNCEMENTS
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16.05 HRS NEWS BULLETIN
17.04 HRS DEATH HINDOUNCEMENTS
17.04 HRS MEWS BULLETIN
18.10 HRS DEATH HINDOUNCEMENTS

BAND

T S A R S

MEYAWONACATNA' BBC
30 AM NIPSOHE
50 AM MATANGAZO
30 AM NIPSOHE
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30 AM NEWS BULLETIN
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30 AM HABARI NYEPSI
10 AM KUMEPAMBAZUKA II
10 AM SHARI NYEPSI
10 AM BARI NYEPSI
10 AM BARI NYEPSI
10 AM SHARI AN II
10 AM SHARI A

Africa

Mara

20 Opposition female Mp from

7.15 AM TAARIFA ZA
ARABARAN
BARABARAN
B

05.00 AM HALI YA FIELDON
KUMEPAMBAZUKA I
06.00 AM AMKA NA BBC
06.30 AM HIPASHE
O6.30 AM HIPASHE
O6.30 AM HIPASHE
O7.00 AM NEWS BULLETIN
7:10 AM MATANGAZO
07.15 AM TANTIFA ZA BARABARANI
07.25 AM UDONDOZI WA MAGAZETI
07.40 AM TANTIFA ZA BARABARANI
07.25 AM UDONDOZI WA MAGAZETI
07.40 AM TANTIFA ZA BARABARANI
07.25 AM UDONDOZI WA MAGAZETI
07.40 AM KUMEPAMBAZUKA III
08.00 AM KUMEPAMBAZUKA III
08.00 AM HABARI NYEPESI
08.10 AM KUMEPAMBAZUKA III
09.00 AM HABARI ZA BIASHARA
09.20 AM BRANDO TALK
10.00 AM BRANDO TALK
10.00 AM BRANDO TALK
10.10 AM HIZI NAZO
13.00 HRS NEWS BULLETIN
13.10 HRS DEATH ANNOUNCEMENTS
13.30 HRS DISPASHE
16.30 HRS DISPASHE
16.30 HRS BORD SEATH BUNIA BBC
18.30 HRS DIRA YA DUNIA BBC
18.30 HRS DIRA YA DUNIA BBC
19.30 HRS HOJA YA LEO
18.30 HRS SHOTILEO
20.00 HRS NEWS BULLETIN
20.10 HRS MATANGAZO / MUZIKI
21.00 HRS NEWS BRIEF
21.05 HRS KIPIMA JOTO
23.00 HRS KIPIKA JOTO

KISWA-HILL

9.9.00 AM WATCOTO SHOW

10.00 AM NEWYBRIEF

10.10 AM NEWYBRIEF

10.15 AM MIWANI YA MAISHA

11:00 AM MTAA WA MAGOMA

13:00 HRS NEWS BULLETIN

13:30 HRS CHAGUO LAKO

15:00 HRS MUZIKI NA MICHEZO

16:00 HRS MUZIKI NA MICHEZO

10:00 HRS MICHES BULLETIN

20:15 HRS CHEMSHA BONGO

11:01 HRS NEWS BULLETIN

20:15 HRS CHEMSHA BONGO

10:00 HRS NEWS BULLETIN (24 HRS NEWS BULLETIN (24 HRS NEWS BULLETIN (25 HRS NEWS BULLETIN (26 HRS NEWS BULLETIN (26 HRS NEWS BULLETIN (27 HRS NEWS BULLETIN (26 HRS NEWS BULLETIN (27 HRS NEWS BULLETIN (27 HRS NEWS BULLETIN (28 HRS NEWS BULLETIN (28 HRS NEWS BULLETIN (29 HRS N

06-30 AM AIIPASHE
06-50 AM COMMERCIALS
07.00 AM COMMERCIALS
07.00 AM NEWS BULLETIN
07.15 AM NEWS PAPERS REVIEW
07-30 AM KUMEPAMBAZUKA FAMILIA
10.03 AM KUMEPAMBAZUKA FAMILIA
110.03 AM DEWS BRIEF
110.03 AM DEWS BRIEF
110.04 HRS TOP 20
13.00 HRS TOP 20
13.00 HRS TOP 20
13.00 HRS NEWS BULLETIN
13.100 HRS NEWS BULLETIN
13.100 HRS NEWS BULLETIN
16.03 HRS NAMI ZAIDI
16.00 HRS NEWS BRIEF
16.03 HRS NAMBO YA PWANI
16.30 HRS MAMBO YA PWANI
18.00 HRS MEWS BULLETIN
20.10 HRS MEWS BULLETIN
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21.00 HRS MEWS BULLETIN
22.10 HRS MAMBO MSETO
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23.00 HRS NEWS BRIEF

Tembelea mitandao ya kijamii ya Radio One









# SIVIART MONEY

Tuesday 25 October 2022

BUSINESS → ECONOMY → MARKETS → WEALTH



India vs China: What is the long-term outlook for the two behemoths?



Pound rallies as Sunak closes to top job



European stocks rise on hopes of Fed pause

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# Tarime youths to win big from horticulture sector

By Francis Kajubi

ARRICK Gold Corporation has embarked on supporting youth groups in Tarime district to take part in horticulture as an alternative economic strategic sector to mining activities.

In the space between July and September this year Barrick invested \$1million (2.33billion/-) in economic development projects such as agriculture, infrastructure such as roads, water and power, health, education and other community engagement.

As of September the mining company had invested \$8.1million (18.63bn/-) in the mining host communities since 2019. The amount has increased from \$7.1million (16.30bn/-) invested as of June this year.

Barrick President and CEO Mark Bristow told journalists on Saturday that the company has facilitated Tarime District Council to secure a ten acre land at Matongo village in Nyamango for youth to practice drip irrigation farming.

"The project provides direct employment for 100 youths and indirect employment to over 300 women in the horticultural value chain. This is just part of our community social responsibility that we invest in improving the livelihood of host communities," said Bristow.

Barrick will be the primary market for the products through AKO Group Limited, which Bulyanhulu mines. provides catering services to its North Mara and



**Barrick President and CEO Mark Bristow** 

Tanzania Horticultural Association (TAHA) Barrick say has facilitated a link with the to provide technical support and market

connections outside the Tarime district.

Apart from the horticulture project, the company has extended \$40,000 (93.13mn/-) to orphanage centers.

Bristow said that every quarter when the company is revealing its quarter results extends support to less privileged social groups.

He mentioned the recipients as Agape Girls Knowledge School from Shinyanga region, Kahama Peace Orphanage Center from Shinyanga, Tanzania Deaf Development Organization and Angel House Children's Home from Tarime dis-

Godfrey Mwita, Matongo Ward Councilor said that ten youth groups were formed and are working on the farm since July this year. The groups are made of ten members each. Each

group has been given one acre to cultivate a variety of vegetables they want.

"Every group cultivates a maximum of two types of vegetables on its acre. The vegetables are tomatoes, okra, onions, pepper, spinach, cabbage, cucumber and

eggplant," said Mwita. AKO Group Limited Senior Operations Manager Michael Ndalechi said that the company is well prepared to purchase horticultural products from the Matongo village youth groups.

"My company has been spending up to 180mn/- a month on catering services at Geita Gold Mining. However, it has been spending up to 130mn/- for North Mara and up to 80mn/- for Bulyanhulu. This is an opportunity for youth to turn into horticulture," said Ndalechi.

Yahaya Nawanda, Simiyu Regional Commissioner and Mara Acting Regional Commissioner said that the Matongo village drip irrigation demonstration farm should be a wake up alert for Tarime district Councilors chamber to start establishing agricultural pro-

"I'm instructing the Councilors chamber to start discussing establishing alternative economic projects that targets youth. We need to know that mining will vanish and therefore must establish projects that will play as key economic activities in the future," said Nawanda.

Minerals Deputy Minister Steven Kiruswa who graced the event as the guest of honor commended Barrick for its dedicated support to the host communities whereby almost \$8.1million has been remitted by the company to finance health and water projects in North Mara vicinity.

'The government through the joint venture of Twiga Minerals Corporation and Barrick Gold Corporation has created a strong bond within the three years of collaboration," said Kiruswa.

According to him, the mining company has already disbursed another 5.6bn/- through community social responsibility that the government is setting proper mechanisms of how the money will reach benefiting communities without any kind of embezzlement in

# Innovative hand-washing tap launched in Tanzania

**By Guardian Reporter** 

SATO, part of LIXIL, an award-winning social business, has announced the introduction of the innovative SATO Tap in Tanzania, a significant step in improving access to affordable and sustainable hand-washing facilities.

SATO is a social business that is empowering communities to create a better life and a brighter future through improved sanitation and hygiene.

The newly launched SATO Tap is designed to allow hand washing with as little as 100ml and reuses a variety of plastic bottle shapes and sizes, reducing waste.

To ensure availability in the country, SATO has a manufacturer partner in the country, SILafrica, making Tanzania the first African country to host a manufacturing plant for the water-saving technology.

So far, the plant has produced over 200 thousand units serving Tanzania and neighbouring countries, bringing SATO closer to meeting its goal of improving hand-washing access across Africa.

According to UNICEF, 40% of the world's population does not have access to basic hand-washing facilities at home. In the world's least-developed countries, it is as high as 75% of the population.

The World Bank estimates that nearly 30,000 people in Tanzania people die annually due to diarrheal diseases and an estimated 12.6 percent of children suffer from diarrheal diseases. There is a widespread and deep-rooted belief that diarrhea is part of growing up and cannot be



The Sato Tap is now available in hardware shops in Tanzania at a retail price of \$3.5.

Across Africa, only 15% of the population has access to basic hand-washing facilities with soap and water. In urban areas, less

than a quarter (24%) of the population has access to hand-washing facilities.

In Tanzania, prior to the Covid-19 outbreak, 59% of the country's households soap and water; however, only 22.83% of these facilities were functional. This gap motivated SATO to design

had hand-washing facilities that included

an innovative hand-washing solution in 2020. The organization is partnering with other key stakeholders like UNICEF to fasttrack access to SATO Taps, especially in rural areas and underserved markets.

Currently, SATO is concentrating on establishing a supply network, targeting to have the SATO Tap available in most retail outlets across the country by the end of

Justin Mbowe, SATO leader, Tanzania, noted that most people know and understand how to wash their hands and the value of doing so, but lack a convenient place to do so.

"-The solution is as simple as ensuring that families have access to water and soap next to where they go to the toilet or prepare food." He said. "Although the scale of the hygiene and sanitation challenge is daunting, change starts small. We are committed to ensuring that our products are available affordably and sustainably. ." Mbowe added.

On his part, SATO Leader, Africa, Samuel Langat, emphasised that the organisation is committed to ensuring that populations live a better, healthier life from improved sanitation. "In the fight against diseases caused by poor sanitation, we are leaving no one behind. Launching the SATO Tap in Tanzania is a testament to our commitment to add value to communities across the continent."

SATO engaged various partners during the design process of the innovative tap, receiving valuable technical inputs and validation of the efficacy of the SATO Tap

The tap consists of a plastic base with a nozzle that can be fitted with widely available plastic bottles.

It is compact and can be used both within the home and as a hand-washing station at public facilities.

The unique design ensures minimal contact between the user and the tap, thereby reducing the spread of disease, while the trickle action minimizes water use, meaning fewer refills while maintaining a solid flow of water.

# Absa yas income after tax more than double

**By Guardian Reporter** 

ABSA Bank's cumulative net income after income tax more than doubled to 20.5bn/ during the first three quarters of this year from 9.4bn/- recorded during similar period, last year.

The bank's unaudited financial statement for the third quarter of this year shows on quarterly basis, net income after income tax nearly doubled to 8.04bn/- during reported period, compared with 4.1bn/- in the third quarter of last year.

This has translated into basic earnings per share of 20.8/- in three quarters of this year from 9.6/- recorded during similar period of last year, while on quarterly basis, earnings per share early doubled to 8.2/-in Q3, 2022 from 4.2/- in Q3, 2021.

Number of employees increased to 482 during the third quarter of this year from 452 recorded during the third quarter of last year while number of branches remained unchanged at 15.

Cumulative operating income more than doubled to 29.6bn/- during the first three quarters of this year from 12.4bn/- recorded during similar period last year, while on quarterly basis, operating income jumped to 11.6bn/- in Q3, 2022 from 4.8bn/- in Q3, 2021.

Cumulative net interest income grew to 55.59bn/- during nine months of this year from 40.42bn/during the first three quarters of last year while on quarterly basis, net interest income grew to 19.97bn/- on Q3, 2022 from 13.7bn/- recorded during similar quarter of last year.

Non- interest income reached 43.4bn/- in three quarters of this year from 29.2bn/- during nine months of last year due to increased gains in foreign currency dealing and transactions and fees and commission

The statement shows the bank recorded a cumulative income from foreign currency dealing amounting 24.4bn/- this year from 14.6bn/- last year while fees and commission grew to 18.8bn/- from 14.3b/- respec-

The statement shows the bank's total assets grew to 1.22trn/- during the third quarter of this year from 1.17trn/- during the second quarter of this year due to growth of cash, balance with Bank of Tanzania (BoT), doubling of balance with other banks and financial institutions amid slowed investment in government securities and lending.

Cash improved to 27.7bn/- during the third quarter of this year from 23.4bn/- during the second quarter while balance with other banks and financial institutions more than doubled to 204.2bn/- from 100.3bn/- respectively.

The statement shows balance with BoT also increased to 100.46bn/from 96.98bn/- respectively, while loans, advances and overdrafts slightly slowed to 612.9bn/- during the third quarter of this year from 626.4bn/- during the second quarter.

Total liabilities also slightly grew to 1.04trn/- I Q3, this year from 1.0trn/-



Abdi Mohamed, Managing Director/ CEO of Absa Bank Tanzania

in Q2, this year, which translated into an increase of total shareholders' funds to 171bn/from 164bn/- respectively.

During the reviewed period, customer deposits increased to 806bn/- in the third quarter from 713.3bn/- in the second quarter while cash letter of credit went up to 24.9bn/from 20bn/- respectively.

However, the statement shows deposits from other banks and financial institutions slowed to 131bn/- from 178bn/- respectively.

The indicators show deposit growth increased to 13.31 percent during the third quarter of this year from 3.92 percent during the second quarter of this year, while Non-Performing Loans (NPL) to total gross loans remained 6.5 percent, slightly higher than regulatory benchmark of 5 percent.

Cumulative net cash (used)/ provided in operating activities increased five times to 164.8bn/- during the first three quarters of this year from 31.2bn/- recorded last year, while on quarterly basis, it grew to 108bn/- in the third quarter from 29bn/- in the second quarter.

Balance also increased to 171.8bn/- as at the end of the reported period (September 2022) from 132.6bn/- recorded as at the beginning of the year in January 1, 2021.

**SMART MONEY** 

# Guardian

# India vs China: What is the longterm outlook for the behemoths?

**By Oliver Reynolds** 

sidering India, in recent decades China has been the more attractive economic prospect. The country's nominal GDP of USD 18 trillion is roughly six times that of India. China has historically had a larger population.

And in the previous decade, China's real GDP growth outpaced India's by over 1.5 percentage points annually.

However, the tables are set to be at least partly turned in the coming years. According to IMF data, China's population is now in decline.

By the end of our forecast horizon in 2027, China will have lost 8 million people; In contrast, India will have gained over 75 million and stolen China's crown as the world's most populous country.

Moreover, India's real GDP growth will be over 2 percentage points higher than China's every year over our forecast horizon. So, what is behind

India's superior GDP projections? More favorable demographics



are one important factor: While China's population will shrink and age, India's is relatively youthful and growing briskly. Moreover, India's far lower income per capita means there is more potential for catch-up growth than in middle-income China.

Thirdly, China's increasingly hegemonic state-owned firms will likely dampen the dynamism of the private sector in the coming years.

Finally, China's growing international isolation-as a result of US sanctions, frictions with the West and border restrictions—is already leading firms to diversify supply chains away from the country, a trend which is likely to continue ahead.

India is set to pick up some manufacturing business that moves away from China; Apple recently began production of the iPhone 14 from India, for instance.

India's economic 'sorpasso' should be put in context: Even by 2027, its economy will still be around five times smaller than China's. Moreover, India's dilapidated infrastructure, thick red tape and poor educational standards mean it is unlikely to usurp China as the world's factory any time soon. That said, an at-least partial economic convergence between the two powers is on the cards in the coming years.

On China's medium-term outlook, analysts at the EIU said: "We expect real GDP growth to accelerate to 4.7% in 2023, from 3.3% in 2022. However, this forecast assumes an easing of zerocovid policies in mid-2023, suggesting significant downside risks to these assumptions. [...] Growth will remain on a decelerating trend over the medium to long term. Rapid demographic ageing will be a primary factor. Technological change will drive productivity growth, but the self-sufficiency drive will inefficiencies. generate economic Increasing reliance on the state sector to drive economic activity will also worsen the competitive and discriminatory pressures facing some private and foreign firms."

Regarding India's export outlook, DBS' Radhika Rao said: "Shifts in the global trade environment provide opportunities for India to widen its export footprint. While the short-term trend will be beholden to global demand cycles, an emerging better mix of product lines, including electronics, drugs and pharma, speciality chemicals etc., compared to a more traditional basket (gems and jewellery, textiles, plastics, wood, and products etc.) is expected to lend some extent of resilience to the export trend in the medium term."

This set against the backdrop of a reorientation towards a [...] China + 1 Strategy (success story on certain Apple manufacturing processes), clean energy (solar modules etc.) and groundwork on free trade agreements, bode well for the external sector."

Oliver Reynolds is an economist with FocusEconomics S.L.U. The views and opinions expressed in this article are those of the authors and do not necessarily reflect the opinion of FocusEconomics S.L.U.

# Somalia seals seven oil exploration agreements

**MOGADISHU** 

THE government of Somalia has approved seven production sharing agreements (PSAs) it signed with US-based Coastline Exploration in February this year, the company has said in a state-

In line with the terms of the PSAs, Coastline has paid the agreed \$7mn signature bonus to the Somali Central Bank. The PSAs cover offshore and deep-water blocks.

The East Africa-focused company said has invested over \$50mn in Somalia and is committed for the long-term and plans for the development of the country's offshore energy industry.

"Coastline's PSAs will enable the company to proceed with plans to explore for oil and gas on the many prospects and leads identified in the waters offshore Somalia," it said.

The company will now move forward with its exploration programme.

Coastline estimates that approximately 100,000 barrels of oil a day will flow from each discovered field, and in the success case Coastline hopes to discover multiple offshore oil fields.

"Coastline is proud of the work it has done in Somalia to help develop the energy industry and to enhance the future prosperity of the Somali people. Likewise, it is proud of the strong relationships it has built with the Federal Government during the long period of time it has been active in the country," the company said in a statement over the weekend

Abdirizak Mohamed, the Minister of Petroleum and Mineral Resources, said: "Having seen how transformational new domestic energy sources have been for other countries in Africa, we are very excited by the potential of these offshore oil fields. Today's announcement really kick starts the energy industry in Somalia and is a turning point for the development of what is a critical revenue-generating area for the country."

Richard Anderson, Chief Executive of Coastline, commented: "Receiving the clearance authorization means that we are now able to start our exploration program. Revenues from the discovery of commercial quantities of oil will be transformative for Somalia from which the government could finance investments in education, infrastructure, healthcare and other vital services, which will benefit all of the people of Somalia, delivering continued economic growth and improving the standard of living."

Jacob Ulrich, non-Executive Chairman of Coastline, said: "We are delighted to have been given the go-ahead with the PSAs and we feel confident that we will discover major energy reserves which will have a materially positive impact on all Somalis".

He added; "With the right partners in place and a supportive government, Somalia's nascent energy industry can look to the future with confidence now that there is a clear road map to potentially securing a sustained domestic oil and gas supply."



# **Cotton exporter Benin develops** domestic-grown textile industry

ON a large factory floor in southwestern Benin, dozens of young people cut, stitch and assemble cotton shirts - part of a major push by the West African country to develop its textile

Benin has in the last few years become one of Africa's leading cotton producers, with annual production of 728,000 tonnes in 2020/21, according to government figures. It exports almost all of that raw, with the majority going to Bangladesh.

Now, an initiative is under way to create jobs and revenue by processing the cotton locally, with the goal of exporting apparel to consumer markets in Europe, Asia, Africa and the United

"We have decided that in this country, we are no longer going to sell this cotton raw. We are going to transform this cotton, in particular by installing integrated textile factories," said Letondji Beheton, managing director of the Glo-Djigbe Industrial Zone (GDIZ), about 45 km from Cotonou.

GDIZ started two years ago as the result of a partnership between the government and Arise Integrated Industrial Platforms (Arise IIP), a pan-African venture partly owned by the Africa Finance Corporation.

More than \$1 billion has been invested in the zone so far, which will include textile factories as well as cashew processing units, pharmaceutical processing units, and more, said Beheton. Only a quarter of it has been developed so far.

Although the systems are not yet in place to get cotton from field to factory, GDIZ has started training about 1,000 garment workers using imported materials for now.

"When the Glo-Djigbe factory starts its activities, I am sure that we will earn more," said 46-year-old cotton farmer Leonard Madjaedou, who has benefited from government support to boost his yields.

In 13 months, the industrial zone aims to employ 15,000 people in three textile factories that will have a processing capacity of about 40,000 tonnes of cotton fibre, Beheton said. Eventually, he envisages a multi-billion dollar industry that

could process the majority of Benin's cotton.

Cotton is grown in several West African countries including Mali, Togo, Burkina Faso and Ivory Coast, but most is exported raw with little industrial processing across the region.

Benin is the fourth largest cotton producer in Africa and cotton supports 50 percent of its population.

Most farmers use unsustainable practices including harmful agrochemicals, leading to widespread pesticide poisoning, loss of ecosystem services and loss of resilience to climate change.

Use of agrochemical inputs has risen as farmers try to cope with increasing pest problems and declining soil fertility and can account for up to 60 percent of production costs in smallholder conventional cotton farming.

In November 2021, PAN UK, in partnership with OPEPAB, Aid by Trade Foundation (AbTF) and Paul Reinhart AG, began a three-year project "Growing Benin's Organic Cotton Sector" to support smallholder cotton farmers in Benin to convert to organic farming.

Overall, the project aims to double the production of highquality organic cotton in Benin, directly benefiting over 9,000 smallholder farmers, at least 30 percent of whom will be women and 55 percent of whom will be 18-35 year olds.

The project aims to help farmers achieve a 60 percent increase in net income, increase the resilience and productivity of their farms, and reduce pesticide harms to biodiversity and human health. Key activities include Farmer Field Schools (FFS) to train

smallholder farmers in sustainable farming methods, field trials to evaluate and adapt improvements in agroecological practices for organic cotton production, and seed trials to ensure that high quality, locally adapted, organic cotton seed is available to all participating growers.

The project will also contribute to strengthening the linkage of actors along the supply chain and thus to more transparency and continued high demand for Benin's organic cotton.

In this way, continuous investments will be sought to ensure the future of smallholder organic cotton production in Benin.



# Philips to cut 5pct of jobs over falling sales

**AMSTERDAM** 

PHILIPS' new CEO announced last year's total of 78,000. plans on Monday to cut around 4,000 jobs following falling sales and after a massive recall slashed around 70% off the Dutch medical equipment maker's market value in the past year.

"We have now had five quarters of declining sales, declining profit, and now... (in the third quarter) we also have become loss-making," CEO Roy Jakobs, just a week into the role, said in a telephone interview.

"You really need to work your cost base to stay competitive and to support your profit ... I am also looking at simplifying the organization."

He described the layoffs, which will be concentrated in the United States and the Netherlands and primarily affecting business lines with falling sales, as "unfortunate, but necessary."

He said the company is seeing demand slowing rapidly in China and to a lesser extent in Western Europe due to inflation, with North America "still holding strong."

Jakobs took the top job as the company grapples with the fallout of its costly recall of respiratory machines and ongoing supply chain problems that led to an Oct. 12 profit warning.

The cuts represent just over 5% of the company's workforce based on

The company said it expected the reorganisation to cost around 300 million euros (\$295.41 million) in the coming quarters.

It reported a net loss of 1.3 billion euros for the third quarter due to a write-down in the value of its Sleep & Respiratory Care business which makes the recalled machines.

Philips is in talks with the U.S. Department of Justice on a settlement following the recall.

Comparable sales dropped 6% to 4.3 billion euros in July-September as Philips said supply chain problems were worse than anticipated and would continue to weigh on sales in the last months of 2022.

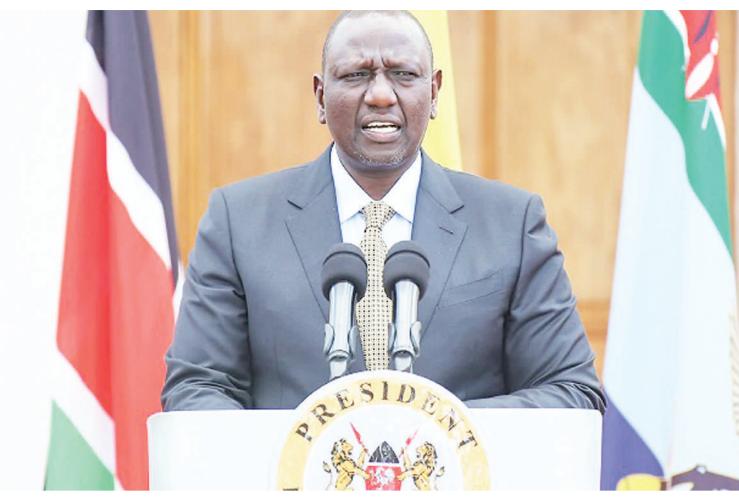
Jakobs said his top priorities were repairing the company's reputation by ensuring the recall is completed as soon as possible, and resolving the supply chain problems. Those involve both shortages of components such as microchips, as well as unexpected stops and starts of availability, he said.

Philips has lost around 30 billion euros of its market value since it shocked investors in June last year by recalling 5.5 million ventilators used to treat sleep apnoea, over worries that foam used in the machines could become toxic.



Logo of Dutch technology company Philips is seen at the firm's headquarters in

Benin is the fourth largest cotton producer in Africa and cotton supports 50 percent of its population



Kenyan President William Ruto

# China loans to Kenya fall for first time in 20 years

**NAIROBI** 

HINESE loans to Kenya have dropped for the first time in 15 years as Beijing adopts more cautious lending in Africa where some nations have reached the limit of their borrowing capacity and the prospect of default looms.

Data from the Treasury show China's total lending dropped to \$6.83 billion in June from \$7.05 billion a year ago and \$3 billion in 2016.

Available public records show that Chinese loans to Kenya dropped marginally in 2022. The rare fall in Chinese debt emerges in a period when the World Bank and the International Monetary Fund (IMF) have stepped up lending to Kenya, firming the institutions' grip on the country's

Nairobi has been a major beneficiary of China's loans for the development of mega infrastructure such as roads and a modern railway over the last decade, making Beijing the largest bilateral creditor since 2015.

The IMF in 2020 listed more than 20 African countries, including Kenya, as being in, or at high risk of, debt distress.

In response, lenders, including China Eximbank and China Development Bank, China's two main policy banks, have adopted increasingly hardline lending terms.

Chinese President Xi Jinping reinforced that caution in a video speech to the triennial Forum of China-Africa Cooperation held in Senegal in November 2021.

Over the next three years, the Chinese president said, the country would cut the headline amount of money it supplies to Africa by a third to \$40 billion and, he implied, redirect lending away from large infrastructure towards a new emphasis on SMEs, green projects and private investment flows.

"China is moving away from this high-volume, high-risk paradigm into one where deals are struck on their own merit, at a smaller and more manageable scale than before," an analysis of China's lending to Africa by Chatham House, a UK think-tank, said.

Lower funding to Africa, local analysts say, could be a pointer that Beijing is starting to see signs of reduced benefits from the cash it com-

mits in the continent.

"I think the Chinese debt has reached or it's nearing a point of diminishing returns if the big-ticket public expenditures in Kenya, for example, are anything to go by. As such, I see China being selective in terms of projects they fund going forward," Churchill Ogutu, an economist at IC Asset Managers (Mauritius), told the Business Daily earlier.

Chinese lenders have traditionally shown flexibility on loan terms for projects in Africa, seen as politically important for Beijing.

China has over the last two decades established itself as a financier of first resort for many low- and middle-income countries, providing record amounts of international development finance, according to the researchers at College of William & Mary in a report late September.

Their findings suggested that African countries received 42 percent of all Chinese official development assistance between 2000 and 2017.

influence on Kenya's mega projects started gathering steam with the construction of the Thika Superhighway between January 2009 and November 2012 at a cost of nearly Sh32 billion in the last term of President Kibaki.

# Pound rallies as Sunak closes to top job

LONDON

THE pound has extended gains after Boris Johnson dropped out of the race to be the next Conservative Party leader.

The pound jumped as much as 1pc against the dollar to \$1.1401 in early Asia trading on expectations former Chancellor Rishi Sunak will take the top job.

It eased back to gains of 0.3pc and is still down around 16pc against the greenback

Meanwhile, UK government bonds rallied as investors bet Mr Sunak will bring more stability to financial markets. The yield on the two-year gilt was down as much as 36 basis points to 3.45pc.

Valentin Marinov at Credit Agricole said: "As Prime Minister, Rishi Sunak should help restore fiscal credibility and regain market confidence, but at the cost of more aggressive fiscal austerity and deep UK recession."

After inching higher at the open, the FTSE 100 has now slid firmly into the red as a stronger pound and weaker oil prices

The blue-chip index fell 0.5pc as the pound jumped and bond yields slid as Rishi Sunak looks set to become the next prime minister.

Energy and mining stocks including Shell, Glencore and Rio Tinto lost ground as commodity prices fell back. Financial stocks including Prudential and HSBC also fell sharply as traders scaled back bets on interest rate rises.

The domestically-focused FTSE 250 gained 0.5pc as investors took comfort from the political developments.

Guy Hands, private equity tycoon and Tory party supporter, has launched a blistering attack on the Government over its handling of the economy.

He told BBC Radio 4's Today programme doomed". that the Government had put the UK on the path of becoming the "sick man of Europe".

He urged ministers to renegotiate the Brexit deal, warning that failing to do so would mean the economy is "frankly

Pushed on what this would mean, he warned of "steadily increasing taxes, steadily reducing benefits and social services, higher interest rates and eventually the need for a bailout from the IMF".



Conservative Party leadership candidate Rishi Sunak leaves his campaign office in London on Sunday - Photo by AP

# **European stocks rise** on hopes of Fed pause

**FRANKFURT** 

EUROPEAN shares rose on Monday, driven by hopes that the Federal Reserve could slow its pace of interest rate hikes, while investors braced for a busy week of earnings and key interest rate decision from the European Central Bank.

The continent-wide STOXX 600 index rose 0.4%, with utilities, media and travel & leisure sectors leading the gains.

Wall Street's main indexes rallied on Friday after a report said the Fed will likely debate on a smaller interest rate hike in December. [.N]

"While it is encouraging that Fed officials have started to point to an end in sight for rate rises, such a pause will remain conditional on a fading inflation and a cooling labour market. This has yet to be seen in the data," said Mark Haefele chief investment officer at UBS Global Wealth Management.

"We believe the full effects of restrictive monetary policy for the economy and corporate profits are not yet well reflected in consensus forecasts - leading to potential disappointments ahead."

Keeping gains in check, Dutch technology investor Prosus tumbled 12.5%, tracking weakness in Hong Kong tech giants, after Chinese President Xi Jinping's newly unveiled leadership team heightened fears that economic growth will be sacrificed for ideology-driven policies. nL1N31OOL4]

Other China-exposed sectors such as oil & gas and miners fell 0.8% and 1.1%, respectively, while luxury stocks including Hermes and LVMH shed about 1% each.

Asia-focussed insurer Prudential Plc fell 6.5%, while banks **HSBC** and Standard Chartered dropped about 2%.

UK's blue-chip FTSE 100 underperformed as the pound rose following news that Boris Johnson had withdrawn from the contest to become Britain's next prime minister, likely paving way for Rishi Sunak to become the leader.

Meanwhile, euro zone business activity contracted at the fastest pace in nearly two years in October, an S&P Global survey showed as the cost-ofliving crisis kept consumers cautious and sapped demand.

Focus this week will be on the European Central Bank's policy meeting where it is likely to hike interest rates by another jumbo 75 basis points as it tries to contain inflation running at five times its target, a Reuters poll found.

Among single stocks, Philips fell 3.8% after the Dutch medical equipment maker said it expected to scrap around 4,000 iobs and warned that supply chain problems would continue to weigh on sales in the last months of 2022.

Credit Suisse Group gained 1.1% after it settled a tax fraud and money laundering case in France with a 238 million euro (\$234 million) payment to the



German share price index DAX graph is pictured at the stock exchange in Frankfurt

# Chinese markets tumble to the lowest since 2008

**BEIJING** 

CHINA'S yuan weakened and country's stocks tumbled to the lowest level since the depths of the 2008 global financial crisis in Hong Kong, a stark rebuke of President Xi Jinping's move to stack his leadership ranks with

offshore The yuan weakened as much as 0.7% to 7.2782 per dollar Monday morning to approach a record low seen last week.

The Hang Seng China Enterprises Index, a gauge of Chinese stocks in the city, plunged more than 5% to the lowest since 2008 even as economic growth data beat estimates. China's benchmark CSI 300 Index fell as much as 1.9%.

Market setbacks following the reshuffle, which highlighted Xi's unquestioned grip over the ruling party, show deep disappointment over a likely continuation of policies staked on Covid Zero and state-driven companies. Tech giants Alibaba Group Tencent Holding Ltd., Holdings Ltd. and Meituan all tumbled as investors remained skeptical that Xi and his allies will seek a rejuvenation of private enterprise.

"The market is concerned

that with so many Xi supporters elected, Xi's unfettered ability to enact policies that are not market friendly is now cemented," said Justin Tang, head of Asian research at United First Partners.

While the appointment of Xi's allies may help accelerate key agendas, the addition of Covid Zero advocates to the Politburo Standing Committee diminishes the chance of any early loosening of Covid restrictions.

"The more centralized power becomes, the more the risk of overzealous policy implementation based on directives from the top," said Duncan Wrigley, chief China economist at Pantheon Macroeconomics Ltd. "This happened in some of the lockdowns in the second quarter."

Investors disappointed during the congress last week as Xi defended his Covid Zero policy and fell short of offering stimulus to shore up the property market. The onshore yuan fell to the weakest level in 14 years and the CSI 300 slumped in all but one session last week.

A slew of China's key economic data -- released Monday after an abrupt delay lat week --- showed a mixed recovery.

# Guardian Guardian

# WORLD

# Rishi Sunak: What will new prime tion minister mean for Scotland?

#### LONDON

RISHI Sunak becomes the UK's third prime minister two months after becoming Conservative leader at the second time of asking.

The former Chancellor had relatively little to say during a very short leadership contest, but spent the whole summer interviewing for the same job - so we know a reasonable amount about his outlook.

He is opposed to an independence referendum and wants to lead "the most active UK-wide government for

What else has he had to say about Scotland, and how might his plans affect people north of the border?

During the last Tory leadership contest - only a few months ago - Liz Truss pledged to "ignore" Nicola Sturgeon, calling the first minister an "attention seeker".

In the end it was one of the few policies she followed through on, with the two only ever meeting in passing during events to mark the death of the Queen. There was no official sit-down or even a phone call.

Succeeding his former rival in Downing Street, Mr Sunak is unlikely to follow the same path - for all that his words about the SNP leader have not been any warmer.

Asked whether he would ignore Ms Sturgeon, he said that would be "dangerously complacent", adding that her party posed "an existential threat to our cherished union".

He said his approach to the first minister would be to "take her on and beat her", and has pledged to provide the Scottish Conservatives with extra cam-

paigning support to do that. Most Scottish Tory MSPs are delighted to have Mr Sunak in the job - particularly given the scare they had over the weekend with the prospect of a Boris Johnson comeback.

Many in the Scottish party saw Mr Johnson as a liability to their own for-

Douglas Ross was already in an awkward position having performed a double U-turn on the question of his future over the summer.

Holyrood's other parties, meanwhile, would have quite enjoyed a Johnson re-

The SNP used an image of his face on most of their leaflets, even for Holyrood and local council elections, while Labour saw him as an asset in their bid to regain some ground and relevance in Scotland.

It does not seem likely, however, that Mr Sunak will accept their calls for a general election - or indeed the Scottish government's bid for an independence referendum next October.

Mr Sunak has set himself firmly against an independence referendum any time soon, calling it a "quite frankly barmy" idea which he could not see himself supporting in any circumstanc-

He did concede at a hustings in Perth that the union is a voluntary one, held together by the consent of the four nations. However, he said now was not the time for "an unnecessary, divisive constitutional referendum".

There is a practical angle to this. The new prime minister is going to have plenty on his plate wrestling the economy back under control and calming a restless parliament.

He will have a stiff enough task trying to make the Tories ready for the next general election without also taking on a career-defining constitutional contest.

He now leads the Conservative and Unionist Party, and will need to bring it together rather than take on fresh

In the summer, Mr Sunak said there was "nothing more Conservative than our precious union".

anything and everything to protect, sustain and strengthen it".



Rishi Sunak

"devolve and forget" mentality and lead" the most active UK-wide government in decades".

That means UK ministers taking more interest in areas which were devolved to Holyrood in 1999, in a bid to remind Scots that they have two governments working for them.

He actually started this approach as Chancellor, rolling out "levelling up funds" across the UK - spending money directly on local projects in Scotland.

Cash-strapped councils are not known to turn their nose up at funding, and even some run by the SNP lined up to apply for a share.

But Scottish ministers hate the idea of Holyrood being cut out of the loop, and characterise any move which could cut across devolved areas as a Westminster power grab.

Mr Sunak wants to re-establish the Downing Street "union unit", a group bringing together officials from departments across Whitehall to make sure their policies chime on a UK-wide

He has also pledged to send UK ministers north of the border more frequently, and suggested that his government would "hold the SNP to account for its failings" in devolved

This would involve the Scottish government's top civil servant attending annual committee hearings at Westminster, in the same way top UK offi-

He also wants to have governments across the UK publish data about the performance of public services in a He said his government would "do standardised format, so they can be easily compared.

His team suggested this would pre-In terms of policies, Mr Sunak said vent the Scottish government from tunes and that of the union, and leader he wanted to abandon the Westminster spinning stats in a "selective or inconbudget being set out in December.

sistent way".

This may seem like a wonkish technical tweak, but it would apply to core devolved fields like education and health - and as such would go down extremely badly with Scottish minis-

Some of Mr Sunak's UK-wide policies could have a direct impact on Scottish politics too.

As Chancellor, he had drawn up plans for the basic rate of income tax to be cut to 19p in the pound next spring - plans which were brought forward and then binned entirely by Liz

More information about his fiscal plans is expected by the end of the month, but Mr Sunak has long harboured ambitions to cut tax.

During the summer contest he said he wanted the basic rate to fall to 16p in the pound by the end of the decade.

This would not apply in Scotland, because income tax is devolved. But it would provide an immedi-

ate boost to Holyrood's finances - the Scottish share of a giveaway to taxpayers south of the border - and pose a question to ministers about whether to pass it on to the public, or plough it into public services.

However, if departmental spending is slashed to pay for tax cuts - or indeed measures to deal with household costs, inflation and interest rates - that could also have an impact on devolved finances.

It also remains to be seen whether he will push ahead with Ms Truss's plans for investment zones around the country, or to open up a new round of North Sea oil and gas extraction.

So expect Scottish ministers to be keeping a keen eye on Mr Sunak and his Chancellor ahead of Holyrood's

# **Hundreds of Congolese flee to Uganda after fresh fighting**

FRESH fighting in eastern Democratic Republic of Congo (DRC) has forced hundreds of people to cross to neighboring Uganda to seek refuge.

Uganda Red Cross Society (URCS), a local humanitarian agency, said on Sunday that among the new arrivals include those who had returned recently thinking the situation was getting better.

Irene Nakasiita, URCS spokesperson, said it is not yet possible to estimate the number of asylum seekers who crossed to Uganda through the border town of Bunagana on Saturday.

Esther Anyakun, Minister of State for Relief, Disaster Preparedness and Refugees, told Xinhua by telephone preparations were in high gear to receive the refugees.

"According to the reports we have so far received, there are many, many refugees who have re-entered the country. The World Food Programme is already on the ground to offer some support," Anyakun said.

She added that the government was in the process of relocating the previous entrants from holding centers to resettlement camps and with the re-entrance of more refugees, they will have to work faster.

"They rushed to return home, because the situation was not yet stable. We had given some of them transport to go to resettlement camps but they opted to return home. Now you can see they have come back to Uganda," Anyakun noted.

She also said the United Nations Refugee Agency had dispatched a team to offer humanitarian assistance to the refugees.

"Over 1,000 Congolese refugees have already crossed into Uganda following fresh fights between the M23 rebels and the Congolese government forces. They are currently camped at Bunagana border town in Kisoro district," Ismail Ndayambaje, a local leader, told Daily Monitor, a Ugandan independent daily newspaper.

"We appeal to the humanitarian organizations in liaison with the office of the Prime Minister to transport these refugees straight to Nyakabande refugee transit camp where they can be accommodated. We faced a lot of challenges as we accommodated them here at Bunagana town council in March this year when they crossed into Kisoro district because of similar fights," Ndayambaje added.

## **Tran unfazed by foreign pressures** in its pursuit of progress'

#### **TEHRAN**

**IRANIAN** Foreign Minister Hossein Amir-Abdollahian said on Sunday that foreign pressures and propaganda will not disrupt the determination of the Iranian nation and government in treading the path of progress.

Amir-Abdollahian made the remark in a phone call with his Syrian counterpart Faisal



Mekdad, in which the two sides discussed bilateral ties and regional and international issues of common interest, according to a press release published on the Iranian Foreign Ministry's website.

He also promised that the Iranian nation and government will continue to "support the stability and security of the regional countries (and) oppose foreign interference."

For his part, Mekdad said the West seeks to create crises against independent countries including Iran, adding the West and the United States do not want to see Iran's development, progress and independence, but rather its devastation and dependence.

"Everyone saw what the United States and its allies did to Syria, Iraq and Afghanistan," he noted.

Protests erupted in Iran following the death of 22-year-old Mahsa Amini in a hospital in the capital Tehran days after she collapsed in a police station.

The protests soon turned violent, with the Iranian government accusing Western countries, such as the United States and Britain, of meddling in Iran's internal affairs by supporting the unrest in the country.

On Saturday, a senior Iranian judiciary official said a legal case will be filed in a Tehran court against the United States for having a "role in the recent riots" in Iran.

"Because of the involvement and direct role of the United States in the recent riots, it was decided to file a legal case in the Tehran court to determine the damages and issue the necessary verdict against this country," the official IRNA news agency quoted Kazem Gharibabadi, the Judiciary chief's deputy for international affairs and secretary of the country's High Council for Human Rights as saying.

# Russia expects most African heads of state to attend Russia-Africa summit

## **MOSCOW**

RUSSIA expects most African leaders to attend the Russia-Africa summit to be held in 2023, Russian Ambassador-at-Large Oleg Ozerov said at the international forum 'Russia-Africa: What's Next?'

"We are starting to get positive answers. I think that most African heads of state will come to this forum," he said, "There are many serious political problems that need to be discussed and solved in order to arrange the architecture of a new multipolar world."

Ozerov noted that the summit should become a qualitatively new stage in the development of Russian-African relations

"The first meeting of the

organizing committee has already taken place. We start literally on one of these days to work on the organization of the summit. It will take place under the same slogan as in 2019. We believe it is the right one and reflects today's stage of development. 'For Peace, Security and Development' is our common slogan, this is what our colleagues want," the diplomat added.

In parallel, he stressed, a major Business Council, which is to discuss the entire corpus of economic relations, will take place. "There are a lot of unresolved problems here. We need to create cooperation mechanisms that will allow us to effectively develop our economic ties.

The task has become more



difficult because of the serious sanctions that have been imposed against Russia and hit primarily African countries," Ozerov explained.

The second Russia-Africa summit will be held in July 2023 in St. Petersburg.

Football opens up new horizons for visually impaired South Sudanese

## **JUBA**

WEARING a blindfold, Jimmy Just Augustine, a 23-year-old South Sudanese who plays for the Shining Star Blind Football team can be seen on a hot Tuesday afternoon tussling it out with an opponent for the ball with sound devices on artificial turf.

Augustine, who is visually impaired is among a new crop of footballers aspiring to represent his club, and country at the regional and international level as the game of blind football gains traction in South Sudan.

He was among several players who were honored with medals at a match organized by Light for the World NGO to mark International White Cane Safety Day, celebrated annually every Oct.15 to highlight the need for inclusivity for people with disabilities. "We are not seeing, we use our ears to hear the jingling sound of the ball then we follow the ball," Augustine told Xinhua in a recent interview after his team lost to Buluk, a team composed of sighted people in Juba, the capital of South Sudan.

'You know in the past it was not easy, we were knocking ourselves, but now we can control and shoot the ball, and we are also able to run with the ball," he added.

Augustine is among the 85 South Sudanese fully trained in blind football. Blind football is an adapted form of five-a-side football, played with an audible ball on a pitch surrounded by kickboards - a physical barrier indicating the touchlines - and without the offside rule. "I want to tell the rest of my colleagues, and the general public that disability is not inability, the person that cannot see can be able to do anything that a person without a disability can do," said Augustine.

Simon Madol Akol, a 24- year-old head coach of South Sudan blind football who trains Augustine, said having introduced the game in 2020 they are now on the right track to grow blind football beyond Juba.

"We also want to expand blind football to other states, because we have already tried expanding in the whole of Juba," said Akol. "We have been moving in schools training kids how to play blind football because we know that some of our players here are studying in some schools, and they don't get a chance to play with

their peers who are sighted," he added.

Akol, who earned his training online in Germany, said the blind football association is currently not registered with the government, adding that he hopes to build his young team to represent the country at tournaments.

"We needed to come up with something unique that can get the youth who are visually impaired to participate fully, that is when we thought about blind football," he disclosed. "Sometimes when I tell people that I am a blind football coach they wonder, so there are rules and guidelines that govern blind football, first we use our ears and not our eyes to play blind football," said Akol.

The Union of European Football Associations

(UEFA) in partnership with Light for the World is the brains behind blind football in South Sudan.

The football project is being implemented by South Sudan Association for the Visually Impaired (SSAVI). Esbon Umbo Jacob, a 20-year-old teammate of Augustine who became visually impaired at age of seven, said they have so far gained lots of experience in blind football after playing many matches. "We have won two games since we started blind football, the first match we played was in 2021, and won a trophy, and today's match is the first we have lost," he

# Guardian www.ippmedia.com

CPC unveils new top leadership for new journey toward modernisation

THE Communist Party of China (CPC) on Sunday unveiled its new top leadership, which will lead the world's most populous nation on its new journey toward a great modern socialist country in all respects.

Xi Jinping was elected general secretary of the CPC Central Committee at the first plenum of the 20th CPC Central Committee following the Party's twice-a-decade national congress.Greeted by rapturous rounds of applause, Xi led Li Qiang, Zhao Leji, Wang Huning, Cai Qi, Ding Xuexiang and Li Xi onto a red-carpeted stage at the Great Hall of the People.

They are members of the newly-elected Standing Committee of the Political Bureau of the CPC Central

According to the Party Constitution, the highest leading bodies of the Party are the National Congress and the Central Committee which it elects. Between plenary sessions of the Central Committee, the Political Bureau and its Standing Committee shall exercise the functions and powers of the Central Committee.

The 20th CPC Central Committee was elected Saturday at the closing session of the 20th CPC National Congress. Speaking to over 600 journalists from home and abroad, Xi hailed the congress as one that held high its banner, pooled all the strength, and promoted solidarity and dedication.

Xi expressed gratitude for the trust the whole Party has placed in the new central leadership. "We shall keep in mind the Party's nature and purpose and our own mission and responsibility, and work diligently in the performance of our duty, to prove worthy of the great trust of the Party and our people," he said.

Xi said China, having completed its building of a moderately prosperous society in all respects, is now taking confident strides on a new journey to turn China into a modern socialist country in all respects.

That journey, one that is "filled with glories and dreams," will see China advance toward the second centenary goal, and embrace the great rejuvenation of the Chinese nation on all fronts through a Chinese path to modernization, Xi said. In its two-step strategic plan, the CPC aims to basically realize socialist modernization from 2020 through 2035, and build China into a great modern socialist country that is prosperous, strong, democratic, culturally advanced, harmonious, and beautiful from 2035 through the middle of this century.

The world's second largest economy is walking on a model of modernization that has not been seen before -- the modernization of a huge population, of common prosperity for all, of material and cultural-ethical advancement, of harmony between humanity and nature, and of peaceful development.

"This is a great yet enormous undertaking. The enormity of the task is what makes it great and infinitely glorious," Xi said. He said the CPC and the Chinese people have sought long and hard to pursue a Chinese path to modernization, and the Party must always act for the people on the journey ahead and rely on them in everything it does.

"We will always ride out the storm with our people and stay heart to heart with them, taking their priori-



Xi Jinping, general secretary of the Communist Party of China (CPC) Central Committee, Chinese president and chairman of the Central Military Commission, meets with delegates, specially invited delegates and non-voting participants of the 20th CPC National Congress at the Great Hall of the People in Beijing on Sunday. Xi had group photos taken with them. Other leaders also took part in the meeting. (Xinhua/Ju Peng)

ties as ours and acting on their wishes. We will continue the hard work to turn their aspiration for a better life into a living reality," he said.

His emphasis on the people echoed a report Xi delivered to the 20th CPC National Congress, hailing the great achievements of the new era, which came from "the collective dedication and hard work" of the CPC and the Chinese people.

In the past decade, China's GDP has grown from 54 trillion yuan (about 7.6 trillion U.S. dollars) to 114 trillion yuan and come to account for 18.5 percent of the world economy, up 7.2 percentage points. China has remained the world's second largest economy, and its per capita GDP has risen from 39,800 yuan to 81,000 yuan.

The country has eradicated absolute poverty, and built the largest education, social security, and healthcare systems in the world. It has also joined the ranks of the world's innovators, while achieving an overwhelming victory and fully consolidating the gains in the fight against corruption.

But Xi said the Party cannot rest on its laurels just yet. The just-concluded 20th CPC National Congress came at a time when the world is undergoing accelerating changes unseen in a century, and a new phase of uncertainty and transfor-

China has entered a period of development in which strategic opportunities, risks, and challenges are concurrent, and uncertainties and unforeseen factors are rising, Xi said in the report to the congress. "Confronted with new challenges and tests on the journey ahead, we must remain on high alert and stay sober-minded and prudent like a student sitting for a never-ending exam," he told journalists on Sunday.

"We must make sure that our centuryold Party will become ever more vigorous through self-reform and continue to be the strong backbone that the Chinese people can lean on at all times," he said.

The journey ahead is long and arduous, but with determined steps, "we will reach our destination," he said. "We'll not be daunted by high winds, choppy waters or even dangerous storms, for the people will always have our back and give us confidence," Xi said.

He went on to express China's commitment to further promoting the building of a human community with a shared future."We will work with peoples of all other countries to champion humanity's shared values of peace, development, fairness, justice, democracy and freedom to safeguard global peace and promote global development, and keep promoting the building of a human community with a shared future," Xi said.

Just as China cannot develop in isolation from the world, the world needs China for its development, he said, adding that the Chinese economy would remain on the positive trajectory over the long run, and that the country will open its door wider to the rest of the world. "We'll be steadfast in deepening reform and opening up across the board, and in pursuing high-quality development.

A prosperous China will create many more opportunities for the world," Xi More efforts needed to break cycle of tribal violence in Sudan, experts say

#### **KHARTOUM**

THE latest wave of tribal clashes in Sudan's Blue Nile State has demonstrated the urgency of making harder efforts to tackle the grinding poverty, illiteracy, spread of weapons and ethnic hatred which are the roots of the cycle of deadly tribal violence, experts said.

Without channeling more efforts to break such a pattern, the lives of tens of hundreds of civilians in the African state will be at stake, they noted.

Last week, a fresh round of bloody clashes broke out between the Hausa and Berta tribes in the Blue Nile State following the killing of a local farmer, prompting local authorities to declare a statewide month-long state of emergency. The state's Health Ministry said Wednesday that the clashes had killed 105 people and displaced 8,470 others. Two days later, the conflict was abating after the government intervention, but the death toll rose to 200, according to informed sources and medics.

Tribal violence in Sudan is usually sparked by an isolated incident, such as the reported killing of a tribal member. Herdsmen tribes or farming communities have long been involved in disputes over land and water in the country."These tribal conflicts feed on historical grudges," and state intervention is largely not effectual, Abdul-Khaliq Mahjoub, a Sudanese political analyst, told Xin-

Some nomadic tribes still share a common mindset that a blood debt has to be paid by blood, which makes the violence even more serious, he added. Abdul-Rahim Al-Sunni, another Sudanese political analyst, also blamed the violence on the spread of weapons to the tribes during the past conflicts with rebels in the regions of Darfur, South Kordofan, and Blue Nile.

On Friday, Blue Nile State Governor Ahmed El Omda Badi announced a state of emergency and the forming of a "fact-finding" committee to investigate the latest tribal violence. At the same time, Sudan's opposition alliance Forces of Freedom and Change called on all the related parties to exercise restraint and urged immediate disarmament of civilians in the Blue Nile State to prevent further escalation.

# Chinese new energy vehicle industry speeds up innovation

CHINA'S new energy vehicle (NEV) industry has risen and grown strong in the past decade, becoming an important force driving the global upgrading of the automobile industry and a new signboard of China's intelligent manufacturing.

According to statistics released by the China Association of Automobile Manufacturers (CAAM), nearly 4.57 million NEVs were sold in China in the first three quarters this year, surging 110 percent year on year and exceeding the wholeyear figure in 2021.

China has ranked first in the world in terms of NEV production and sales for seven consecutive vears. Last vear, over half of the world's total sales of NEVs came from China.

Xin Guobin, deputy head of the Ministry of Industry and Information Technology, said China has worked vigorously to develop the NEV industry, having issued more than 600 support policies at both central and local levels, covering technological innovation, application, safety supervision and other

The country has established innovation centers for the development of power batteries and connected vehicles. The country has also supported enterprises in the industrial chain to expand R&D input and create new business models, generating strong internal impetus for NEV development.

In an attempt to make driving safer, smarter and more comfortable, Chinese carmakers have integrated new information technologies with automobile manufacturing, such as facial recognition-enabled door unlocking, driver assistant systems, and automatic warning systems, making driver-vehicletraffic interaction possible.

With such cross-border integration, NEVs are not merely a trans-



Vehicles are assembled at the JAC-NIO Advanced Manufacturing Center in Hefei, east China's Anhui province, Aug. 28, 2022. File photo

portation tool but an intelligent mobile space.

Expert said that China's NEV manufacturers' exploration in intelligent and digital technologies has activated the industrial chain. These enterprises are blazing a trail to turn traditional manufacturing into service-oriented manufacturing, making individualized and customized products to be used in different scenarios.

Thanks to their strong capabilities in technological innovation, Chinese NEV manufacturers have witnessed rapid growth in vehicle exports and have gained better and better reputations from the global market. The CAAM recently said that 340,000 NEVs were exported in the first eight months of this year, up 97.4 percent year on year. Chinese vehicles entered foreign markets years ago with their low prices, winning a pretty good share in Latin America and Africa.

Today, China's NEV exports are further expanding. Chen Shihua, deputy secretary-general of the CAAM, noted that nearly 10 Chinese carmakers are selling NEVs to Europe, and Chinese electric vehicles now account for 10 percent of those sold in European countries.

According to the China Automobile Dealers Association, Europe is a major export destination of NEVs for Chinese auto manufacturers. Last year, 49 percent of China's NEV exports went to Europe.

Apart from that, China's electric vehicles (EV) are moving to the higher end of the overseas market. Chinese electric vehicle maker NIO recently announced plans to extend its services to Germany, the Netherlands, Denmark and Sweden. The company entered Norway a year ago, and its EV model ES8 maintained the bestselling 6-seater and 7-seater SUVs in Oslo in the first nine months of this year.

William Li, founder and chairman of NIO, told People's Daily in an interview that China is a worldclass manufacturer when it comes to "intelligent," "electric" and "automobiles." The country is competitive in terms of its supply chain and human resources, he added.

According to Li, NIO will hit more high-end markets in developed countries and bring more intelligent and green experiences to users. The automobile industry faces a huge opportunity of industrial upgrading in the era of 5G. Relevant enterprises will compete in making electric, connected and intelligent vehicles. On a new "race track," Chinese NEV manufacturers are constantly improving product performance, intelligent technologies and comprehensive services, upgrading "made in China" to "created in China" and to "intelligent manufacturing in China."

People's Daily

# Russia to raise issue of Ukraine's intent to use dirty bomb at UN – Lavrov

## **MOSCOW**

MOSCOW will raise the issue of Kiev's preparation of a dirty bomb provocation in international forums, including the UN, Russian Foreign Minister Sergey Lavrov said on Monday at a news conference following talks with Secretary General of the Organization of Islamic Cooperation (OIC) Hissein Brahim

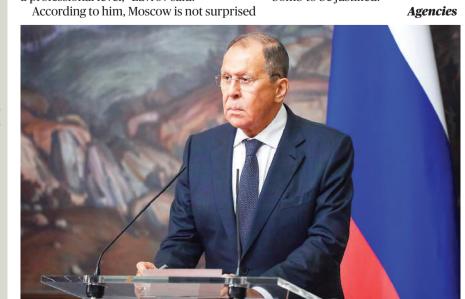
"We have also taken the necessary steps to raise this issue in international structures, first of all in the UN in New York, and today our representatives will do this hoping for an informed and professional discussion of the problems that we will touch upon," he said, answering a question from TASS.

The Russian top diplomat stressed that the Russian side had specific information about Ukrainian scientific institutions that possessed technologies capable of creating a dirty bomb. "We have information, which we have double-checked through the appropriate channels, that this is not a groundless suspicion, that there are serious reasons to believe that such things could be planned. Sergey Shoigu [Russian Defense Minister] has agreed with some of his interlocutors to hold additional consultations on this topic at a professional level," Lavrov said.

by the West's media reaction to Kiev's possible use of a dirty bomb. "It goes in line with the unconditional support that the West gives to its protege [Ukrainian President Vladimir] Zelensky, indulging him in any Russophobic actions not only in the form of statements, but also in the form of shelling of civilian objects, killing civilians and much more," the diplomat noted.

Russian Defense Minister Sergeiy Shoigu on Sunday held telephone conversations with his counterparts: the UK's Ben Wallace, France's Sebastien Lecornu and Turkev's Hulusi Akar. Shoigu conveyed to his colleagues concerns about Ukraine's possible use of a dirty bomb. In addition, Shoigu spoke over the telephone with Pentagon chief Lloyd Austin on Friday and Sunday.

The Pentagon released a statement from the foreign ministries of the UK, the US and France saying that these countries did not consider Russian warnings about Kiev's possible use of a so-called dirty bomb to be justified.



# SPORT



Tanzania's Netball Association (Chaneta) Secretary-General, Rose Mkisi.

# All set for Muungano Netball Tournament

By Correspondent Joseph Mchekadona

MINISTER of State in Prime Minister's Office-Policy, Coordination, Parliamentary Affairs, Labour, Employment, Youths, and People with Disabilities- Jenister Mhaghama is expected to grace this year's edition of Muungano Netball tournament which tips off at Jamhuri Stadium in Morogoro tomorrow.

Tanzania Netball Association (Chaneta) secretary-general Rose Mkisi said all is set for the tournament which has attracted 12 teams.

She expressed happiness that the minister has accepted the invitation to grace the opening of the one-week tournament, describing the gesture as a sign that the government is committed to developing sports in the country.

Rose mentioned Mainland Tanzania's teams which have confirmed to battle it out in the showdown as Tamisemi, JKT Mbweni, Nyika Queens, Police Morogoro, Prisons Morogoro, and Kampala International University in Tanzania (KIUT).

Zanzibar's netball squads that will take part in the tournament are KVZ, Mafunzo, The Talent, JKU, Warriors, and Zimamoto.

Recently, Rose complained that Mainland Tanzania men's netball teams have not confirmed participation in the tournament.

Zanzibar's men's netball teams which are ready for the tournament are Mkanyageni, JKU, and The Talent.

Yesterday Rose could not mention men's teams from Mainland Tanzania which have confirmed to compete in the tournament.

Rose noted: "Preparations for the Muungano Netball tournament are at an advanced stage and Chaneta is happy that minister Jenister will officially open the tournament, all teams are ready for the tournament."

"We are hopeful that they have prepared well as this tournament is the backbone of netball in the country," she said.

Meanwhile, Rose said discussions with a prospective sponsor for the tournament are in the final stages and the sponsor will be announced during the event.

"To successfully host the tournament we need almost 12m/-, the good thing is that discussions with the sponsor have reached a final stage and if everything goes well, the sponsor will be unveiled during the tournament," she revealed.

#### **SPORTS**

# South Korean charity organization keen on supporting sports

By Beatrice Philemon

A South Korea-based charity organization, Holt Children's Services Incorporation has, in collaboration with Women in Social Entrepreneurship (WISE) and Single Mothers, donated sports equipment to Keko Mwanga and Keko Magurumbasi primary schools located in Temeke District, Dar es Salaam.

WISE's Executive Director Astronaut Bagile said at the handing over ceremony that the equipment includes movable football goals, movable netball goals, netballs, footballs, jerseys for both netball and football, balls for traditional sport 'rede', equipment for tug-of-war, skipping ropes, gloves for goalkeepers, whistles, and pump for filling balls as part of Corporate Social Responsibility (CSR).

She said the equipment will attract more pupils to attend school and improve academic performance, stay fit and healthy, create happiness in the youngsters, allows them to fulfill their dreams, and boost their self-confidence.

She advised pupils in both schools to have a vision akin to Single Mothers', stating: "We train them on entrepreneurship, business management, how to set up a business, keep records properly, and how to market their products."

"Through the knowledge and skills gained from us, they do business well and later on decide to be accountable for the community that they are working with," she said.

The initiative has come to fruition through a three-year project dubbed 'Improvement of Social Welfare of Under Privileged Families and Children' implemented in Keko Mwanga B ward with funding from Holt Children's Services Incorporation.

So far about 25 single mothers have been trained and are now engaging in small businesses that include food vending, fruit and vegetable selling, selling second-hand clothes, and others.

Holt Children's Service Incorporation's Country Director, Jieun Park, urged pupils to study and focus on sports activities because those who are doing well in sports can become successful players, emulating the likes of Cristiano Ronaldo.

She said participation in sports is linked to getting higher grades, low dropout rates, a reduction in truancy, and a decrease in crime rates.



Keko Mwanga Primary School's Head Teacher Mbilinga (second row R) receives a donation of various sports equipment from Holt Children's Service Incorporation's Country Director Jieun Park (second row C), and Women in Social Entrepreneurship (WISE)'s Executive Director Astronaut Bagile (second row L) at the school's premises in Dar es Salaam last weekend. Others are the school's pupils and teachers. PHOTO: CORRESPONDENT

According to the official, the equipment will surely boost the youngsters' sporting talents and go as far as allowing the school management to discover new talents.

"We have decided to donate sports equipment in your schools so that you can play either football or netball and later on be like either Cristiano Ronaldo or Mbwana Ally Samatta," she said.

"Also while at home, try to say 'thank you mother for everything you did for me', show your feelings and appreciation to your mothers because they wake up early and sleep late because of you," she disclosed.

Keko Mwanga B local government's Chairman Hussein Mwakikoti lauded Single Mothers, WISE, and Holt Children's Service Incorporation for their support.

"We thank you for what has been achieved so far in our school because more pupils have benefited from the three-year project in education especially Standard Three pupils having a strong foundation for what they study in schools and through the knowledge and skills gained from the organizations, the pupils have improved their academic performance," he said.

He lauded Holt Children's Services Incorporation for taking serious measures to support Tanzanian pupils from poor families to obtain the best education.

"We are very glad to see the health status of pupils has been improved, on behalf of Keko Mwanga B parents, I would like to express my sincere gratitude to both organizations but we still need your support in other areas because there are so many poor families that need support," he said.

Keko Mwanga Primary School's Head Teacher Mbilinga expressed regard to Single Mothers and the organizations for promoting sports and recreational activities at the school.

Mbilinga disclosed the school management will ensure there is an appropriate use of the distributed sports equipment to achieve the desired effect and bring glory to Temeke District and help pupils fulfill their dreams.

Currently, the school has 833 pupils, with boys totaling 479 and girls totaling 404.

Speaking on behalf of Keko Magurumbasi Primary School's pupils, the school's Standard Six pupil Sophia Allen said they will ensure they do well in studies and sports and expressed appreciation.

Keko Magurumbasi Primary School's Head Teacher Matokeo Chavalla appealed to WISE and Holt Children's Service Incorporation for more support in addressing the challenges facing the school.

"We still need more sports equipment for netball and volleyball to promote sports in our school," he said.

Currently, the school has 708 pupils, with girls totaling 349 and boys totaling 359 that are supervised by 18 teachers.

Chavalla said the Improvement of Social Welfare of Under Privileged Families and Children project has brought positive results at Keko Magurumbasi Primary School because, under the project, 15 pupils from poor households were given food, health services, and received National Health Insurance Fund (NHIF) identity cards to help them access quality health services.

"Right now their health status has been improved and their academic performance is also good, a situation that was not the case in the past," he said.

According to Holt

Children's Service Incorporation Program Manager Vaileth Loy, the schools' pupils that have received NHIF cards have heart disease, sickle cell disease, asthma, stomach ulcers, and other diseases.

Keko Magurumbasi Ward Executive Officer thanked Single Mothers, saying the donation will greatly impact teaching and learning at the school. He said sports help

pupils be physically and emotionally healthy and stay focused to perform well in their studies and avoid illnesses.

According to him, pupils and students perform well in their studies if sports are made a part of the youngsters' routine.



Players and officials making Tanzania's national U-17 women's team, Serengeti Girls, are pictured at Julius Nyerere International Airport (JNIA) in Dar es Salaam last weekend after making their way back to the country, having battled it out in 2022 FIFA U-17 Women's World Cup in India. Serengeti Girls wre knocked out of the showpiece's last eight, losing 3-0 to Colombia. PHOTO: CORRESPONDENT JUMANNE JUMA

# Government committed to improving women's involvement in sports

By correspondents Joseph Mchekadona & Shufaa Lyimo

THE government has reaffirmed its commitment to vouching for the development of women's sports in Tanzania from the grassroots.

Permanent Secretary in the Ministry of Culture, Arts, and Sports Hassan Abbas stated so the climax of this year's Tanzanite Women's Sports Festival which was held in Dar es Salaam.

The government official then called on national sports associations to come up with programs aimed at developing sports among women.

"We are committed to seeing to it that sports are growing and developing especially among women,

we want to see many women involved in all aspects of sports from leadership, administration, technical, as well as being athletes."

"Let me take this opportunity to ask all national sports associations in the country to come up with programs which involve women, organize more seminars that will come up with ways to motivate more women to be involved in sporting activities," he said.

He also hailed the national U-17 women's team 'Serengeti Girls' for reaching the quarterfinals of the ongoing U-17 Women's World Cup in India.

Serengeti Girls were on Saturday knocked out of the global showdown after suffering a 3-0 loss to Colombia. "The government must see to it that sports among

women grow day by day, may I also take this opportunity to hail Serengeti Girls for showcasing a good fight in the ongoing U-17 Women's World Cup, the girls have done the country proud and we are very excited by their performance," he said.

Tanzanite Women's Festival ended on Saturday with various sporting activities taking place at Benjamin Mkapa Stadium and Uhuru Stadium.

This is the second time that the festival is held and the opening day constituted a sports symposium that had facilitators namely Abbas, veteran sports administrator and University of Dar es Salaam senior lecturer Jonas Tiboroha, and well-known sports administrator Irene Jackson.

Abbas's topic was the media's contribution to the sponsorship of women's sports, Tiboroha dwelled on women's empowerment through sports, while Irene wound the symposium with a topic that centered empowerment of women in sports.

Some of the sporting activities which took place included women's football ties, a netball match, volleyball, wheelchair basketball, and athletics involving able-bodied athletes, long jump, tug-of-war, and boxing. There were also music performances by female artists

The festival concluded on Saturday and witnessed Simba Queens commanding a 2-0 win over Yanga Princesses.

**SPORTS** 

# **Guardian**

# Juve crisis continues as Champions League elimination looms

#### MILAN

JUVENTUS are staring at early elimination from the Champions League as they prepare to travel to Benfica knowing their fate is no longer in their

A disastrous opening three months of the season have left Juve well off the pace in Serie A and almost certain of an embarrassing exit from Europe's top club competition.

Sat on three points after four games in Group H, Massimiliano Allegri's side are five behind both Tuesday's opponents and Group H leaders Paris Saint-Germain and must win both of their final two fixtures to have any chance of making the last 16.

But even if they did manage to first win in Lisbon and then beat PSG in Turin next week they would still be unlikely to go through as they would be dumped out if the pair both win their other match with Maccabi Haifa.

Assuming they did win both -- some task given their performances up to now and the humiliating defeat at Maccabi last time out -- Juve would need the Israelis to either win or draw against one of PSG or Benfica.

A draw for Maccabi in one of their remaining matches would leave Juve tied for nine points with one of the current leading duo and take qualification to head-to-head record.

However should Maccabi draw both their matches and Juve win their two, three teams would finish on nine points and the stumbling Turin giants would actually take top spot on headto-head record.

#### - Troubled Juve -

Such hypotheticals will be far from Allegri's mind before his team take the field at the Estadio da Luz on Tuesday. The Italian has been under fire for

weeks and a simple 4-0 win over Empoli on Friday has done nothing to quieten critics tired of what they see as stodgy football which is no longer getting the results Juve fans demand.

Allegri said "we finally look like a team" after putting the Tuscans to the sword, and in truth he is not the only target of fan anger, as chairman Andrea Agnelli is ultimately seen as the architect of the mire in which their team finds itself.

Last month Juve posted record losses of 254.3 million euros -- the fifth straight year their accounts have been in the red - and hardcore fans put up a banner outside the club's Allianz Stadium demanding Agnelli leave.

Making Juve's predicament even harder to take is the fact that a club which not that long ago looked on the brink of becoming a European powerhouse travels to Portugal with their hosts clear favourites to knock

Benfica are unbeaten in all competitions this season and won their first 13 matches in the Portuguese Primeira Liga and Europe.

And although they have drawn three of their last five two of those stalemates were against PSG and came following creditable perfor-

Roger Schmidt's side are six points clear at home after beating Porto on Friday and realistically only need a point on Tuesday to ensure passage to the Champions League knockouts as PSG should surely see off Maccabi at the Parc de Princes.

The Europa League looks the likeliest destination and the question for Juve now is what they can salvage from a season which has already turned sideways.

# **Saudi-owned Newcastle into CL** positions amid speedy rise

## By STEVE DOUGLAS

NEWCASTLE's rise to becoming a team ready to compete in the Champions League seemed inevitable following the buyout of the northeast club by Saudi Arabia's sovereign wealth fund a year ago.

Few predicted it would happen this quickly.

With a 2-1 win at Tottenham on Sunday, Newcastle climbed into fourth place in the Premier League – the final Champions League qualification position – in another statement of intent by the soccer team with the world's richest ownership.

Newcastle's only loss all season has come at Liverpool, and that was after a stoppage-time goal. There have been draws against Manchester City and, just last weekend, Manchester United.

This, then, is no fluke by a team that doesn't have any real superstars yet – but is extremely well-drilled under manager Eddie Howe and has the best defensive record in the league.

"When you associate us with money, it takes away the credit for the players," Howe said. "I will stand up for them and say a lot of these players were here anyway and the ones we have recruited, we have recruited wisely.

"But let's give the credit for the performance, not look at how the team has been put together."

Newcastle has an unlikely scoring sensation, too, with Miguel Almiron – one of the players at the club in the old regime under Mike Ashley – grabbing what proved to be the winner for his fifth goal in as many games.

That came in the 40th minute when the Paraguay forward shrugged off Ryan Sessegnon, skipped past another defender, Clement Lenglet, and slipped a finish under goalkeeper Hugo Lloris.

Lloris played a central role in Newcastle's opening goal nine minutes earlier, after he was blocked off by Callum Wilson after coming out to intercept a ball played forward. With Lloris on the ground, Wilson collected the loose ball and chipped a left-footed shot over Lloris and Eric Dier into an empty net.

Harry Kane pulled a goal back in the 54th for Tottenham, which also was beaten by Manchester United 2-0 in midweek.

"We are keeping our feet on the ground," Wilson said, "but it's slowly but surely falling into place."

When Saudi Arabia's PIF bought out Newcastle, the team was win-

less and in 19th place last season. Now, Newcastle is fourth and seven points behind leader Arsenal, which drew 1-1 at Southampton to bring its eight-match winning run in all competitions to an end. It was only the second time Arse-

nal had dropped points in the league in 11 games. Arsenal went ahead through Granit Xhaka in the 11th minute, only for Stuart Armstrong to equalize after the break.

Arsenal's lead now stands at two points from Manchester City, with Tottenham a further three points back. It has been a good weekend for City, which beat Brighton 3-1 on Saturday.

## MARSCH UNDER PRESSURE

American coach Jesse Marsch is the latest Premier League manager feeling the heat from his own fans.

Leeds' 3-2 loss at home to Fulham sparked jeers from its supporters at full time. There were chants against Marsch and the club's board in the final minutes of the game, with Leeds in the relegation zone and on a four-match losing run.

"We are unified here, from the board to the staff and the players," said Marsch, who has been in charge since replacing Marcelo Bielsa in Febru-

Goals by Aleksandar Mitrovic, Bobby De Cordova-Reid and Willian put Fulham 3-1 ahead after Rodrigo's 20th-minute opener for Leeds. Crysencio Summerville got a stoppage-time consolation for the hosts.

# Champions League: Barça on brink of exit, Messi powering PSG

THE Champions League enters the next-to-last round of games, with five teams - Real Madrid, Bayern Munich, Manchester City, Napoli and Club Brugge - already qualified for the last 16.

Here's a few things to look out for this week:

SPANISH TEAMS STRUGGLING While Madrid has advanced with two games to spare, the other Spanish teams – Barcelona, Atlético Madrid and Sevilla – face elimination after poor group-stage campaigns.

Barcelona and Sevilla are in the toughest situations. Atlético, which hosts Bayer Leverkusen on Wednesday, can go through with two victories to close out Group B.

Barcelona may play its home match against Bayern Munich on Wednesday knowing it is already out of contention in Group C if Inter Milan defeats last-place Viktoria Plzen at home in the earlier game.

It would mean a second consecutive elimination for Barcelona in the group stage.

#### **CHELSEA'S UPTURN**

Back-to-back wins over AC Milan have lifted Chelsea from the bottom of Group E to the top. The two-time champion still has work to do to qualify, though.

Just three points separate the four teams in the group as Chelsea heads to second-place Salzburg on Tuesday and Milan travels to Dinamo

The loser of the game in Zagreb will likely be knocked out of contention. If it's a draw, the winner of the Salzburg-Chelsea game will advance.

Salzburg is looking to advance to the round of 16 for the second straight year, whereas Chelsea hasn't failed to advance from the group stage since the 2012-13 season when it was the defending cham-

Even if Chelsea loses in Austria, the team will get another chance to qualify when Dinamo visits Stamford Bridge in the final round.

Of the other English teams, Tottenham leads another tight group -Group D – and will advance if it beats Sporting at home on Wednesday, while Liverpool just needs a point at Ajax on Wednesday to go through



PSG's Neymar, centre, celebrates with Lionel Messi, left, and Kylian Mbappe, right, after scoring the opening goal during the French League One soccer match between Paris Saint-Germain and Marseille at the Parc des Princes in Paris, Sunday, Oct. 16, 2022, (AP Photo)

Victory away to German side

alongside Napoli in Group A.

#### **UNBEATEN PSG**

Lionel Messi looks to maintain his stellar form for Paris Saint-Germain, which remains unbeaten this season and will seal a place in the last 16 with a home win against lastplace Maccabi Haifa in Group H on

Even a draw at Parc des Princes is enough if Juventus does not win away to Benfica. Messi is getting his sharpness back and is combining brilliantly with Neymar again, just like during their Barcelona days.

Messi's connection on the field with Kylian Mbappé is improving quickly. He assisted on both of Mbappé's goals in a 3-0 French league win on Friday, with Mbappé setting up Messi's goal. With Neymar also impressing, this is bad news for Maccabi, which must win to stand any chance of going through.

Meanwhile, Marseille's league form has fallen apart after a third straight defeat, and European soccer seems like a release for the 1993 Eintracht Frankfurt on Wednesday will give Marseille a third straight win in a tight Group D, and boost its chances of finishing top with Tottenham to follow at home.

#### **FILLING LEWANDOWSKI'S BOOTS**

Cameroon striker Eric Maxim Choupo-Moting is helping Bayern forget about Robert Lewandowski before their reunion at Barcelona on Wednesday in Group C.

Lewandowski, who scored 344 goals in 375 games for Bayern in a trophy-laden spell from 2014-22, switched in the summer to Barcelona, where he has continued as he left off.

There were concerns that Bayern missed the Poland star's clinical presence as it endured four straight Bundesliga games without a win, but those worries have been eased since the international break with Choupo-Moting scoring four goals after starting in Bayern's last three games.

Choupo-Moting played a onetwo with Serge Gnabry and scored

again Saturday to seal Bayern's 2-0 win at Hoffenheim. Bayern coach Julian Nagelsmann praised the 33-year-old forward as a "fully fledged top striker who scores, who works and who holds the ball well up front."

#### EARLY EXIT FOR JUVENTUS?

Tuesday 25 October 2022

Juventus is facing the prospect of going out of the Champions League at the group stage for the first time since the 2013-14 season. Anything but a win at Benfica on Tuesday in Group H would consign Juventus to an early exit as it is five points behind the Portuguese side and Paris Saint-Germain.

Even a victory would still leave Juventus needing to win against PSG in the final group match to have any hope of progressing. Both PSG and Benfica are unbeaten in the competition this season. Juventus routed Empoli 4-0 on Friday for its second straight Serie A win and has been further boosted by the return of Federico Chiesa to training.

However, it lost midfielder Leandro Paredes for at least two weeks with a thigh injury. Ángel Di María, Gleison Bremer and Mattia De Sciglio are also still injured.

# Dortmund put faith in teenage trio ahead of Haaland return

WITH Erling Haaland set to return to Borussia Dortmund for the first time today with new side Manchester City, the hole the striker left behind is plain to see.

While Dortmund moved to plug their leaky defence in the off-season by bringing in likely Germany World Cup centre-back pairing Nico Schlotterbeck and Niklas Suele, the team has struggled up front since the giant Norwegian's departure.

Haaland scored 86 goals in 89 games in all competitions with Dortmund and has hit the ground running in England.

In the Premier League alone this season, Haaland has scored 17 goals in just 11 appearances with City.

That figure is just one less than Dortmund's entire season tally of 18 in the Bundesliga - five of which were scored in Saturday's domination of managerless Stuttgart.

The Stuttgart game however may show a way forward for Dortmund, by encouraging them to rely more heavily on their troupe of talented teenag-

Dortmund's three best players in their dominant 5-0 home win over Stuttgart - Englishman Jude Bellingham, American Gio Reyna and German Youssoufa Moukoko - have a combined age of 55 and scored four of the side's five goals.

Bellingham has been Dortmund's most important player this season, having played every minute of every game other than a stint on the bench in Wednesday's Cup game against Hannover.

Bellingham's game has gone to another level since being named Dortmund captain in early October, having scored five goals in the club's past six games - including in every Champions League game this season.

After helping Dortmund to their



## : Jude Bellingham

biggest Bundesliga win of the season on Saturday, sporting director Sebastian Kehl lauded the teenager's influence.

"For us, he was again the one who steers the game in the right direction," Kehl said of Bellingham after the game.

Dortmund coach Edin Terzic lobbed similar praise in the midfielder's direction, saying "Jude did really well today. It is extraordinary to be able to play football so consistently at that age."

- 'Game intelligence' -

With Haaland's replacement Sebastien Haller still undergoing treatment for testicular cancer and usual captain Marco Reus fighting ankle issues, the return of Reyna, 19, has been timely for Dortmund. Reyna offers Dortmund a creative outlet they have not had since the departure

of Jadon Sancho, a fact recognised by Kehl.

"He has an incredibly high level of game intelligence. (Gio) knows how to move

ball control and (is) a goal threat," Kehl said after Reyna's performance on Saturday, which saw him score his first Bundesliga goal in 14 months. "We would like Gio to stay healthy

skilfully in the spaces and has exciting

of options up front." The third and youngest member of the trio is the 17-year-old Moukoko, who holds the youngest Bundesliga

for a long time because it gives us a lot

goalscorer record by more than a year. Moukoko's form has seen him start ahead of 34-year-old summer arrival Anthony Modeste and his energy has been a constant in an often lacklustre

Dortmund side this season. While Dortmund already knew Haaland's threat better than most teams, his acrobatic late winner in the club's previous clash in Manchester was a brutal reminder of his efficiency.

With City already qualified, a win for Dortmund today or in their final match away against FC Copenhagen would see them through to the knockout rounds.

Although the Norwegian tends to be a man of few words, he said after his two-goal performance against Brighton on Saturday he was "looking forward to Tuesday. Special game ahead."



# Guardian www.ippmedia.com

Champions League: Barça on brink of exit, Messi powering PSG

COMPREHENSIVE REPORT, PAGE 19



National Bank of Commerce (NBC) Managing Director Theobald Sabi (R), whose institution is the main sponsor of the Mainland Tanzania Premier League, known as NBC Premier League, presents a trophy to Yanga's midfielder Feisal Salum that was announced as the league's Best Player for September 2022 during the match between Yanga and Simba SC held at Benjamin Mkapa Śtadium in Dar es Salaam on Sunday. PHOTO: CORRESPONDENT

## By Guardian Correspondent

**NBC Bank** 

elevates

Premier

League

derby

experience

during Dar

THE National Bank of Commerce (NBC), the main sponsor of the Mainland Tanzania Premier League, known as NBC Premier League, on Sunday graced the top-flight tie bringing together local soccer rivals, Yanga and Simba SC, in Dar es Salaam by organizing various experiences for its clients during the

The activities included handing over prizes to the top-flight's Best Player for September awarded to Yanga's midfielder Feisal Salum.

All activities were led by the institution's Managing Director Theobald Sabi and his team of

During the match, Sabi had the opportunity to present a trophy and cash totaling 1m/- to Salum who was declared the league's Best Player for September.

The event was witnessed by thousands of fans who turned up at the Benjamin Mkapa Stadium in Dar es Salaam, before the match NBC Bank prepared various events including an official invitation for its corporate customers who had the opportunity to have lunch with the top officials and board members of the bank then together proceeded to the stadium to watch the duel in a VIP special treatment and experience.

Speaking on the bank's initiative, the institution's Acting Head of Marketing David Raymond, said the bank values its customers and is taking its services closer to customers.

Raymond revealed: "We have opened a new service center branch at Kibada and now our customers in the area can access full banking services from the

The official noted: "The bank also issued 70 additional VVIP tickets to its retail customers accessing the VIP treatment from Kibada to the stadium and back."

Raymond added: "We have properly used this important match to welcome the customers of our new branch located in Kigamboni District to have fun with them through this beloved game of the league sponsored by

NBC." The official noted: "We are proud to be the National Premier League sponsors and that all football fans can enjoy the league from wherever they are across the country. We would have loved to treat all our customers to a VIP treatment unfortunately we may not have the capacity to, thus we have sponsored a few screening joints where those who could not make it to the stadium can enjoy the match."

The audience also had the opportunity to access various services of the bank, including opening bank accounts and making various transactions.

# Dodoma Jiji FC out to end winless run

#### By Correspondent Michael Mwebe

STRUGGLING Dodoma Jiji FC will host high-flying Mtibwa Sugar in a 2022/23 NBC Premier League encounter at Jamhuri Stadium in the evening.

Against expectations, the hosts have struggled this season and have lost two times along with two draws in their last five matches.

Dodoma Jiji FC is currently languishing at bottom of the NBC Premier League table on goal difference after amassing five points from seven games, along with Polisi Tanzania and Ihefu SC.

In their last outing on October 16, Dodoma Jiji FC crashed into a 2-0 defeat against Ihefu SC at Highlands Estates Stadium, Mbarali.

This was preceded by a 3-0 defeat to Simba SC which prompted the sacking of the Dodoma-based side's head coach Masoud Djuma.

The problem for the newly announced head coach Mellis Medo is finding a way for his team to get on the scoresheet. They have scored just three goals having failed to find the back of the net in four of their seven games this season.

There is no star-striker and all three goals, so far, have come from three different players, Hassan Mwaterema, Collins Opare, and Paul Peter.

Dodoma Jiji FC has also not been convincing at home so far this season, claiming just one win, coming against Geita Gold FC back in September and from four matches as hosts.

Meanwhile, Mtibwa Sugar has turned heads with the club's performances and is currently going after a spot in the top four of the table.

Mtibwa Sugar was victorious in the club's last match at home, beating Singida Big Stars 1-0, while the former's most recent match on the road saw the squad succumb to a 2-1 defeat to KMC FC at Uhuru

Stadium, Dar es Salaam. The players who could fire them up to victory are Nickson Kibabage who has scored three goals so far and the duo of Charles Ilamfya and Nassor Kiziwa who have each scored twice.

In head-to-head terms, this will be the fifth topflight meeting of Dodoma Jiji FC and Mtibwa Sugar. Dodoma Jiji FC has claimed two wins compared to one for Mtibwa Sugar, while one encounter has been drawn. Last season, the teams drew 0-0 in Dodoma in the first match of the season before Dodoma Jiji FC won 1-0 in the return leg at Manungu Stadium, Morogoro.

Elsewhere In the other games in the afternoon, Tanzania Prisons will play hosts to Polisi Tanzania while Kagera Sugar visits Namungo FC at Majaliwa Stadium, Lindi.

# Dar derby draw a fair result, says Yanga head coach Nabi



Yanqa's attacker Fiston Mayele (L) and teammates (L-R) Yannick Litombo, Khalid Aucho, and Tuisila Kisinda keep Simba SC central defender Henock Inonga in check when the outfits faced each other in the 2022/23 NBC Premier League tie held in Dar es Salaam last weekend and culminated in 1-1 draw. PHOTO: CORRESPONDENT JUMANNE JUMA

## By Correspondent Michael Mwebe

draw was a fair result after his side minutes otherwise." Sunday evening.

at Benjamin Mkapa Stadium in the squad. duel popularly known as the 'Dar

claiming slight dominance in the we have to resolve it in the future." control in the second half.

a pretty open game where both teams could win, we had moments and especial-YOUNG Africans SC head coach ly the majority of the second half... Simba Nasreddine Nabi has claimed a SC was on our side for maybe the last five

was held by city rivals Simba SC in On the first-half goal that Yanga conthe 2022/23 NBC Premier League ceded when Muzamiru Yassin, Clatous game played in Dar es Salaam on Chama, and Augustine Okrah combined to give Simba the lead, the tactician at-The league defending champi- tributed it to a counterattack move which ons, alias Yanga, hosted Simba SC he admit is becoming a problem in the

The gaffer revealed: "Lately we have es Salaam derby', with both sides been conceding goals on the counter-atfailing to create many clear-cut tack, we are aware of this problem. I think chances and settling for a 1-1 draw. that the players want to be very offensive Following the game, Nabi re- so sometimes they forget where they vealed it was an open game that need to concentrate, it remains a probcould go either way with Simba SC lem of concentration and tactical rigour,

first half while Yanga had more The tactician stated: "We had Khalid Aucho sitting deep to keep the balance The Tunisian gaffer pointed out: in the midfield and we also put Stephane "I think it was an intense game, Aziz Ki a little bit on the right to have a

balance in the team block even if it's not his position but we had no other choice."

Nabi also talked about his tactical substitution of bringing on Farid Mussa and Gael Bigirimana in place of Jesus Moloko and Tuisila Kisinda.

The gaffer revealed: "It is just simply the distances, we did not respect the two directions between the players, and the wingers were far between in the team block for the first half." "It was a very good reaction, we were

allowing a lot of space and ease attacks. I think we solved this problem a little bit for the second half with the substitutions," the gaffer added.

Following the draw, Simba SC maintained the club's top-of-league spot with 14 points, courtesy of a superior difference on age-old rivals Yanga.

Yanga's next game will be against thirdplaced KMC FC on Wednesday, while Simba SC will be up against fifth-placed Azam FC a day later.

- 12:00 Mpera Mpera 13:00 MJADALA (r) 13:30 Kali Za Wana
- 13:55 Dondoo Za Michezo 14:00 Bongo Hits 15:00 Funguka
- 15:30 Mpera Mpera 15:55 Dondoo Za Michezo 16:00 Zote kuntu
- 16:30 #HASHTAG 17:00 5SELEKT
- 17:55 Kurasa 18:00 eNewz
- 18:30 Bongo Hits
- 19:00 EATV SAA 1



**UJENZI** provides information and ideas on residential construction, interior decor and residential appliance markets values. The show aims to enhance residential construction. It provides free expert advice, news and commen-

## Zanzibar International Film Festival launched in Dar **By Guardian Correspondent**

THE delegation of the European Union in Tanzania and the embassies of Belgium, Finland, France, Ireland Italy, Germany, Poland, Spain, and Sweden, in partnership with the Zanzibar International Film Festival (ZIFF), have presented the introduction of the festival in Mainland Tanzania, dubbed 'ZIFF Goes

Following the success of the 25th edition

of ZIFF, the delegation known by the hashtag #TeamEurope will support screenings of films in Dar es Salaam, Bagamoyo, and Iringa.

The festival's organizers noted that European movies and a selection of ZIFF's winning movies will be screened in Mainland Tanzania from October 27.

Films will be screened in different universities followed by discussions with students about the messages and the filmmaking.

In its 25 years, ZIFF has acted as a melting

pot of cultural and cinematic exchange and ideas from all over the world.

ZIFF, the organizers noted, has partnered with European cultural institutions and the European Union in many of its undertakings.

The organizers stated from supporting training workshops, and sponsoring ZIFF programs, to presenting co-production opportunities, Europe has had an immense influence on the growth of the festival beyond the cinematic exchange.

# exibes by David Chikoko



06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planef Bongo

16:00 EA Drive 20:00 Kipenga 21:00 The Cruise