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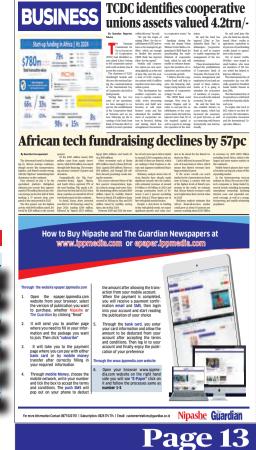
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**TANZANIA** 

MONDAY 8 JULY, 2024





Guardian

## Health sector lacks staff by up to 60pc

By Getrude Mbago

ORE than half of health sector staff needed all over the country are not on the post, weakening the provision of services after wide ranging construction of dispensaries and elevating other health care infrastructure, while obtaining plenty of new equipment, the government has acknowledged

Ummy Mwalimu, the Health minister, made this observation at a nationwide stakeholders' forum to collect views for drafting the forthcoming Development Vision 2050 in Dar es Salam over the weekend.

The 60 per cent deficit of healthcare staff in public medicare institutions stems from the low capacity of the government to hire more civil servants, she stated, elaborating that quite often workload that ought to be distributed to six medical staff is handled by two such officers, impeding speed and time spent on each case

"In the recent years, we have witnessed massive investment in the health sector including construction of hospitals, dispensaries, health centres as well equipping our health facilities with modern medical equipment and so many other interventions which have inturn led to high demand for medical staff," she said.

The country has done a lot to produce enough and competent doctors, nurses, pharmacists and other qualified health professionals who are many in the streets, she stated, telling the audience that this is why the government has taken initiatives to send some of them to places like Saudi Arabia.

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Rocket Mwashinga, head of tribal chiefs in Mbeya Region, has a word at the weekend with residents of a locality in Ruanda ward in Mbeya Urban District at an impromptu meeting called to address cases of kidnappings of children in the area as reported in recent days. Photo: Correspondent Nebart Msokwa

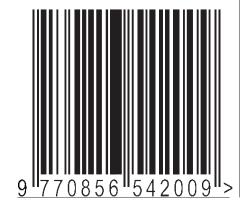
## Regular services on SGR starting late July

By Correspondent James Kandoya

SPEED train services on the standard gauge railway (SGR) from Dar es Salaam to Dodoma set to commence later this month will help medical staff and patients reach desired destinations rapidly.

Prof Tumaini Nagu, the government chief medical officer, said in an interview at the weekend that when rapid re-

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## **EAC** ministers reinforce unity in Zanzibar retreat

FOREIGN and regional cooperation ministers from member states of the East African Community (EAC) at the weekend gathered for a threeday ministerial retreat in Zanzibar upon a directive from the Heads of State.

January Makamba, the host minister, expressed Tanzania's hope that the ministers will engage in honest and transparent discussions aimed at fortifying the community for

the benefit of its peoples.

The Foreign Affairs and East African Cooperation minister issued a summary position on the retreat of from July 6-8, emphasizing that unity is the source of strength. "We have witnessed in the past consequences of EAC disintegration," he declared, stressing the necessity to avoid repeating those mistakes.

Musalia Mudavadi, Kenya's Prime Minister and Foreign Affairs minister praised Tan-

zania for hosting the meeting, stressing the importance of EAC leaders seizing opportunities for the benefit of the community's citizens.

Rebecca Kadaga, Uganda's Deputy Prime Minister and East African Affairs minister lauded the host government for hosting the meeting, praising the leadership's efforts to strengthen the community. Dend Alor Kuol, the EAC

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## Nearly 500,000 benefit from 'Samia Legal Aid Campaign'

By Correspondent Joseph

**Mwendapole** 

NEARLY 500,000 people from seven regions have resolved various legal disputes they encountered through the Samia Legal Aid Campaign since April last year.

Esther Msambazi, the Constitutional and Legal Affairs acting director for legal aid services, announced this achievement at the 48th Dar es Salaam International

the weekend.

She said that among conflicts heard and resolved through the free legal campaign it is land conflicts that were most pronounced, explaining that some of the disputes resolved in the campaign arose from legal aid

People need to be educated on legal issues when they have to present it in court, connecting them with lawyers, preparing documents

to be resolved legally, he said. "Therefore, the ministry saw the importance of bringing this national legal aid campaign in this trade fair due to its importance in solving conflicts among the people, and this legal aid is provided for free," the director affirmed.

"So we're here to join other stakeholders to ensure that people do not miss any legal

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Frank Nyabundege Managing Director of Tanzania Agricultural Development Bank

TADB FLAGS SECOND PLACE **AMONG SADC** DEVELOPMENT **FINANCE** INSTITUTIONS

## **Guardian**

#### **NATIONAL NEWS**

## 'Health sector lacks staff by up to 60pc

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to understand the challenge the government faces to provide concrete views to help build long-term, sustainable solutions for the provision of quality health services.

The minister appealed for productive opinions which will help shape the health sector, asserting that the country needs to draw up what kind of health services that Tanzanians need in the next 25 years.

"Decisions in the health sector are critical and need careful attention," she further noted, explaining that in the current Vision 2025, the government made huge improvements facilitating access to quality reproductive health services, reduction of maternal mortality rates and greater assurance to quality primary health

Efforts by the government and stakeholders to improve service provision have seen positive trends where maternal mortality fell by 80 percent from 556 deaths in 2015/16 to 104 deaths per 100,000 live retary, who said that views births in 2022, she said in illustration

The government has invested heavily in vaccines and various interventions to protect people from diseases, she said, pointing out that under-five children inoculation has reached 94 percent.

doing well in cutting down

newborn deaths, a big challenge where efforts

She urged stakeholders are ongoing to address it, she said, appealing to the stakeholders to advise how the nation can address high costs of health services. This is a major challenge facing the public, she emphasised.

Prof Kitila Mkumbo, the Planning and Investment state minister in the President's Office, said that in a survey conducted by the Planning Commission as part of collecting views of the Vision 2050 drafting show that 81 percent of Tanzanians demand better social services.

"We have collected views from Tanzanians on the Vision that they want, and many of them want the government to invest in initiatives that will facilitate the provision of affordable quality social services while promoting a stable economy," he said.

Globally, the major role of the government is the provision of social services to the people, he said in remarks elaborated by Lawrence Mafuru, the Planning Commission executive secwere collected in workshops, mobile phones and other dialogue forums.

The majority want major investments in social services, with the commission having until next month to collect views from various groups before drafting a framework for deliver-The country is not yet ing the views in the formal draft, he added.



Deputy Prime Minister and Energy minister Dr Doto Biteko presents a trophy to CRDB Bank Plc's Western zone manager, Jumanne Wagana (R), at the weekend's climax of International Cooperative Day (July 6) celebrations held at national level in Tabora municipality. Looking on are Agriculture minister Hussein Bashe (L) and Tanzania Cooperative Development Commission chairman Abdulmajid Nsekela (3rd-L), who is also CRDB group CEO and managing director. The bank was the event's

#### Regular services on SGR starting last week of July

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sponse is needed, medical staff will be dispatched and arrive in the shortest delays even with emergencies and at reasonable cost compared to or speedy travel by road with intent to arrive at the scene on-time.

Speed trains will also reduce the cost patients incur when referred from regional referral hospitals to major zonal hospitals, she stated, citing the most visible example as despatching medical teams from the Benjamin Mkapa Hospital in Dodoma to Morogoro or elsewhere, with more such transits ex-

pected as the speed train services reach lakeside terminals.

"We've received the SGR services with two hands believing that it will help our medical teams and patients travel rapidly from one point to the other and patients be served on-time,"

Scheduled SGR services have been installed with the required safety mechanisms and will therefore be insulated from avoidable accidents that are a treatment burden to the public coffers and families, she further noted.

Improved connectivity will facilitate easier movement of people and cargo

from one end to the other, reducing transportation costs, stimulating markets and the wider economy, experts

Machibya Shiwa, the Tanzania Railways Corporation (TRC) acting chief executive officer, noted that requirements needed for scheduled trips to begin have been completed.

High speed rail accessibility also increases individual income, per capita household income and improving the probability of purchasing medical insurance, enabling assured treatment without hassles when the need arises, he said.

Social analysis of high speed rail shows that it reduces the health gap across gender and space, for urban and rural areas, he pointed out.

Prof Makame Mbarawa, rhe Transport minister, said shortly after inspecting final stage works on the the Dar es Salaam-Dodoma SGR infrastructure last week, maintained that high speed train services to Dodoma and back to Dar e Salaam start July 25

"Having inspected bridges and crossings along with the train itself, with the work progressing well, on July 25 we expect to begin services," he added.



CCM Vice Chairman (Mainland) Abdulrahman Kinana (C) lights a candle in Dar es Salaam at the weekend in gracing a Shree Krishna Vaibhavam II event aimed at bringing the Hindu community across Tanzania together through a unique cultural experience. He is with Culture, Arts and Sports minister Dr Damas Ndumbaro (2nd-R), Shree Goverdhannathji Haveli Tanzania chairman Yogesh Manek (R) and other event officials Dimpal Tanna (L), Reeta Manek (2nd-L), Anugra Bawa (3rd-L) and Jeje Shree Dharkesh Bawa. Photo: Guardian

## EAC ministers reinforce unity in Zanzibar retreat

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council of ministers chairman and Foreign Affairs minister for South Sudan, highlighted the meeting's significance, particularly its focus on peace, security and regional integration.

That is a crucial step towards advancing the EAC agenda for original and recent member stated, he explained, as the ministers discussed a report from the chairman of the summit of Heads of State.

It focused on the state of peace, security and relations among member states, evaluating the integration process and issues hindering realising its goals, programmes and projects.

The ministry worked with the EAC secretariat to organise the meeting, following a directive from the summit held virtually on May 7, he said, noting its excellent attendance with ministers from the eight EAC member states-Burundi, the DRC, Kenya, Rwanda, Somalia, South Sudan, Uganda and host Tanzania in attendance. The various permanent secretaries for the ministries and counterparts from the EAC secretariat were also present.

Makamba described the meeting as aimed at reinforcing the EAC family, enabling it to perform its functions effectively, also underscoring Tanzania's dedication as a founding member to fostering unity and strength in the EAC.

This is vital in ensuring the successful realisation of its plans, projects and goals, something that all the participants acknowledge, he added.

## Nearly 0.5 m benefit from 'Samia Legal Aid Campaign'

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services while in trade fair grounds, so if someone has a problem s/he wants it to be sorted out legally, they should use this opportunity," she said, elaborating that the pavilion will be there until the end of the fair to ensure that officials reach many people and no one is left behind.

Aspects in which a lawyer can help a person after arriving in campaign offices include documents to open proceedings in court, to request civil administration of inheritance, litigation, child care, adoption of children and other legal issues where documents need to be presented in court.

There are contracts that a person can be helped to write, and similar needs that ordinary people cannot carry out and they have to pay a lawyer, she said, pointing out that since the trade fair started on June 28 the response of people who come to the pavilion for help in dispute resolution requiring legal assistance has been extensive.

"There are many people who came to us since we arrived here," she stated, asserting that this shows that legal aid services have come at the right time. "People have information about this free legal campaign, so as time goes by the number of people who come here is increasing," she elaborated

The Samia Legal Aid Campaign was introduced in April last year starting with Dodoma Region, then extended to Manyara, Singida, Simiyu, Shinyanga, Njombe, and Ruvuma regions, she added.

### **Guardian**

#### Tanzania vows to heighten cooperation with Comoros

**By Guardian Reporter** 

TANZANIAN government has pledged to continue working closely with Comoros to cement close ties for the mutual benefit of the two nations.

Mudrick Ramadhan Soraga, Zanzibar Minister for Tourism and Heritage made the pledge in Dar es Salaam over the weekend when speaking during the 49th Independence Day anniversary organized by the Embassy of Comoros in Tanzania.

The well-attended event was made possible by NMB Bank in new drive to enhance trade relations between the two nations

Soraga said the trade volume between Tanzania and Comoros has increased from \$6.75 million in 2001 to \$54 million in 2023.

"This has made Tanzania to be Comoros's main trading partner," he said.

Rahma Mwapachu, bank's head of marketing, communications and corporate affairs reiterated its commitment to continue enhancing Tanzania - Comoros relations as part of the lender's commitment to enhance the trade volume between the two countries. She said the bank cherishes the country's shared values and heritage.

"The bank has a good relationship with the Embassy of Comoros. We are optimistic that this relationship will grow stronger and shall open other opportunities," she said.

Mwapachu said the bank is committed to offer exceptional and innovative business models ensuring value creation and sustainable returns to its customers. "The Embassy of Comoros has benefited from our tailor-made solutions including digital visa payments, special institutional accounts and tailormade financial solutions," she said.



Following the forging of strategic partnership between KCB Bank Tanzania and the European Investment Bank aimed at empowering women and supporting the blue economy, EIB Vice President Thomas Ostros (5th-R, front row) recently visited the Dar es Salaam-based Regency Medical Centre. He is pictured with, among other people, KCB Bank Tanzania's Group Director Regional Business and MD, Cosmas Kimario (3rd-R), and Regency Medical Centre CEO Lalit Kanabar (4th-R). Regency Medical Centre is one of the beneficiaries of this partnership through KCB Bank. Photo: Guardian Correspondent

## Govt: VGS use to improve natural resources' security

By Guardian Correspondent, Serengeti

THE government has pledged to continue offering jobs to village game scouts (VGS) as well as providing them with necessary working tools to enhance conservation activities and the fight against poaching and destructive wild animals.

Benedict Wakulyamba, Deputy Permanent Secretary in the Ministry of Natural Resources and Tourism in charge of natural resources made the pledge here over the 

after wrapping up six-month training to VGS at the Fort Ikoma camp in Serengeti District, Mara Region.

Wakulyamba said the Sixth-Phase government is determined to ensure conservation of natural resources for the betterment of Tanzanians, explaining that the government under President Samia Suluhu Hassan has been providing working tools to VGS such as vehicles, weapons and communication gadgets.

weekend when speaking shortly natural resources and the environment is of great importance as human beings survive because of the environment, noting:" The presence of animals and forests is for our own benefit."

Wakulyamba said the government recognizes the vital role played by VGS in reducing conflicts (HWCs) and controlling poaching, noting that their presence at national parks have proved efficient. He also advised them to join entrepreneurs' groups to be able to ben-He insisted that protection of efit with government empower-

"I thank President Samia for her support towards enhancing conservation activities. With the use of VGS, we will continue to protect our natural resources so that they benefit the current and future gen-

ment loans offered at district level.

eration," he, insisting the Head of State is the number one conservator. He urged the graduates to make use of the various skills and knowledge they have acquired to ensure total protection of natural resources at conserved areas as well as forests. "I am optimistic that including elephants.

the acquired skills would help you in being more patriotic and honest as you execute your daily activities at proposed working stations," he added.

Massana Mwishawa, Tanzania National Parks (TANAPA) Deputy Conservation Commissioner said that in a period of six months, the graduating VGS has taken through theoretical and practical training which included proper use of various weapons and different techniques to scare away wild animals

Some of the techniques used to keep elephants away from farms and people's residences are the use of Chili-powdered ropes, chiliplant buffer zones, and smoke bombs made from dried elephant dung and chili powder.

"We have also trained them on the various laws, especially those governing protection of natural resources and human rights. They are strong enough to fully engage in conservation and ensure sustainable utilization of wildlife resources," said Mwishawa.







#### Invitation for Bids TZ/ATE/0807/2024 Doze Pole **Printing of Doze pole**

**Re-advertisement** 

RTI International through USAID Act to End NTDs/East Tanzania Program is supporting Tanzania Ministry of Health (MOH) through the National Neglected Tropical Diseases Control Program (NTDCP) to implement interventions towards control and elimination of Neglected Tropical diseases (NTD).

#### 2. Requirements

S/N	Description of Preferred Commodity or Services Specifications	UoM	Onty
1	Printing of Zithromax Doze poles (Fiber glass-5*20mm by length 190cm) for Trachoma Community MDA (Strong Materials with Nonremovable/Erasable Printings) printed on both sides- Do not attach adhesive printed sticker on the surface of the fibre glass pole	PCS	5,522
2	Printing of Ivermectin Doze poles (Fiber glass-5*20mm by length 190cm) for OV and LF Community MDA (Strong Materials with Nonremovable/Erasable Printing) printed on one side- Do not attach adhesive printed sticker on the surface of the fibre glass pole	PCS	15,650

3. Interested eligible bidders may obtain bidding document via email procurement@acteasttanzania.rti.org for free and available sample for inspection at the below address:

**USAID Act to End NTDs | East Tanzania Program RTI International, Global Health Division** 1131B Msasani Road, Masaki P.O. Box 369, Dar es Salaam, Tanzania

4. The deadline for the request RFP document and questions from bidders is July 18, 2024, and closing submission of bids is on July 25, 2024, at 05:00 PM

#### **TADB Flags Second Place among SADC Development Finance Institutions**



Mahe, Seychelles - June 28, 2024: The Tanzania Agricultural Development Bank (TADB) has achieved an impressive milestone by being ranked the second among thirteen Development Finance Institutions (DFIs) in the Southern African Development Community (SADC). TADB participated in the 2022 Prudential Standard Guidelines and Rating System (PSGRS) assessment for Development Banks and Finance Institutions in Africa. This prestigious recognition underscores TADB's unwavering commitment to governance, financial prudential standards, and operational excellence within the African DFI landscape.

The announcement was made during the SADC-DFI's sub-committee meeting held on June 28, 2024, at the Savoy Seychelles Resort in Mahe, Seychelles. This meeting marked the culmination of the 13th Peer Review and Rating African DFIs, encompassing a comprehensive assessment of thirty-four (34) DFIs across Africa, thirteen (13) of which are members of the SADC DFI network.

The PSGRS assessment process involved a rigorous self-assessment by participating institutions using PSGRS tools. External auditors then validated the findings before submission to the Association of African Development Finance Institutions (AADFI) secretariat for independent evaluation, resulting in the PSGRS compliance index.

TADB achieved a commendable score of 91% in the PSGRS compliance index, securing the second position among SADC DFIs. Leading the rankings was Gapi-Sociedade de Investimentos from Mozambique, with a 92% compliance score.

Other notable participants included the Banco de Desenvolvimento de Angola, Botswana Savings Bank, Development Bank of Namibia, Development Bank of Seychelles, Development Bank of Southern Africa and Industrial Development Corporation SA, Eswatini Development Finance Corporation, Export Development Fund (Malawi), Infrastructure Development Bank of Zimbabwe, Small and Medium Enterprise Development Corporation (Zimbabwe), and TIB Development Bank (Tanzania).

The PGRS for Development Banks and Finance Institutions was developed by the Association of African Development Finance Institutions (AADFI) in collaboration with the African Development Bank (ADB). The PSGRS assessment not only evaluates institutional strengths and areas for improvement but also acts as a crucial metric for international credit ratings and improving access to capital markets.

Expressing his enthusiasm about TADB's ranking, TADB's Managing Director, Mr. Frank Nyabundege, highlighted that strong governance practices, strategic financial management, and government support aimed at increasing lending in the agricultural sector were pivotal factors contributing to the institution's success.

He stated, "We are grateful to the 6th regime under the leadership of Her Excellency President Samia Suluhu Hassan. TADB remains dedicated to its mission, aiming to achieve sustainable transformation in Tanzania's agricultural sector and enhance food self-sufficiency."

## Create better mechanisms for CSOs to operate effectively, THRDC urges govt

By Beatrice Philemon

THE government has been appealed to come up with better mechanisms that will make them operate effectively for the interest of Tanzanians.

Onesmo Ole Ngurumwa, Tanzania Human Rights Defenders Coalition (THRDC)'s coordinator made the appeal in Dar es Salaam over the weekend when speaking to journalists from different media outlets.

Presenting the Tanzania Human Rights Defenders Situation report 2023, Ole Ngurumwa said: "We need government's intervention because so far we don't have any policy and law that can protect us although we play a crucial in promoting human rights and ensuring justice that in turn make the country a better and fairer place to stay."

He claimed that they face a lot of challenges in their work, where they are sometimes arrested by unknown people, hence threaten-

**HEAD BUSINESS OPERATIONS** 

noting that from 2016 to 2019, 100 people were attacked by unknown people in different areas across the country, got beaten and suffered serious injuries.

"Due to these challenges, we are calling for President Samia Suluhu Hassan to form a special commission that will examine laws in Tanzania and thereafter recommend to the government for amendment of such laws," he said.

Olengurumwa said the government should also amend all laws that restrict and affect the work of CSOs and human rights defenders

"The government should also create an environment for civil society and the media to operate in accordance with the rights enshrined in the constitution of the United Republic of Tanzania, International Covenant on Civil and Political Rights (ICCPR) and the UN Declaration on Human Rights Defenders," he stated.

The government should also

ing their safety and operations, amend all restrictive laws such as Cybercrimes Act, Media Services Act 2016, Media services Rules, 2018, the Online Content Regulations to expand civic space in the country.

"We call for an inclusive environment to the public and other key stakeholders when developing laws regarding media services, access to information and freedom of expression should be provided," he said.

He said the government should also ensure that the police force observes, respects and protects and protects the rights of human rights defenders, journalists and other people as well when undertaking their daily duties in the country.

Elaborating on the 2023 Tanzania Human Rights Defenders situation report, he said that the human rights defenders in the country still operate under unsafe environments and make their work to a certain level difficult.



Freddy Ndabila (R), Head of Halotel Tanzania's Broadband Department, briefs a visitor at the firm's pavilion at the ongoing 48th edition of the Dar es Salaam International Trade Fair yesterday. He is holding a brochure on the just-launched to holds a brochure when briefing on the just-launched Halofiber Service, which is meant to improve internet services and enable Tanzanians to use online services in their business, entertainment and home activities. Photo: Guardian Correspondent



### Canara Bank (Tanzania) Ltd.

#### **PUBLICATION OF INTEREST RATES, FEES AND CHARGES**

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

'N	DESCRIPTION		FEES AND C	HARGES USD	S/N	DESCRIPTION		FEES AND C	HARGE U:
1	Monthly	SA	2,000.00	2	17	Loan/Advances Rela			
2	Maintanance Non Maintanance	CA	6,000.00	4	- '	Processing Charges	Upto 5 Mio -	21,200.00	
-	of Minimum	SA	1,500.00	2			5Mio to 10 Mio -	169,500.00	
3	Balance Account	CA	4,000.00	4	1		10 Mio to 25mio -	339,000.00	
	Statement Charges	SA-Monthly		О			25 mn to 500 mio -	1.28%	
	<b>3</b>	SA-INOTITITY		O			>500mio*	1.06%	
		SA-Interim	1,500.00 per page	1.5 per page			(*minimum 7.5mio) Upto 5,000 -	1.0070	\$85.
		CA-Monthly	Free	Free			5000 to 10,000 -		\$170.
		CA-Interim	1,500.00 per page	1.5 per page			Upto 20,000 - 20,000 to 500,000 -		\$255. 1.2
4	Cash withdrawal	SA-Up 25M	Free	per perge			>500,000*		1.0
		SA-Over 25M	0.26%		ii	Documentation Charges	Upto 100 MILLION	FREE	
		SA-Up to \$2K		Free			>100 Mio (-Min 300,000)	0.26%	
		SA-\$2K-\$5K SA-Over \$5k		0.60% 0.60%			Upto 50,000 >50,000 - (Min 150)		FF 0.2
		CA-Up to 25 M	Free			Upfront fee on Term Loan	Upto 5Mio -	21,200.00	
		CA-Above 25M	0.26%		"	Loan	5 Mio to 10 Mio -	169,500.00	
		CA-Up to USD 5K CA-\$ 5K-\$10K		Free 0.60%			10Mio 25mio - 25 mn to 500 mio -	381,400.00 1.53%	
		CA-Above \$ 10K		0.60%			>500mio*	1.28%	
$\dashv$	Cash Deposit	CA-ABOVE \$ TOK		0.00 /8	-		(*minimum 9mio)	1.20 /6	
5	Charges	SA-Up to 25M	Free				Upto 20,000 -		\$255.
		SA-Over 25M	0.22%				20,000 to 500,000 - >500,000*		1.5
		SA-Up \$5K		Free			(*minimum 9000)		1.2
		SA-Over \$5K SA-small currency (\$1		0.50% 10.00%	iv	Inspection Charges	Upto 100 Mio - >100 mio -	21,200.00 42,400.00	
		to \$20)		m charge \$1			Upto 50,000	42,400.00	\$22.
		CA-Up to 50M	Free			Credit Reference	>50,000		\$43.
		CA-Over 50M	0.22%			Report Charges		101,700.00	\$43.
		CA-Up to \$10K CA-Over \$10K		Free 0.50%	Vi	Pre-payment penalty	Calculated as %ge pre-paid amount in the case of takeover of liability by	2.00%	2.00
		CA-small currency (\$1		10.00%			other bank/lenders		
$\dashv$	Balance	to \$20)	Minimu	m charge \$1	18	Guarantees (Local &	International)	1.000/	1.0
6	Confirmation Certificate	SA	12,800.00	10		Bonds & Guarantees	per quarter (Min TZS 75,000)	1.02%	1.0
	Certificate					Bonds & Guarantees with 100 % Cash	per quarter (Min TZS 75,000)	0.43%	0.4
_	Account Closure	CA	21,200.00	13		Margin Letter of Credit			
	Charges	SA CA	20,000.00 50,000.00	20 50			lit (per qrtr of Part thereof)		
8	Activation of Dormant Account	SA	Free	Free		i Opening commission  LC amendment	commission Min \$ 200	NA	
	Domiant Account	CA	Free	Free	i	i Commission	Commision Min \$50 max 350	NA	1.0
	Stop Payment Charges	SA	Free	Free		Swift charge for LC opening		NA	0.3
9	Onarges					Swift charge for other			
		CA	35,000.00	28	iv	message/amendment		NA	\$34.
	Cheque Return				10	Extensions -	commission Min \$ 200	NA	
10	Charges/Dishono ured Cheque	CA-Inward	50,000.00	50		Commissions LC cancellation			\$34.
		CA-Outward	50,000.00	50	V	i charges	commission Min \$ 200	NA	1.0
11	Cheque Clearing Charges	CA-Inward	1,300.00	1	vii	Non payment of Bills on due date	Till Payment	NA	1.0
		CA-Outward	Free	Free	19.2	Export Letters of Cre	dit (per quarter or part thereo		
	Ledger folio charges per folio	SA	Free	Free		i Advising commission Confirmation	0	NA	\$119.
10	(40lines per	CA	6,000.00	4.00	i	Commission	Commision Min \$150	NA	0.4
13	Cheque book Charges	CA-50 Leaves	42,000.00	27	iii	Negotiating bills under i LC	Commision Min \$75+cuourier+interest	NA	0.4
14	Mobile Banking					Reimbursement claim	Commision Min \$75	NA	0.4
i	Withdrawal Charge	Upto 100,000	1,700.00	N/A		paid Extensions -	Commision Min \$200	NA	1.0
		101 000 1- 000 000	0.600.00	N/A		Collection of Export	Commision Min \$75+cuourier+interest	NA	0.4
		101,000 to 200,000 201,000 to 400,000	2,600.00 4,300.00	N/A	Vi	Amendments	\$73+cudullel +ilitelest	NA	\$64.
		401,000 to 600,000	5,100.00	N/A	20	Other disclosures			
		601,000 to 999,000	6,800.00	N/A		Base or Prime Lending Rate		16%	1
ii	Funds Transfer/Mobile	Upto 100,000 101,000 to 250,000	500.00 900.00	N/A N/A		i Maximum spread i Penal Interest		5%	
	Wallet	1,,110 10 200,000	555.55	IN/A	- 11	a.For non compliance	Rate per year over regular rate		
		251,000 to 500,000	1,700.00	N/A		on Terms of Saction	of interest	3%	
		31,555 10 000,000	.,,,,,,,,,	14//7		b.For			
		504.005				Overdrawing/Excess drawing due to non	Rate per year over regular rate		
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						interest/installment/ch arges			
15	Looker Dan'	1,001,000 TO 10 Mn	8,500.00	N/A	V	i Deposit Rates			
15	Locker Rent- Yearly	Small	296,700.00	N/A		a. Current account		Nill	
						b. Savings bank		3.00%	1.0
		Medium	508,500.00	N/A		deposit  C. Fixed Deposits	Up to TZS 50 M(up to USD 50,	000)	
16	Remittances	Big	635,600.00	N/A		Rates	30 -90days	3.50%	1.50
	TISS	Any amount per 1	TZS 8,450.00	TZS 8,450.00			91-180days	4.50%	2.25
	E Remittances	Upto USD 1000 or Eq.		Equivallent			181-364 days	5.50%	3.00
ii		TZS	17,000.00	\$ 9.00			1 year and above	8.00%	3.75
		1001 to 5000 5001 to 10000	20,400.00 40,700.00	\$ 11.00 \$ 22.00			2 Years and Above TZS 50 M-100M (USD 50,000 -	8.00% -USD 100.000)	4.00
		10,001 and above	84,800.00	\$ 43.00			30 -90days	4.50%	2.25
iii	Swift Outward	Upto 5,000 5,001 to 10,000	NA NA	\$ 39.00 \$ 51.00			91-180days 181-364 days	5.50% 7.00%	2.50° 3.50°
		above 10,000	NA	\$ 77.00			1 year and above	8.25%	4.25
iv	Swift Inward	Upto 5,000 5,001 to 10,000	NA NA	\$ 11.00 \$ 16.00			2 Years and Above Above 100 M(Above USD 100	9.00%	4.75
		above 10,000	NA NA	\$ 16.00			30 -90days	5.50%	2.50
	HEAD TREASURY	AND TRADE FINANCE	04-Jul -24	<u></u>			91-180days 181-364 days	6.50% 7.50%	3.25° 4.00°
	GM-CREDIT	ADE I MANCE	04-Jul -24				1 year and above	9.50%	4.00

"Human rights defenders are continuously detained, maliciously prosecuted, convicted, and harassed because of their work as human rights defend-

Also the state of civic space in Tanzania with improvements since the swearing in of the 6th phase government, there are improvements on political rallies and other relevant gatherings by civil society organisations.

There are challenges on non-respect of the rule of law, non-independence of the judiciary.

Elaborating on violations committed against human rights defenders, the report indicates that last year incidents of violation of human rights defenders decreased because of some improvement of Tanzania's political context.

The report show that a total of 100 human rights defenders were supported with legal aid assistance, relocation, medical, family support and other emergency support compared to 278 in 2022

A total of 42 human rights defenders at risk received direct legal support from the THRDC, among those six are women and the remaining 36 are men.

At least 15 human rights defenders amongst them were released by the court after winning the cases or upon failure by the prosecution to prosecute the human rights defenders under detention hence were released unconditionally.

"Also emergency protection support in terms of relocation were provided to 27 human rights defenders, among those three are women and the remaining 24 are men, medical support to seven human rights defenders and six families were provided with humanitarian support," according to the report.

#### UN body in drive to protect intangible cultural heritage

By Correspondent Rose Mwalongo

UNESCO field office in Tanzania is set to conduct a week-long training workshop to equip stakeholders with the skills and knowledge needed to identify, document, and safeguard intangible cultural heritage.

Slated for today Bagamoyo District, Coast Region the session intends among other things to establish a facility of experts and national trainers on intangible cultural heritage inventorying in Tanzania. Nancy Mwaisaka, UNESCO national professional officer

- culture said yesterday that the programme aims to foster a sense of ownership and empowerment among communities by actively involving them in the inventory process and establish sustainable practices for ongoing Intangible cultural heritage inventorying and safeguarding efforts.

She said that during the session, participants will be equipped on community-based inventory for intangible cultural heritage while at the same time attending a workshop on the development of the National Intangible Cultural Heritage Framework.

Concurrently, stakeholders will be able to review and refine the National Intangible Cultural Heritage Frame-

Draft a National Framework for the Safeguarding of Intangible Cultural Heritage where among other things stakeholders called upon the need to create community awareness on the intangible cultural heritage.

According to UNESCO, safeguarding Intangible Cultural Heritage (ICH) is crucial for maintaining cultural diversity and ensuring the transmission of these traditions to future generations.

The UN agency defines Community-based inventorying as a participatory approach that involves local communities in identifying and documenting their own heritage

Tanzania is a signatory to UNESCO's Convention for the Safeguarding of the Intangible Cultural Heritage.

Article 11 of the Convention among other things commits State Parties to take the necessary measures to ensure the safeguarding of the intangible cultural heritage present in its territory.

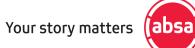
It also calls upon State Parties to identify and define the various elements of the intangible cultural heritage present in its territory, with the participation of communities, groups and relevant non-governmental organizations.



## Minimum disclosure of charges and fees as of June 2024 Made under Regulation 11 of the Banking and Financial Institutions (Disclosures) Regulations, 2014

	um disclosures	CHARGE AND FEEC LOCAL CURRENCY	CHARCE AND FEEL FOREIGN CHRRENCY
MBER	ITEM/TRANSACTION  Current Accounts	CHARGE AND FEES LOCAL CURRENCY	CHARGE AND FEES FOREIGN CURRENCY
	(a) Minimum Monthly Income Required i) Personal Banking / Absa Direct	TZS 250,000/ Salary amount	\$ /£ /EUR 50 or KES 4,500 or ZAR 600
	ii) Prestige iii) Premier (Relationship balance)	TZS 2,000,000/ Salary amount TZS 6,000,000/Salary Amount	\$ /£ /EUR 50 or KES 4,500 or ZAR 600 £ 30,000 relationship balance within 6 months
	v) SME	TZS 100,000	\$ /£ /EUR 200 or KES 2,000 or ZAR 2,000
	vi) Commercial  (b) Monthly service fee (breakdown per	TZS 500,000 product type)	\$ /E /EUR 500 or KES 5,000 or ZAR 5,000
	i) Personal Banking/ Absa Direct ii) Prestige	Free to TZS 10,000  TZS 25,000 for balance below TZS 30mln else free	\$/£/€ 13 or KES 1,500 ZAR 100 \$10/£10/€10
	iii) Premier (Relationship balance) iv) Micro SME Maintenance Fee	Free if R/ship balance above TZS 80mln else TZS 50,000	FreeifR/shipbalanceabove£30,000elseequivalentofTZS50,000
	(Business with turnover < TZS 500 Million Per Annum)	TZS 15,000	USD/GBP/EUR 15 KES 1,000, ZAR 120
	v) SME vi) Commercial	TZS 21,240 TZS 35,400	USD/GBP/EUR 15 KES 1,000 ZAR 120 USD/GBP/EUR 35 KES 1,500 ZAR 200
	(c) Couter cash withdrawal over the cou		
	i) Personal Banking	Min - TZS 5.0m = 3,000 5.1m - 10m = 4,000 10.1m - 20m = 7,500	1.2% of the value, Min USD/EUR/GBP 5
		Above 20m = 0.15% Max TZS 150k Min - TZS 5.0m = 5,000 5.1m - 10m = 7,500	
	ii) Prestige	10.1m - 20m = 10,000 Above 20m = 0.15% Max TZS 150k	1.2% of the Value, min \$/EUR/POUND 5  1.0% of the value above USD/EUR/GBP 10,000, Max \$150 or
	iii) Premier (Relationship balance)	Free  TZS 5,900 up to TZS 25Mil , above TZS 25M 0.1416% or	equivalent
	iv) SME	MAX of TZS 150,000  TZS 4,720 up to TZS 25Mil , above TZS 25M 0.1416% or	1% of the Value, min USD / EUR / 20; GDP 10 KES 1,000 ZAR 3  1% of the Value, min USD / EUR / 20; GDP 10 KES 1,000 ZAR 3
	(d) Fees per ATM withdrawal	MAX of TZS 150,000	1% of the value, min OSD / EOR / 20; GDP 10 RES 1,000 ZAR St
	Local	Min - 100,000 TZS 1,000 100,001 - 200,000 TZS 1,200 200,001 - 400,000 TZS 1,800	\$2.0
	International	400,001 - 400,000 TZS 2,000 TZS 15,000	\$7.0
	(e) ATM mini statement		
	Off us On us	TZS 3,000 TZS 1,000	N/A N/A
	(f) Interim statement per page Retail	TZS 2,500	\$2/ £ N/A/ € N/A
	SME / Commercial	125 2,500 Free	\$2/ £ N/A/ € N/A Free
	(g) Periodic scheduled statement	e-statement - Free Duplicate statement up to 3 months = TZS 20,000	e-Statement - Free Duplicate Statement up to 3 months = USD/GBP/EUR = 10
	Retail	Statement between 4 months to 1 year = TZS 30,000 Above 1 year is TZS 5,000 per page.	Statement between 4 months to 1 year = USD/GBP/EUR =15 Above 1 year USD/GBP/EUR =3 per page
	SME / Commercial (h) Cheque book	e-statement - Free, Duplicate statement TZS 11,800 per month	USD/GBP/EUR/KES/ZAR equivalent of TZS 11,800
	Retail SME / Commercial	TZS 700 per leaf	USD 1.0 per leaf
	- 50 Leaf	TZS 25,000 TZS 50,000	USD/GBP/EUR/KES/ZAR equivalent of TZS 25,000 USD/GBP/EUR/KES/ZAR equivalent of TZS 50,000
	- 200 Leaf	TZS 100,000	USD/GBP/EUR/KES/ZAR equivalent of TZS 100,000
	(i) Dishonoured cheque  Retail	TZS 100,000	\$ 50/ £ N/A/ € N/A
	SME / Commercial  (j) Special clearance	1.5% min TZS 80,000: max TZS 200,000	1.5% min USD/GBP/EUR/KES/ZAR equivalent of TZS 80,000 m USD/GBP/EUR/KES/ZAR equivalent of TZS 200,000
	()) Special clearance		
	Retail	N/A	\$ N/A
	SME	N/A	N/A
	SME	N/A	N/A
	SME (k) Counter cheque (l) Stop payment	N/A N/A	N/A N/A
	SME (k) Counter cheque  (l) Stop payment Retail  SME / Commercial (m) Standing order Retail	N/A N/A TZS 50,000 TZS 30,000 TZS 35,000 (Other banks)	N/A  N/A  \$ 30/ € N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME	N/A N/A TZS 50,000 TZS 30,000	N/A N/A  \$ 30/ € N/A/ € N/A  USD 30; GBP 25; EUR 25
	SME (k) Counter cheque  (l) Stop payment Retail  SME / Commercial (m) Standing order Retail	TZS 50,000 TZS 30,000 TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks) On our ATM is TZS 1,500 Other Bank's ATMs (Local &	N/A  N/A  \$ 30/ € N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME	TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial (o) Annual Card Fee	N/A N/A N/A N/A N/A  TZS 50,000  TZS 30,000  TZS 35,000 (Other banks)  TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME  Commercial (o) Annual Card Fee Retail SME / Commercial	N/A N/A N/A N/A N/A  TZS 50,000  TZS 30,000  TZS 35,000 (Other banks)  TZS 6,000 (within Absa)  TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000  N/A N/A  TZS TZS 15,000  TZS 15,000	N/A  N/A  \$ 30 / E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial (o) Annual Card Fee Retail	N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 15,000	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail	N/A N/A N/A N/A N/A N/A  TZS 50,000  TZS 30,000  TZS 35,000 (Other banks)  TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000	N/A  N/A  \$ 30 / E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23  equivalent to USD (35%; Min TZS 8,000 to 20,000)
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME Commercial (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge	N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 23,000	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers	N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000 Interest at 35%  0.30% of the value min US\$15, max US\$100	N/A  N/A  \$ 30/ € N/A € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail	N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 23,000  TZS 23,000  Interest at 35%  0.30% of the value min US\$15, max US\$100	N/A  N/A  \$ 30/ € N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers  ii) Outward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (Local)	N/A N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 30,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000 Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free 0 -10,000,000 - TZS 2360	N/A  N/A  S 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200
	SME (k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME  Commercial (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft	N/A N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000 Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free	N/A  N/A  \$ 30/ € N/A ⟨ N/A   N/A
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (Local)  v) Outward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)	N/A N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  TZS 23,000  JENERAL STREET	N/A  N/A  N/A  \$ 30/ £ N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  S23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denomination)
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft iv) Inward transfers (Local)  v) Outward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product	N/A N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  TZS 23,000  Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free 0-10,000,000 - TZS 2360 10,000,000 - TZS 2360	N/A  N/A  N/A  \$ 30/ E N/A € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft iv) Inward transfers (Local)  v) Outward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail	N/A N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 35,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  TZS 23,000  Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free 0-10,000,000 - TZS 2360 10,000,000 - TZS 2360	N/A  N/A  N/A  \$ 30/ £ N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  S23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denomination)
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (Local)  v) Outward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product  (a) Minimum Operating Balance	N/A N/A N/A N/A N/A N/A N/A N/A  TZS 50,000 TZS 30,000  TZS 30,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000 Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free 0 -10,000,000 - TZS 2360 10,000,000 - S0,000,000 - TZS 5900 50,000,000 & above - TZS 11800 Free  0.3% of value for any amount above TZS, 100M, max TZS 100,000 specific types)	N/A  N/A  S 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)
	(k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME  (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers-bene-ficiary/applicant iii) Foreign bank draft iv) Inward transfers (Local) v) Outward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking iii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee	N/A	N/A  N/A  N/A  \$ 30/ € N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0
	(k) Counter cheque  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge  Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers  ii) Outward telegraphic transfers  iii) Foreign bank draft  iv) Inward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product  (a) Minimum Operating Balance  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)	N/A	N/A  N/A  S 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  \$23  equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 5
	(k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME  Commercial (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers-beneficiary/applicant iii) Foreign bank draft iv) Inward transfers (ITSS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking iii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking	N/A	N/A  N/A  N/A  \$ 30/ € N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$ /E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers  ii) Outward telegraphic transfers  iii) Outward telegraphic transfers  iii) Outward telegraphic transfers  (v) Inward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product  (a) Minimum Operating Balance  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Prestige / Bonus Saving  iii) Prestige / Bonus Saving	TZS 50,000   TZS 30,000   TZS 30,000   TZS 30,000   TZS 30,000 (Within Absa)   TZS 6,000 (Within Absa)   TZS 25,000 (Within Absa)   TZS 25,000 (Within Absa)   TZS 25,000 (Within Absa)   TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000   TZS 13,000   TZS 15,000   TZS 15,000   TZS 15,000   TZS 15,000   TZS 23,000   TZS 23,000	N/A  N/A  N/A  S 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E /€ 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  SME / Commercial  (r) Interbank transfers  ii) Outward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product  (a) Minimum Operating Balance  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (b) Monthly service fee  i) Personal Banking  iii) Prestige / Bonus Saving	N/A	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers  ii) Outward telegraphic transfers  iii) Outward telegraphic transfers  iii) Outward telegraphic transfers  (v) Inward transfers (Local)  v) Outward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product  (a) Minimum Operating Balance  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Prestige / Bonus Saving	N/A	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80,000  USD/GBP/EUR 2
	(k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward telegraphic transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance)  (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail  SME	N/A	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80 GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	(k) Counter cheque  (l) Stop payment Retail SME / Commercial (m) Standing order Retail SME  (n) ATM Balance enquiry Retail SME  (o) Annual Card Fee Retail SME / Commercial (p) Debit Card Renewal or replacement (indicate costs for different card types) (q) Overdrawn account interest charge Retail SME / Commercial (r) Interbank transfer Retail i) Inward telegraphic transfers ii) Outward telegraphic transfers iii) Outward telegraphic transfers iii) Foreign bank draft iv) Inward transfers (TISS) (s) Bill payments through ATM (t) Deposit fee (Counter) Retail Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance) (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance) (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail	TZS 50,000 TZS 30,000 TZS 30,000 TZS 30,000 (Other banks) TZS 6,000 (within Absa) TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000 N/A N/A  TZS TZS 15,000 TZS 15,000 TZS 15,000 TZS 23,000  35%; Min TZS 8,000 to 20,000 Interest at 35%  0.30% of the value min US\$15, max US\$100 0.30% of the value min US\$60, max US\$200 0.3% of value min USD 40,max USD 265 Free 0 -10,000,000 - TZS 2360 10,000,000 - S0,000,000 - TZS 5900 50,000,000 & above - TZS 11800 Free  0.3% of value for any amount above TZS, 100M, max TZS 100,000 Zero to TZS 20,000 Zero to TZS 30,000 Zero to TZS 30,000 Zero to TZS 50,000  8,500 if monthly average balance is below TZS 300k, else free 8,500 for average balance below TZS 5m above is free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000 TZS 2,500 TZS 30,000  Annual Fee TZS 5,000	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80 GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (IISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance)  (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance)  (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail  SME  Commercial	N/A	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80 GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (IISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance)  (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance)  (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail  SME  Commercial	N/A	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80 GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (IISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance)  (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance)  (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail  SME  Commercial	TZS 50,000   TZS 30,000   TZS 30,000   TZS 30,000   TZS 30,000 (Other banks)   TZS 6,000 (within Absa)   TZS 25,000 (Other banks)   TZS 25,000 (Other banks)   TZS 25,000 (Other banks)   TZS 1,500 Other Bank's ATMS (Local & International) is TZS 3,000   N/A	N/A  N/A  N/A  S 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E /€ 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80/GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment Retail  SME / Commercial  (m) Standing order Retail  SME  (n) ATM Balance enquiry Retail  SME  Commercial  (o) Annual Card Fee Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (IISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter) Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking ii) Prestige / Bonus Saving iii) Premier (Relationship balance)  (b) Monthly service fee i) Personal Banking iii) Prestige / Bonus Saving iiii) Premier (Relationship balance)  (c) Interim statement (d) Account closure Electronic Banking (a) Internet banking fee Retail  SME  Commercial	N/A  N/A  TZS 50,000  TZS 35,000 (Other banks)  TZS 6,000 (within Absa)  TZS 25,000 (Other banks)  On our ATM is TZS 1,500 Other Bank's ATMs (Local & International) is TZS 3,000  N/A  N/A  N/A  TZS TZS 15,000  TZS 15,000  TZS 15,000  TZS 23,000  35%; Min TZS 8,000 to 20,000  Interest at 35%  0.30% of the value min US\$15, max US\$100  0.30% of the value min US\$60, max US\$200  0.3% of value min USD 40,max USD 265  Free  0 -10,000,000 - TZS 2360 10,000,000 - S0,000,000 - TZS 5900 50,000,000 & above - TZS 11800  Free  0.3% of value for any amount above TZS, 100M, max TZS 100,000  Zero to TZS 20,000  Zero to TZS 30,000  Zero to TZS 50,000  Zero to TZS 50,000  Associated than TZS Sm above is free Free if Relationship Balance is greater than TZS 80m, else free  8,500 for average balance below TZS 5m above is free Free if Relationship Balance is greater than TZS 80m, else TZS 50,000  TZS 2,500  TZS 30,000  Annual Fee TZS 5,000  Free  TZS 22,000  Absa to Absa Account Transfer = Zero Fee  Absa to Other Banks Transfers Local (TIPS & EFT) Min - 50,000 = S90 50,001 - 5,000,000 = 1,180 500,001 - 5,000,000 = 2,360  Absa to Mobile Wallet Transfer (B2W) 500 - 50,000 = 1,500,000 = 2,360  Absa to Mobile Wallet Transfer (B2W) 500 - 50,000 = 1,500	N/A  N/A  N/A  S 30/ E N/A / € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 60, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$/E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80 GBP/ZAR/KES/USS/EUR equivalent to TZS 50,000  USD/GBP/EUR 2
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (b) Monthly service fee  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (c) Interim statement  (d) Account closure  Electronic Banking  a) Internet banking fee  Retail  SME  Commercial  (b) Internet transfers	N/A	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZS 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZS 15,000  USD equivalent to USD (35%; Min TZS 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 40, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$ /E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80; GBP/ZAR/KES/US\$/EUR equivalent to TZS 50,000  USD/GBP/EUR 2  USD/EBP/ZAR/KES equivalent to TZS 30,000
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (b) Monthly service fee  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (c) Interim statement  (d) Account closure  Electronic Banking  a) Internet banking fee  Retail  SME  Commercial  (b) Internet transfers	N/A	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZ5 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZ5 15,000  USD equivalent to USD (35%; Min TZ5 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 40, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$ /E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80/ GBP/ZAR/KES/US5/EUR equivalent to TZS 50,000  USD/EBP/EUR 2  USD/EBP/ZAR/KES equivalent to TZS 30,000
	SME  (k) Counter cheque  (l) Stop payment  Retail  SME / Commercial  (m) Standing order  Retail  SME  (n) ATM Balance enquiry  Retail  SME  Commercial  (o) Annual Card Fee  Retail  SME / Commercial  (p) Debit Card Renewal or replacement (indicate costs for different card types)  (q) Overdrawn account interest charge Retail  SME / Commercial  (r) Interbank transfer  Retail  i) Inward telegraphic transfers-beneficiary/applicant  iii) Foreign bank draft  iv) Inward transfers (TISS)  (s) Bill payments through ATM  (t) Deposit fee (Counter)  Retail  Savings Accounts (Disclose for product (a) Minimum Operating Balance i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (b) Monthly service fee  i) Personal Banking  ii) Prestige / Bonus Saving  iii) Premier (Relationship balance)  (c) Interim statement  (d) Account closure  Electronic Banking  a) Internet banking fee  Retail  SME  Commercial  (b) Internet transfers	TZ5 50,000  TZ5 35,000 (Other banks)  TZ5 6,000 (within Absa)  TZ5 25,000 (Other banks)  On our ATM is TZ5 1,500 Other Bank's ATMs (Local & International) is TZ5 3,000  N/A  N/A  N/A  TZ5 TZ5 15,000  TZ5 15,000  TZ5 15,000  TZ5 15,000  TZ5 23,000  35%; //Min TZ5 8,000 to 20,000  Interest at 35%  0.30% of the value min US\$15, max US\$100  0.30% of the value min US\$60, max US\$200  0.3% of value min USD 40,max USD 265  Free  0 -10,000,000 - TZ5 2360 10,000,000 - 05,000,000 - TZ5 5900 50,000,000 & above - TZ5 11800  Free  0.3% of value for any amount above TZ5, 100M, max TZ5 100,000  Zero to TZ5 30,000  Zero to TZ5 30,000  Zero to TZ5 30,000  Zero to TZ5 50,000  As 500 if monthly average balance is below TZ5 300k, else free  8,500 if monthly average balance is greater than TZ5 80m, else TZ5 50,000  TZ5 2,500  TZ5 30,000  Absa to Absa Account Transfer = Zero Fee  Absa to Other Banks Transfers Local (TIPS & EFT) Min -50,000,001 - 5,000,000 = 1,770 5,000,001 - 5,000,000 = 2,360  Absa to Mobile Wallet Transfer (B2W) 500,001 - 5,000,000 = 2,500 10,001 - 700,000 = 2,500 100,001 - 700,000 = 2,500 100,001 - 700,000 = 3,500 400,001 - 700,000 = 3,500 400,001 - 700,000 = 4,000 50,001 - 700,000 = 4,000	N/A  N/A  \$ 30/ E N/A/ € N/A  USD 30; GBP 25; EUR 25  USD/EUR/GBP equivalent of TZ5 35,000  USD/EUR 25; GBP 20 KES 2,500 ZAR 120  USD 7, GBP 5, EUR 7. KES 700 ZAR 100 PER ITEM  N/A  N/A  N/A  USD equivalent of TZ5 15,000  USD equivalent to USD (35%; Min TZ5 8,000 to 20,000)  Interest at 25%  0.3% of value min USD 15, max USD 100  0.3% of value min USD 40, max USD 200  0.3% of value min USD 40, max USD 265  Free  Free  10% of value the deposit value USD/EUR/GBP (small denominations)  USD/GBP/EUR 5  USD/GBP/EUR 10  £0  \$ /E / € 5 or KES 550 / ZAR 80  USD/GBP/EUR 7  Free if relationship balance is greater than or equal to TZS 80/ GBP/ZAR/KES/US5/EUR equivalent to TZS 50,000  USD/EBP/EUR 2  USD/EBP/ZAR/KES equivalent to TZS 30,000

ype of Account ixed Deposit all Account	Min Operating Bal. TZ5 10,000,000 Min Operating Bal. TZ5 10,000,000
oreign Currency Account (Fixed/Call) ype of Account usiness current account	USD 10,000 OR EQV   Opening Bal. TZS 2,500,000;Min Bal 1,000,000
usintess current account Asintanance fee (per month) Jenalty for overdrawn account	TZS 26,000 Interest @ 35%
ash withdrawal from TZS ustomer Foreign Currency Account (CFC)	TZS 10,000 per withdrawal  USD.EUR 2.500:GBP 1.000
Sustomer Foreign Currency Account (CFC) Ainimum balance Maintanance Fee (per month)	USD/EUR 2,500;GBP 500 USD/EUR 26;GBP 15
Penalty for balances below limit Penalty for overdrawn account	USD/EUR 14;GBP 7 USD Interest @ 25%;GBP Interest @ 20%;EUR EQV
rash withdrawal from CFC ransfer within own accounts	1% UP TO USD/EUR/GBP 10000;2% Above that amount,MIN USD/EUR 25;GBP 15  Free
ash Deposit - Small deniminations (\$20,\$10,\$5,\$1) ocal Currency Transactions	2.5% Of the Value
Jutward remittance (TISS/RTGS)  Imendment fee for Outward remittances / Swift / Telegraphic Transfers by  ustomer or by bank	TZS 11,800 Free
nward Transfers (TISS/RTGS) nvestigation fees for non receipt of funds (T/T) where funds have been	Free Free
eceived loreign Currency Transactions	0.25% OF VAL,MIN USD 60 MAX USD 295; GBP/EUR EQV, PLUS USD 30 Internediary chara
Outward remittances / Swift / Telegraphic Transfers  wift message retrieval after 3 months  kmendment fee for Outward remittances / Swift / Telegraphic Transfers by	option is ours USD 3.00 per message
ustomer or by bank oreign Cheques deposits ( Only TZS from Kenya)	1% OF VAL TRANSACTION,MAX USD 118;GBP/EUR EQV 1% MIN USD 35,MAX USD 295
nward Foreign Bank Draft oreign Bank Draft nward Swift Transfers	USD 35 PER Item 0.25% OF VAL,USD 90MIN,USD MAX 295;GBP/EUR EQV USD/GBP/EUR 11.8;TZS EOV
Returned foreign cheques nvestigation fees for non receipt of funds (T/T, Swift) where funds have	Lack of funds USD 130, Other reason 70 Free
een received itanding Order itanding order set-up	TZS 12,000; USD/EUR 12;GBP 6
tanding order tanding order	Within Absa TZS 6,000; USD 7, GBP 5, EUR 5 Per Item Other Banks; TZS 25,000; USD 25; GBP 15, EUR 15 Per Item
Amend / Stop standing Order Inpaid standing order Absa Access – Internet Banking	TZS 25,000; USD 25; GBP 25, EUR 25 Per Item TZS 60,000; USD 60; GBP 30, EUR 30 Per Item
losa Access – Internet Banking Diboarding/Set Up liew/ Download and Print	Free Free
ialary processing/Electronic Fund Transfer (EFT) within Absa ialary processing /Electronic Funds Transfer (EFT) with other banks	TZS 1,200, USD/EUR/GBP/KES/ZAR EQV. PER ITEM 1 - 50,000 - TZS 590, 51,000 - 50,000 - TZS 1,180, 501,000 - 5,000,000 - TZS 1,770,
lectronic Fund Transfer (EFT) within Absa	5,000,001 - 20,000,000 - TZS 2,360 5,000,001 - 20,000,000 - TZS 2,360 1,500, USD/EUR/GBP Eqv per Item EFT to other banks: TZS 2,500 per item 1 - 50,000 - TZS 5,90, 51,000 - 50,000 - TZS 1,180, 501,000 - 5,000,000 - TZS 1,770,
lectronic Fund Transfer (EFT) outside Absa (OFF-US) WIFT Payment/ Cross border	5,000,001 - 20,000,000 - TZS 2,360 USD 65 OR EQV, PLUS USD 30 Intermediary charge if occur
Own book Transfer (within Absa Tanzania) Book Transfer (Own Accounts)	Free
iSS/RTGS iePG/Tax payments	TZS 11,800; USD Eqv TZS11,800 per item
Absa Access Monthly fee Host to Host Set Up Fee Bank Direct	TZS 20,000;EUR/USD/GBP EQV AND TZS 50,000 EUR/USD/GBP EQV For view only Quotation available on request
sank Direct Sank Direct Cash - Cash Intransit Sank Direct Mail - Courier Service	Quotation available on request Quotation available on request
Aobile Bulk Disbursement Tansfer to M-Pesa; TigoPesa; Airtel Money; EzyPesa, Halopesa Other Service Charges	TZS 2,300
Annual processing of salaries	Within Absa TZ;TZS 12,000 PER ITEM;With other Banks TZS 12,000;GBP/EUR/USD EQV
closure of Account Vithin 6 months of account opening	TZS 36,000; USD 36; GBP 24; EUR EQV
After 6 months of account opening Formant Account Reactivation	TZS 25,000; USD 25; GBP 13; EUR EQV TZS 7,000; USD/GBP 7; EUR EQV
heque Stop payment instructions heque Stop payment instructions	LEAF LOST: TZS 30,000; USD 30; GBP 25 PER NOTICE; BOOK LOST: TZS 60,000; USD/GBP 60 PER BOOK; \Lack of funds/Aany reason: TZS 35,400; USD41; GBP 35
tatements Monthly statement	Free
Interim statement  Duplicate statement (over 3months) per month	Free TZS 3,500; USD/GBP/EUR 3.5 & Over 6months up to 12months per month TZS 8,500
Duplicate statement (over 12months to 24months) per month	TZS 10,000 USD/GBP/EUR 8 & Over 24months per month TZS 20,000; USD/GBP/EUR 10
heque images, per cheque 17/900/910/920/940/941/942/950 Statements 17 101 Messages	TZS 26,000; USD 20; GBP14;EUR EQV USD 13 PER MSG, MIN 70 USD, MAX 410 USD SWIFT USD 60; RTGS TZS 11800 OR USD EQV; EFT TZS 2,200 OR USD EQV
ssuance of Manager's cheque Aanagers Cheque cancellation charges	TZS 26,000; USD 20 PER ITEM; GBP/EUR EQV TZS 14,200; USD 14; GBP 8; EUR EQV
teply to Audit Letters/Audit Report onfirmation/Audit/ Certificate of Balances/Introduction letter	TZS 130,000; USD 132; GBP 66; EUR EQV TZS 100,000; USD/EUR 45; GBP 30 per customer request
legistration of Foreign Loan at BOT special Clearance	USD 470 Once off processing/Registartion Fee; USD 710 Annual fees-Loan administrati TZS 53000; USD 66; GBP 27
Inpaid/Returned Cheques nsufficient Funds (Refer to drawer)	1% OF VAL MIN TZ5 100,000;USD/GBP/EUR EQV
Incollected cheque book (after 3 months) heque Books	TZS 14,000;USD/GBP 14;EUR EQV
25 Leaf 50 Leaf	TZS 15,000; USD/GBP/EUR EQV TZS 20,000; USD/GBP/EUR EQV
100 Leaf 200 Leaf	TZS 40,000; USD/GBP/EUR EQV TZS 80,000; USD/GBP/EUR EQV
earch fee for documents (2-6 months) earch fee for documents (6 months and above)	TZS 8,300; USD/GBP 8; EUR EQV -TZS 20,000; USD 20; GBP 14; EUR EQV
ending and Deposit Rates Prime Rate	Quotation available on request
Deposit Rates ending and Deposit Rates	Quotation available on request
Prime Rate Deposit Rates	Quotation available on request Quotation available on request
veposit kates rade Finance juarantees	Quotation available on request
Commission Charge Handling Fee	0.85% OR min USD 590 per quarter USD 65 Flat
Insecured Bid Bonds Commission	1.5% per quarter minimum \$590
ash Covered  Ammendment	0.85% or min USD 320 per quarter \$130 flat-normal amendment or 0.85% if extended into another quarter
extension to next quarter cancellation	0.85% per quarter USD 118 Flat
Imount Increase etters of Credit - Imports	0.85% per quarter on the difference
Inissued LC Draft Discrepancy fee	USD 50 USD 110 flat
Risk Margin Handling Fees	0.85% per quarter, min USD 590 per quarter USD 115 Flat
wift charge examination	USD 64 flat USD 200 flat
ixtension to next quarter Risk Margin on acceptance	0.85% per quarter or minimum USD 590 per quarter(all inclusive) 0.85% per quarter, min USD 590per quarter
ancellation etters of Credit - Exports Discrepancy fee	USD 118 flat USD 110 flat
Inscrepancy ree Imendment advising fee Discrepancy fee per doc	USD 130 flat USD 130 flat
Discrepancy fee per doc wift for other LC payments Idvising Commission	USD 130 flat USD 50 flat USD 415 flat
swift charge Occuments examination fee	USD 64 flat USD 415 flat
ourier charge Lisk Margin on acceptance Confirmation	USD 65 flat 3.34% P.A, 0.85% per quarter, min USD 590 per quarter
etters of Credit Refinancing nterest on Refinance	3.34% P.A, 0.85% per quarter, min USD 590 per quarter  Current Lending Rate (negotiable)
iommission on Refinance letters of Credit Discounting nterest on Discounting – confirmed LC	N/A  Current Lending Rate (negotiable)
nterest on Discounting - non confirmed LC bills Discounting (Bills of Exchange including cheques)	Current Lending Rate (negotiable)
nterest on Discounting Documentary Collection - Export Handling charge	Current Lending Rate   USD 415 Flat
Courier charge Chasing commission	USD 415 Flat USD 415 Flat
Occumentary Collection - Import Commission Owift charge	USD 415 Flat USD 415 Flat
walising charges Outward Bills for Collection (Clean collections & TCs) Commission	N/A
ommission hasing charges	N/A
Inpaid charge	N/A





#### **ADVERTISEMENT**

## **AZANIA BANK PLC**



### FINANCIAL STATEMENT FOR THE QUARTER ENDED 30 ST JUNE

Issued Pursuant to Requlations 7 & 8 of the Banking and Financial Institutions (Dislosures) Regulattions, 2014

		Current Quarter 30th June 2024	Previous Quarter 3'
	ASSETS		
1	Cash	29,875	36,0
2	Balances with Bank of Tanzania	110,630	86,3
3	Investment in Government securities	237,735	225,1
4	Balances with other Banks and financial institutions	11,595	13,9
5	Cheques and items for clearing	20,441	14,0
6	Interbranch float items	-	
7	Bills negotiated	-	
8	Customers' Liabilities for Acceptances	-	
9	Interbank Loans Receivables	27,805	32,7
10	Investment in other securities	4,800	3,3
11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	1,734,824	1,683,2
12	Other Assets	98,524	104,5
13	Equity Investments	12,429	12,4
14	Underwriting accounts	-	
15	Property, Plant and Equipment	14,326	15,2
16	TOTAL ASSETS	2,302,983	2,227,0
17	Deposits from other banks and financial institutions	-	
18	Customer deposits	1,665,554	1,596,4
19	Cash Letters of Credit	633	15,
20	Special deposits	-	
21	Payment orders/transfers payable	-	
22	Bankers Cheques and Drafts Issued	1	
23	Accrued taxes and expenses payable	27,525	25,0
24	Acceptances Outstanding	-	
25	Interbranch float items	-	
26	Unearned income and other deferred charges	3,701	3,
27	Other Liabilities	19,988	13,
28	Borrowings	278,151	268,4
29	TOTAL LIABILITIES	1,995,552	1,921,7
30	NET ASSETS/(LIABILITIES) 16 LESS 29	307,431	305,3
С	SHAREHOLDERS' FUNDS		
31	Paid up share capital	185,782	185,
32	Capital reserves	832	3
33	Retained Earnings	89,680	95,3
34	Profit (Loss) Account	15,059	7,3
35	Other capital accounts	-	
36	Regulatory Reserve	16,077	16,0
37	TOTAL SHAREHOLDERS FUNDS	307,431	305,3
38	Contingent liabilities	179,825	180,2
	Non Performing Loans and advance	121,710	121,9
39	Allowance for Probable losses	48,135	55,6
		539	Ę
40	Other non performing assets	539	
39 40 41	Other non performing assets PERFORMANCE INDICATORS	539	<u> </u>
40		13.35%	
40	PERFORMANCE INDICATORS		13.
40	PERFORMANCE INDICATORS (i)Shareholders Funds to Total Assets	13.35%	13. 7. 108.0
40	PERFORMANCE INDICATORS  (i)Shareholders Funds to Total Assets  (ii)Non performing loans to Total Gross Loans	13.35% 6.83%	13.°

(vi)Deposits Growth

4.56% 2.30%

3.38%

(Amount in TShs "Millions")							
	Current Quarter 30th June 2024	Comperative Quarter (Previous year) 30th June 2023	Current Year Cumulative 30th June 2024	Comparative Year (Previous Y Cumulative 30th June 2			
Interest Income	57,111	40,570	105,912	76,			
Interest Expense	(29,626)	(19,338)	(55,560)	(36			
Net Interest Income	27,485	21,231	50,352	39			
Bad debts Written -off							
mpairement losses on loans and Advances	(4,700)	(6,208)	(9,760)	(6			
Ion - Interest Income	8,650	10,794	18,791	16			
6.1 Foreign exchange profit/(Loss)	3,449	2,911	7,683				
6.2 Commissions and Fees	4,953	5,405	8,753	9			
6.3 Dividend Income	(10)	-	90				
6.4 Other operating income	258	2,478	2,264				
Ion - Interest Expense	(20,676)	(18,605)	(38,815)	(34			
.1 Salaries and Benefits	(11,368)	(10,293)	(21,429)	(20			
.2 Fees and Commission	(185)	(156)	(480)				
.3 Other operating expenses	(9,123)	(8,156)	(16,907)	(14			
perating Income/(Loss) before Tax ordinary items	10,760	7,213	20,568	14			
ncome Tax Provision	(3,004)	(2,000)	(5,508)	()			
let income /(Loss) After Income tax and	7,756	5,213	15,059	12			
lumber of employees	648	596	648				
Basic Earnings Pershare	167	113	163				
Diluted Earnings Pershare	167	113	163				
lumber of Branches	27	25	27				
PERFORMANCE INDICATORS							
Return on average total assets	1.91%	1.83%	1.82%	1			
.Return on Average sharehoders' funds	10.15%	7.47%	9.86%	1			
ii.Non interest expense to Operating income	51.06%	57.80%	51.85%	56			
v.Net Interest income to average earning assets	5.86%	6.45%	5.37%	6			
Signed by: Managing Director	Ms. Esti	ner Mang'enya		5-Jul-24			
Director of Finance and Planning	Mrs.Jac	queline L. Tinkasimile		5-Jul-24			
Director of Internal Audit	t Mr.Oswald Matilya			5-Jul-24			
We, the under-named non-executive We declare that the statements have in conformance with the instructions	been examined	by us, and to the best of ou					
<b>Signed by:</b> 1. Chairman	Eng.Jul	ius B.Ndyamukama		5-Jul-24			
2. Vice chairman	Mr Fel	lix M.Maagi		5-Jul-24			

sh flow from operating activities erating Income iustment for :- mpairment/Amortization	10,760	9,808	20,568	11.77
iustment for :-			20,568	
	-			14,434
mpairment/Amortization		-	-	-
	7,158	7,001	14,158	(3,698
let change in loans and Advances	(52,436)	(58,731)		(228,531
et change in Statutory Min Reserve	(30,484)	(3,662)	(34,146)	(9,529
let change in Deposits	53,958	53,217	107,175	143,537
let change in Short Term Negotiable Securities	1,000	15,500	17,085	(29,346
let change in Other liabilities	10,944	(11,336)	(392)	(1,968
et change in other borrowings	9,781	-	9,781	59,984
ent paid	(524)	(850)	(1,373)	
let change in Other assets	7,612	4,653	12,265	4,897
ax paid	(387)	(387)	(774)	(594
Ithers adjustment	-	-	-	2,979
t cash provided (used) by operating activities	17,382	15,212	33,180	(47,835
sh flow from investing activities:				
idend received	90		90	
rchase of fixed assets	(175)	(119)	(294)	(1,845
oceeds from issuance of Share capital	-	-	-	
oceeds from sale non-dealing securities	-			
ners (Specify) - Equity investment	-	-		
t cash provided (used) by investing activities	(85)	(119)	(204)	(1,845
sh from financing activities				
yment of cash Dividends	(4,637)		(4,637)	(4,056
oceeds from issuance(Payments) of Long term debt	-	-	-	(1,818
	-			24
. ,	(4,637)		(4.637)	(5,851
			,,,,	
t increase (decrease) in cash and cash equivalents	12,661	15,292	28,340	(54,862
sh and cash Equivalent at the beginning of the Quarter				171,541
				116.679
litt si ri ri ri t	et change in Short Term Negotiable Securities et change in Other liabilities et change in Other liabilities et change in Other borrowings et change in Other assets x paid et change in Other assets x paid et change in Other assets x paid et change in Other assets et paid et change in Other assets et paid et change in Other assets et paid et cash provided (used) by operating activities fillow from investing activities: dend received chase of fixed assets seeds from sisuance of Share capital seeds from incomment of the operation of the operation of cash or of the operation of the operation of cash or of the operation of the	te change in Short Term Negotiable Securities 1,000  at change in Other liabilities 19,944  t change in other borrowings 9,781  t change in other borrowings (524)  t change in Other assets 7,512  x paid (537)  ter adjustment	te change in Short Term Negotiable Securities 1,000 15,500 10,944 (11,358) 10,944 (11,358) 10,944 (11,358) 10,944 (11,358) 10,944 (11,358) 10,944 (11,358) 10,945 (10,358) 10,	te change in Short Term Negotiable Securities 1,000 15,500 17,085 to change in Other liabilities 19,44 (11,336) (392) to change in Other Inabilities 9,9761 - 9,761 - 9,761 (11,373) (392) to change in Other borrowings 9,761 - 9,761 (650) (1,373) to change in Other assets 7,612 4,653 12,285 x paid (387) (387) (774) here adjustment

(5,665)

104,740

7,304

(5,665)

307,431

298,001

7,304

29

305,334

832

Dividend Paid

Other Comprehensive Income
Regulatory Reserve
Balance as at the end of the period

Transactions With Owners

Other Comprehensive Income

Balance as at the end of the period

Balance as at the beginning of the Period

#### FEES AND CHARGES AS OF 30TH JUNE 2024

Savings Account		TZS	USD	EUR	
aviliga Account	Ledger Fees Monthly				
	Normal Savings	6,500	1.80	1.80	1.5
	Special Savings	4,000	1.80	1.80	1.5
	Jikwamue Individual	500	N/A	N/A	N.
	Vicoba Group	Free	N/A	N/A	N.
	<u> </u>				
	Society and Club Savings	Free	Free	Free	Fr
	Selected Savings Accounts	Free	N/A	N/A	N
	Statement				
	0-6 Months	5,000			
	0-6 FIORITIS	5,000	3.00	3.00	2.
	More than six months per page	2,500	1.00	1.00	0.
	Charges for operating below minimum balance -				
	savings	3,000	1.80	1.80	1.
	Service Charge	2,500	1.00	1.00	1.
	Closing Account	25,000	17.28	17.28	14.
	Monthly dormant accounts charges savings	Free	Free	Free	Fr
	Dormant activation fees	Free	Free	Free	Fr
	Ladau Face Monthly				
urrent Account	Ledger Fees Monthly Personal	8,000	4.32	4.32	3.
	Business	17,000	10.80	10.80	9.
		30,000	25.00	25.00	20.
	Corporate Society and Club Current	Free	Z5.00 Free	Z5.00 Free	20. Fr
	Statement Statement	riee	Ling	1166	- In
		5,000	7.0	7.0	
	1-6 months Mars than six month (Par Page)		3.0	3.0	
	More than six month (Per Page)	2,500	1.0	1.0	
	Service Charge	4,000	2.0	1.5	
	Closing account	36,000	25.9	25.9	2
	Monthly Dormant Charges	Free	Free	Free	Fi
	Dormant activation fees	Free	Free	Free	Fi
	Counter Leaf	15,000	8.5	8.5	
	Cheque book (50 Leaf)	25,000	10.0	10.0	
	Cheque book (100 Leaf)	45,000	20.0	20.0	1
eturned Cheques (Issued by our ustomers)	(i) Insufficient fund (ii) Other reasons	125,000 24,600	60.0 17.0	N/A N/A	4
				31.0	25
	Stop Payment orders per leaf Blocking of lost cheque book	64,000 25,000	31.0 10.0		
	Blocking of lost cheque book	25,000	10.0	10.0	
ash Transactions over the					
ounter	Blocking of lost cheque book	25,000	10.0	10.0	-
ounter	Blocking of lost cheque book $0 \leq 3M$	25,000 5,000	0.59%	0.59%	- 0.0
ounter	Blocking of lost cheque book  0 ≤ 3M  >3M ≤ 5M	5,000 0.1800%	0.59% 0.59%	0.59% 0.59%	- 3.0 3.0
ounter	Blocking of lost cheque book  0 s 3M  > SM s 5M  > SM s 5M	5,000 0.1800% 0.1700%	0.59% 0.59% 0.59%	0.59% 0.59% 0.59%	3.0 3.0 3.0
ounter	Blocking of lost cheque book  0 ≤ 3M  >3M ≤ 9M  >5M ≤ 10M  >10 < 100	5,000 5,000 0.1800% 0.1700% 0.1650%	0.59% 0.59% 0.59% 0.59%	0.59% 0.59% 0.59% 0.59%	3.0 3.0 3.0 3.0
ounter	Blocking of lost cheque book  0 s 3M 35M s 9M > SM s 10M > SM s 10M Maximum cash withdrawal charges	5,000 5,000 0.1800% 0.1700% 0.1650% 200,000	0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 75.00	0.8 0.8 0.8 0.8 75
ounter	Blocking of lost cheque book  0 s 3M  >3M s 5M  > M s 5M  > M s 5M s 5M  > M s 10M  > 100 s - 100  Maximum cash withdrawal charges  Cash payment to 3rd party	5,000 5,000 0.1800% 0.1700% 0.1850% 200,000 6,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.6 0.6 0.6 0.6 75
ounter	Blocking of lost cheque book  0 s 3M 35M s 9M > SM s 10M > SM s 10M Maximum cash withdrawal charges	5,000 5,000 0.1800% 0.1700% 0.1650% 200,000	0.59% 0.59% 0.59% 0.59% 75.00	0.59% 0.59% 0.59% 0.59% 75.00	0.6 0.6 0.6 0.6 75
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  > M s 5M  > M s 16M  S 10M c 100  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal	25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.6 0.6 0.6 0.6 75
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  > M s 5M  > M s 5M  > M s 6M  > 5M s 10M  > 10M c 100  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charges (725)	25,000 5,000 0,1800% 0,1700% 0,1860% 200,000 6,000 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.59% 0.59% 0.59% 0.59% 75.00 4.32	0.5 0.5 0.5 0.5 75 3
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  > M s 5M  > M s 16M  S 10M c 100  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal	25,000 5,000 0,1800% 0,1700% 0,1850% 200,000 6,000 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.8 0.8 0.8 0.8 75 75 75
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 \$3M  >M \$6M  >M \$6M  >M \$6M  >M \$10M  Odd brown of the charges  Cash apprent to 3rd party  Bulk cash withdrawal  Cash depost charges (T2S)  Cash depost charge \$50 and \$100	25,000 5,000 0,1800% 0,1700% 0,1860% 200,000 6,000 Free	0.59% 0.59% 0.59% 0.59% 75,00 4.32 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.8 0.8 0.8 0.8 75 75 75
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 \$3M  >M \$6M  >M \$6M  >M \$6M  >M \$10M  Odd brown of the charges  Cash apprent to 3rd party  Bulk cash withdrawal  Cash depost charges (T2S)  Cash depost charge \$50 and \$100	25.000  5,000  0.1800%  0.1700%  200,000  6,000  Free  Free  Free   0.5 % of the amount, maximum	0.59% 0.59% 0.59% 0.59% 75,00 4.32 Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.6 0.5 0.5 0.5 0.5 75 3 F
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  > M s 5M  > M s 5M  > M s 5M  > SM s 10M  > 100 r - 100  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charges (17S)  Cash deposit charge \$1.35, \$10 and \$20  Mutilated note deposit	25,000  5,000  0.1800%  0.1700%  0.1850%  200,000  6,000  Free  Free  Free  -  0.5 % of the amount,maximum 50,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	10.0  0.59% 0.59% 0.59% 75.00 4.32 Free - NIL 0.05	0.8 0.8 0.8 0.8 77 3 3
ounter ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >3M s 5M  >3M s 5M  > M s 10M  > 10M < 10D  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charges \$135,510 and \$20  Cash deposit charge \$5.35,510 and \$20	25.000  5,000  0.1800%  0.1700%  200,000  6,000  Free  Free  Free   0.5 % of the amount, maximum	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.59% 0.59% 0.59% 0.59% 75.000 4.32 Free	0.8 0.8 0.8 0.8 77 3 3
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >M s 5M  >M s 5M  >M s 5M  >M s 10M  >M s 10M  >M s 10M  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charges (T2S)  Cash deposit charge \$1.85.510 and \$20  Mutilated note deposit  School fees deposits	25,000  5,000  0.1800%  0.1700%  0.1850%  200,000  6,000  Free  Free  Free  -  0.5 % of the amount,maximum 50,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	10.0  0.59% 0.59% 0.59% 75.00 4.32 Free - NIL 0.05	0.8 0.8 0.8 0.8 77 3 3
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >3M s 5M  >3M s 5M  > M s 10M  > 10M < 10M  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charge \$1.35 × 100  Cash deposit charge \$1.35 × 100  Audition of the charge \$1.35 × 100  Audition of the charge \$1.35 × 100  Mutilated note deposit  School fees deposits  TISS	25,000  5,000  0.1800%  0.1700%  0.1850%  200,000  6,000  Free  Free  Free  -  0.5 % of the amount, maximum  50,000  Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05	0.0 0 58% 0.58% 0.58% 0.58% 0.58% 75.000 0.4.32 Free NIL 0.055 NA NIA NIA	0.8. 0.8. 0.8. 0.8. 77 77 77 77 77
ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >M s 5M  >M s 5M  >M s 5M  >M s 10M  >M s 10M  >M s 10M  Maximum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charges (TzS)  Cash deposit charge (StS)  Tiss  (I) TZS 1-TZS 10M	25.000  5,000  0.1800%  0.1700%  0.1860%  200,000  6,000  Free  Free  Free  - 0.5 % of the amount,maximum 50,000  Free	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.00 0.59% 0.55% 0.55% 0.55% 75.00 0.59% 0.55% 75.00 0.50% 0.55% N.A. N.A. N.A. N.A. N.A.	0.5.0 0.5.0
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M 3M s 5M 3M s 5M 3M s 5M 3M s 6M 3	25,000  5,000  0,1800% 0,1700% 200,000 6,000 Free  Free  Free  0,5% of the amount,maximum 50,000 Free  2,000 5,000 5,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free 	10.0  0.59% 0.59% 0.58% 0.58% 0.58% 0.59% 1.0  1.0  1.0  1.0  1.0  1.0  1.0  1.0	0.8. 0.9. 0.9. 0.9. 0.9. 0.9. 0.9. 0.9.
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 ≤ 3M  >3M ≤ 5M  >3M ≤ 5M  > M ≤ 10M  > Model of Mode	25.000  5.000 0.1800% 0.1700% 0.1860% 200,000 6.000 Free Free Free 0.5 % of the amount, maximum 50,000 Free 2,000 5,000 1,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A	10.0  0.58% 0.58% 0.58% 0.58% 75.00 1.58%	0.10 0.10 0.10 0.10 0.10 0.10 0.10 0.10
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >M s 5M  >M s 5M  >M s 5M  >M s 10M  >M s 10M  >M s 10M  S 10M cash withdrawal charges  Cash apparent to 3rd party  Bulk cash withdrawal  Cash deposit charge \$12S  Cash deposit charge \$12S  Cash deposit charge \$15S 510 and \$20  Mutilated note deposit  School fees deposits  TISS  (i) 12S 1-T2S 10M  (ii) Above T2S 10M - 50M  (iii) More than T2S 50M  (iii) More 150M	25,000  5,000  0,1800%  0,1700%  200,000  6,000  Free  Free  Free  - 0,5% of the amount_maximum 50,000  Free  2,000  5,000  10,000  10,000	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	0.00 0.59% 0.59% 0.59% 0.59% 7500 0.59% 7500 0.4 32 Free NA	0.8.0 0.5.0
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M 3M s 5M 3M s 5M 3M s 5M 3M s 6M 3	25.000  5.000 0.1800% 0.1700% 0.1860% 200,000 6.000 Free Free Free 0.5 % of the amount, maximum 50,000 Free 2,000 5,000 1,000	0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A	10.0  0.58% 0.58% 0.58% 0.58% 75.00 1.58%	0.8.0 0.5.0
ounter ssh Withdrawal at Counter	Slocking of lost cheque book	25.000  5,000  0.1800%  0.1700%  0.1860%  200,000  6,000  Free  Free  Free   0.5 % of the amount,max/mum 50.000  Free  2,000  5,000  10,000  NL	10.0  0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A 1728.000 1728.000 1728.000 1728.0000 1728.0000 1728.0000 NIL	10.0  0.89% 0.59% 0.59% 0.59% 75.00 4.32 Free  NIL 0.055 N/A N/A N/A N/A N/A N/A N/A	0.8.0 0.9.0
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M 3M s 5M 3M s 5M 3M s 5M 3M s 6M 3	25,000  5,000  0,1800%  0,1700%  200,000  6,000  Free  Free  Free  -  0,5 % of the amount maximum 50,000  Free  2,000  10,000  NIL	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	10.0 0 58% 0.58% 0.58% 0.58% 0.58% 0.58% 75.00 0.58% N.74 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	0.5.5 0.5.0 0.5.0 77.5 3 F
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 2M  >3M s 5M  >3M s 5M  > M s 10M  > M s 10M  > M s 10M  An ind ind ind ind ind ind ind ind ind in	25.000  5,000  0.1800%  0.1700%  0.1860%  200,000  6,000  Free  Free  Free   0.5 % of the amount,max/mum 50.000  Free  2,000  5,000  10,000  NL	10.0  0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A 1728.000 1728.000 1728.000 1728.0000 1728.0000 1728.0000 NIL	10.0  0.89% 0.59% 0.59% 0.59% 75.00 4.32 Free  NIL 0.055 N/A N/A N/A N/A N/A N/A N/A	0.10 0.10 0.10 0.10 0.10 0.10 0.10 0.10
ounter ssh Withdrawal at Counter	Slocking of lost cheque book	25,000  5,000  0,1800% 0,1700% 0,1860% 200,000 6,000 Free Free Free 0,5 % of the amount,maximum 50,000 Free 2,000 10,000 10,000 NIL USD 60 USD 80	10.0  0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A 122 2.000 128 10.000 128 10.000 NIL USD 60 USD 125 10.000 USD 125 10.000	10.0 0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A	0.5.0 0.6.0
ounter ssh Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >M s 5M  >M s 5M  >M s 5M  >M s 10M  >M s 10M  >M s 10M  >M s 10M  S 10M s 10D  Maximum cash withdrawal charges  Cash pagment to 3rd party  Bulk cash withdrawal  Cash deposit charge \$20 and \$100  Cash deposit charge \$50 and \$100  Cash deposit charge \$1.85.510 and \$20  Mutilated note deposit  School fees deposits  TISS  (I) TZS 1-TZS 10M  (II) Above TZS 10M - 50M  (III) More than TZS 50M  (IV) Incoming transfers/Payments  T/I (II) Uncoming transfers/Payments  T/I (II) Quarant foreign transfers  (II) Non account holder  Inward transfers (TT) - customers  Standing order (within the same bank)	25,000  5,000  0,1800%  0,1700%  200,000  6,000  Free  Free  Free  0,5% of the amount,maximum 50,000  Free  2,000  10,000  NIL  USD 60  USD 10  USD 10  USD 12  Free	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.06 N/A N/A 172S 2.000 172S 10.000 172S 10.000 NIL USD 60 USD 60	10.0  0.59% 0.59% 0.59% 75.00 1.59% 1.50%	0.8.6 0.9.0 0.9.6 0.9.0 0.9.6 0.9.0
ash Withdrawal at Counter	Slocking of lost cheque book	25.000  5.000 0.1800% 0.1700% 0.1860% 200.000 6.000 Free  Free  0.5 % of the amount, maximum 50.000 Free  2.000 10,000 NIL USD 60 USD 60 USD 60 USD 12 Free 12.000	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free  NIL 0.05 N/A N/A  1ZS 2.000 1ZS 10.000 NIL USD 60 USD 60 USD 60 USD 60 USD 12 Free 6.00	10.0  0.58% 0.58% 0.58% 0.58% 75.00 1.58%	0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
ash Withdrawal at Counter	Blocking of lost cheque book	25,000  5,000  0,1800%  0,1700%  200,000  6,000  Free  Free  Free  0,5% of the amount,maximum 50,000  Free  2,000  10,000  NIL  USD 60  USD 10  USD 10  USD 12  Free	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free - NIL 0.05  N/A  N/A  TZS 2.000 TZS 5.000 TZS 10.000 TZS 10.000 USD 102 USD 60 USD 102 Free	10.0  0.59% 0.59% 0.58% 75.00 4.32 Free  - NILL 0.05 N/A	0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
ash Withdrawal at Counter	Slocking of lost cheque book  0 ≤ 3M  >3M ≤ 5M  Assignm cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charge \$10  Cash d	25.000  5.000 0.1800% 0.1700% 0.1860% 200.000 6.000 Free  Free  0.5 % of the amount, maximum 50.000 Free  2.000 10,000 NIL USD 60 USD 60 USD 60 USD 12 Free 12.000	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free  NIL 0.05 N/A N/A  1ZS 2.000 1ZS 10.000 NIL USD 60 USD 60 USD 60 USD 60 USD 12 Free 6.00	10.0  0.58% 0.58% 0.58% 0.58% 75.00 1.58%	0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
ash Transactions over the ounter ash Withdrawal at Counter ash Withdrawal at Counter ash Deposit	Blocking of lost cheque book  0 s 2M  >3M s 5M  >3M s 5M  > M s 10M  > 10M < 10M  Aximum cash withdrawal charges  Cash payment to 3rd party  Buk cash withdrawal  Cash deposit charges (17S)  Cash deposit charges (17S)  Cash deposit charges 50 and 5100  Cash deposit charge 50 and 5100  Cash deposit charge 5135,510 and 520  Mutilated note deposit  School fees deposits  TISS  (1) T2S 1-T2S 10M  (iii) More than T2S 50H  (iii) More than T3 foreign transfers (TT)  Standing orders (thin the same bank)  Standing orders (to other banks)  Internal Transfers	25.000  5.000 0.1800% 0.1700% 0.1860% 200.000 6.000 Free  Free  0.5 % of the amount, maximum 50.000 Free  2.000 10,000 NIL USD 60 USD 60 USD 60 USD 12 Free 12.000	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free  NIL 0.05 N/A N/A  1ZS 2.000 1ZS 10.000 NIL USD 60 USD 60 USD 60 USD 60 USD 12 Free 6.00	10.0  0.58% 0.58% 0.58% 0.58% 75.00 1.58%	0.8.0 0.9.0
ash Withdrawal at Counter	Slocking of lost cheque book  0 ≤ 3M  >3M ≤ 5M  >3M ≤ 5M  > M ≤ 10M  > M ≤ 10M  > M ≤ 10M  > M ≤ 10M  Asimum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charge \$50 and \$100  Cash deposit charge \$50 and \$100  Cash deposit charge \$50 and \$20  Mutilated note deposit  School fees deposit s  TISS  (0) TZS 1-TZS 10M  (0) Above TZS 10M - 50M  (0) M ore than TZS 50M  (0) FZS 79 ayments  (1) Country of oreign transfers Payments  TIS 100 utward foreign transfers  (1) Outward foreign transfers  (1) Outward foreign transfers  (1) Cutward foreign transfers  (1) Cutward foreign transfers  (1) Cutward fransfers  (1) Cutward foreign transfers  (1) Cutward transfers	25,000  5,000  0,1800%  0,1700%  0,1860%  200,000  6,000  Free  Free  Free   0,5 % of the amount,max/mum 50,000  5,000  10,000  10,000  NLL  USD 60  USD 12  Free  12,000  1,300	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A  122 2.000 125 10.000 NIL USD 60 USD 60 USD 12 Free 6.00 1.00	10.0  0.89%. 0.59%. 0.59%. 0.59%. 75.00  4.32  NIL 0.055  NIA NIA NIA NIA NIA NIA NIA NIA NIA NI	0.5.0 0.5.0
ash Withdrawal at Counter	Blocking of lost cheque book  0 s 3M  >M s 5M  >M s 5M  >M s 5M  >M s 10M  >M s 10M  >M s 10M  >M s 10M  S 10M c 10D  Maximum cash withdrawal charges  Cash appoint of 3rd party  Bulk cash withdrawal  Cash deposit charge \$50 and \$100  Cash deposit charge \$150 and \$20  Mutilated note deposit  School fees deposits  TISS  (i) 1723 - 1723 10M  (ii) More than TZS 5DH  (iii) More than TZS 5DH  (iv) LARD Payments  (v) Incoming transfers/Payments  TI  (ii) Outward foreign transfers  (iii) Non account holder  Inward transfers TI - outoners  Standing orders (to other banks)  Internal Transfers  EFT and Interbank Instant Transfers  (i) Outward Intransfers  EFT and Interbank Instant Transfers  (i) Outward Intransfers  EFT and Interbank Instant Transfers  (i) Outward Intransfers  EFT and Interbank Instant Transfers	25,000  5,000  0,1800%  0,1700%  200,000  6,000  Free  Free   0,5% of the amount, maximum sou,000  Free  2,000  10,000  10,000  NIL  USD 60  USD 12  Free  12,000  1,300	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free	10.0  0.59% 0.59% 0.58% 75.000 4.32 Free  NILL 0.05 N/A	0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5
ash Withdrawal at Counter	Slocking of lost cheque book  0 ≤ 3M  >3M ≤ 5M  >3M ≤ 5M  > M ≤ 10M  > M ≤ 10M  > M ≤ 10M  > M ≤ 10M  Asimum cash withdrawal charges  Cash payment to 3rd party  Bulk cash withdrawal  Cash deposit charge \$50 and \$100  Cash deposit charge \$50 and \$100  Cash deposit charge \$50 and \$20  Mutilated note deposit  School fees deposit s  TISS  (0) TZS 1-TZS 10M  (0) Above TZS 10M - 50M  (0) M ore than TZS 50M  (0) FZS 79 ayments  (1) Country of oreign transfers Payments  TIS 100 utward foreign transfers  (1) Outward foreign transfers  (1) Outward foreign transfers  (1) Cutward foreign transfers  (1) Cutward foreign transfers  (1) Cutward fransfers  (1) Cutward foreign transfers  (1) Cutward transfers	25.000  5.000 0.1800% 0.1700% 0.1860% 0.1860% 200,000 6,000 Free Free Free 0.5 % of the amount, maximum 50,000 10,000 10,000 NIL USD 80 USD 12 Free 12,000 1,300	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free - NIL 0.05 N/A N/A  1ZS 2.000 TZS 10.000 TZS 10.000 NIL USD 60 USD 60 USD 60 USD 12 Free 6.00 1.00	10.0  0.58% 0.58% 0.58% 75.00 1.58% 75.00 1.00 1.00 1.00 1.00 1.00 1.00	0.9.0
ash Withdrawal at Counter	Socking of lost cheque book	25.000  5,000  0.1800%  0.1700%  0.1860%  200,000  6,000  Free  Free  Free   0.5 % of the amount,maximum 50,000  10,000  10,000  NIL  USD 60  USD 12  Free  12,000  1,300  1,300  500  1,300  1,300  1,500	10.0  0.59% 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A N/A  128 2.000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.0000 128 10.00000 128 10.00000 128 10.00000000000000000000000000000000000	10.0 0.59% 0.59% 0.59% 75.00 4.32 Free NIL 0.05 N/A	0.5.5 0.5.5 0.5.5 0.5.7 75 75 1 1 1 1 1 1 1 1 1 1 1 1 1

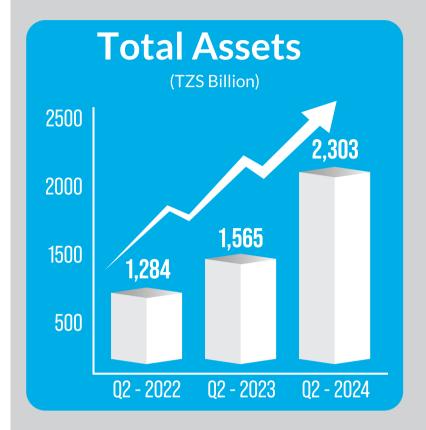
	Inward (From other banks)	N/A	N/A	N/A	N/A
	Inward (Within Azania)	Free	Free	Free	Free
	Outward (By EFT)	2,000	N/A	N/A	N/A
	Farmers proceeds handling fees	NIL	N/A	N/A	N/A
	Company Search to BRELA	NIL	N/A	N/A	N/A
Other Services					
Issuance of Bankers cheque	(i) Existing Customer	20,000		14.20	12.00
	(ii) Walk in Customers	30,000	21.60	21.60	18.00
	Certificate of balance	60,000	30.00	30.00	25.00
	Comfort/Introduction Letter	72,000	36.00	36.00	30.00
Loans	Loan balance confirmation;				
EVUITO	Retail	5,000	N/A	N/A	N/A
	Corporate	50,000		36.00	30.00
	corporate	30,000	30.00	30.00	30.00
ATM Transactions					
	Umoja Switch ATM Network				
Azania Umoja ATM Withdrawals		1500		100	11/4
	1,000 - 99,999	1,500	N/A	N/A	N/A
	100,000 - 400,000	1,700	N/A	N/A	N/A
	Balance Inquiry on ATMs	400	N/A	N/A	N/A
		Classic card - Free			
VISA ATM Cards	New Issue of Visa Card	Infinite card- premium		-	-
		banking membership			
		Classic card - TZS	İ		
		16,000			
	Annual Charges	Infinite card - premium		-	-
		banking membership			
		Classic card - TZS			
	Visa ATM card Replacement	24,000		-	-
		Infinite card - TZS			
		59,000			
	Pin reset	Free	-	-	-
	Cards uncollected or destroyed	No charge	-		-
W ATM With down in	·	Classic card - TZS 400			
Visa ATM Withdrawals	Balance Inquiry- Domestic( Our customer, Our ATM)	Infinite card-TZS 400	-		-
	Balance Inquiry- Domestic( Our customer, Not our	Classic card - TZS 950			
	ATM)	Infinite card-TZS 950	-	-	-
	807	Classic card - TZS			
	Release Inquiry International				
	Balance Inquiry- International	2,500	-	-	-
		Infinite card-TZS 2,500			
		Classic card - TZS			
	Cash Withdrawal -Other Banks within Tanzania	5,000	-	-	-
		Infinite card-TZS 5,000			
		Classic card - TZS			
	Cash Withdrawal -Other Banks outside Tanzania				
	Cash Withurawar-Other banks outside ranzania	10,000		-	-
		Infinite card-TZS 10,000			
Mobile (SMS) Banking	Balance Inquiry	450			
riobile (Srio) balikiliy			-	-	-
	Min statement	800			
	Intra bank charges (by mobile)	1,300	N/A	N/A	N/A
	Inter bank charges (by mobile)				
	(i) TZS 1-TZS 10M	2,000		N/A	N/A
	(ii) Above TZS 10M - 50M	5,000	TZS 5,000	N/A	N/A
	(iii) More than TZS 50M	10,000	TZS 10,000	N/A	N/A
	(iv) EAPS Payments	10,000	TZS 10,000	N/A	N/A
			-	-	-
Mobile Banking Transfers	Wallet to Bank	Free	Free	Free	Free
,	Bank to wallet (VAT Inclusive)	-	-	-	-
	<1,000	200	-	-	_
	1,000 - 4,999	200	-	-	_
	5,000 - 9,999	600		_	
	10,000 - 19,999	1,700		-	
			-	-	-
				-	-
	20,000 - 29,999	2,200			
	20,000 - 29,999 30,000 - 49,999	3,000	-	-	-
	20,000 - 29,999 30,000 - 49,999 50,000 - 99,999	3,000 4,000	-	-	-
	20,000 - 29,999 30,000 - 49,999 50,000 - 99,999 100,000 - 199,999	3,000 4,000 4,500	-	-	-
	20,000 - 29,399 30,000 - 49,399 50,000 - 99,399 100,000 - 199,399 200,000 - 293,399	3,000 4,000 4,500 5,000	-	- - - -	-
	20,000 - 29,999 30,000 - 49,999 50,000 - 98,999 100,000 - 199,399 200,000 - 299,999 300,000 - 399,999	3,000 4,000 4,500 5,000 5,700	-	- - - -	- - - -
	20,000 - 29,399 30,000 - 49,399 50,000 - 99,399 100,000 - 199,399 200,000 - 293,399	3,000 4,000 4,500 5,000	-	-	-
	20.000 - 29.899 30.000 - 49.899 50.000 - 98.999 100.000 - 198.999 200.000 - 298.999 200.000 - 298.999 400.000 - 499.999	3,000 4,000 4,500 5,000 5,700	-	-	-
	20,000 - 29,999 30,000 - 49,999 50,000 - 98,999 100,000 - 199,399 200,000 - 299,999 300,000 - 399,999	3,000 4,000 4,500 5,000 5,700 6,000 7,000	-	-	-
	20,000 - 29,898 30,000 - 49,898 50,000 - 98,999 100,000 - 189,999 200,000 - 289,898 400,000 - 469,898 400,000 - 689,998 600,000 - 689,998	3,000 4,000 4,500 5,000 5,700 6,000 7,000 7,400	-		-
	20.000 - 29.899 30.000 - 49.899 50.000 - 98.999 100.000 - 198.999 200.000 - 298.999 200.000 - 298.999 400.000 - 498.999 500.000 - 598.999 500.000 - 598.999 700.000 - 789.999 700.000 - 789.999	3,000 4,000 4,500 5,000 5,700 6,000 7,400 7,400	-	-	
	20.000 - 29.898 30.000 - 49.8998 50.000 - 98.998 100.000 - 98.998 100.000 - 98.999 200.000 - 398.999 300.000 - 398.999 400.000 - 498.999 500.000 - 598.999 500.000 - 598.999 800.000 - 598.999 800.000 - 598.999 800.000 - 598.999	3,000 4,000 4,500 5,000 5,700 6,000 7,000 7,400 7,600 7,800	-	- - - - - - - -	-
	20,000 - 29,989 30,000 - 49,939 50,000 - 98,939 100,000 - 189,939 100,000 - 189,939 200,000 - 289,939 400,000 - 489,939 400,000 - 489,939 500,000 - 589,399 700,000 - 789,599 900,000 - 789,599 900,000 - 1000,000	3,000 4,000 5,000 5,700 6,000 7,400 7,800 7,800 8,000	-	-	-
	20.000 - 29.899 30.000 - 49.899 100.000 - 198.999 100.000 - 198.999 200.000 - 298.999 200.000 - 298.999 200.000 - 598.999 500.000 - 598.999 500.000 - 598.999 700.000 - 798.999 800.000 - 898.999 800.000 - 898.999 100.000 - 1000.000	3,000 4,000 4,500 5,000 5,700 6,000 7,000 7,400 7,800 7,800 8,000	-		
	20,000 - 29,989 30,000 - 49,939 50,000 - 98,939 100,000 - 189,939 100,000 - 189,939 200,000 - 289,939 400,000 - 489,939 400,000 - 489,939 500,000 - 589,399 700,000 - 789,599 900,000 - 789,599 900,000 - 1000,000	3,000 4,000 5,000 5,700 6,000 7,400 7,800 7,800 8,000	-		-

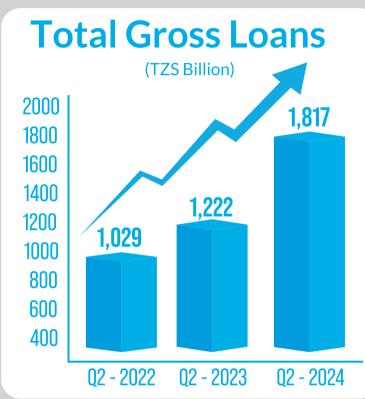
Internet Banking					
,	Registration fee	Free		-	
	Payments internal Payments to other banks(TISS)	Free	Free	1.00	0.72
	(i) TZS 1-TZS 10M	2,000	TZS 2,000	N/A	N/A
	(ii) Above TZS 10M - 50M	5,000	TZS 5,000	N/A	N//
	(iii) More than TZS 50M (iv) EAPS Payments	10,000 10,000	TZS 10,000 TZS 10,000	N/A N/A	N//
	(v) Incoming transfers/Payments	NIL	NIL	NIL	NII
	Payments to other banks(TT)	N/A	59.00	USD 59	USD 5
	Monthly fee (Retail) Monthly fee (Corporate)	3,360 12,800	1.18	1.18 11.80	0.89
	Prontiny ree (Corporate)	12,000	11.00	11.00	0.00
Cash Withdrawal at Azania Bank					
Agent	1,000 - 9,999	700			
	10,000 - 19,999	800		-	
	20,000 - 39,999	1,000	-	-	
	40,000 - 49,999 50,000 - 99,999	1,500 2,000		-	
	100,000 - 199,999	3,000	-	-	
	200,000 - 499,999	5,000	-	-	
	500,000 - 999,999 1,000,000 - 2,999,999	6,000 8,000			
	3,000,000 - 4,999,999	9,500	-		
	5,000,000 - 5,999,999	10,000	-	-	
	6,000,000 - 6,999,999	11,000	-	-	
	7,000,000 - 7,999,999 8,000,000 - 8,999,999	12,500 14,000		-	
	9,000,000 - 10,000,000	15,000		-	
N					
Money Remittances	Western Union	As per prevailing rates			
	MoneyGram	As per prevailing rates As per prevailing rates			
Letter of Credit					
Import I C	LC Onening Commission	1% per quarter or min of USD 250/ EUR 250/ GBP	1% per quarter or	1% per quarter or	1% per quarter o
Import LC	LC Opening Commission	210 2507 EUR 2507 GBP	min of USD 250	min of EUR 250	min of GBP 21
	General LC Commission	USD 200 / EUR 200/	200.00	200.00	170.0
	delleral LC commission	GBP 170	200.00	200.00	170.0
	LC extension and change of amount	1% per quarter or min of USD 250/ EUR 250/ GBP	250.00	250.00	210.0
	LC extension and change of amount	210	200.00	250.00	210.0
	LC expired unutilized or cancellation fees	USD 200 / EUR 200/	200.00	200.00	170.0
	SWIFT charges	GBP 170 USD 59	USD 59	USD 59	USD 5
	Swir i citalyes	030 03	03038	03033	0303
Export LC					
Export LC	Advising Commission	USD 300 / EUR 300 /	300.00	300.00	250.00
Export LC	Advising Commission	GBP 250	300.00	300.00	250.00
Export LC	Advising Commission amendment Commission	GBP 250 USD 300 / EUR 300 /	300.00 300.00	300.00 300.00	250.00 250.00
Export LC		GBP 250			250.00
EXPORT LC		GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 /	250.00 1.18% or Minimum o USD 300 / EUR 300
Export LC	amendment Commission  Confirmation Commission	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
EXPORT LC	amendment Commission	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 /	
	amendment Commission Confirmation Commission Courier Charges	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 /	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
	amendment Commission Confirmation Commission Courier Charges Prime/Base lending rate	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
	amendment Commission Confirmation Commission Courier Charges Prime/Base lending rate Arrangement Feed all loans)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
	amendment Commission Confirmation Commission Courier Charges Prime/Base lending rate Arrangement Feed all loans) Arrangement Feed Mortgages USD)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
	amendment Commission Confirmation Commission Courier Charges Prime/Base lending rate Arrangement Feed all loans)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150 1.5 - 2.5% 1.5% of the loan amount	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
	amendment Commission Confirmation Commission Courier Charges Prime/Base lending rate Arrangement Feed all loans) Arrangement Feed Mortgages USD)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed all Joans)  Arrangement Feed (Mortgages USD)  Security perfection fees (all Joans)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 USD 180 / EUR 180 / GBP 150 1.5 - 2.5% 1.5% of the loan amount	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate  Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all	GBP 250 USD 300 / EU 20 1.18% or Minimum of 105 300 / EU 20 USD 100 / EU 20 USD 100 / EU 20 USD 100 / EU 20 1.5% of the loan amount TZS 150,000 fo Legal Mortogage and TZS	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed all Joans)  Arrangement Feed (Mortgages USD)  Security perfection fees (all Joans)	GBP 250 USD 300 / EUR 300	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans	amendment Commission  Courier Charges  Prime/Base lending rate Arrangement Feed all loans)  Arrangement Feed all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minute 300 / GBP 250 USD 100 / EUR 300 / GBP 250 USD 100 / EUR 300 / GBP 150 1.5 * 2.5 % 1.5 % of the loan amount TZS 15,000 for Legal Mortgage and TZS 100,000 for Legal	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans	amendment Commission  Courier Charges  Prime/Base Inenting rate  Arrangement Fees( all loans)  Arrangement Fees ( Mortgages USD)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff	GBP 250 USD 300 / EU 200 1,18% or Minimum of USD 300 / EU RX 300 / EU RX 300 / GBP 250 USD 10 / EU RX 300 / GBP 150  1,5 * 2,5 * 3 1,5 * of the loan amount TZS 150,000 to 1 M TZS 215,000 for L egal Mortgage and TZS 100,000 for L egal 0,4,0% pa 0,4,0% pa 0,4,0% pa 0,4,0% pa 0,4,0% pa	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate  Arrangement Feed all loans)  Arrangement Feed all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Hortgage	GBP 250 USD 300 / EUR 250 1.18% or Philing 250 1.18% or Philing 250 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5° 2.5% 1.5% of the loan amount TZS 150.000 to IM TZS 215.000 for Legal Mortgage and TZS 100.000 for Assignment 0.40% pa 0.40% pa 0.60% pa	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
Loans	amendment Commission  Confermation Commission  Courier Charges  Prime/Base lending rate Arrangement Feed all boans)  Security perfection fees (all loans)  Sacurity perfection fees (all loans)  Sacurity perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Nortrage  Property Insurance	GBP 250 USD 300 / EUR 250 1.18% or Minority GBP 250 1.18% or Minority GBP 250 USD 102 / EUR 300	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
Loans	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate  Arrangement Feed all loans)  Arrangement Feed all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Hortgage	GBP 250 USD 300 / EUR 250 1.18% or Philing 250 1.18% or Philing 250 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5° 2.5% 1.5% of the loan amount TZS 150.000 to IM TZS 215.000 for Legal Mortgage and TZS 100.000 for Assignment 0.40% pa 0.40% pa 0.60% pa	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Fortrage  Property Insurance  Proparal Interest TZS	GBP 250 USD 300 / EUR 250 1.8% or Minimor 4 USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150  1.5 - 2.5% 1.5% of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZS 100,000 for Assignment 0.40%pa 0.40%pa 0.177-0.25%pa	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate  Arrangement Feed, all loans)  Arrangement Feed, all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff - Yortgage  Property Insurance  Property Insurance  Penal Interest TZS  Penal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 250 USD 800 / EUR 300 / GBP 250 USD 800 / EUR 300 / GBP 250 1.5 / 2.5 // S 1.5 // of the loan amount TZS 15.0.000 to 1M TZS 215.000 for Legal Mortpage and TZS 100.000 for Assignment 0.40% pa 0.40% pa 0.177-0.28% pa 0.177-0.28% pa 0.055	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 250
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Fortrage  Property Insurance  Proparal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 - 2.5% 1.5% of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZ 100,000 for Assignment 0.40% pa 0.40% pa 0.177-0.295% pa 0.177-0.295% pa 0.05	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum o USD 300 / EUR 300 GBP 25
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed, all loans)  Arrangement Feed, all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff - Yortgage  Property Insurance  Property Insurance  Penal Interest TZS  Penal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 - 2.5% 1.5% of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZS 150,000 for Assignment 0.40%pa 0.40%pa 0.177-0.295%pa 0.177-0.295%pa 2% per quarter. Min 250,000 Amounts below Tzs	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.0 1.18% or Minimum o USD 300 / EUR 300 GBP 25
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed, all loans)  Arrangement Feed, all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff - Yortgage  Property Insurance  Property Insurance  Penal Interest TZS  Penal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor 10 / GBP 250 1.18% or Minimor 10 / GBP 250 USD 300 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5% of the loan amount 172S 150.000 for Legal Mortoage and 172S 100.000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.177-0.265% pa 0.075 0.05 2% per quarter. Min 250.000 Amounts below 172S	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.0 1.18% or Minimum ( USD 300 / EUR 300 GBP 25
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed, all loans)  Arrangement Feed, all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff - Yortgage  Property Insurance  Property Insurance  Penal Interest TZS  Penal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 ~ 2.5% 1.5% of the loan amount TZS 150,000 for Legal Mortgage and TZS 150,000 for Assignment 0.40%pa 0.40%pa 0.40%pa 0.177-0.295%pa 0.177-0.295%pa 2% per quarter, Min 250,000 Amounts below TZS 50M-TZS 10,000	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.0 1.18% or Minimum ( USD 300 / EUR 300 GBP 25
Loans Insurance premiums	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate Arrangement Feesf all loans)  Arrangement Feesf all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Thortgage Property Insurance Penal Interest TZS Penal Interest TZS Penal Interest TZS  Performance bond/Bid bonds/Guarantees	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor 10 / GBP 250 1.18% or Minimor 10 / GBP 250 USD 300 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5% of the loan amount 172S 150.000 for Legal Mortoage and 172S 100.000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.177-0.265% pa 0.075 0.05 2% per quarter. Min 250.000 Amounts below 172S	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.0 1.18% or Minimum ( USD 300 / EUR 300 GBP 25
nsurance premiums	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate  Arrangement Feed, all loans)  Arrangement Feed, all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff - Yortgage  Property Insurance  Property Insurance  Penal Interest TZS  Penal Interest TZS	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 USD 300 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5% of the loan amount TZS 150.000 to 1M TZS 215.000 for Legal Mortgage and TZS 100.000 for Assignment 0.4 0% pa 0.4 0% pa 0.4 0% pa 0.177 - 0.295 % pa 0.077 0.05  2% per quarter, Min 250.000 Amounts below TZS 500.000 Amounts below TZS 500.000 Amounts below TZS 500.000 Amounts 400 / GBP 250 / G	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250	250.00 1.18% or Minimum USD 300 FER 200 150.
nsurance premiums	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 ~ 2.5% 1.5% of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortage and TZS 150,000 for Assignment 0.40% pa 0.45% pa 0.45% pa 0.45% pa 0.55% pa 0.177-0.25% pa 0.05 2% per quarter, Min 250,000 Amounts between TZS 50M - TZS 100,000 Amounts between TZS 50M and 100m - TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M and 100m - TZS 100,000 Amounts between TZS 50M AMOUNTS 50M and 100m - TZS 100,000 Amounts between TZS 50M - TZS 100,000 Amounts between TZS 50M - TZS 100,000 Amounts between TZS 50M - TZS 100,000	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 1.18% or Minimum USD 300 FER 200 150.
nsurance premiums	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 USD 300 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5% of the loan amount TZS 150.000 to 1M TZS 215.000 for Legal Mortgage and TZS 100.000 for Assignment 0.4 0% pa 0.4 0% pa 0.4 0% pa 0.177 - 0.295 % pa 0.077 0.05  2% per quarter, Min 250.000 Amounts below TZS 500.000 Amounts below TZS 500.000 Amounts below TZS 500.000 Amounts 400 / GBP 250 / G	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 1.18% or Minimum USD 300 FER 200 150.
nsurance premiums	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 USD 180 / EUR 180 / GBP 150 1.5 - 2.5 % 1.5 % of the loan amount 1ZS 15.0.000 for Legal Mortgage and 1ZS 100.000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.177-0.295% pa 0.077-0.295% pa 0.075 2% per quarter, Min 250.0.000 Amounts between 1Zs 500.000 Amounts between 1Zs	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 1.18% or Minimum USD 300 FER 200 150.
Loans Insurance premiums	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 180 / GBP 150 1.5 * 2.5 % 1.5 % of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZS 100,000 for Assignment 0.40% pa 0.55% pa 0.55% pa 0.55% pa 0.000 Amounts between TZS 100,000 Amounts between TZS 100 not 500M + TZS	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 / EUR 300
Loans Insurance premiums Bonds&Guarantees(Commission)	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 USD 180 / EUR 180 / GBP 150 1.5 - 2.5 % 1.5 % of the loan amount 1ZS 15.0.000 for Legal Mortgage and 1ZS 100.000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.177-0.295% pa 0.077-0.295% pa 0.075 2% per quarter, Min 250.0.000 Amounts between 1Zs 500.000 Amounts between 1Zs	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 / EUR 300
Loans Insurance premiums Bonds&Guarantees(Commission)	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all loans)  Arrangement Fees( all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees for additional documents (all loans)  Credit Life Insurance - Consumer  - Staff  - Yortgage  Property Insurance  Panal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers  Treasury Bill & Bond Bidding on behalf of customers	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 1.18% or Nimitor of USD 300 / EUR 300 / GBP 350 USD 180 / EUR 180 / GBP 150 1.5 - 2.5 % 1.5 % of the loan amount 1ZS 15.0.000 for Legal Mortgage and 1ZS 100.000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.177-0.295% pa 0.077-0.295% pa 0.075 2% per quarter, Min 250.0.000 Amounts between 1Zs 500.000 Amounts between 1Zs	300.00 1.18% or Minimum of USD 300 / EUR 300 / EUR 300 / EUR 300 / 180.00	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00	250.00 1.18% or Minimum custs 300 / EUR 300 689 25 150.0
Loans Insurance premiums Bonds&Guarantees(Commission)	amendment Commission  Confirmation Commission  Courier Charges  Prime/Base lending rate Arrangement Feed all loans)  Arrangement Feed all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Credit Life insurance - Consumer - Staff - Mortgage Poporty Insurance Penal Interest TZS Penal Interest TZS  Performance bond/ Bid bonds/ Guarantees  Treasury Bill & Bond Bidding on behalf of customers per bid  Monthly Charge (Tzs)  Monthly Charge (Tzs)  Dormant account charge (Tzs)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 * 2.5 % 1.5 % of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZS 100,000 for Assignment 0.40% pa 0.40% pa 0.40% pa 0.40% pa 0.40% pa 0.17** 0.255% pa 0.055 2% per quarter, Min 750,000 Amounts between TZS 50M -125 T000 Amounts between TZS 100 no 500M - TZS 100 no 500M - TZS 250,000 Above 500M - TZS 250,000 FSE 60 charge	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00 25.20 25.20	250.00 1.18% or Minimum (USD 300 / EUR 200 ) (SBP 252 ) 150.00 21.00 21.00
Loans Insurance premiums Bonds&Guarantees(Commission)	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate Arrangement Fees (all loans)  Arrangement Fees (all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Credit Life Insurance - Consumer  - Staff  - Fortrage  Property Insurance  Panul Interest TZS  Penal Interest TZS  Penal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers per bid  Monthly charge (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Monthly charge (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Insurance (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Dormant account charge (Tze)  Insurance (Tze)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 350 USD 180 / EUR 300 / GBP 150 US	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00 25.20 25.20	250.00 / EUR 300
Loans Insurance premiums Bonds&Guarantees(Commission)	amendment Commission  Confernation Commission  Courier Charges  Prime/Base lending rate Arrangement Fees( all Joans) Arrangement Fees( all Joans)  Security perfection fees (all Joans)  Security perfection fees (all Joans)  Security perfection fees for additional documents (all Joans)  Security perfection fees for additional documents (all Joans)  Feedit Life Insurance - Consumer  - Staff  - Mortgage  Property Insurance Penal Interest TZS  Penal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers per bid  Monthly charge (Tzs)  Dormant account charge (Tzs)  Internet Banking  Statement	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 USD 180 / EUR 300 / GBP 150 1.5 * 2.5 % 1.5 % of the loan amount TZS 150,000 to 1M TZS 215,000 for Legal Mortgage and TZS 100,000 for Assignment 0.40% pa 0.40% p	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00 25.20 25.20	250.00 1.18% or Minimum usb 300 / EUR 300 5 EUR 300 5 EUR 300 5 EUR 300 6 EUR 300 7 EU
Insurance premiums  Bonds & Guarantees (Commission)  Premium Pass Services	amendment Commission  Confirmation Commission  Courler Charges  Prime/Base lending rate Arrangement Fees (all loans)  Arrangement Fees (all loans)  Security perfection fees (all loans)  Security perfection fees (all loans)  Credit Life Insurance - Consumer  - Staff  - Fortrage  Property Insurance  Panul Interest TZS  Penal Interest TZS  Penal Interest TZS  Performance bond/Bid bonds/Guarantees  Treasury Bill & Bond Bidding on behalf of customers per bid  Monthly charge (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Monthly charge (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Insurance (Tze)  Dormant account charge (Tze)  Insurance (Tze)  Dormant account charge (Tze)  Insurance (Tze)	GBP 250 USD 300 / EUR 300 / GBP 250 1.18% or Minimor of USD 300 / EUR 300 / GBP 350 USD 180 / EUR 300 / GBP 150 US	300.00 1.18% or Minimum of USD 300 / EUR 300 /	300.00 1.18% or Minimum of USD 300 / EUR 300 / GBP 250 180.00 25.20 25.20	250.00 1.18% or Minimum usb 300 / EUR 300 5 EUR 300 5 EUR 300 5 EUR 300 6 EUR 300 7 EU
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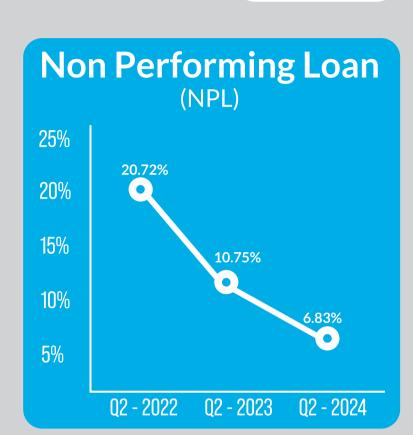


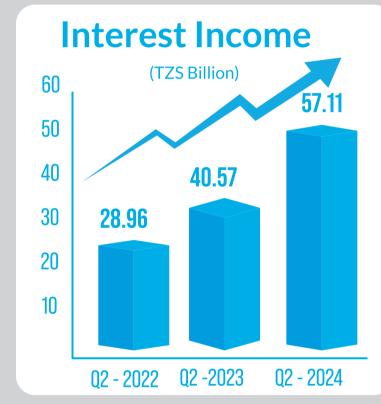
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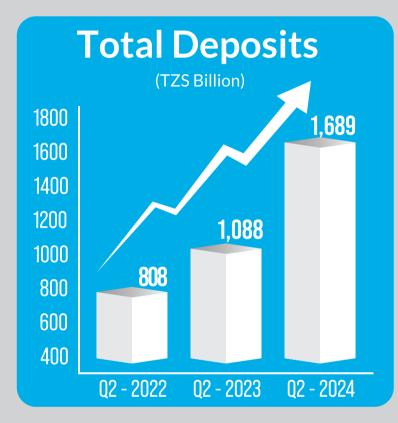
















#### **EDITORIALS.OPINION**

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MONDAY 8 JULY 2024

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

#### **Situation at Gombe National Park** adding to wider conservation alert

ENSURING harmony in our national parks and other wildlife sanctuaries has always been a challenge. Understandably

Even when and where conservation zones are doing well, there is always at least the danger of what professionals know as human-wildlife conflicts.

If by contrast there are no swirling complaints concerning this or that reserved area, chances are that some species are being cut down and people widening farms without the threat of invasions by elephants various other destructive beasts.

Admittedly, we seldom hear much of the same on the Gombe National Park in the far west of the country, probably chimpanzees aren't especially invasive.

Owing to the conservation importance of the particular park, nearly as iconic as the Olduvai Gorge heritage site, few stakeholders might wish to hear that one of the world's most famous chimpanzee colonies is facing the threat of extinction.

But a wildlife researcher has warned on the situation and pleaded for urgent steps to address the situation - in fact, warning at midweek that the chimp population has declined from around 150 during the 1960s to a mere 90 or so at present. The reduction might not have assumed ghastly proportions but there are reasons for very real concern if this continues at a brisk pace.

Gombe is truly a world heritage site. It was the site of path-breaking studies by UK zoologist and conservationist Prof Jane Goodall, where scientists still concur that the legendary primatologist offered invaluable insights into human evolution and behaviour.

Whether that is universally acknowledged or not is not entirely without dispute as one would expect the study of indigenous people to offer such insights. Yet the current issue isn't the scientist's lasting con-

tributions but the threat of extinc-

tion facing the rare primates. Proximity of farms and settlements also exposes the animals to risks of contagious diseases, as the surfaces or forest cover that the chimps remain with place them under pressure of movement.

With foreclosure of corridors, the chimps' gene bank narrows and their chances of survival equally diminish.

Scientists at the Tanzania Wildlife Research Authority (TAWIRI) say that the felling of trees is on the rise, with the outer edge of the park just 16 kilometres north of Kigoma municipality and the park itself being without perimeter fences. Clearly a start is needed in that direction, and not just land use plans but actual fortification.

The fencing off ought to include restoring corridors to enable the chimps to roam freely to connect their various colonies in the park, arresting a situation where the corridors are rapidly disappearing.

Isolating the various groups of animals and reducing their genetic diversity doesn't help in conservation when it cultivates rabid inbreeding, which doesn't work for any animal species. It is surprising that even now the zone is left so 'abandoned' that charcoal production and timber extraction threaten to deplete the forest area.

One reason for not interfering with human settlements or agricultural activities in the area is that public agencies charged with conservation aren't in a position to offer local residents the inducement they would need to shift to peri-urban

The agencies may have the resources to view and assess animal movements and regulate what the local people are doing in the area. However, they can't purchase land from them for they acutely lack such resources - and so corridors are closed

#### Formulating quality policies for youth prosperity not easy matter

WHILE it is clear that it is of vital important to offset the youth employment time-bomb ticking away across Africa, no country can be said to have struck the right formula on the issue.

This is in part an issue of traditions in that there are convictions set at crucial moments of change in the past, like arriving at independence or similar moments thereafter, to form the cadre of policy-making.

Trouble is that when things turn sour owing to traditional models of society, everyone among the youth dreams of going to precisely the same countries which their elders saw as having bad social structures and collective outlooks.

Good economic structures are situations where anyone wishing to work can find a niche to do so, but many middle and even upper income countries have a quarter of the youth lying unemployed.

Multilateral agencies are often of little help as they dole out assistance for youth groups to countries, either directly officially in the form of 'Budget support' or indirectly via non-governmental

In situations where such support would be in the form of bank loans backed up by usable collateral, not a house, piece of land or even street trading space with vertical deck infrastructure where a youth has a user title for at least one year, would likely qualify for loan provision.

Yet all such use of space interferes with municipal prerogatives where officials aren't seeking to help the youth but, to the contrary, to clear them out.

The situation is seen interminably in urban areas, where the youth are periodically swept away - only to "swing back" time and again.

They once were a novel group hawking or distributing scarce goods, but in recent decades they impede licensed businesses from doing business.

Looking at youth movements and policies espoused at that level, it is hard to see if the generational difference is of much use in economic or political clarity.

Various opposition parties are habitually built around the youth, not because they have new ideas but rather because they are more daring. It is at times hard to focus on a clear perspective when they ride wavey of nearly spontaneous protests.

While the waves of their protests may be clear about what they are against, all one needs to do is to scratch them just a bit more to hear of the real bones of conten-

tion. It might be corruption at high places, with bribes leading to skewed redistribute of money and other resources and standing as the major reason for poverty or

unemployment. The crucial parameter here is that investment activity is halted by entities or even individuals dominating resources that could yield thousands of jobs while they only employ hundreds or much

fewer. Youth agencies, when they meet, can't figure out such limitations but set the case for usually elusive cash handouts to eke out a living.

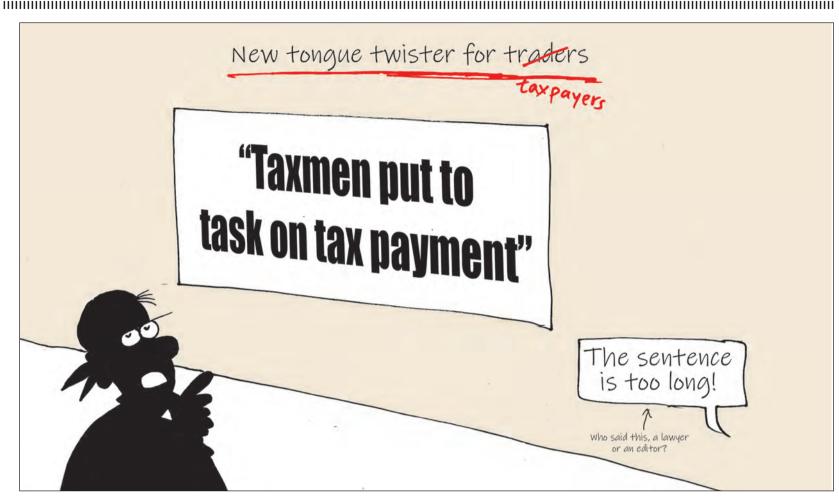
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## Rethinking corporate governance in Tanzania's state-owned firms

#### By Kettie Chipeta

THE sleeping giants of Tanzania have long been the titans of the country's economy, casting long shadows over all manner of sectors from manufacturing to services.

For years, these giants have been burdened by inefficiency, corruption and political meddling. Yet, a new dawn is breaking.

The government, through proactive measures spearheaded by the Office of the Treasury Registrar, is breathing new life into these crucial entities. A revolution in state-owned enterprise (SOE) governance is on the horizon - one where efficiency will reign su-

SOEs are not just relics of a bygone era; they are the powerhouses of economic development. Globally, according to a World Bank report (2014), they employ 5 per cent of the workforce, contribute 20 per cent to investments, and control up to 40 per cent of output in some countries.

To maintain their relevance and drive national prosperity, though, these SOEs need a serious makeover. And, recognizing this imperative, Tanzania is poised to implement ambitious reforms.

In Tanzania, SOEs are commonly known as public sector corporations. They operate on commercial principles with majority government ownership.

By December 2022, there were 248 such enterprises where the government held a majority stake and 50 other firms in which it had minority holdings.

The government's total investment in these entities hit 68 trillion/-, about 44 per cent of GDP. These figures underscore their significance, yet SOEs have been shackled by a fragmented legislative framework and a lack of clear au-

To advance the government's reform agenda, SOEs need to be re-constitutionalised by being transformed into independent business entities with distinct legal identities, a process known as corporatisation.

This transformation requires the amending of existing laws to grant SOEs greater autonomy, reducing political interference and enhancing their efficiency and competitiveness.

Corporatising SOEs will provide them with a legal status similar to private companies, allowing them greater flexibility and responsiveness to market conditions.

This change will yield several benefits: operational efficiency, financial independence, and improved accountability. With a corporate structure, SOEs can streamline operations, adopt modern management practices, and implement performance-based incentives for employees

Additionally, they will have the ability to access capital markets, issue shares, and raise funds independently, reducing reliance on government funding.

Adhering to corporate governance



standards will also improve transparency and stakeholder confidence, attracting investment.

To achieve this transformation, a comprehensive review and amendment of laws and regulations governing SOEs is essential. This legal framework will clearly define the roles and responsibilities of SOE boards,

management, and the government as a shareholder. Forming independent, professional boards of directors to oversee SOE operations is crucial. These boards should be free from political appointments and possess the expertise to guide the enterprise strategically. Additionally, performance contracts between the government and SOEs should outline clear perfor-

mance targets and accountability mechanisms. Governance within SOEs is not just about rules and regulations - it is the backbone ensuring that these en-

tities operate effectively and in the public interest. Imagine a world where every decision made by SOEs directly benefits the communities they serve, where transparency is not just a buzzword but a guiding principle, and where accountability is as solid as the foundation upon which these enterprises stand.

At the heart of this robust governance framework is the government's pivotal role. By clearly defining the SOEs' public service obligations and ensuring that they are fairly compensated, the government not only boosts accountability but also keeps these enterprises nimble and responsive to local needs.

This is not bureaucracy for the sake of it - it is about making sure that every cent spent by SOEs serves a purpose and brings value to the country's taxpayers.

Simultaneously, rigorous monitoring and evaluation frameworks keep a sharp eye on SOE performance. These frameworks are not just about checking boxes - they are about ensuring that SOEs deliver on their promises, whether it is providing essential services or driving social initiatives.

Transparency is not negotiable here - it is the bedrock upon which trust is built between the public and these vital entities.

But wait, there is more! Enter the State Ownership Policy, a game-changer in governance. This policy is not content with vague guidelines - it sets clear objectives that align with national priorities, ensuring that every action taken by SOEs moves Tanzania forward.

It is about stability in a changing world and sustain-

ability for future generations. By mandating regular reviews, this policy keeps SOEs agile, adapting to economic shifts and societal demands like a seasoned professional. That is not all. Professionalising the management of

government-owned shares through a dedicated entity adds another layer of assurance. Free from political meddling, this entity focuses solely on creating value and ensuring sustainability.

It is about making decisions based on solid business principles, not political favours - and this because the public deserves nothing less than the best.

Of course, no governance framework is complete without watchdogs. Regulatory agencies step up to ensure that SOEs toe the line, enforcing legal and governance standards with the precision of a surgeon.

Audits, assessments and grievance mechanisms are not just about catching slip-ups - they are about preventing them in the first place. This robust oversight is not just a safety net; rather, it is a beacon of integrity, guiding SOEs towards excellence and shielding the public from malpractice.

Recognizing the critical role of governance, the Tanzanian government is not resting on its laurels. It is forging ahead with clear legal structures that define the relationships between SOE management and their

By clarifying roles and responsibilities, these frameworks slash through red tape, streamline decisionmaking and boost efficiency. It is about ensuring that every cog in the SOE machine knows its role, maximising effectiveness, and delivering results that matter.

Building on these clear structures, the government, in its role as a shareholder, grants SOEs the autonomy to operate independently within the established legal and regulatory frameworks.

This means that, while the government sets the SOEs' broad strategic objectives and priorities, it refrains from micromanaging the firms' day-to-day op-Instead, SOEs are empowered to make decisions

that best suit their operational needs and market conditions. This autonomy is crucial for fostering a competitive and innovative environment within SOEs, further enhancing their overall effectiveness and com-

However, autonomy does not mean a free-for-all. The government has implemented robust mechanisms to ensure transparency and accountability in SOE operations. Management and boards are required to regularly report on performance, financial status and adherence to strategic objectives.

This transparent reporting is accessible to the public, reinforcing citizens' trust in the management of public assets. Through these progressive steps, Tanzania is setting the stage for a new era of efficient and accountable SOEs.

With clear legal structures and granted autonomy, SOEs can adopt effective management practices comparable to those in the private sector. This includes implementing robust internal controls, adopting best practices in corporate governance and focusing on efficiency and profitability.

Management is encouraged to be innovative and proactive, while the boards provide strategic oversight and guidance.

The synergy between management and boards is essential for the successful governance of SOEs. This synergy involves open communication, mutual respect and a shared commitment to the enterprises' goals.

Management handles the operational aspects, leveraging their expertise to navigate day-to-day challenges and seize opportunities. Meanwhile, the board focuses on strategic oversight, ensuring that the organisation stays aligned with its long-term objectives and adheres to governance standards.

Continues on page 9

#### Rethinking corporate governance in Tanzania's state-owned firms

#### From page 8

The government's initiatives are crucial in setting the stage for this collaborative governance. By establishing clear guidelines and providing the necessary autonomy, the government creates an environment where management and boards can work together effectively. Training programmes, workshops and continuous professional development are often part of these initiatives, equipping both management and board members with the skills and knowledge they need to perform their roles optimally.

Effective governance goes beyond rules; it's about fostering a culture of transparency and accountability.

The government is blending formal regulations with intrinsic cultural values to ensure optimal outcomes. This involves merit-based recruitment, open communication and continuous learning within SOEs.

The goal? Robust self-governance that aligns with both regulatory frameworks and the unique organisational culture of SOEs. The government's holistic approach is meant to create a conducive environment for sustainable growth.

Blurring the lines between SOEs and government often leads to accountability issues, mainly challenges. Accordingly, the government is instituting a system spanning legal, public and professional dimensions. The idea is to ensure adherence to laws, transparency and managerial competence.

Traditional models like Agency Theory and New Public Management fall short here. Instead, institutionalising SOEs with clear legal structures and gov-

#### UN humanitarians estimate 250,000 people in southern Gaza flee under Israeli evacuation order **UNITED NATIONS**

from the Kerem Shalom

crossing continues to be

hampered by security risks,

most recently following

Monday's evacuation order

for areas in eastern Khan

Younis that encompass

parts of Salah ad-Din Road,

a crucial artery for the pas-

sage of humanitarian goods

and personnel. In northern

Gaza, the humanitarian of-

fice is concerned about the

conditions of up to 80,000

people displaced from Ash

Shuja'iyyeh and other parts

of eastern Gaza City follow-

ing a June 27 evacuation or-

An estimated 250,000 people in parts of eastern Khan Younis and Rafah in southern Gaza under an Israeli evacuation order are on the move. UN humanitarians said on Saturday.

The UN Office for the Coordination of Humanitarian Affairs (OCHA) revised downward its estimate of the population area affected from onethird to one-quarter of the Gaza Strip, or from 117 to 85 square kilom-

The displaced moved toward western Khan Younis and Deir al Balah, areas already overcrowded and lacking essential services, critical infrastructure, shelter materials and even sufficient space. OCHA said its assessments on Thursday showed more than 9,000 displaced households are living at a site in Khan Younis and nearly 1,000 more at a site in Deir al Balah with just 650 tents.

"All of these families are in dire need of safe drinking water, with people -- especially children -- spending long hours queueing to collect water each day," the humanitarians said.

The office said children have been out of school for months, and a lack of space and materials prevents humanitarian partners from providing education services. At one displacement site, children spend most of their time outside, near informal dumping areas, and parents report a surge in waterborne and skin dis-

Neither site has health points available; the closest medical services are at least three kilometers away. OCHA said the European Gaza Hospital in Khan Younis is now empty. No equipment remains, and it is not functional. All patients were evacuated, some of them in beds with their intravenous drips.

In southern Gaza, movement to and

ernance frameworks can help maintain a structured and accountable relationship.

The government's efforts in this regard are paving the way for a more accountable and transparent SOE sector. Countries across the globe have successfully transformed their SOEs, with Singapore's Temasek Holdings standing as a shining example of autonomy and accountability.

By adopting best practices tailored to Tanzania's unique context, the government is setting our SOEs on the path to excellence. This forward-thinking approach ensures that the country benefits from global insights while tailoring reforms to its specific needs.

Ultimately, governance within SOEs is not just about adhering to rules and regulations; rather, it is about creating a foundation where these entities can thrive and serve the public interest.

The Tanzanian government's multifaceted approach of combining autonomy with accountability is setting the stage for SOEs to not only meet but, in fact, to exceed their potential.

As these reforms take root, Tanzania stands poised to harness the full power of its SOEs, driving economic growth, fostering innovation and building a prosperous future for all its citizens.

Kettie Lomaquala Chipeta (pictured), a Dar es Salaam-based freelance Business Analysis and Strategic Management writer, describes herself as a passionate reader of Tanzania's The Guardian. Contact: kettieloma@gmail.com. Phone: +255692108677.

#### INVITATION FOR TENDER

The Goethe-institut Tanzania is inviting tenders for comprehensive security services at our premises located at 63 Alykhan Road, Upanga, Dar es Salaam. As the culture institute of the Federal Republic of Germany, we promote German language and culture worldwide. We require a security provider for 24/7 on-site presence, nightly patrols advanced remote surveillance, and additional event security personnel. The contract term is one year, starting in 2024, with an extension option. Proposals must include company credentials, security protocols, emergency response times, and a detailed fee structure. Interested parties should submit proposals by {submission date 05/08/2024.} For full tender details, visit www.goethe.de/daressalaam or contact Alpha Parsalaw at alpha.parsalaw@goethe.de.

## IOGT-NTO-MOVEMENT

#### **Publication of Bi-Annual Income and Expenditure**

**IOGT-NTO Movement** is a Swedish organization, registered in Tanzania as an International NGO, addressing alcohol harm in Tanzania, Burundi, Kenya, Rwanda, and Uganda. IOGT-NTO Movement works through local partner organizations to fulfill its goal of creating strong communities where people are empowered, rights are protected, and harm from alcohol is minimized.

Our Vision: A democratic world characterized by solidarity and equality where alcohol do not impede peoples' welfare, freedom, and security.

Our Mission: To strengthen relevant actors in their work for reduced use of alcohol in developing countries and thus contribute to democratic development, strengthen rights, and reduced poverty.

Bi-Annual Income and Expenditure Report for the Period of January to June 2024.					
Income:					
Receipt from Donors and Internal funds	221,952,467.00				
Expenditure:					
Human Resource	83,855,801.00				
Office Administration and Communication	24,801,614.00				
Capacity Development and Networking	6,403,583.00				
Quality and Compliance (Monitoring and Follow-up Visits)	23,287,211.00				
Total Expenditure	138,348,209.00				

**IOGT NTO Movement - East Africa Office** Plot No. 43, Uporoto Street, Box 7522, Dar Es Salaam Tanzania Tel:l +255 765 951 143

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PWR-C1-1900WAC-P/2	C9000-HSEC	CON-L1SWT-C93A48	D-DNAS-EXT-S-3Y
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IE-3300-8U2X-E	CON-SW-IEM330U4	CON-SW-IEM3308S	GLC-LX-SM-RGD=
CON-SW-IE330X08	STK-RACK-DINRAIL=	SFP-10G-LR=	IEM-3300-8S=
SD-IE-4GB	IEM-3300-4MU=	PWR-IE480WPCAC-	1211 0000 00
Industria	I 1Gbps Access Layer Switch		ts)
IE-3300-8T2S-E	With Power Supply, DNA Esse	SD-IE-4GB	GLC-LX-SM-RGD=
CON-SW-IE33008E	SFP-10G-LR=	WR-IE65W-PC-AC	STK-RACK-DINRAIL
CON OW ILCOURCE	011 100 EIX-	WIN ILOOW TO AC	OTK RAOK BINKAL
Industrial 1	Gbps Access Layer POE Swit	ches - Cisco IE3300 (30 L	Jnits)
IE-3300-8P2S-E	With Power Supply, DNA Esse	entials, Peripherals SD-IE-4GB	IEO/OW/DOAO
CON-SW-IE33008S	SFP-10G-LR=	GLC-LX-SM-RGD=	IE240WPCAC- STK-RACK-DINRAIL
CON SW 12000003	Industrial W		STR RACK BINKAL
	Wireless Controller - Cisc		
00000 / 0 //0	With Licensing and F		050 400 00
C9800-40-K9	C9800-PWR-BLANK	CAB-C13-C14-2M	SFP-10G-SR=
CON-L1NBD-C98004KA	C9800-AC-750W-R	LIC-C9800-DTLS-K9	
Wirele	ss Heavy-Duty Access Point		)
	With Licensing, Pe	<u>'</u>	
IW9165DH-ROW-AP	CON-L1SWT-IW6DNA2A	AIR-DNA-NWSTACK-A	AIR-DNA-A-T-3Y
CON-L1NBD-IW91ROWP	IW-DNA-A-3	D-DNAS-EXT-BUN-T	IW-DNA-A
SWIW9165-CAPWAP-K9	AIR-DNA-A-T	D-DNAS-EXT-BUN-3Y	
Wirel	ess Industrial Access Point -	Cisco IW9167 (60 Units)	
	With Licensing, Pe	ripherals	
IW9167IH-ROW-AP	IW-DNA-A	AIR-DNA-A-T	D-DNAS-EXT-BUN-3
CON-L1NBD-IW916IRP	CON-L1SWT-IW6DNA2A	AIR-DNA-A-T-3Y	D-DNAS-EXT-BUN-
IW-DNA-A-3		i	Î.

#### **Key documents:**

- Clear and detailed Quotation.
- Cisco partner level (premier or higher).
- Delivery lead time, payment terms and InCoTerm.
- · Company registration documents i.e. Certificate of incorporation, business license, TIN, VRN, Tax Clearance
- · Applicable certification, accreditation, affiliated registrations, and letter of dealership as required.
- BRELA detailed search document indicating Tanzanian ownership percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner.

#### **Submission of Quotes**

- Please submit your quotes via email to bulytender@barrick.com.
- The reference "BUL-RFQ-24-06-02 SUPPLY OF CISCO NETWORKING EQUIPMENTS" must be quoted in the subject line of the email.

If you do not hear from us in 21days after the deadline date, please consider your bid/quote unsuccessful.

#### **Key Dates**

Last date to submit quotes: 15th July 2024

**Bulyanhulu Gold Mine Limited** 

### **Guardian**

#### **ADVERTISEMNTS**





#### **Advertisement**

#### **REQUEST FOR QUOTATION**

#### BUL-RFQ-24-06-03 - SUPPLY OF DIGICOM SHF CAGE/COUNTERWEIGHT SYSTEM

Bulyanhulu Gold Mine ("the Company"), a fully owned subsidiary of Twiga Minerals Corporation, which is ultimately owned by Barrick Gold Corporation and the Government of the United Republic of Tanzania requests the submission of Quotes from reputable, experienced, certified, and qualified parties to provide the following;

#### **Specifications:**

#### **Winder house Equipment**

- 1 x Surface Cabinet Size 2000mm x 800mm x 800mm front and back door with 15" HMI installed in the front door of the surface cabinet (Manufactured from: Mild Steel, Powder coated colour: RAL7035)
- 1 x15" Drivers Display Unit (Manufactured from: 304 stainless steel, mounted in a frame, powder coated sandpaper black)
- 1 x Digicom Surface Speech Unit (SSU) c/w handset (Manufactured from: 304 stainless steel, brushed)

#### **Headgear Equipment**

- 1x Headgear Interface Unit (HIU) with 4 port Single Mode fibre switch (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 1 x Headgear Unit c/w radio (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 2 x L Coil with stands

#### **Conveyance Equipment**

- 1 x Digicom Conveyance Main Unit c/w submarine box (7 data port, I/O port, 2 x Loadcell input and XYZ accelerometer) (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 1 x Conveyance Unit c/w radio (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 2 x I coils c/w with protectors
- 1 x Direct I/O Junction Box (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 4 x 100Ah Powerpacks with outer enclosures (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 1x 10Ah Dual Charger for Powerpacks (Manufactured from: 304 stainless steel, Powder coated colour: Cream Ferrotex)
- 1 x Exam Speech Unit (ESU) for shaft exam (Manufactured from: 304 stainless steel, brushed)
- 1x Conveyance Speech Unit (CSU) (Manufactured from: 304 stainless steel, brushed)

#### For the counterweight

- 1x LF Cage Main Unit in submarine outers containing:
- Digital input connector for 8 digitals
- Loadcell connector for mass, slack and tight rope detection
- 2nd loadcell plug storage facility to protect 2nd loadcell plug against water and grime ingress
- XYZ monitoring
- (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)

#### The LF on the counterweight requires a Minitalk system for speech consisting of:

- 1x Drivers Unit c/w keypad and handset
- 1x Portable Cage unit c/w metal keypad and handset 12V 0.5A charger
- 1x L Coil c/w stand
- 1x I Coil with protector

#### Other Equipment:

- 100m RG213 Coaxial cable for coil connection
- 300m RG213 Armoured Coaxial cable
- 300m CAT5 with power Armoured Cable
- 100m CAT5 with power Cable • 1x RG213 Crimper Tool
- 1x TMS tester
- FAT and documentation and control hours and preparation of all user manuals, drawings, and data pack compilation • 25 hours for engineering and QC testing (Software compilation, debugging, and testing)

#### **Key documents:**

- Clear and detailed Quotation
- Company registration documents i.e. Certificate of incorporation, business license, TIN, VRN, Tax Clearance Certificate etc.
- · Applicable certification, accreditation, affiliated registrations, and letter of dealership as required.
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner.
- BRELA detailed search document indicating Tanzanian ownership percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018.

#### **Submission of Quotes:**

Please submit your quotes via email to **bulytender@barrick.com**.

The reference "BUL- RFQ-24-06-03 - SUPPLY OF DIGICOM SHF CAGE/COUNTERWEIGHT **SYSTEM**" must be quoted in the subject line of the email.

NB: The Company reserves the right to invite any other supplier(s) who did not submit a quote through this advertisement.

If you do not hear from us in 21days after the deadline date, please consider your bid/quote unsuccessful.

#### **Key Dates**

Last date to submit quotes: 15th July 2024

**Bulyanhulu Gold Mine Limited** 





#### **Advertisement**

#### **REQUEST FOR QUOTATION**

#### BUL-RF0-24-06-04 - SUPPLY OF DIGICOM SHF DOUBLE DRUM ROCK WINDER

Bulyanhulu Gold Mine ("the Company"), a fully owned subsidiary of Twiga Minerals Corporation, which is ultimately owned by Barrick Gold Corporation and the Government of the United Republic of Tanzania requests the submission of Quotes from reputable, experienced, certified, and qualified parties to provide the following;

#### **Specifications:**

#### Winder house Equipment:

- 1 x Surface Cabinet Size 2000mm x 800mm x 800mm front and back door with 15" HMI installed in the front door of the surface cabinet (Manufactured from: Mild Steel, Powder coated colour: RAL7035)
- 1 x15" Drivers Display Unit (Manufactured from: 304 stainless steel, mounted in a frame, powder coated sandpaper black)
- 1 x Digicom Surface Speech Unit (SSU) c/w handset(Manufactured from: 304 stainless steel, brushed)

#### **Headgear Equipment:**

- 1 x Headgear Interface Unit (HIU) with 4 port Single Mode fibre switch(Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 1 x Headgear Unit c/w radio (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 2 x L Coil with stands

#### **Conveyance Equipment:**

- 2 x Digicom Compact Conveyance Main Unit c/w submarine box (3 data port, I/O port, Loadcell input and XYZ accelerometer) (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 2 x Conveyance Unit c/w radio (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 2 x I coils c/w with protectors
- 2 x Direct I/O Junction Box (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 4 x 100Ah Powerpacks with outer enclosures (Manufactured from: 304 stainless steel, Powder coated colour: G29 Light Grey)
- 1x 10Ah Dual Charger for Powerpacks (Manufactured from: 304 stainless steel, Powder coated colour: Cream Ferrotex)
- 1 x Exam Speech Unit (ESU) for shaft exam (Manufactured from: 304 stainless steel, brushed)

#### Other Equipment:

- 100m RG213 Coaxial cable for coil connection
- 100m RG213 Armoured Coaxial cable
- 300m CAT5 with power Armoured Cable
- 100m CAT5 with power Cable
- 1x RG213 Crimper Tool FAT and documentation and control hours
- 25 hours for FAT documentation and preparation of all user manuals, drawings, and data pack compilation
- 25 hours for engineering and QC testing (Software compilation, debugging, and

#### **Key documents:**

- Clear and detailed Quotation.
- Company registration documents i.e. Certificate of incorporation, business license, TIN, VRN, Tax Clearance Certificate etc.
- · Applicable certification, accreditation, affiliated registrations, and letter of dealership as required.
- Approved Local Content Plan or acknowledgement of submission from the Mining Commissioner.
- BRELA detailed search document indicating Tanzanian ownership percentage to determine classification as an Indigenous Tanzanian Company as per the Local Content Regulation, 2018.

#### **Submission of Quotes:**

Please submit your quotes via email to **bulytender@barrick.com**.

The reference "BUL- RFQ-24-06-04 - SUPPLY OF DIGICOM SHF DOUBLE DRUM ROCK **WINDER"** must be quoted in the subject line of the email.

NB: The Company reserves the right to invite any other supplier(s) who did not submit a quote through this advertisement.

If you do not hear from us in 21days after the deadline date, please consider your bid/quote unsuccessful.

#### **Key Dates:**

Last date to submit quotes: 15th July 2024

**Bulyanhulu Gold Mine Limited** 



## Breakthrough as Dutch companies showcase quality seeds for local use

**By Guardian Reporter** 

THE Netherlands Embassy in collaboration with the seed companies experts have created an enabling environment for smallholder farmers in Tanzania to access the quality seeds, knowledge and technology needed to improve crop productivity, build resilience and enhance food security in the country.

Speaking to reporters at the ongoing 48th International Trade Fair (DITF) organised each year by Tanzania Trade Development Authority (Tantrade), European African Seed Initiatives, EASI Seeds Director Samson Lukumay said quality seeds helped small-holder farmers to produce healthy vegetables and fruits that were marketable.

"Every bountiful harvest begins with quality seeds." This statement is exemplified by the actions of the Netherlands Embassy together with the Netherlands Enterprise agency, as they support the production of high-quality horticultural seeds in Tanzania through Dutch seed companies." Lukumay said.

Over the years, Dutch seed companies have been involved in seed breeding and offering seeds that deliver high yields, drought resistance, and disease resistance. This collaborative effort has contributed to strengthen the horticulture seed sector and led to an increase in employment opportunities for youth and women, provided a source of foreign exchange through exports, and facilitated knowledge and technology transfers through practical training of farmers using demonstration farms established in selected localities.

This year, at the DITF, two Dutch seed companies - East West Seeds and EASI Seeds - demonstrated best practices for growing vegetables using their improved seed varieties.

They have highly trained local agronomists present at the fairgrounds to explain optimal agronomic techniques to the attending farmers. The agronomists also provided advice on cultivating different vegetable varieties suited to the local conditions.

"We produce and supply a variety of quality vegetable seeds that are well-researched from here in Tanzania and from the Netherlands and the quality seeds are responsible for healthy vegetables and fruits suitable for the Tanzanian market," he said.

He added: "We urge smallholder farmers to use quality registered seeds for efficiency and productivity. We also urged them to utilize demonstration fields that are key to knowledge, innovation and technology transfor."

Lukumay explained that the quality seeds facilitated optimum production and export of some of the crops like beans to Italy.

He said horticulture enabled smallholder farmers to have crop production throughout the year which facilitated cash flow and reduced income poverty both at household and national levels.

"I call upon the youth to start engaging in horticultural production as a source of income and a solution to unemployment in the country," he explained.

He noted that EASI Seeds collaborated with small-holder farmers who produced tomatoes, pepper, potatoes, spinach, carrots and cucumbers and cultivated from 2-5 hectares.

Lukumay further said they also engaged smallholder farmers in regular demonstration fields and through their agronomists and government agricultural extension officers the smallholder farmers accessed information and knowledge on the technical know-how of using quality seeds that led to high crop yield.

"We use demonstration fields as platforms for knowledge, innovation and technology transfer that make the seed subsector in the country more competitive, promote employment and address poverty reduction among the youth and women," he stressed.

He said this was a journey that has been shaped by a 10-year partnership between Tanzania and the Netherlands and has attracted Dutch seed companies to register their seed varieties and help smallholder farmers in the country.

Robert Kimonge, East West Seed director said the company was introduced in 2008 and had branches all over the country and through the Netherland Embassy in Dar es Salaam they had improved the lives of thousands of the rural youth and women through horticultural production.

He explained that through partnership and knowledge/technology transfer programmes from the Dutch seed companies the majority of young people and women engaged in horticultural production in the Northern Zone.

"This has contributed significantly to household incomes and economic inclusion among the youth and women in the country," he said.

Kimonge said demonstration fields impacted on the lives of the majority of smallholder farmers.

"The geographical potential and the fertile land have paved the way for Tanzanians to enjoy horticultural production compared to neighbouring countries. Some of the crops produced here are exported to Kenya, Uganda, the Democratic Republic of Congo (DRC) and Mozambique," he explained.

Kimonge said horticultural crops enabled small-holder farmers to earn a living and improve their livelihoods. He added that they also explored markets because they were guided by company experts.



## Bank of India (Tanzania) Ltd.



Fully owned subsidiary of Bank of India (Public Sector Bank)

Relationships beyond banking

Issuance of No objection certificate USD 100 or equivalent in TZS

Overdraft/Term Loan/Demand Loan For Overdraft account 0.50% of Sanction Limit.

Waiver of Processing & Documentation charge

1st party/3rd party Overdraft/Loan

against deposit of our Bank (BOITL)

ISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES)
REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

Service Charges (Exclusive of VAT and Government Levy on DigitalTransactions) (The applicable VAT (Value added Tax) and Govt Levy on digital Transaction to be collected during the collection of service charges)

#### A. REMITTANCE -OUTWARD

Sr. No.	Item	Charge in TZS or Equivalent to TZS
TISS Remittance (Only for A/c	Remittance -TZS or TZS Equivalent	
holders - Not permitted for non a/c	Transaction value	
holders)		
	Between TZS 1 to 10 million	2,000
	Between TZS 10 million to 50 million	5,000
	Above TZS 50 million	10,000
TIPS AND TACH	Transaction value	
	Between TZS 1-TZS 50,000	500
	Between TZS 50,001-TZS 500,000	1,000
	Between. TZS 500,001- 5,000,000	1,500
	Between. TZS 5,000,001- 20,000,000	2,500
Other Outward Remittance	1USD up to 6,000	USD 15
	USD 6,001 - 10,000	USD 30
	Above USD10,000	@ 0.35% Maximum USD 75
Tracer Charges	Irrespective of Amount	USD 30
Recall back funds charges	Irrespective of Amount	USD 30

#### B. REMITTANCE -INWARD

Sr. No.	Item	Charge	
	From inside Tanzania (TISS,	Free	
	TIPS AND TACH)		
(Only for A/c holders – Not permitted for	From outside Tanzania: as under		
non a/c holders)	For Current /Overdraft	0.35% of inwards remittance Minimum USD 18	
	Accounts	Maximum USD 70.	
	For Saving Accounts		
	USD 0 up to USD 100	Free	
	USD 101 up to USD 500	USD 10	
	Above USD 500	USD 18	

#### C. DEPOSIT AND RELATED SERVICES

Item					
	TZS A/c	USD A/c			
Saving Account :-					
Cash withdrawal per day –Free of charge, up to amount	TZS 25 Mn	USD 2000			
Cash withdrawal charges over USD 2,000 to USD 5000 per day	-	0.25% of withdraw amount			
Cash withdrawal charges over USD 5,000 per day	-	0.60% of withdraw amount			
Cash withdrawal charges over TZS 25 Mn per day	0.10% of withdrawal amount				
Cash Deposit charges over USD 5,000 per day		0.60% of deposited amount			
Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both for below and above USD 5,000)		12% (Min USD 1) of the aggregate small currency amount			
Current Account:-					
Cash withdrawal per day –Free of charge, up to amount	TZS 25 Mn	USD 5000			
Cash withdrawal charges over USD 5,000 per day	-	0.60% of withdrawal amount			
Cash withdrawal charges over TZS 25.00 Mn per day	0.15% of withdrawal amount				
Cash deposit charges over USD 10,000 per day		0.60% of deposit			
Maintenance of minimum balance:	•				
For Saving Account-Without Cheque Book Facility	TZS 50,000	USD 50			
With Cheque Book Facility	TZS 200,000	USD 200			
For Current Account	TZS 200,000	USD 200			
Minimum balance charges (in case	of non-maintenance of minimum balance)	1			
Saving Account - Without cheque book	TZS 900 p.m	USD 4 p.m			
With cheque book	TZS 3600 pm	USD 15 p.m			
Current Account-	TZS 20,000 p.m	USD 15 p.m			

#### D. Other Common Charges

Item	Charges	
	TZS A/c	USD A/c
Stop Payment Instructions	TZS 35,000	USD 28
Regular statement of a/c (Monthly)	Free	Free
Interim/additional statement	TZS 1500 per page	USD 1.50 per page
Issue of bankers' cheque	TZ\$ 40,000	USD 30
Cancellation of bankers cheque/DD	TZS 20,000	USD 15
Issue of Duplicate Bankers cheque/Demand Draft/ Duplicate FDR	TZS 30,000	USD 20
Application charge for Treasury Bond	TZS 100,000	USD Equivalent to TZS 100,000
Issue of Balance certificate (Saving Account)	TZS 20,000	USD Equivalent to TZS 20,000
Issue of Balance certificate (Current Account)	TZS 50,000	USD Equivalent to TZS 50.000

Signature verification and Photo Attestation charges for Domestic A/c Holders	TZS 10,000	USD Equivalent to TZS 10,000
Verification of Documents such as KYC Documents along with verification of Photo and Signature of Customer Mentioned account with Bank of India- in India /Overseas	TZS 25,000	USD Equivalent to TZS 25,000
Savings bank customer Identification card- One time	TZS 20,000	USD 10
Dormant alc Activation Per Activation Fees	Individual TZS 5,000 Corporate TZS 12,000	Individual USD 3 Corporate USD 6
Account Freezing/un freezing Charges	Free	Free
SMS Alert facility	Free	Free
Email Alert Facility	Free	Free
Monthly Statement on Registered Email	Free	Free
Balance Inquiry (Over the Counter)	Free	Free
Charges for Deletion of Decease Person Name from the Saving Account	Free	Free
Charges for Addition/modification Account such as Change in respect of Corporate A/c	TZS 20,000	USD 10
Updating of Mobile No. in A/c (SB,CD,OD)	Free	Free
Change /Modification in Address (SB,CD,OD)	Free	Free
Issuance of No Dues Certificate for Non-Borrowers.	TZS 10,000	USD 7
Ledger Folio Charges per Folio (40 lines per Folio) only for Current and Overdraft Accounts	TZS 6,000 per Folio	USD 4 per Folio
Postages/Courier Charges Inland/Foreign	TZS 30,000 or actual charges whichever is higher	USD Equivalent to TZS 30,000

#### E. CLEARING SERVICES

Item	Charge/Fees		
	TZS A/c	USD A/c	
Within walking distance-1 km	TZS 70,000	USD 45	
Far off distance –more than 1 km	TZS 95,000	USD 65	
Cheque returned charges –financial reasons (inward/outward)	TZS 70,000	USD 55	
Inward/outward cheque collection - USD	0.60% Min comm.18 postages 90	0.60% Min comm.18 postages 90	

#### **CREDIT MATTERS**

Proposal Processing Charges: -			
New Overdraft/Term Loan/Demand	1.50% of sanctioned limit		
Loan	(Regular Limit – 1.50% for 12 Months)		
TOD/TOL/ADHOC	Proportionate to 1.50% for TOL/TOD/ADHOC Period minimum USD 60		
New NFB BG/LC Facility	1.50% of sanctioned limit (Regular Limit – 1.50% for 12 Months)		
Review of Overdraft Limit	1.50% on entire sanctioned amount.		
Review of	0.15% maximum USD 600 or TZS 1.20Mn on the reviewed amount and 1.50% on the additional		
Term Loan	Term Loan /Demand Loan amount.		
Demand Loan			
Personal Loan			
Vehicle Loan			
Loan Against Property Etc.			
Schematic Lending up to 36	Ni		
months/Staff Loan	IVI		
Prepayment charges	2.50% of the prepaid loan amount.		
Documentation charges for New	Actuals as per advocate Bill + 0.30% handling charges		
Overdraft Limit/Term Loan/Demand	No Documents charges would be applicable for TOD/TOL/ADHOC Limit, however		
Loan/Non Fund base Limit	actual expenses if any to be recovered.		
	Documentation charges also NOT Recoverable for the Loan/Overdraft against FDR.		
Charges for	0.25% on the sanctioned limit		
Amendments/Modification of Sanction Terms	We enumerate the illustrative instances of Modification in Terms and Conditions to be		
Sancion ferris	effected at the request of the Borrower where this charge will be levied: -		
	Substitution of Collateral Securities/Personal Guarantee		
	Release of Personal Guarantee/Collateral Security.		
	Interchangeability of limits.		
	Change in project/items of Machinery		
	5) Ceding of charges on assets(Pari-Passu)		
	Restructuring, Rephasement of Loans/ Deferment of Loan installments.		
	7) Approvals for mergers & amalgamations.		
	Any other miscellaneous credit related approvals.		
Revalidation of Sanction	25% of Applicable PPC Charges on Overdraft Limit/Term Loan/Demand Loan		
Lead bank Charges	USD 1000 or equivalent in TZS per annum/one time		
Fee for Opening Escrow/TRA A/cs	Where		
(Trust and Retention A/cs)	We are Lead bank: Nil		
	We are Not Lead Bank:		
	USD 500 or equivalent in TZS per annum/one time		
Charges for Supplying copies of	First instance: Free		
Loaning Documents to Customer.	USD 10 or equivalent in TZS for further requirement.		
Non/Delayed Submission of Audited			
Financial Statements of the	USD 100 or equivalent in TZS per month or part thereof		
Company OR wherever applicable	Note: Audited Financial statements of the firm/company within 6 months from closure of		
	Financial Year or as approved by TRA for the relevant year.		
Inspection charge	TZS 50,000 or equivalent to USD per visit /inspection or at least once in quarter whichever is		
	higher.		
	Note:-		
	Out of Pocket Expenses to be recovered additionally along with regular inspection		
	charges wherever applicable		
	2) Project Monitoring Inspection Charges/Technical Due Diligence Inspection		
	charges: Considering the fact that this inspection is proposed for safeguarding banks		
	Interest, normal inspection charges besides travelling, boarding/lodging expenses are		
	to be recovered from the borrower.		

USD 500 or equivalent in TZS per annum 1.00% additional Penal Interest to be cha ch for per Borrowal a/c (New/Additional/R  USD Facility	arge till compliance of Sanction terms				
ch for per Borrowal a/c (New/Additional/R	•				
· · · · · ·	eview of limit)				
· · · · · ·	eview of limit)				
USD Facility	D&B/ Other Credit Information Search for per Borrowal a/c (New/Additional/Review of limit)				
	TZS Facility				
USD 5	TZS 5,000				
USD 10	TZS 20,000				
USD 50	TZS 100,000				
USD 50	TZS 100,000				
TZS 20,000	USD 10				
,					
1.35% per guarter or part thereof minimum f	or one quarter.				
50% concession on the above rate					
As Applicable					
As Applicable					
Minimum 1 Qtr BG Commission to be recovered for part of quantum of full guarante					
Nil					
USD 200 or equivalent in TZS					
B. Performance Guarantees:  1. In lieu of earnest money deposit 2. In lieu of tender deposit 3. In lieu of security deposit 4. To obtain advance payments (gene 5. To obtain mobilization advance (ge 6. Towards Directindirect taxes to gor 7. For Directindirect taxes disputes w 8. For payment for supplies/services 9. For Securing retention amount 10. For Bidding/tendering for Project C 11. For Performance in terms of any ac Note: No processing charges or docur	nerally domestic) vt. in respect of specific transaction. iith tax Authorities. made /rendered ontacts greed contact. mentation charges are to be levied in cas				
Casual BG limits issued against 100% or	more cash margin.				
1 35% per guarter + SMIET charges LICD 75	il.				
	· · · · · · · · · · · · · · · · · · ·				
0.80% of Bill amount Min USD 30 Maximum USD 180  0.60% of Bill amount Min USD 30 Maximum USD 360					
1.00 /V OT DISTRICTION STREET TO THE STREET					
0.60% of Bill amount Minimum LISD30 Mavi	mum USD 360				
	V•				
	HODOO				
บ.60% 01 Bill amount Minimum USD 30 Max	USD 360.				
LICD 10 Day Invains					
USD 100 per invoice					
	USD 50  TZS 20,000				

#### OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

Advice of transfer in transferable LC USD 100 per advice of transfer and acceptance commission at 0.30% Minimum USD 100

No.	ITEM/TRANSACTION	USD	TSHS	
1.0	Base or Prime Lending rate	7.50% p.a.	14.50% p.a.	
2.0	Maximum Spread above Base or Prime Lending rate	7.00%	7.00%	
3.0	Penal interest			
a)	For Non Compliance of Terms of sanction	3% p.a. over Regula	ar Rate of Interest	
b)	For Overdrawing/ Excess Drawings due to non - payment of	5% p.a. over Regul	ar Rate of Interest	
	interest/ Instalments/ Charges			
4.0	Deposit Rate			
i)	Current Deposit	Nil	Nil	
ii)	Savings Bank Deposit	0.50% p.a.	2.50% p.a.	
iii)	Fixed/Recurring/QIC/MIC deposit	Up to USD 10,000	Up to TZS 10,000,000	
	6 months	3.00%	6.25%	
	Over 6 months	3.50%	7.25%	
		Over USD 10,000	Over TZS 10,000,000	
	6 months	3.50%	6.75%	
	Over 6 months	4.00%	7.75%	
	* No interest is payable in case of premature withdrawal of fixed deposits			
		•		
	1			

#### No Penalties & Other sanctions have been imposed by Bank of Tanzania (BOT)during the Period covered by the Disclosure We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of ou knowledge and information.

	knowled	lge and information.			
		Name.	Designation	Signature	Date
	1.	Antaryami Sarangi	Managing Director	Signed	04.07.2024
	2.	Heriabdiel Ayoh	General Manager	Signed	04.07.2024

### Guardian

## 'Sangomas' with ring lights: Zimbabwe's traditional healers take to social media

**FEATURE** 

Tsh

3,904,708,144

3,904,708,144

-2,939,352,445

-3,933,666,458

-28,958,314

28,958,314

#### By Chris Muronzi

WEARING a stylish black leather jacket and a red blouse, a denim sun hat covering her dreadlocked head, Gogo Mafirakureva goes live on TikTok.

In just the first few enter a trance-like state. minutes of her livestream, almost 1,000 people join in.

A traditional song plays puts on colourful beads and sniffs tobacco snuff - a grounded African tobacco that sangomas, or Southern African traditional healers like her, regularly use.

"Gogo, I have a problem," a guest on the livestream says.

In Zimbabwe's Shona culture, when a person gets a spiritual calling from their ancestors to be a healer and accepts, they are initiated as a sangoma, taking on the honorific "Gogo" (grandmother) if they are female, or "Sekuru" (grandfather) if they are male.

"Gogo ... I am being forgetful and I have exams coming up. I want your help," the guest continues.

Mafirakureva, streaming from her living room in the United Kingdom where she currently lives, is awaiting the spirit of her late great-grandfather to arrive and speak to her.

"Let us wait for his arrival when he comes, he will attend to it," she says. According to traditional beliefs, sangomas play

a crucial role by acting as

intermediaries between the spiritual and physical

It is generally believed that when they connect with their ancestors, spirits or deities take control, allowing them to communicate messages, diagnose ailments, and perform healing practices. This spiritual possession is typically induced by rhythmic drumming, chanting, mbira music and dancing, which helps the healer

In Zimbabwe, there are some 65,000 sangomas. Like neighbouring countries, including South Africa, traditional healers are often the first port of call for many from a stereo while she seeking help with physical and spiritual

Receipt from Donors

Operating expenses

**Total Expenditure** 

Surplus/(deficit)

Net Operating surplus/deficit

Financial income, costs, and taxes

**Total Income** 

Expenditure:

ailments.

**Publication of Annual Income and Expenditure** 

environment by planting trees. It does so in collaboration with small-holder farming families and farmer organizations in East Africa's Lake Victoria basin. Vi Agroforestry collaborates with local member-based

organizations. Its aid to the organizations consists of sponsoring projects and giving technical support. The primary

goal is to increase partner organizations' capacity to provide pertinent services to their members more effectively

Vision: The Vision of Vi Tree Planting Foundation (Vi Agroforestry) is "A sustainable environment that enables

Mission: Vi Tree Planting Foundation (Vi Agroforestry)'s mission is fighting poverty and climate change together

through agroforestry and strengthening of farmers' organization, to empower smallholder farmer families to reduce poverty, hunger, and deforestation and contribute to increased biodiversity

Annual Income and Expenditure Report for the Period of January to December 2023

Vi Agroforestry - Tanzania Office

Plot No. 43, Uporoto Street

Box 7157. Dar Es Salaam Tanzania

www.viagroforestry.org

But now a newer generation of sangomas, like 37-year-old Mafirakureva, have taken to social media, specifically the popular Chinese app TikTok, to engage with clients and offer advice.

"I went on TikTok not so long ago. When I joined, I realised it was a good experience. From that experience, I have met a lot of people," she tells Al Jazeera.

'I will deliver you'

At 30 minutes into the livestream, Mafirakureva burps loudly - a spiritual harbinger that she will soon connect with an ancestor - and drapes a neatly folded red and white cloth synonymous with sangomas on her shoulder.

Almost an hour in, the size of the audience has grown to 8,000.

At exactly 11pm, she bows her head for several minutes in total silence as if in a trance as she connects with the ancestors. Meanwhile, the message board is buzzing.

Mafirakureva's husband, also a healer, appears on screen and claps his hands in traditional African custom to welcome the spirit of her great-grandfather.

A guest on the livestream addresses Mafirakureva with a spiritual problem that she promptly addresses.

"There is a white smoke that I see rising and it is delaying good things in your life," she tells the user reassuringly. "Those who are evil will not win. Find sand from a river and I will help stop the problem. Have your tobacco snuffs too and I will deliver vou, my daughter."

Traditional healing has been a part of the culture of Southern Africa for centuries. Usually, sangomas will have a hut or special room where they attend to clients who pay consultation fees and other costs for additional services. The clients visit them for spiritual guidance and special prayers for various

problems.

According to belief, sangomas connect with their ancestors and sometimes the spirits of mermaids that aid them in their work - the spirit of a male mermaid called David connects with Mafirakureva later in her livestream. Some healers throw hakata, or bones, for divination, and some prescribe herbs and snuffs depending on their clients' problems. In in-person consultation, healers take cash; in the old days, they would accept tokens such as a chicken, maize, or a goat.

Now, as some in this traditionally conservative community go digital, they are also adapting the way they work.

Several sangomas conduct consultations, healing sessions and cleansing ceremonies on TikTok and Facebook with live audiences from around the world.

On TikTok, they get gifts which they redeem for cash. Additionally, they also conduct virtual one-onone sessions via Zoom or WhatsApp and receive payments via Paypal, Western Union and MoneyGram. At the same time, they continue in-person consultations in the areas where they live.

For Mafirakureva, who has been a sangoma since she was 24, going on social media to consult the spirits and give advice was initially anathema because she felt technology and African spirituality do not really mix.

"My husband is the one who first joined and encouraged me but I didn't warm up to the idea easily,"



Johns Hopkins Center for Communication Programs, Tanzania Office Loc: Plot 372 Chole Road - Oysterbay P.O.Box 105303 Dar es Salaam, Tanzania Office: +255-784 164 710

#### Center for Communication **Programs**

#### PUBLICATION OF FINANCIAL STATEMENTS AND DISCLOSURE OF FUNDING SOURCES FOR JOHNS HOPKINS CENTER FOR **COMMUNICATION PROGRAMS TANZANIA FOR PERIOD ENDING** DECEMBER 2022 AND FROM JAN 2023 TO JUNE 2023

Johns Hopkins Center for Communication Programs is funded by the United States Agency for International Development (USAID) to implement a five-year PMI Vector Control Project and a three-year Breakthrough Action cooperative agreement. The PMI Vector Control Project aims at distributing insecticide-treated mosquito nets to mainland Tanzania and Zanzibar to achieve and maintain at least 80% of the population of those areas most affected by malaria to have access to insecticide-treated mosquito nets and Breakthrough ACTION catalyzes opportunities for Tanzanians to improve their health status by transforming socio-cultural norms and supporting the adoption of healthier behaviors.

In compliance to regulation 12 and 13 of the Non Governmental Organisational Act ( Disclosures ) Regulations ,2018, Johns Hopkins University Center for Communication Programs Tanzania is here by publishing financial Statements covering the period October 2021 to December 2022 (audited) and January 2023 to June 2023 (bi-annual).

#### Request for Quotation SUPPLY AND DISTRIBUTION OF BICYCLES FOR ADOLESCENT GIRLS RFQ No. PIT/CO/10883110/FY25

- 1. Plan International Tanzania is an International humanitarian child-centered development organization without religious, political or government affiliation. Plan's mission is to achieve lasting improvements in the quality of life of deprived children in developing countries through a process that unites people across cultures and adds meaning to their lives. Plan Tanzania has a physical presence and implements projects in the following Regions: Dar Es Salaam, Morogoro, Geita, Dodoma, Mwanza, Rukwa, Mpanda and Kigoma. Plan Tanzania also works with other stakeholders in various projects countrywide.
- 2. Plan International Tanzania through Keeping adolescent girls in school (KAGIS) project funded by Global Affairs Canada has set aside funds for supply and distribution of bicycles for Adolescent girls. The Interested eligible bidders must confirm their intention to bid indicating all relevant contact information including an email address to tenders@plan-international.org Attn: Head of Procurement and Logistics. Bidding documents in the English language will be sent to interested bidders by email. Plan International Tanzania will not be held responsible for any costs related to printing or submission of the bid documents.
- 4 Bidders must submit the quotation in a sealed envelope by hand to: The Country Director, Plan International Tanzania, Plot no. 496 Mikocheni Light Industrial Area, P O Box 3517, Dar es Salaam office; before 17:00 Monday 29thJuly 2024, marked the respective RFP number. Not to be opened before 17:00 Monday 29th July 2024. Vendors may submit their bids to Plan international Geita office.
- 5 Late and Electronic Bids shall not be accepted for evaluation irrespective of the circumstances.

**Country Director Plan International Tanzania Central Technologies House** Plot No. 96 Mikocheni Light Industrial Area New Bagamoyo Road - Next to TBC1&NECTA P O Box 3517, Dar es Salaam

#### Statement of financial position as at December 31, 2022 and June 30, 2023 2023 (TZS '000') Provisional | 2022 (TZS '000') Audited **Assets Current assets** Cash and cash equivalents 114,117 474,819 328,458 Receivables from non-exchange transactions 1,617,732 67,039 2,421,009 **Total current assets** Non -current assets 480,351 576,422 Property and equipment Total non current assets 480,351 576,422 TOTAL ASSETS 2,997,430 413,313 Liabilities **Current liabilities** Payables from non exchange transaction 67,039 2,683,853 Total current liabilities 67,039 2,683,853 Net Assets 480,351 313,577 313,577 **Accumulated Surplus** 480,351 480,351 **NET ASSETS** 313,577

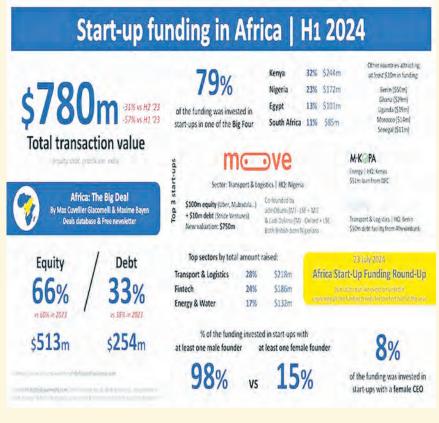
	2023 (TZS '000') Provisional	2022 (TZS '000') Audited
Income		
Replenishment Revenue Earned	3,908,506	20,022,515
	3,908,506	20,022,515
Evnenditure		<u> </u>
Expenditure Personel Costs	2 291 266	5 529 312
Personel Costs	2,291,266	5,529,312
Personel Costs Non Personel Costs/Program Costs	1,713,310	14,948,187
Personel Costs		, ,

	Funding Analysis by Project as at June 30, 2023			
# Project Name 2023 (TZS '000') Provisional 2022 (TZS '000') Audited				2022 (TZS '000') Audited
	PMI Vector Control Project		1,883,256	16,774,690
	2	Advance Family Planning Project	•	645,235
	3 Breakthrough Action Project  Grand Total		2,025,250	2,602,590
			3,908,506	20.022.515

The statement of Financial position published for 2022 to cover January 2023 to June 2023 is unaudited as approved by Johns Hopkins Center for Communication Programs Tanzania management in pursuant of regulation 13 of the Non Governmental Organisation Act (Disclosure) Regulations, 2018.

## **Guardian**

## BUSINESS



## TCDC identifies cooperative unions assets valued 4.2trn/-

By Guardian Reporter, Tabora

Tanzania Commission for Development of Cooperatives (TCDC) had identified assets valued 4.2trn/- belong to 601 cooperative unions and credit societies class B across the country.

The chairman of TCDC Abdulmajid Nsekela said this over the weekend during the commemorations of the International Day of Cooperative day held at Ipuli grounds.

"During the last two years of our operations, we have managed to supervise the establishment of the Cooperatives Bank of Tanzania and we are now following up the licensing of the bank from Bank of Tanzania (BoT) to enable it to start operation

within this year," he said.

"We put the target of raising 20bn/- for the establishment of CBT and we have so far managed to get 18bn/- which are enough to finalise this process. CRDB Bank has injected 10bn/- for the capital."

Nsekela said cooperative unions are now operating digitally, as at the end of June this year this year a total of 6,361 cooperative unions with 1.6 million members have been using online system.

"This development has enabled cooperative unions to operate commercially, revive processing factories and build new factories to add value farmers' crops and has stimulated the establishment of cooperative unions in livestock, fishing and mining which has strengthened investments in cooperative assets," he tution. said.

Speaking during the event, the deputy Prime Minister Dotto Biteko congratulated CRDB Bank for spearheading the establishment of cooperative bank, which he said will enable to enhance financing to the members of cooperatives and contribute to economic growth.

"I believe that the cooperative bank will help to solve the financing challenges facing farmers and members of cooperatives at large," he said.

The CRDB Bank zonal manager, West zone Jumanne Wagana said in order to succeed the establishment of the cooperative bank, the bank has injected more than 50 of the required capital as well as experts to manage the operation of the insti-

He said the bank has injected 3.2bn/- to Tandahimba Bank, 7bn/- to Kilimanjaro Cooperative Bank as well as experts to enable supporting the management of the two institutions.

'These investments have helped the establishment of Cooperative Bank of Tanzania. The board of directors, management and employees of our bank are proud of these achievements as it is going to stimulate the economies of members of cooperatives as well as the national economy," he said.

He said the bank has also enabled farmers to access inputs, which has increased the assurance of good harvests as well as connecting with buyers domestically and interna-

He said until June this year, the bank has already issued 1.8trn/- credits to agriculture, equivalent to 43 percent of total banking credits issued to agriculture in the country.

Out of issued credits, 994.6bn/- were issued to small holders, who most are members of 541 Amcos, which has helped to improve efficiency.

The International day of cooperative day was officially opened by President Samia Suluhu Hassan in June 29th.

The International Day of Cooperatives is celebrated on the first Saturday of July each vear.

Its origins date back to 1923 when it was first observed by the international cooperative movement and the International Cooperative Alliance.

## African tech fundraising declines by 57pc

#### **By Guardian Correspondent**

The downward trend in fundraising by African startups continues. though sectors like transportation, logistics, and fintech remain strong, with the "Big Four" maintaining their dominance on the continent.

Data released on July 4, by the specialized platform thebigdeal. substack.com reveals that approximately \$780 million flowed into African startups in the first half of 2024, marking a 57 percent drop compared to the same period in 2023.

The first quarter saw the highest activity with \$466 million raised, followed by \$314 million in the second

Of the \$780 million raised, \$513 million came from equity investments, while \$254 million was raised through debt financing. The remaining amount consisted of grants and donations.

Geographically, the "Big Four" countries-Kenya, Egypt, Nigeria, and South Africa-captured 79% of the total funding. This marks a decline from the first half of 2023 when these countries accounted for 92% of total funds raised on the continent.

In detail, Kenya alone attracted one-third of all financing raised by June 2024, totaling \$244 million, followed by Nigeria (\$172 million),

Egypt (\$101 million), and South Africa (\$85 million).

Other economies such as Benin (\$50 million raised), Ghana (\$29 million), Uganda (\$19 million), Morocco (\$14 million), and Senegal (\$11 million) showed promising results during the semester.

Key sectors mirrored those of the first quarter: transportation, logistics, fintech, energy, and water. Notable fundraising efforts included \$110 million raised by mobility fintech Moove in March, \$51 million in loans secured by M-Kopa in May, and \$50 million raised by mobility startup Spiro, also in May 2024.

Between 2020 and 2021, the num-

ber of tech start-ups in Africa tripled to around 5,200 companies. Just under half of these are fintechs, which are making it their business to disrupt and augment traditional financial services.

McKinsey analysis shows that African fintechs have already made significant inroads into the market, with estimated revenues of around \$4 billion to \$6 billion in 2020 and average penetration levels of between 3 and 5 percent (excluding South Africa).2 These figures are in line with global market leaders.

Despite a slow-down in funding in line with global trends, we expect significant growth and value creation to lie ahead for the fintech industry in Africa.

Cash is still used in around 90 percent of transactions in Africa, which means that fintech revenues have huge potential to grow.

If the sector overall can reach similar levels of penetration to those seen in Kenya, a country with one of the highest levels of fintech penetration in the world, we estimate that African fintech revenues could reach eight times their current value by 2025.

McKinsey analysis estimates that Africa's financial-services market could grow at about 10 percent per annum, reaching about \$230 billion

in revenues by 2025 (\$150 billion excluding South Africa, which is the largest and most mature market on the continent).

Nimble fintech players have wasted no time carving out a share of this expanding market.

As the fastest-growing start-up industry in Africa, the success of fintech companies is being fueled by several trends, including increasing smartphone ownership, declining internet costs, and expanded network coverage, as well as a young, fast-growing, and rapidly urbanizing population.

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## Tobacco farmers' societies to digitalise their operations

By Guardian Correspondent, Tabora

obacco farmers will now venture into the digital world, after five primary cooperative societies which excelled during 2023/2024 equipped with computers valued 26m/- donated by the crop's buying

Donated by Alliance Tobacco company, the computers were handed over to the farmers by the Deputy Prime Minister Doto Biteko.

The recipient amcos are Muloku Amcos at Ilolangulu village in Uyui district, Igwisi Amcos in Kaliua district, Unvanvembe Amcos in Sikonge district, the trio being in Tabora re-

Others are Kikubhagulu Amcos in Uvinza district in Kigoma region and Tembo Amcos in Ushetu division in Kahama district in Shinyanga region.

The handover took place at the closing ceremony of the International Cooperative Day's weeklong celebrations held at Nanenane grounds in Tabora municipality.

The Company's Spokesperson, Advocate John Magoti, said the prizes were incentives for the winning Amcos, after abiding by various criteria provided for in their farming

He mentioned the criteria as payments to their members on time, to reach or exceed the estimated production targets as well as maintaining sound financial records of the respective amcos.

"These handouts one of the important watersheds towards enabling our amcos to convert their old way of doing business to enter the digital world," he said, adding that it was high time they did away with paper work in their record keeping.

The leaders of the Amcos when receiving the gifts on behalf of their parties, thanked the company for their generosity and promised to continue doing better in the future.

Chairman of Kikubhagulu Amcos Kudra Divusa thanked the company for being awarded after doing well in their uvinza district.

"Our amcos this season was given an estimate of 155,000 kilos equal to 155 tons and instead we have exceeded the goal by harvesting 220 tons, which we have sold and until now we have paid each other one hundred percent," he said.

Manager cum Secretary of Tembo Amcos, Alphonce Simon has thanked the company for the gift of a laptop saying it was a sign of rec-



Deputy Prime Minister and Enegy minister Doto Biteko hands over a laptop to Rashid Sikwala, the Manager cum Secretary of Muloku Amcos Ilolangulu Uyui District in Tabora Region, as Agriculture minister Hussein Bashe (L) witnesses. Photo: **Guardian Correspondent** 

ognizing the good work they have done.

"The contracted company gave us an estimate of 350,000 kilos equal to 350 tons, and in fact we have suc-our members," he said. ceeded in reaching that estimate by one hundred percent and until now we have made all the payments to

Meanwhile speaking at the celebration the Deputy Prime Minister has congratulated the buyers of the

tobacco crop, while asking them to increase the share corporate social responsibility so that the farmers can also be part of the financial success resulting from the crop.

"I have been told that this year alone, tobacco purchases reached USD 300m, now we are asking you only a small part of that amount to go to CSR, it will be greatly appreciated, "he said.

However, Attorney Magoti has said that Alliance One company gives out a total of USD 400m annually as CSR in form of environment, health and education.

The Deputy Minister also instructed the tobacco farmers in the country to start insuring their crops so that they get compensation when they are hit by calamities like El Nino, that have hit them this season.

Minister of Agriculture, Hussein Bashe, said the government has decided to give compensation of 13bn/= to various tobacco farmers whose crops were affected by the El Nino rains in the season of 2023/24.

He said the money would be sent directly to the farmers via their bank accounts after the cooperatives and the amcos submit the names of the

## Dr Mkuya urges public firms to remit govt dividends EPZA to enhance

Guardian Reporter, Zanzibar

The Zanzibar's Minister of State-President's Office (Finance and Planning) Dr Saada Mkuya Salum has urged public institutions to fulfill their duty of remitting dividends to the government.

Dr Mkuya made the call here over the weekend when receiving on behalf of the government 7bn/as dividends from the People's Bank of Zanzibar (PBZ), which is fully government owned.

The payout comes on the heels of the bank's impressive performance in

Dr. Mkuya asked other public entities to inculcate a habit of paying back what is required to be paid to the government as stipulated in the law.

"The government is pleased with the ongoing

Zanzibar Minister of State- President's Office (Finance and Planning) Dr. Saada Mkuya Salum (2nd R) receives a dummy cheque worth 7bn/- from the People's Bank of Zanzibar (PBZ) Managing Director, Arafat Haji (L) as a dividend for the year 2023. Others witnessing include Registrar of Treasury-Zanzibar, Waheed Sanya (3rd L), the Permanent Secretary of the President's Office-Finance and Planning, Zanzibar, Dr Juma Malik Akil (2nd L). The brief handover ceremony took place yesterday at the PBZ headquarters in Mpirani, Zanzibar. Photo: Guardian Correspondent

continue operating efficiently and professionally. As shareholders, we are happy to see our investment bearing fruit. development projects, espe-

Joseph

success you are achieving, The 7bn/- dividend received and our emphasis to you is to by the government today will increase the size of our revenue pool, which has been directed towards various

cially strategic ones," said Dr. Mkuva.

Joseph Meza, chairman of the PBZ Board of Directors, expressed the bank's delight in presenting the substantial

dividend, stating that the success and positive trend confirm the high trust customers have placed in the institution.

"We are happy to remain committed to achieving our important goals in expanding our footprint and investing in technology to enhance our customers' experience. Today, we are delighted to present a dummy cheque worth 7bn/- as a dividend for the year 2023. We look forward to a more hopeful future while continuing to provide better services to our customers," said Meza.

Arafat Haji, PBZ managing director acknowledged the government's role in creating a conducive environment for institutions financial to thrive, and he commended the bank's board and employees for

their exceptional efforts in driving this remarkable performance.

"The bank's performance demonstrates a conducive business environment that has allowed us to reach our customers easily. We will continue to invest in technology, expand our footprint, and improve our services to meet and exceed the expectations of our customers," said Haji.

In the year 2023, PBZ Bank successfully increased its pre-tax profits to 74 billion shillings, with its asset base reaching 2.05trn/-. The bank, which currently operates 33 branches, is strategizing to open more branches in various regions of the country, with recent expansions in Morogoro and Mbeya regions.

## competitiveness of Tanzanian goods

By Guardian Reporter

The Export and Processing Zones Authority (EPZA) has pledged to continue supporting country's efforts in producing value added industrial products to compete in global markets and fetch more foreign currencies.

This was unveiled by the EPZA Director General Charles Itembe at the ongoing 48th Dar es Salaam International Trade Fair yesterday.

"For the domestic products to compete in international markets and fetch high market value, value addition is of paramount importance," he emphasized.

He said the Sixth Phase Government under President Samia Suluhu Hassan has continued to improve business environment that has resulted into increased flow of investments in various sectors including industries.

He said due to these efforts, investments through the EPZA has continued to increase thus enhancing the contribution of the industrial sector into the economy.

Further, he said to accomodate the increased flow of investments into the industrial sector, EPZA continues to prepare special industrial areas and put necessary infrastructures including roads, water and electricity.

Itembe said through Export Processing Zones (EPZ) and Special Economic Zones (SEZ) programmes investors are produng goods which compete in both local and domestic markets.

He said EPZA is a special vehicle in Tanzania that was established with the intention of helping and ensuring that the industrial sector contributes to the increase in foreign currency earnings in the country by helping manufacturers from industrial products to compete in the international market.

He said one of the EPZA obligations is to promote and attract investments for producing goods for exports, thus contributing significantly to the country's foreigb exchange earnings.

He said also that EPZA has been contributing significantly to the increase of employment opportunities through the industries it establishes which will definitely increase the volume of raw materials processed before being exported. The Authority is also connecting the local economy to the interna-

He said one of the EPZA objectives is to attract more investors to establish processing industries in various sectors including agriculture, mining to reduce export of raw materials.

This year, EPZA has participated in the Sabasaba Exhibitions like other government institutions to create awareness to its stakeholders and showing the opportunities available in the industrial sector.

In its pavilion, EPZA provides advice on investment issues, procedures and criteria for investing through EPZ and SEZ programmes, apart from the fact that many stakeholders have been interested in these programmes.

Along with other things, the Authority has participated along with some of its manufacturers with EPZA licences in its pavilion including clothing factories, minerals, health products, agricultural products, smart card products and coffee products.

## CJ for connection of Judiciary into Brela system

#### Correspondent **Mwendapole**

CHIEF Justice of Tanzania, Prof. Ibrahim Hamis Juma has asked the Business Registration and Licensing Agency (BRELA) to connect the Court to the Agency's database in order to be able to quickly access registered companies information when it is dealing with matters

concerning companies. He made the appeal over the weekend in Dar es Salaam when he visited the BRELA pavilion at the ongoing 48th Dar es Salaam International Trade Fair in Kilwa Road in Dar es Salaam.

Prof. Ibrahim Juma said that the integration of the database will enable the Court to know the existence of the company and if it has updated its information to the Registrar, it will help to decide whether to proceed with the case or stop, if the company has not updated its information to the Registrar.

In addition, the Chief Justice congratulated BRELA for improving the delivery of its services through online which has made it easier for many citizens to register their businesses.

He said the world is going digital, so government institutions should transfer their activities to digital systems to simplify services.

At the official opening of the ex-



Chief Justice Prof Ibrahim Juma (R) speaks to Business Registration and Licensing Agency (BRELA) employees at the agency's pavilion at the ongoing Dar es Salaam International Trade Fair. Photo: Correspondent Joseph Mwendapole

overall winner and was awarded trophy by President Samia Suluhu Hassan who was accompanied by the President of Mozambique, Felipe Nyusi.

Speaking after being awarded the award, the Chief Executive Officer of BRELA, Geofrey Nyaisa, said that trophy gives them encouragement adding that they hibition, BRELA emerged the third are going to make more visible changes. "This number three position and being awarded by President Samia is proof enough that BRELA has come a long way to where we are today, so we evaluate ourselves from where we are and where we are going and I promise Tanzanians better service," he said.

"We are grateful that only two people have led us, last year we

did not even get this position, so where we are going, we want to see what we have achieved is reflected in our daily work and I call on business stakeholders to come to us because we provide all the services available in our office," Nyaisa said.

He said that BRELA has gone to the exhibition to work and that all the executives who were

staying in the office have come to work on registering companies or obtaining licenses and providing them to those who need them instantly.

He said what helped them to hold that position is that they have put most of their things on digital systems and do not work on paperwork, which has made the service easier.

## Programme raises forest management awareness

By Francis Kajubi

HE Forest and Value Chain Development (FORVAC) programme has managed to raise communities' awareness on the benefits of forest management and ways for forest sustainability.

The six-year collaborative endeavor, initiated in 2018 by the government and the Republic of Finland, has left an indelible mark in the regions of Tanga, Manyara, Lindi, and Ruvuma in sustainable forest management.

The programme was dedicated at supporting increased community benefits and value addition from sustainably harvested forest products.

The programme has empowered the local populations and bolstered their capacity, both at the grassroots and governmental levels in forest management and sustainability.

Speaking at the launch of the programme's implementation report held in Dar es Salaam recently, Deusdedit Bwoyo, Director for the Department of Forestry and Beekeeping in the Ministry of Natural Resources and Tourism, said the government is eager at seeing all citizens engage in the conservation of their forests.

He asserted that during the sixyear project period, the FORVAC programme achieved remarkable success, surpassing its targeted goals by more than 80 percent.

He said the programme's im-



pressive impact is evident in the staggering 9bn/- (approximately 4 million Euros) which was distributed to fund various community development projects, including the construction of social infrastructure like classrooms and health centers.

He said Tanzania boasts of a forest covering 48.1 million hectares, with 22 million hectares for the

"The ministry's first priority was to ensure that the citizens, who are the primary custodians of the forests, actively participate in the management of the forests within their areas. Secondly, the ministry recognised the need to build their capacity to effectively oversee the forests," said Bwoyo.

The Counsellor for Natural Resources and Innovations from the Embassy of Finland in Tanzania, Sanna-Liisa Taivalmaa, commended the FORVAC programme's significant impact on the communities, which has contributed to the sustainable management of forests, reduced deforestation, and

"Finland is a very forest rich country, and we see this as our strength. We are planning to continue supporting the forest sector, including the government, in the future, to preserve the value and maintain it sustainably for the future," said Taivalmaa.

increased income.

FORVAC National Coordinator in the Ministry of Natural Resources and Tourism, Emma Nzunda noted that through the remarkable initiative there have been a vast number of beneficiaries in the rural areas

"The FORVAC project has enabled our communities to access lucrative markets for their forestbased products,

They have not only improved the quality of their goods but also shifted from more traditional production methods to embrace modern techniques," said Nzunda.

She asserted that villagers now have access to state-of-the-art equipment, such as sophisticated sawmills and solar-powered drying terminals, which have elevated the quality and value of their forestry products.

She explained that the impact has been truly colorful. The rural communities have experienced a remarkable financial renaissance, of which she thanked the strengthening of environmental stewardship through sustainable forestry practices.

FORVAC Forestry Expert Marcel Mkunda said that the FORVAC programme has touched the lives of over 69 villages, surpassing its targets by covering more than 450,000 hectares of forests.

"The sustainable forest harvesting practices have enabled these communities to collectively earn over 9bn/-, which have been reinvested into vitalities within the villages," he said.

Mkunda said on the way forward plans are to launch a new forestry and land program, FOR-LAN, which will expand its reach to the Northern Highlands regions, including Iringa, Njombe, Lindi, and Ruyuma.

## **Tanzanian businesses to** benefit from EU's grant

By Guardian Reporter

The European Investment Bank Vice-President, Thomas Östros, and the Deputy Ambassador of the European Union to Tanzania, Emilio Rossetti, have signed a statement of intent to blend a grant of 15 million EUR (43bn/-) from the European Union with 350 million EUR (1trn/-) loans from the European Investment Bank to provide credit to Tanzanian banks.

This financing will go towards supporting Small and Medium-Sized enterprises (SMEs) in Tanzania, under the EU Global Gateway strategy.

The EU grant will contribute to early stages of financing to prepare businesses for subsequent commercial investment. This will help de-risk local banks' lending to unlock or increase funding to SMEs.

So far, out of the 350 million EUR, the EIB has signed 270 million EUR (775bn/-) with three banks: CRDB (150 million EUR equivalent to 430bn/-), NMB (100 million EUR, equiv. 287bn/-) and KCB Tanzania (20 million EUR, equiv. 58bn/-). The remaining 80 million EUR (229bn/-) will be provided to other financial institutions in

The blended package will primarily focus on women and the blue economy sector; specifically SMEs.

The package under the EU's Global Gateway investment strategy is aligned with the Tanzanian Government's priority sectors and Sustainable Development

Östros highlighted that "Small businesses are a key part of the African economy. They create jobs and drive economic development and innovation. At the European Investment Bank, we use a variety of tools that address financing gaps at the various stages of business creation, including the riskiest ones, so as to develop an efficient entrepreneurial ecosystem driven by entrepreneurs' skills and exper-

Rossetti added that "We are working jointly with the European Investment Bank to enhance access to finance for SMEs and promote financial inclusion of underserved people such as startups or youth and women-led businesses in Tanzania. This is part of the EU's Global Gateway investments for Africa aiming to create new and sustainable jobs".

Last year, during the EU-Tanzania Business Forum, EIB Global signed a 270 million EUR (775bn/-) package to support local businesses through co-operation with commercial banks in Tanzania, its largest investment support to any country in Sub-Saharan Africa in 2023.

Highlighting the good implementation progress that has been made so far, Östros said that "This financing support has already reached over 10,000 final beneficiaries out of which over 3,000 are women-led enterprises and over 900 are blue economy enterprises and co-operatives in Zanzibar, with more to follow.'

## Govt urged to improve foreign markets access policy

#### By Correspondent Felix Andrew

The government has been advised to make sure that the foreign market access policy helps local businessmen to export their goods worldwide.

Speaking in Dar es Salaam over the weekend, the Sales and Marketing Official of the local packaging company Idd Msoma, said the government must link local business with foreign business not only for the USA but throughout the globe.

"We must sell abroad in order to earn foreign currency and we have that capability instead of depending on buying products from outside only", he said.

Msoma said recently the company secured market of its products in United States but they faced a lot of challenges and many people are not aware of the procedures.

"Yes challenges are there especially when our customer do not have enough knowledge on export business procedure", he said

He added that they are not giving ingredients of the products their side is on the packaging so the customer must have enough knowledge on his products so that he can manage to penetrate in the export market.

Asked what is required for the local company to access US or foreign markets, he said they need to follow all national and international requirements for the product and its pack.

"All details on the ingredients of the products must be explained in case you missed even a single item your product will not enter in their market", he insisted.

He also added that products must be well supported by clear and attractive packaging like what they did at their company.

Apart from US, he said they consider to look for more markets worldwide

"We used to sell our products in United Arab Emirates (UAE) especially cashew and meat packaging", he

In Africa our markets now are found in Mozambique, Comoro, Zambia, Malawi, Zimbabwe and Democratic Republic of Congo (DRC).

According to him some of the products which are exported in the US market are lamination pouches for cashew nuts, lamination vacuum pouches and meat vacuum lamination pouches.

#### MONDAY - WEDNESDAY FROM 10:30 PM 16:00 Dw News Africa rot 21:05 Dakika 45 23:30 Music: The Base 18:00 Hapa na Pale 15:15 Aibu vako 23:00 Al Jazeera **ITV PGM** 22:00 Our Earth 18:10 ITV Top 10 rpt 16:30 The Monday Agenda rpt 15:30 Rev rpt

19:00 Jungu kuv

20:00 Habari

21:35

19:30 Shika Bamba

21:05 Igizo: Haikufuma

Min Jackpot

21:45 Art and Lifestyle

23:40 Soap: Uzalo rpt

SUNDAY 14 July

6:40 Kumekucha

7:00 Habari

8:00 Al jazeera

09:00 Watoto Wetu

12:45 Mjue zaidi

13:30 Usafiri wako

15:30 Mwangaza

17:20 Kipindi cha kikristo

18:00 Hapa na Pale

18:30 Matukio ya w

19:30 Igizo: Haikufuma

21:05 Igizo: Mizengwe

21:40 Mjue Zaidi

00:30 Al jazeera

21:20 Kipindi maalum: Mchezo Supa

18:15 Mapishi

20:00 Habari

10:00 Soap rpt: Laws of love

11:45 Hawavumi lakini wamo rpt

5:30 Uwanja wa Mazoe

22:15 ITV Top 10

Kipindi maalum: Mo

16:00 Dakika 45 rpt

17:30 Meza huru

19:00 Eco@Africa

20:30 Out & About rpt

21:30 Capchat live

Mon 08 July

06:00 Al jazeera

11:30 Business edition

12:00 Out and About

13:00 Telenovela rpt:

14:00 Ripoti maalum

14:45 Sports Gazette

16:00 Tommorow Today

17:00 Dw News Africa rp

19:30 Special Pgm : Culinary Tourism

17:30 Meza huru

19:00 The Décor rpt

20:00 Innovation Rp

20:45 The Monday Agenda

21:30 Capital Prime New

15:15 Jagina

12:30 Our earth

09:00 Kumekucha Michezo rpt

21:00 Dw News Africa

20:00 Jagina

19:30 Cookery pgm: Culinary Delights

16:45 Mizengwe rp

Wed 10 July

06:00 Al jazeera

12:30 Our Earth

14:00 Capchat

15:00 Out& About rpt

16:30 Culinary delight rot

20:00 Monday Agenda Rot

21:30 Capital Prime Ne

22:00 Dakika 45:

23:15 Al Jazeera

Thurs 11 July

06:00 Al Jazeera

10:00 Meza Huru Rpt

11:30 Spots gazette

14:00 Our Earth rpt

15:00 Jagina rpt

17:30 Meza huru

19:30 Eco@Africa

20:00 Our Earth Rpt

15:30 Mizengwe rpt

16:00 Tommorrow Toda

16:30 Business edition rpt

14:30 DW news Africa ry

Ramon rpt

12:30 Culinary

20:45 Telenovela: In Love With Ramo

17:00 Innovation rpt

17:30 Meza huru

19:00 Sports Gazette

15:30 Special Pgm : Culinary Tourism rp

10:00 Meza Huru Rot

11:30 Tomorrow Today rpt

12:00 Dw News Africa rp

17:30 Meza huri

20:00 Aibu Yako

00:00 Al Jazeera

Sat 13 July

08:00 Al jazeera

09:30 Jagina rpt

10:00 Culinary delight rpt

10:30 Innovation rpt

11:00 Out n'about rpt

12:00 Shamba Lulu rot

12:30 Our Earth rpt

13:30 Aljazeera

17:15 Eco@Africa

18:15 Capchat rpt

19:30 The Decor

20:30 Tommorrow 7

23:00 Al Jazeera

01:00 Al Jazeera

09:00 In good shape

10:00 Capchat rpt

12:00 Jagina rpt

13:00 In good shape rpt

11:00 Sports Gazette rpt

12:30 Bundesligga Kick Off rpt

Sun 14 July

11:30 Dw

13:30 Dw

15:15 Aibu yako

21:00 Out n' About

17:45 Bundesliga kick off

20:00 Special Pgm : Culinary Tourism

13:00 Business edition rpt

19:00 Out & About Rpt

20:15 Local Pgm: Business Edition

21:30 Capital Prime News

20:45 Telenovela: In Love With Ramo

19:00 Rev

#### **SCHEDULE**

22:30 Soap: Uzak

23:30 Music: The Base

5:00 Soap rpt: Uzalo

5:30 Uwanja wa Mazoez

Kumekucha Michezo

Kumekucha kishinde

Soap: Laws of love

11:00 Hawavumi lakini wamo rpt

Habari za saa

10:00 Watoto wetu

10:55 Habari za saa

11:55 Habari za saa

12:00 Al Jazeera

12:30 Afya ya jami

12:55 Habari za saa

13:30 Shikabamba

14:00 Shikabamba

14:55 Habari za saa

15:00 Meza Huru

16:30 Watoto wetu

18:15 Mapishi

20:00 Habari

17:00 Music: The Base

Mahakama

Nvumba

Kipindi maalum: Sema na

14:20 Igizo rpt: Haikufuma

10:25 Jagina

Habari za saa

23:00 Jiji letu

00:30 Al Jazeera

02:00 DWTV

TUESDAY 9 July

6:00 HABARI

7:30 HABARI

8:55

9:30

9:55

#### SUNDAY 7 July 5:30 Uwanja wa Mazo

- 6:00 HABARI 6:40 Kumekucha
- 8:00 Al jazeera
- 10:00 Soap rot: Laws of love 12:45 Miue zaidi
- 13:30 Usafiri wako 14:00 Tamasha la Michez 15:30 Mwangaza 16:30 ITV Top 10 rpt
- 17:20 Kipindi cha kikrist 18:00 Hapa na Pale 18:15 Mapishi
- 18:30 Matukio ya wik 19:30 Igizo: Haikufuma 21:05 Igizo: Mizengwe
- 21:20 Kipindi maalum Jackpot 21:40 Mjue Zaidi 22:15 Soap: Uzalo rp

#### MONDAY 8 July

- 5:30 Uwanja wa Mazo 6:00 HABARI
- 6:40 Kumekucha 7:30 HABARI 8:00 Kumekucha Michezo Habari za saa Kumekucha Kishindo
- Soap: Laws of love rp 9:55 Habari za saa Watoto wetu
- 10:55 Habari za saa ITV Top Ten rp Habari za saa 12:00

14:00 Art and Lifestyle

14:55 Habari za saa

16:30 Watoto Wetu

17:00 Music: The Bas

18:00 Hapa na Pale

18:30 DW: Afrimax

19:00 Afya ya Jamii

20:00 Habar

19:30 Soap: Laws of lov

18:15 Mapishi

14:20 Soap rpt: Haikufum

- 22:00 Chetu ni chetu 22:30 Soap: Uzalo 23:00 Jiji letu Al jazeera 23:30 Music: The Base 12:30 Jungu Kuu 00:30 Al Jazeera Habari za saa 13:00 Mjue Zaidi WEDNESDAY 10 July 13:40 Art and Lifestyle 13:55 Habari za saa
  - Soap rpt: Uzalı 6:00 HABARI 7:30 HABARI

10:30 Jungu Kuu rpt

Habari za sa

10:55

8:00 Kumekucha Michezo 8:55 Habari za saa Kumekucha Kishindo 9:30 Soap: Laws of love 9:55 Habari za saa 10:00

- 11:40 Maji Kilimanjaro 11:55 Habari za saa Al Jazeera 12:30 Kipindi maalum: Msajili Hazin Habari za saa 13:00 Dakika 45 rpt Habari za saa
- 14:00 Chetu ni chetu rp 14:40 Mapishi 15:00 Meza huru 17:00 Music: The Base
- 18:15 Mapishi 18:30 Jarida la wanawak 19:00 Kipindi maalum: BO 19:30 Soap: Laws of love
- 20:00 Habari 21:05 Aibu Yako Kipindi maalum: Watumish housing 21:20 Kipindi maalum: Taneso
- 21:50 Ripoti maalum 23:00 Jiji letu 00:30 Al Jazeera

**THURSDAY 11 July** 

- 5:00 Soap rpt: Uzal 5:30 Uwanja wa Mazoez 6:00 HABARI 6:40 Kumekucha 7:30 HABARI Habari za saa 9:00 9:30 Soap rpt: Laws of love
- 10:00 Watoto wetu Shamba lulu 10:55 Habari za saa 11:55 Habari za saa Al Jazeera 12:30 Jarida la wana Habari za saa
- 13:00 Kipindi maalum rpt: BO 13:30 Art and Lifestyle 14:00 Shamsham za pwani rp 14:55 Habari za saa 15:00 Meza huru
- 17:00 The Base 18:00 Hapa na Pal 18:15 Mapishi 19:00 Kipindi maalum: TMDA 19:30 Soap: Laws of love

21:05 Malumbano ya hoja

18:00 Hapa na Pale 18:15 Maji Kilimanj 18:30 Jagina 19:30 Soap: Laws of love 21:05 Kipima Joto 23:30 The Base

FRIDAY 12 July

6:00 HABARI

6:40 Kumekucha

7:30 HABARI

9:00

9:55

10:55

11:00

11:55

13:30

5:00 Soap rpt: Uzalo

5:30 Uwanja wa Mazoe:

8:00 Kumekucha Michezo

Habari za saa

Habari za saa

Habari za sa

11:20 Kipindi maalum: TMDA

Habari za saa

12:30 Kipindi maalum rpt: Tanesco

13:00 Kipindi Maalum rpt: Maisha ni

14:00 Kipindi Maalum rpt: Sema na

Kipindi Maalum rpt: Sema na

Kipindi maalum: Watumish

10:30 Usafiri wako

12:00 Al Jazeera

12:55 Habari za saa

13:55 Habari za saa

mahakama

14:30 DW: Afrimaxx rp

14:55 Habari za sa

15:00 Meza huru:

16:30 Watoto Wet

17:00 The Base (DJ Show

Kumekucha Kishind

- **SATURDAY 13 July** 6:00 HABARI 6:40 Kumekuch 7:00 Habari 8:00 Al Jazeera 9:00 Watoto wetu
  - 10:35 Mjue Zaidi rpt 11:15 Chetu ni chetu rpt 11:50 Hawayumi lakini wam 12:50 Art and lifestyle 13:20 Shamba lulu 13:50 Soap rpt: Laws of love 15:45 Igizo: Mizengwe

16:10 Igizo: Haikufuma

17:00 Shamsham za Pwa

- Sat 29 June 09:00 Rev rpt 09:30 Jagina rpt 10:00 Culinary delight rp 10:30 Innovation rpt 11:30 Sports Gazette ro 12:00 Shamba Lulu rpt
  - 08:00 Aljazeera 09:00 In good shape 10:00 Capchat rpt
  - 11:00 Sports Gazette rg 12:00 Jagina rpt 12:30 Bundesligga Kick Off rot 13:00 In good shape rp
- 22:00 Kipima Joto Tues 09 July 09:00 Kumekucha Michezo rpt

**CAPITAL** 

- 11:30 Monday agenda rpi 12:15 Spots gazette 12:45 Filler doc 13:00 Telenovela rpt: I Plead Guilty Rpt

- 15:30 Bundesliga Kick of 17:30 Meza huru 19:00 Innovation 19:30 Our Earth 20:00 Décor Rpt

21:30 Capital Prime News

22:00 Jagina rpt

22:30 Eco@Afric

14:30 Ingood Shape

- 15:00 Shamba Lulu 16:00 Culinary Delights Rpt
- Frid 12 July 06:00 Al Jazeera 10:00 Meza Huru Rot 11:30 Capchat 12:30 Decor

14:00 Culinary rpt

14:30 Ripoti Maalun

15:00 Dk 45 rpt

21:30 Capital Prime News 23:00 Al Jazeera

20:45 Telenovela: In Love With Ramo

- 13:00 Telenovela In Love With Ramo
- 16:00 Dakika 45 rpt
  - 16:45 Mizengwe rpt 17:00 The Decor rpt 17:30 Meza huru 19:00 Eco@Africa 19:30 Cookery pam: Culinary Delights 20:00 Jagina 20:30 Out & About rpt 21:00 Dw News Africa
  - 21:30 Capchat live 22:15 Telenovela rpt: In Love With Ramon rpt 00:00 Al Jazeer

## Guardian www.lppmeda.com

## WORLI

## **New UK PM Starmer:** Rwanda deportation plan 'dead and buried'

#### LONDON

BRITAIN'S new Prime Minister Keir Starmer said on Saturday he would scrap a controversial plan to fly thousands of asylum seekers from Britain to Rwanda in his first major policy announcement since winning a landslide election vic-

The previous Conservative government first announced the plan in 2022 to send migrants who arrived in Britain without permission to the East African nation, saying it would put an end to asylum seekers arriving on small boats.

But no one was sent to Rwanda under the plan because of years of legal chal-

At his first press conference since becoming prime minister, Starmer said that the Rwanda policy would be scrapped because only about 1 percent of asylum seekers would have been removed and it would have failed to act as a deterrent.

"The Rwanda scheme was dead and buried before it started. It's never been a deterrent," Starmer said. "I'm not predon't act as a deterrent."

Starmer won one of the largest parliamentary majorities in modern British history on Friday, making him the most powerful British leader since former Prime Minister Tony Blair, but he faces a number of challenges, including improving struggling public services and reviving a weak economy.

At the press conference in Downing Street, Starmer answered about a dozen questions and was repeatedly asked about how and when he would start delivering on his promises to fix the nation's problems, but he gave few specifics about what he planned.

Asked if he was willing to take tough decisions and raise taxes if necessary, Starmer said his government would identify problems and act in areas such as tackling an overstretched prisons system and reducing the long waiting times to use the state-run health service.

"We're going to have to take the tough decisions and take them early, and we will. We will do that with a raw honesty," he said. "But that is not a sort of prelude pared to continue with gimmicks that to saying there's some tax decision that challenged by charities and unions in



Britain's Prime Minister Keir Starmer holds a press conference at the end of his cabinet's first meeting in Downing Street in London on on Saturday. AFP

we didn't speak about before."

Starmer said he would set up and chair different "mission delivery boards" to focus on so-called missions or priority areas such as the health service and economic growth.

#### **Election issue**

The question of how to stop the asylum seekers crossing from France was a major theme of the six-week election campaign.

While supporters say it would smash the model of people traffickers, critics have argued the Rwanda policy was immoral and would never

Last November, the UK Supreme Court declared the policy unlawful, saying Rwanda could not be considered a safe third country, prompting ministers to sign a new treaty with the East African country and to pass new legislation to override this.

The legality of that move was being

The British government has already given the Rwandan government hundreds of millions of pounds to set up accommodation and hire extra officials to process the asylum seekers, money it cannot recover.

Starmer has said his government would create a Border Security Command that would bring together staff from the police, the domestic intelligence agency and prosecutors to work with international agencies to stop people smuggling.

Sonya Sceats, CEO of Freedom from Torture, one of the many organizations and charities which have campaigned to stop the Rwanda plan, welcomed Starmer's announcement on Saturday.

"We applaud Keir Starmer for moving immediately to close the door on this shameful scheme that played politics with the lives of people fleeting torture and persecution," she said.

#### 'Xi's Central Asia trip significant for regional cooperation, development'

#### **BEIJING**

CHINESE President Xi Jinping's just-concluded trip to Central Asia is significant for guiding the direction of the development of the Shanghai Cooperation Organization (SCO), deepening China's good-neighborly tions with regional countries, and promoting the



substantial advancement of building a community with a shared future among neighboring countries, Chinese Foreign Minister Wang Yi said on Saturday.

Wang, also a member of the Political Bureau of the Communist Party of China (CPC) Central Committee, made the remarks during a press briefing on Xi's attendance at the 24th Meeting of the Council of Heads of State of the SCO in Astana, and state visits to Kazakhstan and Tajikistan this week.

President Xi attended the meeting of the Council of Heads of State of the SCO as well as the SCO+ meeting, and pointed out that the SCO stands on the right side of history, fairness and justice, and is of great significance to the world, Wang said.

The Chinese president called on the SCO, which is faced with new situations and challenges, to ensure security, safeguard development rights, consolidate the strength of unity, and strive to build a shared home featuring solidarity and mutual trust, peace and tranquility, prosperity and development, good-neighborliness and friendship, as well as fairness and justice, Wang said.

While briefing on Xi's visit to Kazakhstan, Wang said the heads of state of China and Kazakhstan reaffirmed their strong political will to promote the building of a China-Kazakhstan community with a shared future, and made new plans to usher in a new "golden 30 years" of bilateral relations.

China remains steadfast in its commitment to the China-Kazakhstan friendship, in its resolve to advance cooperation across the board, in its determination to continue mutual support on issues concerning each other's core interests, and in its confidence in both countries realizing their development goals, Wang added.

While briefing on Xi's visit to Tajikistan, Wang noted the Chinese president has met with Tajik President Emomali Rahmon 15 times since the beginning of the new era, saying that during Xi's state visit this time, the two heads of state announced the establishment of a comprehensive strategic cooperative partnership in the new era between China and Tajikistan, and the joint building of a community with a shared future from a higher starting point.

President Rahmon has said repeatedly that China is a great neighbor of Tajikistan, Wang noted, adding that Xi's visit this time is another important milestone in Tajikistan-China relations.

During Xi's state visit to Tajikistan, he not only attended the inauguration of a parliament building and a government building aided by China with President Rahmon, but also awarded the "Friendship Medal," China's highest state honor for foreigners, to Rahmon, Wang said.

During his attendance at the SCO summit in Astana, Xi also held intensive bilateral meetings with Russian President Vladimir Putin and other foreign leaders participating in the summit, Wang noted.

The leaders of various countries have expressed their hope to learn from China's governance experience and accelerate the modernization process of their countries, Wang said.

They have clearly stated that they firmly abide by the one-China principle and oppose any form of "Taiwan independence," Wang said, adding that the leaders also highly commended the proposition of building a community with a shared future for mankind and a series of global initiatives proposed by Xi. *Xinhua* 



China remains steadfast in its commitment to the China-Kazakhstan friendship, in its resolve to advance cooperation across the board, in its determination to continue mutual support on

## Iran's president-elect says helping country through challenges 'big test' ahead

#### **TEHERAN**

IRAN'S President-elect Masoud Pezeshkian said on Saturday that helping the country pass through the "bottlenecks, challenges and crises" would be a "big test" ahead, according to the official news agency IRNA.

He made the remarks when speaking with supporters at Imam Khomeini's mausoleum in Tehran hours after being announced as the winner of the country's 14th presidential election in a runoff against principlist candidate Saeed Jalili.

Pezeshkian (pictured) emphasized his readiness to serve the people of Iran and pledged to attentively listen to their concerns. He acknowledged the challenging circumstances facing his administration and expressed a commitment to working with the Iranian parliament to reduce tensions and navigate through difficulties.

Pezeshkian underscored the authenticity of his cam-country's establishment and gov-while Jalili garnered 13,538,179 paign promises, affirming that he had made commitent of address the issues of votes. Pezeshkian, 69, is a cardiac



ments he intended to fulfill.

He also expressed his intention to promote dialogue, unity, and

society in all economic, social, cultural, and political spheres.

Pezeshkian won the election national consensus within the run-off with 16,384,403 votes,

in the country's parliament. He was the parliament's first deputy speaker from 2016 to 2020 and health minister between 2001 and

surgeon and currently a lawmaker

Earlier on Saturday, Iran's top leader Ali Khamenei received Pezeshkian in a meeting and congratulated him on his victory.

The leader expressed satisfaction with the increased voter turnout of 49.8 percent in the second round of the election, hoping that Pezeshkian would utilize the abundant capacities of Iran and its people to foster further progress and development.

#### Kenya's coastal communities embrace seaweed farming amid livelihood transformation

IT is early morning on Kenya's Indian Ocean coastline, and Fatuma Aisha is attaching pieces of seaweed to rope lines tied end to end to sticks anchored on the shallow ocean bed about 20 meters

Aisha, along with 30 other members of the Tumbe Seaweed Farmers Group in the coastal county of Kwale, is taking advantage of the low tide to plant their seedlings, which will float in the sea for the next few weeks.

The 31-year-old mother of three has been engaged in seaweed farming for the past year and has no regrets so far. "Seaweed cultivation requires little in terms of inputs and takes a short time to mature," Aisha told Xinhua Thursday. She typically plants seaweed seedlings that weigh about 100 grams and grow to a weight of five kg, ready to be harvested in about 45 days.

Aisha decided to venture into seaweed farming after her husband, a fisherman, experienced reduced incomes due to declining fish stocks in the Indian Ocean.

Betty Mukami, a fisheries officer at the state-owned Kenya Fisheries Service, said that years of overfishing along the Indian Ocean shoreline have rendered small-scale fishing unprofitable.

Coastal communities need alternative sources of income to make ends meet, Mukami said. She noted that seaweed farming has emerged as a viable source of revenue for households living next to the coastline because it thrives even with limited resources.

The Tumbe Seaweed Farmers Group is a beneficiary of the Kenya Marine Fisheries and Socioeconomic Development (KEMFSED) project, which aims to support coastal communities in boosting their livelihoods. The group received a grant of about 2.7 million Kenyan shillings (about 21,000 U.S. dollars) to upscale their production through modern technology.

Rama Mwinyi Madzumba, the chairman of the Tumbe Seaweed Farmers Group, said the financial assistance helped them acquire a fiberglass boat and safety gear to transport seaweed for onshore processing. To boost their incomes, the group members decided to pursue value addition for their seaweed produce. They dry harvested seaweed, crush it into powder form, and use it as an ingredient for shampoo and soaps. Moreover, the members bake wheat products such as bread, which are blended with seaweed powder that has a high demand in the local market.

Mariam Juma, another member of the group, said her entry into seaweed farming has improved her fortunes. The 33-year-old mother of four said that seaweed farming provides her with a regular income, as cultural limitations prevented her from fishing in the Indian Ocean. "I am now able to augment my husband's income in catering to the needs of my household," Juma said.

### UN humanitarians estimate 250,000 people in southern Gaza flee under Israeli evacuation order

#### **UNITED NATIONS**

AN estimated 250,000 people in parts of eastern Khan Younis and Rafah in southern Gaza under an Israeli evacuation order are on the move, UN humanitarians said on Friday.

The UN Office for the Coordination of Humanitarian Affairs (OCHA) revised downward its estimate of the population area affected from one-third to one-quarter of the Gaza Strip, or from 117 to 85 square kilometers.

The displaced moved toward western Khan Younis and Deir al Balah, areas already overcrowded and lacking essential services, critical infrastructure, shelter materials and even sufficient space.

OCHA said its assessments on Thursday showed more than 9,000 displaced households are living at a site in Khan Younis and nearly 1,000 more at a site in Deir al Balah with just 650 tents.

"All of these families are in dire need of safe drinking water, with people -- especially children -- spending long hours queueing to collect water each day," the humanitarians said.

The office said children have been out of school for months, and a lack of space and materials prevents humanitarian partners from providing education services.

At one displacement site, children spend most of their time outside, near informal dumping areas, and parents report a surge in waterborne and skin diseases. Neither site has health points available; the closest medical services are at least three kilometers away. OCHA said the European Gaza Hospital in Khan Younis is now empty. No equipment remains, and it is not functional. All patients were evacuated, some of them in beds with their intravenous drips.

In southern Gaza, movement to and from the Kerem Shalom crossing continues to be hampered by security risks, most recently following Monday's evacuation order for areas in eastern Khan Younis that encompass parts of Salah ad-Din Road, a crucial artery for the passage of humanitarian goods and personnel.

In northern Gaza, the humanitarian office is concerned about the conditions of up to 80,000 people displaced from Ash Shuja'iyyeh and other parts of eastern Gaza City following a June 27 evacuation

Alongside other humanitarian partners, OCHA said it assessed some of the sites hosting the displaced, finding people who had to flee hastily, under shelling and without any of their belongings.

"Shelter and sanitary conditions at the displacement sites are poor, and many people are having to sleep amid solid waste and rubble, with no mattresses and lacking enough clothing," the office said.

"Others have found shelter

in UN facilities that had been partially destroyed. Some of those displaced report having been separated from family members." OCHA said hostilities and access constraints severely hinder the delivery of life-saving aid to hundreds of thousands of people across

Between Monday's evacuation order and Thursday's, just one of 13 planned humanitarian assistance missions to northern Gaza was facilitated by Israeli authorities -- with the rest denied, impeded or canceled due to logistical, operational or security reasons.

The office said its humanitarian partners report that the lack of fuel in Gaza is increasingly hampering the provision

of health care. The directorgeneral of the World Health Organization, Dr. Tedros Adhanom Ghebreyesus, warned of further disruption to health services due to severe fuel shortages. Tedros said only 90,000 liters of fuel entered Gaza on Wednesday when the health sector alone requires 80,000 liters daily.

With limited fuel supplies directed to critical hospitals to prevent services from grinding to a halt, the United Nations and its partners are forced to make impossible choices.

OCHA said fuel shortages also continue to have an acute impact on water and sanitation infrastructure and living conditions across Gaza. Humanitarian partners report receiving less than 52,000 liters of fuel between June 22 and June 28 to operate critical water and wastewater facilities. "Though this is more than

what was received the previous week, the supplies were sufficient for just 10 percent of daily requirements," the office

"As a result, at least half of the remaining functional water wells across Gaza temporarily stopped pumping water, and more than 100 water trucks have ceased operations." OCHA added that two desalination plants in central and southern Gaza also had to suspend operations on Sunday and Monday due to a lack of fuel.

Xinhua

## Burkina Faso, Mali, Niger sign confederation pact

BURKINA Faso, Mali and Niger have announced the creation of the Confederation of the Alliance of Sahel States during the institution's first summit held here on Saturday, marking a significant step toward establishing an economicmilitary bloc and moving away from regional and Western countries following a series of coups.

In a joint statement, the leaders -- Ibrahim Traore of Burkina Faso, Assimi Goita of Mali and Abdourahamane Tchiani of Niger -- praised the successful synergy between the three states in combating terrorism within the alliance area and emphasized their commitment to deeper integration among member states. "Considering our shared goal of an effective fight against terrorism in the Sahel, particularly in the Liptako-Gourma region, we have decided to take a significant step toward greater unity," the statement said.

Located at the borders of Burkina Faso, Mali and Niger, the Liptako-Gourma region is the epicenter of the security crisis in the broader Sahel region, which began in 2012.

On Sept 16, 2023, the three countries signed the Liptako-Gourma Charter, establishing the Alliance of

The three leaders on Saturday commended the establishment of a unified Sahel states force during a chiefs of staff meeting in Niamey, the capital of Niger, in March. The force's mission is to implement a permanent trilateral plan to combat armed terrorist groups, transnational organized crime and other threats faced by these

Moreover, the leaders resolved to equip the confederation with "independent instruments for financing our economic and social policies" and to create a mechanism facilitating the free movement of people. goods and services within the AES space. They announced the creation of an investment bank within the AES and decided to establish a stabilization fund.

Burkina Faso, Mali and Niger previously announced their withdrawal from the Economic Community of West African States (ECOW-AS) following the creation of the AES. The leaders of the three countries reaffirmed their "commitment to the principles and objectives enshrined in the Charter of the United Nations" and reiterated their dedication to the ideals, principles and objectives of the African Union and Pan-Africanism.



The head of head of Niger's military government General Abdourahamane Tiani (center), Malian Colonel Assimi Goita (left) and Burkina Faso's Captain Ibrahim Traore (right) sign the documents of the Confederation of Sahel States (AES) during their first summit in Niamey on July 6, 2024. (PHOTO / AFP)

Addressing the summit held on Saturday, Tchiani, president of the National Council for the Protection of the Homeland of Niger. said that the formal approval of the treaty establishing the AES confederation "will fulfill the aspirations of our populations to form a union of states within our Sahelian space, sharing the same challenges, ambitions and ultimately, the same destiny."

"In the current geopolitical context, the AES represents the most effective sub-regional group in the fight against terrorism, especially given ECOWAS's lack of involvement in this struggle," he said.

The ECOWAS, one of the pillar regional blocs in Africa, suspended the three countries after their respective military takeovers, which occurred in July 2023 in Niger, September 2022 in Burkina Faso and August 2021 in Mali.

"As a result, the AES alone allows us to confront terrorist threats in a way that no other regional or international structure has done before," Tchiani said.

The past decade's unrest in the Sahel, a vast semi-arid region of Africa extending from Senegal eastward to Sudan, has undermined security in Burkina Faso, Mali, Niger and other regional countries. Following a NATO-led military intervention in Libya in 2011 that toppled former leader Muammar Gaddafi, the region experienced insecurity that resulted in rampant arms trafficking, with armed groups linked to al-Qaida and the Islamic State growing significantly.

According to a report by Mark A Green, president of the Wilson Center, a Washington D.C.-based think tank, the Sahel accounts for 43 percent of the world's terrorism deaths, more than South Asia and the Middle East and North Africa region combined.

"After the fall of Gaddafi, terrorism began in the Sahel region," said Bella Kamano, a political analyst based in Conakry, Guinea.

"Populations in Niger are complaining about insecurity in their country. Not a week or a month goes by without terrorists taking hostages and committing attacks against people in the villages," Kamano noted, adding that all countries in the Sahel region are suffering the consequences of the Libyan war.

The worsening security situation has contributed to rising anti-Western sentiment in West Africa in recent years.

French troops have been gradually pushed out of Mali, Niger and Burkina Faso as demanded by the military governments in these countries. Similarly, the United States has withdrawn most of its troops from Niger following Niamey's decision to terminate a military agreement with Washington.

# South Sudan's peace talks in Kenya make good progress, says special envoy

SOUTH Sudan's negotiation team in the ongoing peace talks in Nairobi, the Kenyan capital, said on Friday that substantial progress had been made towards achieving lasting peace and stability in the world's youngest nation.

Albino Mathom, the special envoy to South Sudan's President Salva Kiir and head of the delegation to the Nairobi peace talks, said that they had reached some important milestones with the opposition groups, expressing confidence in reaching a final deal soon.

"What we have agreed in Nairobi with the opposition is trust and confidence building measures that is a protocol by itself, economic recovery and management which means we will have accountability in the economy," Mathom said at a briefing in Juba, the capital of South Sudan.

Mathom said other areas the negotiators had agreed on includes judicial reforms, transitional justice and accountability, permanent ceasefire, security arrangement and reform.

"Humanitarian assistance and the rest are pending and we are still negotiating, we are almost to reach an agreement with the opposition," Mathom declared. He said the people of South Sudan have suffered for a long period and as such, President Salva Kiir initiated the Nairobi talks to hasten the search for durable peace and the country's rebuilding.

### France's North African doctors mull emigration with far right rise

**PARIS** 

IN the southern French town where Tunisian doctor Tasnime Labiedh works, the far-right National Rally (RN) came top with 41 percent in the first round of France's election. Now, she's thinking of moving to Switzerland. "Already we are not

spoilt here, but if we have (Jordan) Bardella as prime minister, it will be grim. They play on the fear of the other," said Labiedh, 33, referring to the president of the RN.

She moved to France in 2021 during the COVID-19 pandemic for her medical internship and now works as a microbiologist on a salary lower than that of her French counterparts.

After the RN came top in the first round in France's legislative election last Sunday, some doctors of foreign origin are questioning whether they will stay in a country that they feel does not respect their rights or make them feel welcome.

Polls predict that the RN will win the largest share of seats in parliament but not a majority.

Among 11 doctors of North African origin or nationality interviewed



General practitioners on strike attend a demonstration organized by "Medecins pour Demain" (Doctors for Tomorrow) to call for an increase in consultation fees amid inflation and better working conditions in Paris. France. on Friday. REUTERS

by Reuters, six said they were considering leaving France because of the political situation. One doctor emigrated to Canada a month ago.

With only 3.17 doctors per 1,000 inhabitants, France has the most severe doctor shortage among the OECD countries after Luxembourg. In Labiedh's town, there are 1.73 doctors per 1000 inhabitants.

"We are living in an immense hypocrisy. The far right prospers in France on the subject of immigration, with migrants depicted as a problem. But if migrants stopped working tomorrow our whole social and economic system would be paralyzed," Hicham Benaissa, a sociologist with France's national centre for scientific research, the CNRS,

In a study of 350 doctors of North African background in France due to be published next year, Benaissa found that 75 percent of doctors, including people trained abroad and those born in France, were considering emigrating.

The RN did not respond to requests for comment.

Bardella, the most likely candidate for prime minister should the RN defy the polls and win a working majority, said last month that "our compatriots of foreign nationality or origin who work, pay their taxes, respect the law, and love our country have nothing to fear".

RN leader Marine Le Pen has previously proposed to tion rate of -52 percent, Reuters "drastically reduce" the employment of doctors with qualanalysis of the results and data on multiculturalism".

ifications from outside of the EU, access to a local doctor showed, and to prioritize French candidates for jobs.

In 2023, 29,238 doctors working in France were trained outside the EU, a 90.5 percent increase compared to 2010, making up around 7 percent of the total workforce, according to the National Council of the Order of Doctors (CNOM). North African doctors account for more than half of them.

Doctors with qualifications from outside of the EU have to complete exams and administrative procedures to be registered with the Order of Doctors, which generally takes three to five years. Before this, they are paid less than French doctors.

Widad Abdi, a doctor and representative of the SNPADHUE union for doctors qualified outside of the EU, says that politicians are not dealing with structural prob-

"Whether foreign or not, more and more doctors are leaving - the health system does not encourage them to stay: the working conditions, the pay, the hours, the number of patients has increased and the number of doctors has gone down."

#### **Medical deserts**

In the first round of the legislative elections, the RN performed better in regions with poor healthcare access, with a correlaan indicator of the party's success in deprived rural areas.

In towns that placed RN candidates in first place, more than a quarter of the population do not have access to a local doctor, compared to 13 percent in towns that placed President Emmanuel Macron's group first and 8 percent in towns won by the leftwing alliance.

Improving access to public health services in areas with poor healthcare access, dubbed "medical deserts", is among the RN's campaign pledges.

Foreign doctors, as well as French doctors of immigrant origin, play an essential role in these areas, where the posts are less prestigious than in big city hospitals, says Benaissa. In Ales in the south of France,

half the vote went to the RN. A&E doctor Leila Elamrani, who moved to France from Morocco in 2004, says they feel the pressure in their service which takes patients from surrounding areas.

"People don't have GPs so they come here for a cold, for a doctor's note to take sick leave," she said. "That, plus an ageing population and lack of resources, creates a huge mess.'

Lydia Boumaarafi, a French doctor of Algerian heritage specialized in addictology, is not waiting to see what happens. She moved to Canada a month ago in part because of "its approach to

### Lavrov calls election campaign in United States 'a pitiful sight'

**MOSCOW** 

THE course of the election campaign in the United States is a pitiful sight, Russian Foreign Minister Sergey Lavrov said. "Seriously speaking, of course,

it's a pitiful sight. And if the system of so-called American democracy produces such results or such a course of the election campaign, everyone could draw their own conclusions about how it's all orchestrated, how it's arranged," he said answering a question from VGTRK journalist Pavel Zarubin. The video was published in the telegram channel of the journalist.

On June 27, the first televised debate was held by the incumbent and former US presidents - Joe Biden and Donald Trump - in Atlanta (Georgia). Both candidates were prohibited from having speech points during the debates. According to a CNN flash poll,

two thirds of the viewers said that Trump had won it. The Wall Street Journal reported earlier that Biden's unsuccessful, as they think, debate performance spurred panic among Democrats in Congress. Some of them are hoping to find a new Democratic presidential can-

The presidential elections in the United States will take place on November 5.

Trump has already secured enough delegates' votes to be nominated as the Republican presiden-



tial candidate. Biden, who runs for re-election, has secured enough Democratic votes. Their candidacies will be officially approved by their parties later this summer.

## Putin, Orban discuss Ukraine, resumption of broad dialogue

**MOSCOW** 

RUSSIAN President Vladimir Putin held talks in Moscow with Hungarian Prime Minister Viktor Orban, the first Western leader to visit Russia since April 2022. The key issue of the discussions between the two leaders was Ukrainian settlement and the resumption of broad

According to Putin, Russia is seeking an end to hostilities in Ukraine, but Kiev and its sponsors derail all peace proposals. Orban stated that the search for a peaceful solution should continue.

TASS has put together the highlights of the visit of the Hungarian prime minister to Moscow.

#### **Putin on Ukraine-related peace initiatives**

Russia remains open to "discussing a political and diplomatic" solution for Ukraine, but Kiev is unwilling to do so. Kiev is still "not ready to give up the idea of waging war until a victorious end."

The Kiev regime does not allow itself to entertain the idea of a cessation of hostilities because in this case "the excuse for extending martial law would disappear" and the country would have to hold elections. But the chances of "the Ukrainian rulers, who have lost their ratings and legitimacy" to win them would be close to zero. Western "sponsors" continue to try to "use this country and its people as a battering ram, a sacrifice in the confrontation with Russia.'

The proposals about Ukraine, which were announced earlier, allow for the cessation of hostilities and the start of negotiations. Moreover, it should be "not just a truce or a temporary ceasefire, not some kind of pause" that Kiev could use to regroup. Russia is "in favor of a full and complete end to the conflict."

The main condition for a settlement in Ukraine is the complete withdrawal of Ukrainian troops from the Donetsk and Lugansk people's republics, and from the Zaporozhye and Kherson regions.

There are other conditions, but this is all a subject for a fairly in-depth consideration in the course of possible joint work."

Putin on relations with Hungary, the EU With Hungary holding the presidency of the Council of the European Union since July 1, there was an exchange of views on the state of affairs in Russia-EU relations, which "are currently at their lowest point."

Russia is grateful to Orban for visiting Moscow. "We take it as an attempt to restore dialogue and give

it some additional momentum." Russia and Hungary continue to cooperate based on the principles of pragmatism and mutual benefit in a number of areas, primarily in the energy sector. For example, starting new units of the Russian nuclear power plant Paks in Hungary will provide consumers with in-

expensive and clean energy. Moscow and Budapest also maintain cooperation in medicine and the pharmaceutical industry.

Key statements by Hungarian prime minister

Over the past two years, it has become clear that a settlement will not be achieved without diplomacy.

"Peace will not come by itself, you have to work for it." Hungary has become one of the very few countries in Europe that maintains contact with both Russia and Ukraine.

"That's why I was in Kiev this week, and that's why I'm

in Moscow now".

The positions of the two countries are very far apart. It is necessary to "take very many steps to get closer to the end of the war." Hungary is not going to "pay attention" to EU criticism for the visit to Moscow.

#### Circumstances of the visit

The visit was requested by Hungary. Orban arrived in Moscow shortly after his visit to Kiev on July 2. The Hungarian prime minister proposed to Ukrainian President Vladimir Zelensky terms for a ceasefire, but the latter rejected them.

At the meeting in the Kremlin, Orban said the number of countries that can talk to both sides of the conflict in Ukraine is shrinking. Hungary "will probably soon become the only one in Europe who talks to both Russia and Ukraine," he said.

The Hungarian prime minister is the first Western leader to visit Russia since April 2022. Since the start of the special military operation in February 2022, only one other EU leader - Austrian Chancellor Karl Nehammer - has come to Russia for talks with Putin. Nehammer visited Moscow on April 11, 2022. Agencies

# Guardian SPORTION SPORTI



LeBron James of the Los Angeles Lakers responds to a question from a reporter during training camp for the United States men's basketball team on Saturday, July 6, 2024, in Las Vegas (AP Photo)

## Back for a 4th Olympics run, LeBron James says gold is all that matters

LAS VEGAS

HE first played on the U.S. Olympic team as a 19-year-old. He did it again in his 20s, twice. And now, a few months from turning 40, he's back for one more run.

LeBron James didn't need another Olympic experience to complete some missing box on his resume or add to a legacy that was secured long, long ago. He decided to play this summer for one simple reason – because he wants to.

Taking his first steps toward becoming the first U.S. men's basketball player to compete at the Olympics in three different decades, James hit the floor Saturday with the team that the Americans are sending to the Paris Games later this month. Training camp opened in Las Vegas, the start of a 5 1/2-week quest where the only acceptable ending will be the U.S. winning gold for a fifth consecutive time.

"I'm still playing a high level,"
James, a three-time Olympic medalist – two golds and one bronze – said
Saturday after the first workout. "I
still love the game of basketball. And
Team USA has done well by me, so
I felt like it was important for this
summer to be able to go out there
and play with the rest of the guys."

The first practice came on a day of another first for the James family; the workout in Las Vegas was simultaneous to the Los Angeles Lakers' first game in the California Classic summer league – the pro debut of Bronny James, the son of the NBA's all-time scoring leader.

It would have been very easy for James to ask for Day 1 off, to go see his son's debut. It was never a consideration. He took the floor shortly after the buses rolled in, slapping hands with teammates, throwing down dunks and reconnecting with two of his former coaches – Erik Spoelstra and Tyronn Lue, both of whom won NBA titles with James on their squads.

"I was blown away by how hard he practices," U.S. coach Steve Kerr said. "I went to Ty and Spo, and I said, 'Is this normal?' And they said, 'Every day, every day.' And then I said to Spo, 'What about way back when you got him?' And Spo said, 'Every day, every drill, every walkthrough.""

Kerr has coached against James in four NBA Finals, all of which featured Golden State guard Stephen Curry – who plays for Kerr with the Warriors and is making his Olympic debut this summer.

And it's fair to say that teaming up was part of what intrigued James and Curry when it was time to decide whether to play in Paris or not.

"I've talked to both of them about this idea of being together after going against one another with such high stakes over the years," Kerr said. "They obviously fit really well together. The idea of Steph playing off the ball, and LeBron pushing it in transition, that's pretty intriguing. Obviously, Steph will play on the ball as well. And LeBron has become such a good shooter, but they're both so good at so many different areas of the game. I think they're really excited to compete together for the first time"

James was part of the U.S. teams that won bronze at the 2004 Olympics in Athens and the 2006 world championships (now called the World Cup) in Japan. And ever since then, the Americans have gone unbeaten when James is wearing USA across his chest in international play.

Starting with the bronze medal game in Japan 18 years ago, the U.S. has played 36 games – 10 at the FIBA Americas tournament in 2007, then four exhibitions before and eight games at the 2008 Beijing Games, then five more exhibitions and eight games at the 2012 London Games – with James in uniform. The record: 36-0. He hopes it's 47-0 when this summer's run ends.

"I'm here to have a good summer," Iames said.

Even after not playing in Rio de Janeiro or Tokyo, James will be participating in his fourth Olympics – tying the record for the most by any U.S. men's player. Only Carmelo Anthony has played in four Olympics for the U.S. men to this point; Kevin Durant will play in his fourth this summer as well.

That's a nice side note, but not the thing James is thinking about these

"Our only goal," he said, "is to win a gold medal."

AP

## Can Jean Ahoua allow Simba to move on from Clatous Chama?

By Correspondent Michael Mwebe

LL eras come to an end. The nature of football is that even for the greats and the loyal, time or tolerance wears away effectiveness, and a player's stay at a club–however long or loved–will come to its final game.

The unthinkable has finally happened for Simba fans, Clatous Chota Chama is no longer part of the team.

The Zambian attacking midfielder has joined arch-rivals Young Africans on a free transfer ending his six-year stay with Simba.

Chama has left Simba with a gargantuan hole to fill in the starting XI. In truth, he won't be replaced completely.

Simba did not waste any time in finding a replacement. Just a few days after saying farewell to the playmaker they once took from Power Dynamos, Simba went to West Africa and signed Jean Charles Ahoua from Stella Club d'Adjame.

In a style similar to that of Chama, Ahoua (pictured) is an expert at playing the pass before the assist or the pass that sets up a dangerous team move that eventually results in a goal-scoring chance.

The 22-year-old attacking creative void.



midfielder was one of the most sought-after young players in Africa. The Ivorian put together nine assists and 12 goals for Stella Club d'Adjame last season.

He was voted the Most Valuable Player (MVP) of the season in the Ivorian Ligue 1.

Following his goal-scoring exploits, Simba will be hoping he can continue his form in front of goal. His speed, creativity, and ability to work in tight spaces is another excellent addition to Simba for the new season.

Despite those similarities with Chama, Ahoua is not the same player. Off the ball, especially, the Ivorian will be expected to offer a significantly greater level of energy and work rate than Chama could muster and fill the creative yold.

Ahoua has shown he can both score and create but for any Simba supporter expecting him to come flying out of the gates with goals and assists, be cautious.

When you have a playmaker at your club for six years the man to follow in their footsteps will always have that cloud of expectancy hanging over their shoulders. Ahoua isn't there yet. What Chama achieved has longevity.

In Ahoua, Simba have signed a younger player who has room for improvement. At 22, he still has plenty of time to develop his game and flourish into a top player

It is highly likely Ahoua will have the right mentality because he has a point to prove.

It won't be like Chama, who is at a different point in his career. This is a young, hungry player who wants to establish his name.

Ahoua does not quite possess the standing Chama did in 2018 despite arriving on the back of an excellent season back home in Ivory Coast. Unlike Ahoua, Chama had proved himself in the CAF Champions League during his time at ZESCO Unit-

It is up to Simba to understand what type of player they are signing. He might have come as a direct replacement for Chama but he is eleven years younger than the Zambian midfielder.

He is going to inject some creativity, but to place the entire burden on his shoulders is a bit too much responsibility at his age. But he can have a similar impact to this Simba side if given the required time to settle down.

There is no doubt his best years are ahead of him and with more experience, he will only get better and who knows where that will take him.

If Ahoua quickly adjusts to his new surroundings, he could be the man to set Simba's attackers free and allow the club to forget and move on from Chama.



Another Serena Williams is in the making! A young tennis player is pictured recently during a training session at the Dar es Salaam Gymkhana grounds. Photo:
Correspondent Jumanne Juma

## Tanzania envoys set to battle for US \$60,000 prize money in Kagame Cup 2024

By Correspondent Nassir Nchimbi & Agencies

THE Council of East and Central Africa Football Associations (CECA-FA) has revealed the total prize money that will be at stake in this year's Kagame Cup slated from July 9-21 in Dar es Salaam.

Tanzania Mainland Premier League sides Coastal Union and Singida Black Stars are among the participants of the 12team tournament set to kick off tomorrow.

According to the CE-CAFA executive director, John Auka Gecheo, the total prize money will amount to US\$60,000.

The amount, sourced tinue.

from the extended support of President Paul Kagame from Rwanda, is meant to further promote the growth of football in the CECAFA Zone, and will be distributed among the top three winners of the tournament.

The winners are expected to take home US\$30,000, with the runners-up cashing in US\$20,000, and the third-place finishers on the other end pocketing US\$10,000.

Gecheo has made it clear that the support from the football-loving President of Rwanda, Paul Kagame will continue. "We are glad that since 2002 His Excellency Kagame has supported the growth of football in the CECAFA Zone by \$60,000 towards prize money when the tournament takes place," said Gecheo.

In this year's tournament format, the top team in each of the three groups and the best runners-up will automatically qualify for the semifinal stage.

Zambian Red Arrows FC are the only guest side in the tournament, while TP Mazembe (DRC), Nyasa Big Bullets Malawi), and Vital'O (Burundi) are foreign teams that withdrew from the tournament.

Local sides Young Africans and Simba SC have also withdrawn from the tournament to concentrate on their pre-season preparations ahead of the new season.

The last time the Tanzania Mainland Premier League side lifted the tourney was back in 2018 when Azam beat Simba 2-1 to lift their second Kagame Cup.

The competition's final is on Sunday, July 21 when the new champions will be crowned

ons will be crowned.
Initially, the event was slated for July 20 to August but because of the

eventful CAF calendar, the competition has been rescheduled so that it kicks off earlier and ends a few days before the start of the 2024/2025 CAF club competitions.

Group A: Coast Union FC (Mainland Tanzania), Al Wadi FC (Sudan), JKU SC (Zanzibar), Dekedaha FC (Somalia)

Group B: Al Hilal (Sudan), Gor Mahia FC (Kenya), Red Arrows FC (Zambia), Djibouti Telecom (Djibouti)

Group C: SC Villa (Uganda), APR FC (Rwanda), Singida Black Stars (Mainland Tanzania), El Merriekh Bentiu (South

#### Bukayo Saka gets penaltyshootout redemption at Euro 2024, three years after being racially abused

**DUESSELDORF**, Germany

19

BUKAYO Saka dropped to his knees near the center spot and looked to the sky.

The rest of England's players had sprinted toward the goal to celebrate with Trent Alexander-Arnold and Jordan Pickford, the team's two headline-grabbers from the penalty shootout win over Switzerland in the European Championship quarterfinal

Saka was alone, happy to savor a measure of redemption. His was the decisive penalty in the Euro final in 2021 that was saved to seal the title for Italy at Wembley Stadium.

Saka and fellow Black players Marcus Rashford and Jadon Sancho, who also failed with their spot kicks in that shootout, then received horrific racial abuse on social media as a result.

Saka was 19 at the time, the youngest player in a multi-ethnic England squad that won the hearts of the soccer-mad nation – before the loss to Italy. anyway.

Three years later and there was Saka again, making that long and lonely walk from the center circle to the penalty spot to take England's third kick of the shootout against Switzerland.

This time, he found the bottom corner of the net, and cupped his ears in celebration, as England went on to win 5-3 in the shootout after a 1-1 draw that had seen Saka score the equalizer in the 80th

"For me, it's something I embrace," Saka said of the pressure he was feeling taking a penalty again for England. "You can fail once but you have a choice if you put yourself in that position or not

"I'm a guy who is going to put myself in that position. I believed in myself. And when I saw the ball hit the back of the net, I was a very happy man."

Saka said it had been "really difficult" to bounce back from that fateful night in July 2021 but "used it to make me stronger." He said he wasn't thinking of his miss against Italy when he took his penalty against the Switzerland.

"I'm not going to be focusing on the past," he said. "That's done. I can only focus on now and taking the penalty. I know there are lot of nervous people watching, my family included in the crowd, but I kept my cool and I scored."

Saka has now set up a goal for Jude Bellingham in the group stage and scored himself at Euro 2024 and it was a crucial one against Switzerland, which took the lead in the 75th through Breel Embolo at Duesseldorf Arena.

Saka equalized when he cut inside from the right and curled a low shot into the corner from the edge

"We know there's two more games until we can change our lives and make some history," he said.

"We are focused on that." Meanwhile, England is in the semifinals of Euro 2024. Some of its fans won't credit manager Gareth

After beating Switzerland on penalties in the European Championship quarterfinals on Saturday, Southgate celebrated in front of a stand packed

with England fans, his players dancing in a line behind him. It felt like an answer to his detractors, some of whom even threw plastic beer cups in his direction less than two weeks ago. Southgate admitted the criticism he's faced over England's pragmatic,

"Every now and then you think, 'Surely there has to be some enjoyment in this job?' So if I can't enjoy that moment, then I think it's a waste of time. I love the players, I love being in that moment with them,"

cautious style - he says his team is "streetwise" -

Southgate said. "I can't deny that when it's as personal as it's been in the last few weeks, on a human level it's quite difficult, but we're fighting. We're not going to stop fighting." England has been to the semifinals in three out of four major tournaments during South-

gate's eight-year tenure. No other England manager in history has achieved that kind of consistent success – though the team hasn't won a title.

Increasingly, fans have showed their unhappiness with Southgate's cautious instincts and the fact that the team has rarely played an entertaining style, especially at Euro 2024. Of England's five games, Southgate's team won only once in 90 minutes, the 1-0 opener over Serbia.

All too often in the past, England started well but couldn't finish off games, Southgate argued. "We weren't savvy, we weren't tournament-wise," he

That's something he's tried to change since taking charge in 2016, when England had just gone out of the European Championship to Iceland under Roy

"The games that we've ultimately gone out (of tournaments), people can always look back and highlight things. But in general, we've shown the resilience that the teams that win tournaments have had for years and years. Italy, France, Spain," he added.

"It's not all pure football. It's other attributes that they've had, and we're showing a little bit more of that streetwise nature."

## England beat Switzerland on penalties to keep dream alive

Düsseldorf, Germany

NGLAND's quest for a first major tournament win in 58 years remained alive after another late fightback before beating Switzerland 5-3 on penalties to book their place in the Euro 2024 semi-finals on Saturday.

After the 120 minutes finished level at 1-1, goalkeeper Jordan Pickford was the Three Lions' hero in the shoot-out as he saved Switzerland's first spot-kick from Manuel Akanji.

Cole Palmer, Jude Bellingham, Bukayo Saka, Ivan Toney and Trent Alexander-Arnold converted their penalties to send England into a semi-final meeting with Turkey or the Netherlands in Dortmund on Wednesday.

After needing Bellingham's 95th-minute equaliser before going on to beat Slovakia in extra time in the last 16, England were again staring at defeat with 10 minutes to go.

A dreary encounter for the first 75 minutes came to life after Breel Embolo put Switzerland in front.

Saka's fine strike from outside the box levelled with England's first shot on target five minutes later.

Manchester City defender Akanji was then the unfortunate penalty villain as Switzerland's horrible record in major tournament quarter-finals



England's winning penalty scored by Trent Alexander-Arnold. Pic: Reuters

goes on.

They have now lost five without ever reaching a semi-

By contrast, England march on despite another in a string of underwhelming performances from Gareth Southgate's men.

"We know there are two more games, we can change our lives and make more history that's not been done before," said man-of-the-match

In his 100th match in charge of his country, Southgate again resisted calls for mass changes in personnel but did alter his

Ezri Konsa made his first

ever competitive international start in place of the suspended Marc Guehi as England switched to a back three.

However, contrary to expectation, Saka remained on the right in what proved to be an inspired decision by South-

The Arsenal winger was by far the biggest threat of a first half in which neither side managed a shot on target.

Saka was skipping beyond Michel Aebischer at will and created the best chance of the first period when Kobbie Mainoo saw an effort deflected behind just before the halftime whistle.

The game continued at the

same laboured pace from both sides into the second half.

Southgate has been repeatedly criticised for being too slow to influence games with his substitutions.

England make belated changes

Despite having one of the most richly-talented squads at the tournament, it took until they fell behind for the England boss to shake things up. England looked headed for

a meek exit when Embolo pounced at the far post to turn in Dan Ndoye's deflected cross at the back post. Southgate reacted immedi-

ately with Palmer, Eberechi Eze and Luke Shaw, making his first appearance since February, sent on.

Within five minutes they were level as Saka cut inside

and fired low and hard in off the far post. Switzerland were indebted

to a brilliant save from Yann Sommer to deny Declan Rice a second for England early in extra time.

Harry Kane was then forced off injured after a nasty fall into the England dugout.

And it was Switzerland who came closest in the second half of extra time as Xherdan Shaqiri's corner came back off the woodwork before Pickford parried Zeki Amdouni's powerful strike from distance.

England had won only one of five previous penalty shootouts at the Euros, including defeat by Italy in the final three years ago.

But they were perfect from the spot as Saka erased some of the pain from his decisive miss in the Euro 2020 final.

"For me it is something I embrace," added Saka. "You can fail once but you have a choice whether to put yourself in that position again.

"I believe we have some of the best takers in the Premier League and in the world.

"We were pretty confident if it came to penalties and showed that today. We scored five out of five and into the next round.'

**AFP** 

## Netherlands mount Euros comeback against Turkey to set up England semi

Netherlands struck two second-half goals in seven minutes to come from behind to beat Turkey 2-1 on Saturday and set up a Euro 2024 semi-final clash with England.

Samet Akaydin sent Turkey ahead in the first half but Stefan de Vrij headed the Netherlands level and Murt Muldur turned into his own net under pressure from Cody Gakpo after 76 minutes to hand the Dutch victory.

The build-up to the quarter-final clash in Berlin was overshadowed by a diplomatic row between Turkey and Germany after their last-16 hero Merih Demiral was banned for two matches for making a controversial salute.

Turkish President Recep Tayyip Erdogan attended the match at the Olympiastadion as a result, along with tens of thousands of fans who greeted every sustained Dutch period of possession with a barrage of whistles.

Netherlands overcame the pressure from the stands and Turkey's energetic style, as well as a flurry of late chances, to reach the Euros semifinals for the first time since 2004.

"Tonight we had to dig very deep and I am proud of these guys," Netherlands captain Virgil van Dijk told NOS.

"We made a very good start in my eyes (but) we got sloppy and lost balls at dangerous moments... then we had to key to firmly establish



take advantage of the chances that were going to come...

"We want to fulfil our

dream and we are one

step closer." Turkey coach Vincenzo Montella deployed five at the back, hoping his young side could

catch Netherlands on

the counter-attack. It was the 1988 Euros champions who carved out the first chance, with Gakpo and Memphis Depay linking up well before the latter blazed

Koeman captained the Netherlands to glory 36 years ago but until their convincing 3-0 win over Romania in the last 16, the Dutch looked incapable of challenging for the trophy, sneaking through their group in third place.

They reverted to that weaker self in the first half after their early incursions, allowing Turtry and stay calm and themselves in the game.

Montella's side began to pin the Netherlands back with a string of set pieces, eventually capitalising after 35 minutes when Arda Guler recycled a corner which was only half-cleared. The 19-year-old Real

Madrid playmaker swirled in a cross dripping with temptation with his weaker right foot, and Akaydin, who

returned from suspension to replace the banned Demiral, powered home a far post header. Turkish fans, unsurprisingly filling threequarters of the stadium given their large dias- Vrij. pora in Germany, roared and ignited flares in celebration.

Weghorst the gamechanger

Koeman had to shake

things up at the interval 70th minute. and brought on Wout Weghorst, the team's in their opening fixture, for Steven Bergwijn.

The burly Burnley striker made a rapid impact, giving the Netherlands a target to hit up front, which they looked for with regularity.

Guler continued to probe at the other end and was scythed down by Nathan Ake, crashing the resulting free-kick against Bart Verbruggen's post.

Turkey, in their first quarter-final at a major tournament since 2008, almost grabbed a second but Verbruggen saved well from Kenan Yildiz.

At the other end Weghorst forced a smart stop from Mert Gunok, but the Turkish goalkeeper was soon beaten by De

Memphis Depay swung in a cross after a short corner and Inter Milan defender De Vrij met it with a towering header to level in the

Just six minutes later. Denzel Dumfries swept saviour against Poland in a dangerous low ball which Muldur bundled into his own net as Euros joint-top scorer Gakpo tried to reach it. It was the 10th own goal of the tournament.

Although Weghorst was not directly involved in either goal, his presence in the box completely unsettled Turkey's previously sturdv defence.

Montella's side should have levelled but Zeki Celik and Kerem Akturkoglu had efforts blocked in a frantic finale and the Netherlands lived to fight another day -- against England on Wednesday in Dortmund.

Turkey substitute Bertug Yildirim was sent off for dissent from the bench in the final stages, ensuring his country matched the worst ever discipline tally in Euros history -- 19 yellow cards and one red, set by the Czech Republic in 1996.

by David Chikoko



## Guardian www.ippmedia.com

## Yanga now aim for Jean Baleke to enhance attack after securing Prince Dube

## **England beat** Switzerland on penalties





### With ten new players, Simba SC still eyeing more signings

By Correspondent Seth Mapoli

SIMBA are gearing up for the upcoming 2024/2025 season by making significant strides in their player registration process. So far, they have successfully signed ten new players, including Lameck Lawi, Jean Charles Ahoua, Abdulazak Hamza, Steven Mukwala, Joshua Mutale, Augustine Okejepha, Debora Fernandez, Omary Omary, Valentin Nouma, and Valentino Mashaka.

However, the club's information and communication manager, Ahmed Ally, has emphasized that the registration process is still ongoing and more signings, both local and international, are expect-

"We have not yet completed the registration this season. We are counting on making other registrations for local and foreign players," said Ally.

This transfer window has seen Simba bolster their squad across various departments, but fans are eagerly awaiting further reinforcements, par-

ticularly in the defense and attack lines. Reliable sources indicate that Simba are set to bring in two foreign stars to strengthen these areas.

One of the anticipated new signings is central defender Chamoue Karoboue from Ivory Coast's RC Abidjan. The 23-year-old defender is said to have already arrived in Dar es Salaam to finalize the paperwork necessary to join Simba.

Additionally, discussions are underway to secure DR Congo striker Ellie Mpanzu, who is currently under contract with AS Vita for another year. Negotiations with Mpanzu have been ongoing, and if successful, he will be a key addition to Simba's attacking lineup.

Ally noted that while the current attack lineup includes Steven Mukwala, Valentino Mashaka, and Freddy Michael, the potential addition of Mpanzu could significantly enhance their offensive capa-

Simba are said to have already reached a personal agreement with Mpanzu, but the final hurdle remains AS Vita's reluctance to release the player.

The Msimbazi Street-based side has also secured the services of Fadlu Davids as their new head coach on a two-year contract. The 43-year-old South African brings a wealth of experience, having served as the assistant coach for Raja Club Athletic in Morocco before joining Simba.

Fadlu, known for his preference for the 4-2-3-1 formation, replaces Abdelhak Benchikha, who departed during the 2023/2024 season.

Fadlu's extensive knowledge of African football, gained from coaching stints at Maritzburg United and Orlando Pirates in South Africa, as well as his tenure as an assistant coach at Lokomotiv Moscow in Russia, is expected to be invaluable for Simba.

The club's leadership is confident that Fadlu's expertise will help them achieve their ambitious goals for the 2024/2025 season.

As part of their pre-season preparations, Simba will be heading to Egypt. The team will be competing in the Premier League, CAF Confederation Cup, and Federation Cup.

Additionally, they will participate in the Community Shield tournament, with the official date for Simba Day set for August 3rd.

Simba's pre-season in Egypt will be crucial for team building and ensuring that the new signings integrate seamlessly into the squad.

With a strategic approach to signings and the addition of a highly regarded head coach, Simba are positioning themself for a competitive and successful 2024/2025 season. The club's commitment to strengthening their squad and their comprehensive pre-season plans highlight their determination to excel in domestic and continental competitions.



Africans bolstered their attacking options by securing the services of former Super-Sport United striker Prince Dube (**pictured**), who was previously sidelined by Azam FC due to a contractual dispute.

26-year-old Zimbabwean forward (pictured) has signed a two-year contract with Young Africans, promising to add significant firepower to the team's offensive lineup for the upcoming 2024/25 season.

Dube's acquisition has been widely praised by football analysts and stakeholders, who consider him one of the top strikers in the Mainland Tanzanian Premier League.

His tenure at Azam saw him net seven goals and provide two assists before his departure, showcasing his ability to consistently deliver in front of goal.

However, Young Africans are not stopping there. The club is reportedly in advanced talks to sign Jean Baleke, a former Simba SC forward who has also played for TP Mazembe and Al Ittihad of Libya.

Baleke's arrival is anticipated to further intensify the competition for places in Young Africans' attack, raising the team's overall level of performance.

Baleke's stats from his

time at Simba are impressive. During the 2023/24 season, he scored eight goals and provided one assist in 19 appearances. His shooting accuracy stands at an impressive 74%.

The competition among the strikers at Young Africans is expected to be fierce. In addition to Dube and the potential signing of Baleke, the team boasts young talent Clement Mzize.

Mzize had a standout season in 2023/24, scoring six goals and providing seven assists in 29 matches. His contributions have been crucial to Young Africans'

recent successes and he will be eager to prove himself against the new arrivals. The strategic addition of Dube and the possible signing of Baleke indicate Young Africans' ambition to dominate the Premier League and make a significant impact in the CAF competitions. With both players having experience in domestic and continental tournaments, their presence is expected to enhance the side's attacking capabilities significantly.

Dube's journey to Young Africans has been marked by resilience and determination. After being frozen out at Azam FC, his move to Young Africans represents a fresh start and an opportunity to reignite his career. His versatility and proven goal-scoring record make him a valuable asset for the team, and fans are optimistic about his contributions in the upcoming season.

Baleke's potential arrival also brings a wealth of experience and a proven track record. His time at Simba showcased his ability to perform under pressure and deliver crucial goals. Should the deal be finalized, Baleke will bring additional depth and competition to Young Africans' forward line, pushing each player to perform at their best.

 $As \, Young \, Africans \, prepare \, for \,$ the 2024/25 season, the competition among Dube, Baleke, and Mzize is expected to be a key storyline. Each player will be eager to secure a starting spot and prove their worth, creating a healthy rivalry that could propel the side to new heights. The combination of experience, youth, and talent in the side's attack promises an exciting season ahead for the fans.

The club's management is also expected to make further strategic moves in the transfer market to strengthen other areas of the squad. With a focus on building a team capable of challenging for titles both domestically and continentally, Young Africans' ambitions are

## Dodoma Marathon 2024 prizes worth over 80m/- unveiled

By Guardian Correspondent

THE fifth edition of the Dodoma Marathon is set to be a thrilling spectacle, with the organizers of the race announcing a remarkable prize pool worth a staggering Sh: 82 million.

This extraordinary move is part of the organizers' ongoing efforts to elevate the prestigious event and attract the best athletes from across the region and beyond.

The internationally acclaimed marathon, scheduled for July 28th at the Jamhuri Stadium in Dodoma, has long been a beacon of hope in the country, raising funds to support the fight against cervical cancer and providing educational scholarships for midwives to improve maternal health.

This year, the stakes have been raised even higher, with 60 lucky winners set to receive life-changing cash prizes and coveted medals.

The prize announcement ceremony, held in Dar es Salaam over the weekend, was attended by officials from the organizers as well as various stakeholders in the sport, including journalists and select run-

Thousands of viewers tuned in through live media coverage, eager to learn the details of the lucrative rewards on offer.

The officials from the organizers, Brendansia Kileo and Esnat Holella, explained that the increased prize amounts are part of the organizers' ongoing efforts to elevate the stature of the marathon.

Furthermore, the increased prize amounts are intended to encourage



Officials from the organizers, Brendansia Kileo (2nd R) and Esnat Holella (2nd L), and media partners, including Eddo Kum (C), Oscar Oscar (R), and Adela Tillya (L), showcasing the cash prizes that will be awarded to various winners of the fifth season ed to take place on July 28th of this year at the Jamhuri Stadium in Dodoma city. Photo: Cor-

more participation from athletes, including international competitors, and enhance the level of competition for the participants.

"The good news for the participants of the Dodoma Marathon this year is that, in addition to medals for all participants, the first-place winners of the 42-kilometer race for both men and women will each receive Sh. 11.5m, Sh. 5m for the secondplace winners, Sh. 2.5m for the third-place winners, Sh. 1.5m for the fourth-place winners, and Sh. 1m for the fifth-place winners. Additionally, the sixth to tenthplace winners will also receive cash prizes," said Kileo.

Regarding the 21-kilometer race, Kileo mentioned that the first-place winners for both men and women will receive Sh. 5.5m each, Sh. 2.5m for the secondplace winners, Sh.1.25m for the third-place winners, Sh. 750,000 for the fourth-place winners, and Sh. 600,000 for the fifth-place winners. Similarly, the sixth to tenthplace winners will also receive cash rewards.

"For the 10-kilometer race, the first-place winners for both men and women will receive Sh. 2.5m each, Sh. 1.5m for the second-place winners, Sh. 750,000 for the third-place winners, Sh. 500,000 for the fourth-place winners, and Sh. 400,000 for the fifth-place winners. Additionally, the sixth to tenth-place winners will also

receive cash prizes," added Kileo.

The organizers also announced that the kits for the event, including jerseys, will be provided to the participants in mid-July, ensuring that the runners are outfitted in style. They urged the general community to continue registering through the website www.events. nbc.co.tz and contribute towards the main objectives of the marathon.

On her part, Holella expressed gratitude to various stakeholders who continue to participate in the preparations for the marathon, including organizations and companies who are the sponsors of the marathon.

"Equally, through our collaboration with the TRC, we expect that more than 1,000 participants will travel from Dar es Salaam to Dodoma and return using the highspeed modern train (SGR) of the corporation. This is expected to add more excitement to the marathon in its fifth season," Holella revealed.

The announcement of prizes worth over 80 million shillings to be awarded to 60 winners of this marathon makes it the first of its kind in the country to offer such a high number of prizes to participants.

