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National Pg 3 Health workers in soup over theft



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Joint committee solves five union contentions



RIGHT: ITV/Radio One managing director Joyce Mhaviile (R) receives an award from Information, Culture, Arts and Sports ministry deputy permanent secretary Dr Ally Possi (L) in Dar es Salaam yesterday in recognition of her role as a "woman of achievement in the media". LEFT: Nipashe newspaper managing editor Beatrice Bandawe all smiles shortly after receiving a similar award at the event. According to a citation by the 2021 World Press Freedom Day Committee, the two long-serving media practitioners were honoured for their "remarkable contribution to uplifting women in the (media) industry and, in many ways through your work improving the lives of men and women in Tanzania." Combo photos: Correspondent Jumanne Juma

By Guardian Reporter, Dodoma

THE government has removed five contentious issues from list of contentious issues afflicting the Union, including the cost for offloading cargo at Dar es Salaam port for goods coming from Zanzibar.

Other contentious issues that had already been solved and removed from the list include the involvement of the Zanzibar Government in international and regional issues, Zanzibar's participation in the East African Community (EAC), exploration and drilling for oil and natural gas along with procedures for sittings of the Union and Zanzibar governments' Joint Committee.

Selemani Jafo, the Minister of State in the Vice President's Office (Union and Environment) made these observations when tabling budget estimates for FY 2021/22.

"The secretarial meeting for the joint Union and Zanzibar governments committee was held in Dodoma on July 6 last year for assessing the implementation of directives issued by the committee in its February 9, 2019 sitting," he said.

"The sitting recommended a meeting to sign documents for the five resolved contentious issues in order to remove

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IPP Media CEO, editor feted for job well done

By Guardian Reporter

THREE IPP Media editors are among 25 professional women winning special awards in recognition of their contribution to the promotion and development of the information industry based on gender equality.

The awards were presented yesterday in Dar es Salaam, at a seminar organized by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in collaboration with the Tanzania Media Women Association (TAMWA).

The editors are Nipashe Managing Editor Beatrice Bandawe, Radio One and ITV CEO Joyce Mhaviile and EATV programme manager, Lidya Igarabuza.



We continue to register media outlets in large numbers. The media should realize that in accessing justice and freedom there is a responsibility

The awards are presented in Dar es Salaam yesterday ahead of World Press Freedom Day (WPF)—an annual celebration of press freedom, observed on May 3 and whose main events are organized by UNESCO.

The day is themed: "Information as a Public Good," that calls on the urgency to address threats faced by local news media around the world, a crisis worsened by the COVID-19 pandemic.

Dr. Ally Possi, the Deputy Permanent Secretary for Information, Culture, Arts and Sports, said the government will continue to work with the media in promoting and developing the industry.

The role of media stakeholders is to ensure that they

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WAMI BRIDGE

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EDIBLE OIL

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EDUCATION

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Z'bar leader meets US, French, Swiss envoys

By Guardian Reporter

ZANZIBAR President Dr Hussein Ali Mwinyi has hailed ambassadors from the United States, France and Switzerland for

their commitment to continue supporting the Isles's development initiatives.

Dr Mwinyi made the remarks yesterday in different meetings with ambassadors at the Zanzibar State House, holding talks with US ambassador Dr Donald Wright (pictured), Ambassador Frederic Clavier of France and Switzerland envoy Didier Chassot.

A State House statement said that the envoys commended Dr Mwinyi for his leadership and promised to continue cementing relations and help to bolster the country's development, expressing high hopes in Zanzibar's economic,

Ventures are safe, PM tells investors

By Guardian Reporter

PRIME Minister Kassim Majaliwa yesterday assured investors that the government will protect their ventures and improve the business environment to enable them make profits.

Visiting factories in Kibaha District, Coast Region, the premier said the government is putting in place mechanisms to enable locally-manufactured products to be well marketed here and abroad.

PMO said in a statement that the premier visited two factories owned by local industrialists, namely BM Motors assembling plant and Kariuki Pharmaceuticals.

"The government is there to support you; we are open to look at challenges hindering your operations and resolve them," he said, urging them further to "expand your businesses; use financial institutions to do so,

The premier declared that unfriendly tax enforcement tactics employed by the Tanzania Revenue

Authority (TRA) that businesses complained about is now a thing of the past.

"We have ended harassment of businesspeople during tax collection. We have directed TRA to apply correct and friendly means in their tax demands," he affirmed, directing investment facilitating agencies to fast-track the processing of pending investment applications so that inventors begin work on their projects.

"I direct relevant authorities to ensure that all those who expressed interest in investing are supported. Key elements of investment start such as electricity, water, land and roads must be provided so as to ease the work for investors," he specified.

Kibaha town director Jennifer Omollo shall now use media outlets to advertise the designated Zegereni economic zone so that it attracts local as well as foreign investors, upon the premier's directive.

Earlier, Regional Commissioner

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Joint committee solves five union contentions

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them from the list of contentious Union issues," he said, elaborating that the ministry "coordinated the meeting for signing the documents for the resolved contentious issues at a meeting held at the Dar es Salaam State House on October 17 last year."

There are also seven issues that have been resolved and were waiting endorsement by a sitting of the Joint Committee, he further noted, saying the issues include the calculation and collection of telecommunication charges by the Zanzibar Revenue Board (ZRB).

Others relate to challenges for milk imports from Zanzibar, delays in signing the contract agreement for the construction of Chake Chake - Wete road, along with delays in signing the contract for refurbishing of Zanzibar's

Mnazi Mmoja Hospital.

Similarly there is the issue of fishing in the Indian Ocean territorial waters economic zone and the appointment of the Vice Chairman of Tax Revenue Appeals Tribunal (TRAT) from Zanzibar.

MPs, contributing on the issue of the removal of costs of offloading cargo at Dar es Salaam for goods coming from Zanzibar, praised the move.

Mtoni MP Abdul Idris Juma said when the people of Zanzibar come to the Mainland to greet their relatives and carrying goods such as sugar, if it weighs more than five kgs, have tax charges slapped on them.

This change broadens the brotherly relations between the two parts of the Union because 70 per cent of people living in the Isles have relatives on the Mainland, he added



Information, Culture, Arts and Sports ministry deputy permanent secretary Dr Ally Possi (L) receives working tools from UNESCO Country representative Tirso Dos Santos (C) and Swiss Embassy official Leo Nascher at a World Press Freedom Day workshop held in Dar es Salaam yesterday. The tools are meant for use by journalists in Tanzania. Photo: Correspondent Jumanne Juma

By Guardian Correspondent, Chunya

Tarmac road to spur economic activities in Makongolosi town

work is to end May 31 this year.

He further said the project is among projects using internal funds and its total cost is 59.7bn/- and added that so far the government still owes the firm more than 11bn/-.

"This is very important and is the extension of the road constructed in phases as the aim is to connect Mbeya and Tabora regions by a tarmac road, we started with the 72-km Mbeya Chunya road," said Yoram.

He said among the benefits of the road is to simplify the transportation of crops including mining activities, the two major economic activities in Chunya

District.

He also said the road has three main bridges that took long time to erect and so far their construction, including the one over Lupa River was 96 per cent complete.

Last week, the works and transport Minister Leonard Chamuriho made an inspection visit of the project and called on the contractor to complete the work within the time agreed in the contract agreement.

He was also satisfied by the road construction standard including the bridges and told TAROADS officials to closely follow the remaining work.

Z'bar leader meets US, French, Swiss envoys

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political and social development under the leadership of President Dr Mwinyi.

In conversations with Dr Wright, the president commended US' government commitments especially in strengthening the Isles health sector.

Strengthening the health sector is a key priority for the government of Zanzibar, he said, welcoming investors from different parts of the world to take up opportunities in various areas including tourism.

Ambassador Wright said the US was ready to bring investors and strengthen business

collaboration with Zanzibar, assuring the president that the US government shall maintain close ties in health, investments, trade and others.

Ambassador Clavier said France would continue supporting Zanzibar in its strategy to boost the blue economy, while Dr Mwinyi commended France for its commitment. Zanzibar will continue working with the embassy to achieve intended goals, he said.

"We are taking several initiatives to transform Zanzibar's economy which includes making Pemba a special investment zone. This will involve building supportive infrastructures on the island," Dr

Mwinyi said.

Ambassador Chassot also vowed to strengthen bilateral relations and widen collaborations for mutual interests, commending Zanzibar for its ongoing development initiatives.

He promised that Switzerland will continue supporting the Isles in various areas including economic empowerment, capacity building and training for youth so as to promote creativity and self-reliance.

"We will also support Zanzibar to improve health insurance services as well as contribute more in facilitating the fight against corruption and economic sabotage," the envoy added.



Health, Community Development, Gender, Elderly and Children minister Dr Dorothy Gwajima (L) launches strategic programme on malaria in Arusha Region at the weekend. Photo: Correspondent Woinde Shizza

IPP Media CEO, editor feted for job well done

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make recommendations that will enable women journalists to gain access to various positions in the media and elsewhere, and follow-up on how far the recommendations are successful, citing the trust of owners of media outlets.

"I call on media owners to ensure that they run the media profession in a modernised way, using the technology that is relevant to today's world, to show up women," he said.

Media owners must realize that women can, and that the government recognizes and appreciates efforts to promote

and develop the media sector in the country, he stated.

"The government will continue to work with owners and other stakeholders to ensure we manage and develop the profession fully and propel the wheel forward... continue to work as the government supports you," he declared.

He said freedom of information is tied up with the right to information, pointing out that the country has adopted international conventions and treaties in that regard, "which shows that Tanzania respects and values freedom of information."

"We continue to register media outlets in large numbers. The

media should realize that in accessing justice and freedom there is a responsibility," he stated, urging media organs - being the fourth pillar of the state - to see to it that "our pen, our words are used well to continue building the country."

"Freedom of the media has many benefits in economy and education, as we have seen during the COVID 19 crisis. Employment and the country's development in relation to its traditions and customs are great responsibilities for the media."

In addition, the media must be used effectively and not to destroy society and traditions, thus it is important to look at

how the media identifies women in society and at workplaces, to create awareness on women's contributions and work in society.

Key themes in marking World Press Freedom Day include the value of information and public relations, media preparation and broadcast of good content, and whether the law of the media is observed accordingly.

The day's discussions will also figure how to provide solutions as to enabling women to hold leadership positions, ending gender discrimination, source of gender-based violence and the role of media owners to raise the number of women leaders.

Ventures are safe, PM tells investors

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Evarist Ndikilo said that challenges at the Zegereni industrial area such as water, electricity and roads will be resolved soon.

Recently, top government officials have been sending assuring messages aimed at regaining investor confidence and boost foreign investments, messages issued in tandem with assurances of revamped diplomacy and uplifting democracy.

Last week, President Samia Suluhu Hassan strongly indicated that she will make major changes aimed at expanding democratic space, improving diplomatic

relations and sacking lax bureaucrats.

In her maiden address to the National Assembly, she expressed readiness to meet leaders of political parties for discussions on how to make the country's democracy vibrant again, underlining that democracy is a key component of development.

"We'll review laws, policies and regulations to make the private sector vibrant so that investors can smoothly start new ventures," she said.

MPs need to do their work freely in law making, representing their constituents and conducting oversight of the government, the president added.

Elephant herd kills farmer, wrecks crops

By Guardian Correspondent, Namtumbo

A herd of elephants on Monday evening invaded farms, killed a farmer and destroyed crops in at Luhangano village Mputa ward, Namtumbo District in Ruvuma Region.

Issa Ajali lost his life when he tried to chase the elephants together with his colleagues on Monday.

Eye witnesses said that the incident occurred on the evening this year when the deceased found the large mammals stormed into his farm destroying different crops including pumpkins.

Luhangano village executive officer (VEO) Sidea Mbawala said that during the incident, the deceased and his companions were chasing the elephants when suddenly another elephant with a baby appeared behind them and started attacking him.

Mputa ward councilor, Said

Moto said after the farmers discovered the situation everyone ran to save their lives, but unfortunately Ajali was attacked by the animals.

Acting Namtumbo district wildlife officer Priscar Musuwa confirmed the incident and has already sent officials to chase the elephants back to Nyerere National Park.

Musuwa urged people in the area to be extra careful with wildlife to be careful when they are in their areas to avoid such incidents.

He said currently the animals are numerous and scattered in various parts of Namtumbo District and that this is the second time a person has been killed by elephants a situation that shows the danger to the people living along the edge of wildlife reserves in the district.

Ruvuma Regional Police Commander Saimon Maigwa confirmed the incident and urged people in the village to be extra careful with wildlife animals.



Finance and Planning minister Mwigulu Nchemba (L) shares a light moment with Livestock and Fisheries deputy minister Abdallah Ulega in the National Assembly in Dodoma city yesterday. Photo: Correspondent Ibrahim Joseph

Institute out to create database for keeping wildlife research records

By Guardian Correspondent, Babati

TANZANIA Wildlife Research Institute (TAWIRI) has begun creating a special data base that will be used to keep wildlife research records in the country's wildlife reserve areas.

The data base will simplify the availability of various reports to enable the government make decisions and develop tourism in the southern tourist circuit.

TAWIRI Director General Dr Eblate Mjingo said here yesterday that the data base was part in the implementation of the Resilient Natural Resource Management for Tourism and Growth (REGROW) in the Southern Zone.

The project involves four wildlife reserves including Mikumi National Park, Mt Udzungwa National Park, Julius Nyerere National Park and Ruaha National Park.

He said the data base will also reduce the time taken to retrieve reports for wildlife stakeholders when needed to enable them make decisions for the enhancement of tourism in the zone.

He added: "Before the new system, our stakeholders including TAWA, TFS and others used to request data from individual researchers that were scattered."

"The researchers spent a lot of time to process the data to obtain statistics. But now these are obtained from one source, already processed to save time, hence increasing the number of tourists in this zone."

TAWIRI Senior Researcher who is also REGOW's coordinator Dr Bukombe John said the data base will significantly strengthen the tourism in the Southern Tourist Circuit.

Dr John stressed that the data base will also help the live of the people in villages surrounding wildlife reserve areas, saying they will develop themselves from tourist activities in their areas.

For his part the TFS analyst on ICT systems Issa Chaleo said the project has come at the right time because the southern zone, apart from having many tourist attractions, statistics show that it was being visited by small number of tourists.

Wami Bridge construction reaches halfway

By Guardian Reporter

THE new 51-meter Wami Bridge and the 3.8-km approach roads connecting Chalinze town in Coast Region and Segera in Tanga Region will be completed in September this year.

The pledge was given early this week by Coast Region TanRoads manager Yudas Msangi when briefing Works and Transport deputy minister Mwitwa Waitara on an inspection tour of the construction site has reached 50.5 percent completion. The contractor believes it will be completed in the given schedule.

Waitara said afterwards that the

bridge was a strategic project in improving the Chalinze - Segera road and reduce inconveniences faced by transporters using the old 88.75-meter bridge.

"Due to the importance of this bridge, the government decided to build a new one to remove inconveniences at the old bridge built in 1959. It could not meet current traffic volumes using it, as it is a one-way facility with steep gradients of approach roads, with dangerous bends causing frequent accidents," he said.

He urged the contractor, the Chinese firm Power Construction Corporation and its supervisor, Intercontinental

Consultants and Technocrats Pvt of India in collaboration with Apex Engineering Co., a local firm, and the Coast region TanRoads manager to increase the number of casual staff and construction equipment to speed up construction work.

He also appealed to local experts at the site to work diligently with the foreign leading contractors so that they may handle such projects on their own in future.

"Less than 20 of the 300 workers on the site are foreign, so Tanzanians make sure you use well your time here and gain the knowledge," Waitara said. Around 67bn/- is expected to be

spent for the construction of the 51-meter long and 11.85-meter wide new Wami Bridge that includes motor traffic lanes, pedestrian patch and safety road humps.

It is intended to eliminate most road accidents at the Wami Bridge area and remove constant worries in using transport services along the Chalinze - Segera road.

The deputy minister is on an extended tour of Dodoma, Dar es Salaam, Tanga and Coast regions to inspect infrastructure projects and speak to workers and officials in ministerial departments and agencies in those regions.

THE COMPANY ACT (ACT 2002)
COMPANY NO.34586
ASCO GENERAL TRADING LIMITED

Extraordinary general meeting of the members of Asco general trading limited held at Dar Es Salaam city on 30th day of July 2020 at 14:00 hrs. An extraordinary general meeting of the members of the company held at its registered office on 30th July 2019 the following was resolved.

- 1) That the member does not intend to continue with the operation of the company therefore, it is hereby resolved that the company should be wound up voluntarily subject to complying with necessary procedures provided under the law.
- 2) That is hereby resolved that Charles Adolph a managing partner (Adolph association of plot no 6/7 Ghana Avenue p o box 127151 19080 Bata Municipal Dar es salaam be and is hereby appointed to be liquidator of this company

That the resolution should be filled with the Registrar of the company.

See Date: 30/07/2020

THE COMPANY ACT (ACT 2002)
COMPANY NO.127151
ROOSTERS GROUP LIMITED

Extraordinary general meeting of the members of rooster group limited held at Dar Es Salaam city on 30th day of December 2020 at 14:00 hrs. An extraordinary general meeting of the members of the company held at its registered office on 30th December 2020 the following was resolved.

- 1) That the member does not intend to continue with the operation of the company therefore, it is hereby resolved that the company should be wound up voluntarily subject to complying with necessary procedures provided under the law.
- 2) That is hereby resolved that Charles Adolph a managing partner (Adolph association of plot no 6/7 Ghana Avenue 127151 p o box 19080 Bata Municipal Dar es salaam be and is hereby appointed to be liquidator of this company

That the resolution should be filled with the Registrar of the company.

See Date: 30/12/2020

'Health workers picked over drug theft in soup'

By Guardian Correspondent, Arusha

HEALTH, Community Development, Gender, Elders and Children minister Dr Dorothy Gwajima says workers who will be picked over allegations that they are part of the syndicate of health workers who have been stealing government drugs and selling them to private clinics and pharmacies will be in hot water.

Speaking here on Monday, Dr Gwajima said his office conducted a research that identified all dirty tricks used to steal public medicines.

"From the research we discovered that some medical equipment gets stolen by unfaithful workers in the health sector and get sold to the private hospitals," she said.

In the circumstances, she said, the government will use researchers who did the research to educate the parliamentary community services committees of both Members of parliament and Councillors to identify the methods used in the theft of medicines.

Dr Gwajima said all health

workers who will be caught will be referred to the professional boards, including public disclosure of their names.

"But we will also refer them to the Prevention and Combating of Corruption Bureau (PCCB) for interrogation thereafter the will be dragged to court to act as lesson to others, the Minister said.

Meanwhile the Minister unveiled a special Five-Year (2021-25) plan to eradicate malaria in the country whose aim is to reduce infections from 7.5 to 3.5 per cent.

She said for start the plan will be implemented in three regions with malarial infection prevalence of less than one per cent, including Arusha, Kilimanjaro and Manyara regions.

She said they will obtain statistics and reports of patients with malaria from various health centres and follow them up to their residences in order eradicate mosquitoes breeding grounds.

She said another strategy in place include the spraying of insecticide and the use of bacterial germs from the government factory at Kibaha in Coast Region.

She said all Tanzanians were

required to employ various means to destroy mosquitoes breeding grounds including filling up water ponds and grass near their houses.

"I call upon everyone to use mosquito nets and purchase of insecticide for killing mosquitoes and the larvae in their areas that sells for 1,000/-." She added.

Dr Gwajima said malaria was dangerous to human beings especially to pregnant women due to the diminishing of their blood thereby causing death to both mothers and children.

Deputy Permanent Secretary in the President's Office (Regional Administration and Local Government) Grace Maghembe instructed all local councils in the country to allocate funds for the purchase of bacterial insecticides for the eradication of mosquito breeding grounds in their areas.

For his part the Arusha Regional Commissioner Iddi Kimanta said the success for the three regions to have malaria infection prevalence under one per cent is due to cooperation among workers in the health sector in various fields as well as appropriate use of mosquito nets.



Terrat councillor Julius Lenina (2nd-L) briefs Arusha district commissioner Kenan Kihongosi (C) on an electrification project the Tanzania Electric Supply Company (Tanesco) is implementing in the Arusha Region ward. Photo: Getrude Mpezya



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Contract Duration: One Year (Renewable) - contingent upon award

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Position: Senior Advisor - Gender and Youth Empowerment (1 position)

Position Location: Dar es Salaam or other location in Tanzania (to be confirmed)

Contract Duration: One Year (Renewable) - contingent upon award

Application Link: <https://careers-pactworld.icims.com/jobs/1574/job>

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Pact Careers Link: <https://careers-pactworld.icims.com>

Ministry devises strategy to boost barley production to cater for new beer factory

By Guardian Correspondent, Dodoma

AGRICULTURE minister Prof Adolf Mkenda says his ministry has mobilised itself to increase the production of barley, grapes and millet due to their great demand as important raw materials for the production of beer.

Addressing reporters here at the weekend soon after he held talks with officials Tanzania Breweries Limited (TBL), Prof Mkenda said a large part of their talks centred at increasing the production of the mentioned crops to serve the factory being built in the region.

"TBL have been producing beer from the barley of which significant quantity has been imported, we met to discuss how

best to increase the production of barley in the country that has been mostly grown in southern and northern regions," he said.

Prof Mkenda also used the occasion to call on farmers to grab the opportunity from the new beer factory by increasing barley production as a reliable market will be available.

He said his ministry will use experts to ensure the production of these raw materials is increased to benefit farmers.

"The strategy we have as the ministry is to use researchers, soil tasters as well as mobilizing the use of quality seeds to increase production of food crops as well as the needed raw materials needed in factories," he added.

He said as for now TBL have agreements with some barley farmers, but he called upon the

brewers to increase the number of farmers who will benefit from such agreements as well as to increase the volume of raw materials that are currently inadequate.

"Barley has been grown in Makete, Siha, Monduli and Manyara, however TBL have agreements with a few farmers for 50,000 tonnes only per year. Our recommendations to them is to see this quantity is increased to contribute to the national income," he added.

In regard to grapes, Prof Mkenda said the Ministry will work together with TBL by establishing a joint team of experts to see the possibility of increasing its production as the current production does not meet market needs and is of poor quality.



Masons busy with the construction of classrooms meant to accommodate the upcoming first intake of Form One students at Kigera Secondary School in the Musoma Rural constituency, as captured at the weekend. Photo: Guardian Correspondent

Innovation fund salutes President Samia on commitment to promote digital innovation

By Correspondent James Kandoya

THE Human Development Innovation Fund (HDIF) has hailed President Samia Suluhu Hassan's commitment to promote digital innovation, saying it is a step in the right direction.

HDIF country director Joseph Manirakiza made the remarks during an interview with The Guardian adding that with the new commitment, there was no doubt that the country's innovation performance will improve, hence leading to improved efficiency and productivity, which ultimately lead to economic growth.

His views comes barely few days after the president's maiden speech in the parliament in

Dodoma region.

"The president's speech seems to have been anchored on the new National five year development Plan (FYDIII), in which "innovation" has more prominently featured than it was the case in previous development plans- mentioned more than 53 times. We all know that ICT and internet connectivity are great tools and ingredients to innovation," he said

He said that the commitment to increase investment in technology infrastructure, increase access to broadband connectivity from the current 45 to 80 percent by 2025.

He however, said that for this to happen, change was inevitable on many fronts - mindset change for all actors, both in private and

public sectors.

He said public servants need to be encouraged and empowered to adopt technology use at a faster rate, and also understand what needs to be done to support the mushrooming technopreneurs.

"This comes with new opportunities and new challenges as well. So, as a country, if we want to stay relevant and be competitive in the current digital economy, our legal and regulatory framework, as well as the educational system will need a reboot of some sort. The President's speech signalled that we are moving in that direction, now we can only hope that the Government technocrats, as well as other actors, will follow suit," he said

Samia praised for pledge to support farming, TADB

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan was yesterday commended for her public pledge to sustain agricultural reforms and increase support to the Tanzania Agricultural Development Bank (TADB).

In a random countrywide interview, people saw the president's pledge to sustain reforms in the agriculture sector and increase lending to the sector as a timely reaffirmation of the importance of agriculture for the development of Tanzania.

Felix Kaiza, a Kigamboni retired agriculturalist, said the president is a confident leader. He described the presidential pledge as "a promising promise of transformation to the sector. To us, agriculture means people on the farms, those fishing, livestock keepers and even those who hunt honey... Now that the president is concerned with the people, then that is a welcoming

step towards development of the sector and the people."

Kaiza welcomed efforts to strengthen cooperatives, saying what killed cooperatives in the past was that "we reached a stage when we saw our cooperatives equivalent to competitors from abroad; they were alien, not ours. This new vision is good and promising good results," he said.

Christian Ngatunga, a Songea soya and maize grower was happy with President Hassan's pledge to support TADB, saying farmers need their own bank to increase lending in agriculture. He said, TADB has supported farmers in the past five years. "The government must continue support the bank further and the bank must take money to the farmers equally quickly," he suggested.

Joel Elinasha, a Kiteto barley grower said that he was happy and satisfied with the president's position on promotion of agriculture, saying her speech was "full of vision because it

highlights the need for comprehensive research on things like seeds, soil and fertilizers."

Benson Shija, a Bariadi farmer said he keeps livestock and also grows food and cash crops. "We were happy to hear the president saying nice words on our occupation, on agriculture. The president wants to deal with challenges we are facing. This is good," he said.

In her speech, President Hassan stated that the government will ensure that TADB is well enhanced and capacitated with the appropriate support, so that it can disburse more loans to farmers so as to transform the agricultural, livestock and fishing sector.

President Hassan further explained that the sector contributes 100 percent to national food self-sufficiency, 60 percent to industrial raw materials, 27.7 percent to the national income and 25 percent of Tanzania's foreign earning. Contacted for comment yesterday, the TADB Managing Director, Japhet Justine, said that the bank is grateful for the president's pledge to increase funding to TADB, adding that the bank will endeavour to use efficiently its resources to support reforms in agriculture, livestock and fisheries sectors.

Up-to December 2020, the bank has impacted 1,788,202 farmers and has disbursed 300bn/- worth of loans in 26 regions in Tanzania mainland and Zanzibar. These loans have enabled the growth of value-chains across the agricultural, livestock and fisheries sector.



REQUEST FOR QUOTATION

RFQ Title: **ACHIEVE Procurement**
RFQ number: 2021-A002-04
Date of Solicitation: 28th April 2021
Submission Date and time: : 4th May 2021 11:00am
Questions and Clarifications Due by: 30th April 2021
Estimated Delivery/ Performance Date: 30th June 2021

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| S/No. | Item | Description | Quantity |
|-------|-------------|--|----------|
| 1. | Motorcycles | <ul style="list-style-type: none"> ▪ Engine: air cooled, 4 stroke, Single cylinder ▪ Displacement: 144cc above ▪ Start: electronic and Kick start ▪ Fuel: Gasoline ▪ Suitable for off road. ▪ Compression ratio 9.0:1 ▪ Ignition System DC-CDI Battery. | 65 |

All quotes must be inclusive of the cost of distribution to 65 LGAs as per distribution list. Interested vendor should request for distribution list before submitting quote, deadline for requesting distribution list is 30th April 2021.

Interested, eligible vendor should deliver their quotation to:

Pact Tanzania
Plot No.74, Uporoto Street
Victoria Ursino South
P.O. Box 6348
Dar es Salaam, Tanzania

All quotes must be in Tanzanian shillings and enclosed in a plan sealed envelope. The deadline is 11am EAT Tuesday 4th May 2021.

PACT will open all bids on Tuesday 4th May 2021 at 11.30am in the presence of Bidders' representatives who choose to attend. The Bidders' representatives who are present shall sign a register evidencing their attendance

Submission Instructions:

- Quotes must be in Tanzanian Shillings and enclosed in a plain sealed envelope.
- Quote, valid for at least 60 days
- Current and updated company profile must be submitted.
- Copies of registration certificate and address of their registered office, valid business license, VAT and TIN certificates and tax clearance certificate must be submitted.
- Item specification are fully addressed in the quotation.
- Warranty information for the items included in the quotation.
- Delivery time must be specified.
- Payment terms must be specified.

Eligibility

- Ability to meet or exceed the Requirements/ Specifications outlined above.
- Ability to deliver the items/services no later than the date(s) required.

Evaluation Criteria:

- Price.
- Probable life of the item selected as compared with that of a comparable item.
- Warranty considerations.
- Maintenance availability.
- Delivery terms.

Please note:

1. Late or incomplete bids will not be accepted.
2. The quote that complies with all the specifications/requirements and offers value for money, shall be considered for selection.
3. PACT reserves the right to cancel solicitation and not award.
4. PACT reserves the right to reject any or all responses received.
5. Issuance of request for quotes does not constitute a contract commitment by PACT.
6. PACT reserves the right to disqualify any offer based on offeror failure to follow the solicitation instructions.
7. PACT reserves the right to waive minor proposal deficiencies that can be corrected prior to award determination to promote competition.
8. PACT will be contacting all offerors to confirm contact person, address and that the proposal was submitted for this solicitation.

THE COMPANIES ACT, 2002 COMPANY LIMITED BY SHARES

INVENTURE MOBILE TZ LIMITED (In Liquidation: Company Number 116266)

NOTICE OF FINAL GENERAL MEETING

NOTICE IS HEREBY GIVEN to all the interested parties and the general public that a **GENERAL MEETING** of the Company will be held on 15 June 2021 at the registered office of the liquidator, at 10:00 AM EAT, at which the liquidator will lay an account of the winding up of the Company and provide any explanation thereof.

Liquidator (s) **JOSEPH LYIMO**

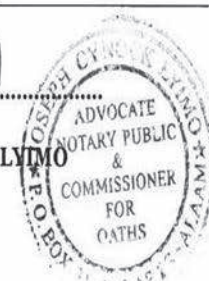
Liquidator's address **PricewaterhouseCoopers Limited, Pemba House, 369 Toure Drive Oyster Bay. P. O. Box 45. Dar es Salaam Tanzania**

Date of appointment **10 October 2020**

By whom appointed **MEMBERS**

Signed.....  Date: 15 April 2021

Name In Block Letters: **JOSEPH LYIMO**





Bus ticket vendors at the Magufuli terminal for long-distance buses in Dar es Salaam's Mbezi Luis suburb seated randomly, as found yesterday, the explanation being that the offices from which they will operate are not in place yet. Photo: Correspondent Sabato Kasika

DC calls on TASAF beneficiaries to start small economic projects

By Guardian Correspondent, Mbarali

THE government in Mbarali District, Mbeya Region has called on beneficiary of Tanzania Social Action Fund (TASAF) programme in the district to start small projects that would assist them after the programme winds up.

The call was made by the Mbarali District Commissioner Reuben Mfuno early this week when he visited TASAF beneficiaries in Mpakani Village in Ubaruku Ward telling them that there will be a day when the programme will come to an end.

Mfuno advised the beneficiaries to start poultry, fish farming and agriculture

activities that will help advance them economically as per TASAF's aim.

He said some of the beneficiaries have been using TASAF money contrary to government aim, such as in drinking, purchase of expensive clothing and other luxuries.

"I have seen for myself, those who made a better use of the opportunity are showing great transformation to their lives and I would like others to do the same, there are areas I visited I have seen people keeping chicken, pigs and ducks.

"There were others who could not have even a bag of rice in their food stocks but today they have ample crops, he said.

He said in many areas he went he

discovered big development strides among TASAF beneficiaries and called upon them to continue developing themselves so that they are removed from the programme to usher in others.

Mpakani village Chairman Amos Mgongolwa requested the DC to visit TASAF beneficiaries from time to time to know the challenges they face and to find solutions thereof.

He said in his village there were some people who qualify to be enrolled in the programme due to their economic conditions, and called upon TASAF officials to institute verification aimed at removing those who have advanced economically and to enroll others.

Govt pledges to support more SMEs in edible oil value chain

By Correspondent Felix Andrew

THE government has pledged to support more SMEs particularly those dealing with the edible oil industry through training to make them increase their contribution to the growth of the economy.

A total of 282 Small and Medium Entrepreneurs (SMEs) and traders in Morogoro municipality, Mvomero district council and Gairo township council in Morogoro Region have attended special training that was conducted by officials of Tanzania Bureau of Standards.

Apart from Morogoro similar training has been conducted in Dodoma, Singida, Tabora, Kigoma, Iringa, Njombe, Mbeya and Songwe regions.

The special training targeted SMEs and traders who are dealing with production, distribution and sales of edible oil in markets within Morogoro region and outside.

Speaking on behalf of TBS Director General Dr Athuman Ngenya, the Bureau's Manager of Training and Research Hamisi Mwanasala, said that the training is part of implementation of government directives through the Ministry of Industry and Trade asking it to conduct such assignments countrywide.

Apart from officials from TBS, the training also involved officials from the Ministry of Industry and Trade, Weight and Measures Agency (WMA) Business Registration and Licensing Agency (BRELA), Small Industries Development Organisation (SIDO), district business officers, health and social welfare from respective councils.

Mwanasala said the government recognizes and values the contribution of SMEs including those dealing with edible oil sector in building the economy, hence the training meant to build their capacity so that they can produce more edible oil with required quality and standards.

"This training will involve provision of awareness education into markets

and along the roads where many traders sell edible oil," he insisted.

TBS Quality Assurance Officer Gudila Boniface said that in order for edible oil to meet required standards a farmer should follow good farming procedures, processing and hygiene.

She said the agricultural procedures include planting of quality seeds and timely harvest of the crops.

On good processing practice, she said it includes use of quality raw materials, use of processing materials that does not decay and those recommended by experts.

On hygiene, she said producers should ensure that all equipment to preserve edible oil are clean, including plastic containers and the surrounding environment.

"They should make sure that packaging materials or containers which they put edible oil are clean and put labels which have information regarding the product, otherwise it is not acceptable.

Also, she said edible oil should not put on direct sunlight, since doing so would destroy it and pose a health risk to final consumers.

The Senior Quality Assurance Officer identified as Flora Luvanda, urged the stakeholders to certify their products, register food and cosmetics products and their business premises.

"We urge stakeholders to contact TBS offices in case they meet any challenge during registration process, we will support them until they finish the exercise," she said.

She said it was important for the traders to register their products and food and cosmetics premises because it was done after changes of the financial act of the year 2019 which shifted the roles of management of safety and quality of food and cosmetics to TBS, from the Tanzania Food and Drugs Authority (TFDA)

She said registration of goods, food and cosmetics premises is a legal requirement hence doing so would make them conduct their activities independently and freely.

| BALANCE SHEET AS AT 31 ST MARCH 2021 (AMOUNT IN MILLIONS OF SHILLINGS) | | INCOME STATEMENT FOR THE PERIOD ENDED 31 ST MARCH 2021 (AMOUNT IN MILLIONS OF SHILLINGS) | | | | FOR THE PERIOD ENDED 31 ST MARCH 2021 (AMOUNT IN MILLIONS OF SHILLINGS) | | |
|--|-----------------------------------|---|---|---|---|---|---|---|
| | AS AT 31 ST MARCH 2021 | AS AT 31 ST DEC. 2020 | CURRENT QUARTER 31 ST MARCH 2021 | COMPARATIVE QUARTER (Previous Year) 31 ST MARCH 2020 | CURRENT YEAR CUMULATIVE 31 ST MARCH 2021 | COMPARATIVE YEAR CUMULATIVE (Previous Year) 31 ST MARCH 2020 | CURRENT QUARTER ENDED 31 ST MARCH 2021 | PREVIOUS QUARTER ENDED 31 ST DEC. 2020 |
| A. ASSETS | | | | | | | | |
| 1 Cash | 2,448 | 1,939 | | | | | | |
| 2 Balances with Bank of Tanzania | 4,427 | 4,773 | | | | | | |
| 3 Investment in Government Securities | 13,857 | 13,349 | | | | | | |
| 4 Balances with Other Banks and financial Institution | 586 | 944 | | | | | | |
| 5 Cheques and Items for Clearing | 152 | 183 | | | | | | |
| 6 Interbranch Float Items | 0 | 4 | | | | | | |
| 7 Bills Negotiated | | | | | | | | |
| 8 Customers' Liabilities on Acceptances | | | | | | | | |
| 9 Interbank Loan Receivables | 7,696 | 6,422 | | | | | | |
| 10 Investments in other Securities | | | | | | | | |
| 11 Loans, Advances and Overdrafts (Net of Allowances) | 55,817 | 54,125 | | | | | | |
| 12 Other Assets | 4,292 | 2,459 | | | | | | |
| 13 Equity Investments | | | | | | | | |
| 14 Underwritings accounts | | | | | | | | |
| 15 Property, Plant and Equipment | 1,806 | 1,950 | | | | | | |
| 16 TOTAL ASSETS | 91,081 | 86,148 | | | | | | |
| B. LIABILITIES | | | | | | | | |
| 17 Deposits from Other Banks and Financial Institution | 2,000 | 2,651 | | | | | | |
| 18 Customers Deposits | 61,764 | 57,511 | | | | | | |
| 19 Cash Letters of Credit | | | | | | | | |
| 20 Special Deposits | 162 | 109 | | | | | | |
| 21 Payment orders/Transfer payables | | | | | | | | |
| 22 Bankers Cheques and Drafts Issued | 1 | 0 | | | | | | |
| 23 Accrued Taxes and Expenses payable | 599 | 369 | | | | | | |
| 24 Acceptances Outstanding | | | | | | | | |
| 25 Interbranch Float Items | 9 | - | | | | | | |
| 26 Unearned income and other deferred charges | | | | | | | | |
| 27 Other Liabilities | 1,052 | 1,097 | | | | | | |
| 28 Borrowings | 9,506 | 9,875 | | | | | | |
| 29 TOTAL LIABILITIES | 75,092 | 71,612 | | | | | | |
| 30 NET ASSETS/(LIABILITIES) (16 MINUS 29) | 15,989 | 14,536 | | | | | | |
| C. SHAREHOLDERS' FUNDS | | | | | | | | |
| 31 Paid up Share Capital | 14,034 | 12,958 | | | | | | |
| 32 Capital Reserves | 2,668 | 1,728 | | | | | | |
| 33 Retained Earnings | (828) | (606) | | | | | | |
| 34 Profit (Loss) Account | 115 | 456 | | | | | | |
| 35 Other Capital account | - | - | | | | | | |
| 36 Minority Interest | - | - | | | | | | |
| 33 TOTAL SHAREHOLDERS' FUNDS | 15,989 | 14,536 | | | | | | |
| 34 Contingent Liabilities | | | | | | | | |
| 35 Non-Performing Loans and Advances | 7,370 | 7,072 | | | | | | |
| 36 Allowances for Probable Losses | 2,725 | 2,425 | | | | | | |
| 37 Other Non-Performing assets | | | | | | | | |
| D FINANCIAL CONDITION INDICATORS | | | | | | | | |
| (i) Shareholders Funds to total assets (%) | 18% | 17% | | | | | | |
| (ii) Non Performing loans to Total gross Loans (%) | 13% | 13% | | | | | | |
| (iii) Gross Loans and Advances to Total Deposits (%) | 92% | 94% | | | | | | |
| (iv) Loans and Advances to Total Assets (%) | 61% | 63% | | | | | | |
| (v) Earning Assets to Total Assets | 86% | 85% | | | | | | |
| (vi) Deposits Growth | 6% | 12% | | | | | | |
| (vii) Assets Growth | 6% | 6% | | | | | | |
| PERFORMANCE INDICATORS | | | | | | | | |
| (i) Return on Average Total Assets | 0.1% | 0.0% | 0.1% | 0.0% | | | | |
| (ii) Return on Average Shareholders' Funds | 0.8% | 0.2% | 0.8% | 0.2% | | | | |
| (iii) Non Interest Expenses to Gross Income | 76% | 92% | 76% | 92% | | | | |
| (iv) Net Interest Income to Average Earning Assets | 2% | 2% | 2% | 2% | | | | |
| SIGNED BY: | | | | | | | | |
| Dr. Ibrahim Mwangalaba | Managing Director | | 27-Apr-21 | | | | | |
| CPA Peter B. Tarimo | Head of Finance | | 27-Apr-21 | | | | | |
| Mr. Kapilima Saidi | Ag. Head of Internal Audit | | 27-Apr-21 | | | | | |
| We, the undersigned non-executive members of the board of directors, attest to the correctness of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief, have been prepared in conformance with instructions and are true and correct. Figures in the brackets indicate negative value. | | | | | | | | |
| SIGNED BY: | | | | | | | | |
| Mr. Amulike Ngeliamba | Chairman | | 27-Apr-21 | | | | | |
| Prof. JIlingeta Mbamba | Director | | 27-Apr-21 | | | | | |

RITA: Registration of deaths is of immense utility and relevance

By Guardian Correspondent, Mbeya

IT is reported that many Tanzanians do not register deaths of their relatives, the situation that denies the government of correct records and statistics on deaths including some families failing to get their rightful benefits.

Registration Insolvency and Trusteeship Agency (RITA) Acting Administrator General Emmy Hudson gave the remarks here at the weekend at a training seminar for empowering various government officials from all Mbeya Region districts on the registration of births and deaths through ICT.

She said according to the law on births and deaths registration it is necessary for each death to be registered in order to have correct statistics including the cause of death of the concerned person, age and where it happened. She said when a death occurs, a death certificate is issued to confirm that the concerned person has died and that the certificate is important

to the family members as it helps them to get some of their rightful benefits including inheritance and pension if the deceased was an employee.

Hudson said many Tanzanians ignore the certificates knowingly or unknowingly while many do not know at all the importance of death certificates.

She further said the document also helps children who join higher education to benefit from students' loans.

UNICEF Coordinator of births and deaths Bhaskar Mishra said the registration of births and deaths is supposed to go together for the nation to have the correct statistics in order to have the right plans.

He said the organisation has been working together with the government to improve the births' registration system since 2013 as part of trial for Mbeya Region.

"Before coming to Mbeya we started to provide training in Iringa and Njombe regions where the new system has been 100 per cent successful and now after Mbeya we shall go to Songwe Region," he added.



NMB Bank Plc human resources manager Joanitha Mrengo (3rd-L) holds hands with the bank's Dar es Salaam and Zanzibar zone manager, Donatus Richard (3rd-R), alongside Zanzibar branch commercial manager Abdallah Duchi, Zanzibar universities representative Anwar Haji (R), AESEC Tanzania marketing manager Abdulkarim Bihaki (L) and AESEC Tanzania president Michael Chacha (2nd-L) moments after a press briefings on a symposium on universities to be held in Zanzibar today.

Dr Ndumbaro directs ministry's institutions to participate in Majimaji Serebuka Festival

By Guardian Reporter

Tourism Minister Dr Damas

Ndumbaro has instructed all

NATURAL Resources and institutions in the ministry that

advertise the country's tourist attractions and those engaging in forest reserve activities to participate in the 'Majimaji Serebuka Festival.'

The Festival is expected to be held in Ruvuma Region from July 24 to 31 this year at Songea's Majimaji Stadium whose aim is to mobilise for domestic tourism, sports and to develop and honour the country's culture.

The minister gave the instructions when launching the Festival 7th Edition held for two days from 24 to 25 April at Majimaji Museum Grounds as preparations for the seven-day July festival in the region.

In this year's festival with a theme "Forests is Economy," Dr Ndumbaro said the aim is to mobilise the society to protect the forests.

He said he expects this year's festival to be a huge one and will provide opportunities to various people to start visiting various tourist attractions in Ruvuma Region including the Lipalamba reserve Forest.

Meanwhile, the minister has requested the Songea District Commissioner to use his authority to mobilise the ministry's institutions in his district to participate in the festival.

He also called on Songea District Council and other local councils to also participate.

Dr Ndumbaro also used the occasion to ask other institutions and private individuals to participate in the festival.

For his part, the festival's coordinator Reinfrida Rwezaura said since its inception the festival has become an appropriate forum to bring together business people, entrepreneurs, sportsmen, students and various stakeholders in advertising the country's economy and tourism.

Emulate late Reverend Rwakatare by investing in education, Dar CCM chair urges Tanzanians

By Correspondent Joseph Mwendapole

THE chairman for the ruling CCM in Dar es Salaam, Kate Kamba, has asked Tanzanians to emulate the late reverend Getrude Rwakatare by investing heavily in education and developing interest in helping the needy.

Kamba made the remarks during the special prayers at Mlima wa Moto Church in Mikochehi Dar es Salaam to remember the founder of the church and St Mary's school's Reverend Dr Rwakatare.

Kamba said for the 70 years of her life, reverend Rwakatare used most of her time to create things which touched a large community in Tanzania like schools, church and radio stations.

"We all thank God for her life because she was one of the good examples for women, she was encouraged to attempt anything and eventually she succeeded, her legacy will live longer," she said.

She said during her lifetime, Reverend Rwakatare's contribution in National Assembly was of great importance and the country appreciates what she did to the nation.

The CCM leader commended Reverend Rwakatare's children for their solidarity and for their struggle to complete the vision and dreams of their late mother especially in education.

The first born of the late Rwakatare, Dr Rose Rwakatare said the family is still strong since the departure of their mother and promised to emulate her vision and dreams.

She said there is good supervision of the school's that was established by the late Dr Rwakatare and the vivid example was excellent performance in the last standard four and standard seven national results.

"Her contribution touched many people around the country and the family is keen to make sure nothing goes wrong",

Dr Rose said they did a lot of improvement in all St Mary's school and that is why there is academic improvement in all national examination results.

Mutta Rwakatare asked the community to love each other so that they can emulate the life of late Reverend Dr Getrude Rwakatare.

"Her contribution touched many people around the country and the family is keen to make sure nothing goes wrong",



BANK OF BARODA (TANZANIA) LTD.

Report of Condition of bank published pursuant to section 32(3) of the Banking and Financial Institution Act, 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST MARCH, 2021

| (Amount in Million Tshs) | | |
|--|------------------|------------------|
| | AS AT 31.03.2021 | AS AT 31.12.2020 |
| A. ASSETS | | |
| 1 Cash | 3,649 | 3,545 |
| 2 Balances with Bank of Tanzania | 16,455 | 14,184 |
| 3 Investment in Government Securities | 19,491 | 20,280 |
| 4 Balances with Other Banks and Financial Institution | 33,415 | 34,926 |
| 5 Cheques and Items for Clearing | 10 | - |
| 6 Interbranch Float items | - | - |
| 7 Bills Negotiated | - | - |
| 8 Customers' Liabilities on Acceptances | - | - |
| 9 Interbank Loan Receivables | - | - |
| 10 Investments in other Securities | - | - |
| 11 Loans, Advances and Overdrafts (Net of Allowances) | 124,502 | 132,804 |
| 12 Other Assets | 4,974 | 3,670 |
| 13 Equity Investments | - | - |
| 14 Underwritings accounts | - | - |
| 15 Property, Plant and Equipment | 2,176 | 2,264 |
| 16 TOTAL ASSETS | 204,672 | 211,673 |
| B. LIABILITIES | | |
| 17 Deposits from Other Banks and Financial Institution | 23,007 | 24,256 |
| 18 Customers Deposits | 133,512 | 140,666 |
| 19 Cash Letters of Credit | - | - |
| 20 Special Deposits | - | - |
| 21 Payment orders/Transfer payables | - | - |
| 22 Bankers Cheques and Drafts Issued | 81 | 74 |
| 23 Accrued Taxes and Expenses payable | 86 | 46 |
| 24 Acceptances Outstanding | - | - |
| 25 Interbranch Float items | - | - |
| 26 Unearned income and other deferred charges | 39 | 39 |
| 27 Other Liabilities | 3,132 | 3,435 |
| 28 Borrowings | - | - |
| 29 TOTAL LIABILITIES | 159,857 | 168,516 |
| 30 NET ASSETS/(LIABILITIES) (15 MINUS 29) | 44,815 | 43,157 |
| C. SHAREHOLDERS' FUNDS | | |
| 31 Paid up Share Capital | 10,000 | 10,000 |
| 32 Capital Reserves | - | - |
| 33 Retained Earnings | 32,642 | 28,607 |
| 34 Profit (Loss) Account | 1,051 | 3,627 |
| 35 Other Capital account | 1,121 | 921 |
| 36 Minority Interest | - | - |
| 33 TOTAL SHAREHOLDERS' FUNDS | 44,814 | 43,155 |
| 34 Contingent Liabilities | 20,947 | 9,423 |
| 35 Non-Performing Loans and Advances | 2,738 | 3,042 |
| 36 Allowances for Probable Losses | 1,364 | 1,789 |
| 37 Other Non-Performing assets | - | - |
| D FINANCIAL CONDITION INDICATORS | | |
| (i) Shareholders Funds to total assets (%) | 22% | 20% |
| (ii) Non Performing loans to Total gross Loans (%) | 2% | 2% |
| (iii) Gross Loans and Advances to Total Deposits (%) | 80% | 82% |
| (iv) Loans and Advances to Total Assets (%) | 61% | 63% |
| (v) Earning Assets to Total Assets | 87% | 89% |
| (vi) Deposits Growth | -5% | 0% |
| (vii) Assets Growth | -3% | 1% |

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 31ST MARCH 2021

| (Amount in million shillings) | | | | |
|--|----------------------------|--------------------------------|---|---|
| | CURRENT QUARTER 31.03.2021 | COMPARATIVE QUARTER 31.03.2020 | CURRENT YEAR CUMULATIVE FROM 01.01.2021 TO 31.03.2021 | COMPARATIVE YEAR (Prev. Year) FROM 01.01.2020 TO 31.03.2020 |
| 1 Interest Income | 3,808 | 3,732 | 3,808 | 3,732 |
| 2 Interest Expenses | 1,360 | 1,289 | 1,360 | 1,289 |
| 3 Net Interest Income (1 minus 2) | 2,448 | 2,443 | 2,448 | 2,443 |
| 4 Bad debts written off | 56 | 34 | 56 | 34 |
| 5 Impairment Losses on Loans and Advances | 286 | 274 | 286 | 274 |
| 6 Non - Interest Income | 521 | 291 | 521 | 291 |
| 6.1 Foreign Currency Dealings and Translation Gains/Loss | 115 | 105 | 115 | 105 |
| 6.2 Fees and Commissions | 405 | 186 | 405 | 186 |
| 6.3 Dividend Income | - | - | - | - |
| 6.4 Other Operating Income | 0 | - | 0 | - |
| 7 Non - Interest Expenses: | 1,210 | 1,205 | 1,210 | 1,205 |
| 7.1 Salaries and Benefits | 536 | 543 | 536 | 543 |
| 7.2 Fees and Commissions | 15 | 105 | 15 | 105 |
| 7.3 Other Operating Expenses | 659 | 557 | 659 | 557 |
| 7.4 Other Provision | - | - | - | - |
| 8 Operating Income/(Loss) | 1,417 | 1,221 | 1,417 | 1,221 |
| 9 Income Tax Provision | 366 | 201 | 366 | 201 |
| 10 Net income (loss) after Income Tax | 1,051 | 1,020 | 1,051 | 1,020 |
| 11 Other Comprehensive Income | - | - | - | - |
| 12 Total Comprehensive Income/(loss) for the year | 1,051 | 1,020 | 1,051 | 1,020 |
| 13 Number of Employees | 48 | 49 | 48 | 49 |
| 14 Basic Earnings Per Share | 105 | 102 | 105 | 102 |
| 15 Number of Branches | 4 | 4 | 4 | 4 |
| PERFORMANCE INDICATORS | | | | |
| (i) Return on Average Total Assets | 2% | 2% | 2% | 2% |
| (ii) Return on Average Shareholders' Funds | 9% | 10% | 9% | 10% |
| (iii) Non Interest Expenses to Gross Income | 41% | 44% | 41% | 44% |
| (iv) Net Interest Income to Average Earning Assets | 6% | 6% | 6% | 6% |

CONDENSED STATEMENT OF CASHFLOW STATEMENT FOR THE QUARTER ENDED 31ST MARCH 2021

| (Amount in Million Tshs) | | | | |
|---|----------------------------------|-----------------------------------|------------------------------------|--|
| | CURRENT QUARTER ENDED 31.03.2021 | PREVIOUS QUARTER ENDED 31.12.2020 | CURRENT YEAR CUMULATIVE 31.03.2021 | COMPARATIVE YEAR CUMULATIVE 31.03.2020 |
| I Cash flow from operating activities | | | | |
| Net Income (Loss) | 1,417 | 1,309 | 1,417 | 1,222 |
| Adjustment for: | | | | |
| -Impairment/Armortization | 374 | 207 | 374 | 330 |
| -Prior Period Adjustment | 609 | (38) | 609 | - |
| -Net change in Loans and advances | 7,959 | (8,558) | 7,959 | 10,972 |
| -Gain/Loss on Sale of Assets | - | - | - | - |
| -Net change in Deposits | (7,154) | 719 | (7,154) | (18,091) |
| -Net change in Short term negotiable securities | - | - | - | - |
| -Net Change in Other Liabilities | (1,506) | (64) | (1,506) | (2,217) |
| -Net change in Other Assets | (1,314) | 3,936 | (1,314) | 1,179 |
| -Tax paid | (366) | - | (366) | (201) |
| -Others (Increase/ decrease in SMR) | (26) | (412) | (26) | (912) |
| Net cash provided/ (used) by operating activities | (8) | (2,901) | (8) | (7,718) |
| II Cash flow from Investment activities | | | | |
| Dividend Received | - | - | - | - |
| Purchase of fixed assets | - | (13) | - | (9) |
| Proceeds from Sale of Fixed Assets | - | - | - | - |
| Purchase of non-dealing securities | 789 | 580 | 789 | (2,935) |
| Proceeds from sale of non-dealing securities | - | - | - | - |
| Others (Specify) | - | - | - | - |
| Net cash provided/ (used) by investing activities | 789 | 566 | 789 | (2,943) |
| III Cash flow from financing activities | | | | |
| Repayment of long-term debt | - | - | - | - |
| Proceeds from issuance of long term debt | - | - | - | - |
| Proceeds from issuance of share capital | - | - | - | - |
| Payment of cash dividends | - | - | - | - |
| Net change in other borrowings | - | - | - | - |
| Others (specify) Long term financing | - | - | - | - |
| Net cash provided/ (used) by financing activities | - | - | - | - |
| IV Cash and Cash Equivalents: | | | | |
| Net increase/ (decrease) in cash and cash equivalent | 781 | (2,335) | 781 | (10,661) |
| Cash and Cash Equivalents at the beginning of the period | 39,466 | 41,801 | 39,466 | 45,898 |
| Cash and Cash Equivalents at the end of the period | 40,248 | 39,466 | 40,248 | 35,237 |

CONDENSED STATEMENT OF CHANGES OF EQUITY AS AT 31ST MARCH 2021

| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision reserve | Others | Total |
|--|---------------|---------------|-------------------|--------------------|---------------------------|--------|--------|
| CURRENT YEAR | | | | | | | |
| Balance as at the beginning of the year | 10,000 | - | 32,235 | 672 | - | 249 | 43,155 |
| Profit for the year | - | - | 1,051 | - | - | - | 1,051 |
| Other comprehensive Income | - | - | - | - | - | - | - |
| Transaction with Owners | - | - | - | - | - | - | - |
| Dividend Paid | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | (201) | 201 | - | - | - |
| General Provision Reserve | - | - | 609 | - | - | - | 609 |
| Others (Prior period adjustment) | - | - | - | - | - | - | - |
| Balance as at the end of the current Period | 10,000 | - | 33,694 | 873 | - | 249 | 44,815 |
| PREVIOUS YEAR | | | | | | | |
| Balance as at the beginning of the year | 10,000 | - | 28,381 | 775 | - | 249 | 39,404 |
| Profit for the year | - | - | 3,627 | - | - | - | 3,627 |
| Other comprehensive Income | - | - | - | - | - | - | - |
| Transaction with Owners | - | - | - | - | - | - | - |
| Dividend Paid | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | 103 | (103) | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others (Prior period adjustment) | - | - | 124 | - | - | - | 124 |
| Revaluation Reserves | - | - | - | - | - | - | - |
| Balance as at the end of the Previous Period | 10,000 | - | 32,235 | 672 | - | 249 | 43,155 |

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST MARCH 2021

In preparation of Quarterly Financial statements, consistent Accounting Policies have been used as those applicable to the previous year audited financial statements. (Any changes during the period shall be explained as per the IAS 34 & IAS 8)

| Name and Title | Signature | Date |
|--|-----------|------------------|
| Rajendra Sadashiv Mohir (Managing Director) | | 19th April, 2021 |
| Deogratias Edward Ndushi (Head of Finance) | | 19th April, 2021 |
| Mwita Mohamed Mwita (Internal Auditor) | | 19th April, 2021 |
| We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions act, 2006 and they present a true and fair view. | | |
| Name and Title | Signature | Date |
| Dr. Proches Meshili Kiwango Ngutuni | | 19th April, 2021 |
| Dr. Immanuel Daniel Mnzava | | 19th April, 2021 |



CHINA DASHENG BANK
中華大盛銀行

CHINA DASHENG BANK

PUBLICATION OF FINANCIAL STATEMENTS (Regulation 7)

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021
(Amounts in million shillings)

| | Current Quarter 31st March 2021 | Previous Quarter 31st December 2020 |
|---|------------------------------------|--|
| A. ASSETS | | |
| 1 Cash | 203 | 166 |
| 2 Balances with Bank of Tanzania | 1,967 | 4,412 |
| 3 Investments in Government securities | 62,792 | 60,793 |
| 4 Balances with other banks and financial institutions | 11,888 | 11,721 |
| 5 Cheques and items for clearing | 0 | 0 |
| 6 Inter-branch float items | 0 | 0 |
| 7 Bills negotiated | 0 | 0 |
| 8 Customers liabilities for acceptances | 0 | 0 |
| 9 Interbank loans receivable | 0 | 0 |
| 10 Investments in other Securities | 0 | 0 |
| 11 Loans, Advances and Overdrafts (net of allowances for probable losses) | 25,013 | 25,985 |
| 12 Other Assets | 5,713 | 5,004 |
| 13 Equity Investments | 0 | 0 |
| 14 Underwriting Accounts | 0 | 0 |
| 15 Property and Equipment | 2,996 | 3,208 |
| 16 TOTAL ASSETS | 110,573 | 111,289 |
| B. LIABILITIES | | |
| 17 Deposits from other banks and financial institutions | 0 | 0 |
| 18 Customer deposits | 2,680 | 2,751 |
| 19 Cash letters of Credit | 0 | 0 |
| 20 Special Deposits | 0 | 0 |
| 21 Payment orders/transfers payable | 0 | 0 |
| 22 Bankers' cheques and drafts issued | 0 | 0 |
| 23 Accrued taxes and expenses payable | 361 | 225 |
| 24 Acceptances outstanding | 0 | 0 |
| 25 Interbranch float items | 0 | 0 |
| 26 Unearned income and other deferred charges | 3,842 | 3,922 |
| 27 Other Liabilities | 3,050 | 2,462 |
| 28 Borrowings | 7,922 | 10,230 |
| 29 TOTAL LIABILITIES | 17,855 | 19,590 |
| 30 NET ASSETS/(LIABILITIES) (16 minus 29) | 92,718 | 91,699 |
| C. SHAREHOLDERS' FUNDS | | |
| 31 Paid up Share Capital | 89,040 | 89,040 |
| 32 Share premium | 0 | 0 |
| 33 Retained Earnings | 2,659 | -1,638 |
| 34 Profit (Loss) Account | 1,019 | 4,296 |
| 35 Regulatory Reserve | 0 | 0 |
| 36 Minority Interest | 0 | 0 |
| 37 TOTAL SHAREHOLDERS' FUNDS | 92,718 | 91,699 |
| D. SELECTED FINANCIAL CONDITION INDICATORS | | |
| (i) Shareholders Funds to Total Assets | 84% | 82% |
| (ii) Non performing Loans to Total Gross Loans | 0% | 0% |
| (iii) Gross Loans and Advances to Total Deposits | 936% | 945% |
| (iv) Loans and Advances to Total Assets | 23% | 23% |
| (v) Earning Assets to Total Assets | 90% | 89% |
| (vi) Deposits Growth | -3% | 107% |
| (vii) Assets Growth | -1% | 1% |

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED MARCH 31, 2021
(Amounts in million shillings)

| | Current Quarter 31st March 2021 | Comparative Quarter 31st March 2020 | Current Year Cumulative 31st March 2021 | Comparative Year Cumulative 31st March 2020 |
|---|------------------------------------|---|---|---|
| 1 Interest Income | 3,288 | 2,850 | 3,288 | 2,850 |
| 2 Interest Expense | (137) | (152) | (137) | (152) |
| 3 Net Interest Income (1 + 2) | 3,151 | 2,698 | 3,151 | 2,698 |
| 4 Bad Debts Written-Off | 0 | 0 | 0 | 0 |
| 5 Impairment Losses on Loans and Advances | 5 | (17) | 5 | (17) |
| 6 Non Interest Income: | 3,156 | 2,681 | 3,156 | 2,681 |
| 6.1 Foreign Currency Dealings and translation Gain/(Loss) | 9 | 39 | 9 | 39 |
| 6.2 Fees and Commissions | 72 | 20 | 72 | 20 |
| 6.3 Dividend Income | 0 | 0 | 0 | 0 |
| 6.4 Other Operating Income | 0 | 0 | 0 | 0 |
| 7 Non Interest Expenses: | 3,238 | 2,740 | 3,238 | 2,740 |
| 7.1 Salaries and Benefits | (602) | (875) | (602) | (875) |
| 7.2 Fees and Commission | 0 | 0 | 0 | 0 |
| 7.3 Other Operating Expenses | (1,180) | (1,035) | (1,180) | (1,035) |
| 8 Operating Income/(Loss) | 1,456 | 830 | 1,456 | 830 |
| 9 Income Tax Provision | (437) | (249) | (437) | (249) |
| 10 Net Income/(Loss) After Income Tax | 1,019 | 581 | 1,019 | 581 |
| 11 Other Comprehensive Income (Itemize) | 0 | 0 | 0 | 0 |
| 12 Total comprehensive income/(loss) for the year | 1,019 | 581 | 1,019 | 581 |
| 13 Number of Employees | 25 | 26 | 25 | 26 |
| 14 Basic Earnings per Share | 25 | 15 | 25 | 15 |
| 15 Number of Branches | 1 | 1 | 1 | 1 |
| SELECTED PERFORMANCE INDICATORS | | | | |
| (i) Return on Average Total Assets | 5.2% | 3.1% | 5.2% | 3.1% |
| (ii) Return on Average Shareholder Funds | 6.3% | 3.8% | 6.3% | 3.8% |
| (iii) Non Interest Expenses to Gross Income | 55.1% | 69.3% | 55.1% | 69.3% |
| (iv) Net Interest Income to Average Earnings Assets | 1.6% | 1.4% | 1.6% | 1.4% |

Nunu Saghaf
Ag. Chief Executive Officer
23rd April 2021

Guydon Chitwalo
Senior Finance Manager
23rd April 2021

Zablon Stambuli
Head of Internal Audit
23rd April 2021

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

| Name | Date |
|------------------------------------|-----------------|
| 1. Bao Dongqiang (Ag. Chairperson) | 23rd April 2021 |
| 2. Jimmy Mrosso (Director) | 23rd April 2021 |

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED MARCH 31, 2021
(Amounts in million shillings)

| | Current Quarter 31st March 2021 | Previous Quarter 31st December 2020 | Current Year Cumulative 31st March 2021 | Comparative Year Cumulative 31st March 2020 |
|--|------------------------------------|---|---|---|
| I. Cash flow from operating activities | | | | |
| Operating Income/(Loss) | 1,456 | 910 | 1,456 | 830 |
| Adjustments for: | | | | |
| -Impairment/Amortization | 439 | 585 | 439 | 410 |
| -Net change in Loans and Advances | 971 | (1,464) | 971 | 6 |
| -Gain/loss on Sale of Assets | 0 | 0 | 0 | 0 |
| -Net change in Deposits | (7) | 435 | (7) | (285) |
| -Net change in Short Term Negotiable Securities | 4,017 | 2,907 | 4,017 | 7,583 |
| -Net change in Other Liabilities | (1,664) | (928) | (1,664) | 491 |
| -Net change in Other Assets | (1,508) | 491 | (1,508) | 469 |
| - Tax Paid | 0 | 0 | 0 | 0 |
| -Others (specify) | 0 | 0 | 0 | 0 |
| Net cash provided (used) by operating activities | 3,641 | 2,937 | 3,641 | 9,506 |
| II. Cash flow from investing activities: | | | | |
| Dividend Received | 0 | 0 | 0 | (9) |
| Purchase of Fixed Assets | (11) | (58) | (11) | 0 |
| Proceeds from Sale of Fixed Assets | 0 | 0 | 0 | 0 |
| Purchase of Non-Dealing Securities | 0 | 0 | 0 | 0 |
| Proceeds from Sale of Non-Dealing Securities | 0 | 0 | 0 | 0 |
| Others (specify) - Investments in Government bonds | (6,050) | (51) | (6,050) | 0 |
| Net cash (used in) /generated from investing activities | (6,061) | (106) | (6,061) | (9) |
| III. Cash flow from financing activities: | | | | |
| Repayment of Long-term Debt | 0 | 0 | 0 | 0 |
| Proceeds from Issuance of Long Term Debt | 0 | 0 | 0 | 0 |
| Proceeds from Issuance of Share Capital | 0 | 0 | 0 | 0 |
| Payment of Preference Dividends | 0 | 0 | 0 | 0 |
| Net Change in other Borrowings | 0 | 0 | 0 | 0 |
| Others (specify) | 0 | 0 | 0 | 0 |
| Net Cash generated from Financing Activities | 0 | 0 | 0 | 0 |
| IV. Cash and Cash Equivalents: | | | | |
| Net Increase/ (Decrease) in Cash and Cash Equivalents | (2,420) | 2,831 | (2,420) | 9,496 |
| Cash and Cash Equivalents at the beginning of the Quarter | 4,590 | 1,747 | 4,590 | 2,047 |
| Cash and Cash Equivalents at the end of the Year | 2,170 | 4,578 | 2,170 | 11,543 |

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT MARCH 31, 2021
(Amounts in million shillings)

| | Share capital | Share Premium | Retained Earning | Regulatory reserve | General provision Reserve | Others | Total |
|---|---------------|---------------|------------------|--------------------|---------------------------|----------|---------------|
| Current Year | | | | | | | |
| Balance as at the beginning of the year | 89,040 | - | 2,659 | - | - | - | 91,699 |
| Profit for the year | - | - | 1,019 | - | - | - | 1,019 |
| Other Comprehensive Income | - | - | - | - | - | - | - |
| Transaction with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - |
| Regulatory reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the current period | 89,040 | - | 3,678 | - | - | - | 92,718 |
| Previous Year | | | | | | | |
| Balance as at the beginning of the year | 89,040 | - | (1,638) | - | - | - | 87,402 |
| Profit for the year | - | - | 4,296 | - | - | - | 4,296 |
| Other Comprehensive Income | - | - | - | - | - | - | - |
| Transaction with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - |
| Regulatory reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the previous period | 89,040 | - | 2,659 | - | - | - | 91,699 |

CHINA DASHENG BANK MINIMUM DISCLOSURE OF CHARGES AND FEES

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

| ITEM/TRANSACTION | LCY Accounts | FCY Accounts | |
|--|--|---|------------------|
| Fund Transfers | | | |
| EFT | Tshs. 3,300.00 | N/A | |
| EFT Inward | Free | Free | |
| TISS Outward | Tsh 10,000.00 | Usd 10 | |
| TISS Inward | Free | Free | |
| Outgoing Foreign SWIFT Remittance (customer) | N/A | Usd 55.00 | |
| Guarantees | | | |
| Issuance | 2.2% per Quarter Min Tshs. 330,000.00 | 2.2% per Quarter Min Usd 220.00 | |
| Amendments | Tshs. 220,000.00 | Usd 165.00 | |
| Extension | 2.2% per Quarter Min Tshs. 220,000.00 | 2.2% per Quarter Min Usd 165.00 | |
| Advising | Tshs. 110,000.00 | Usd 55.00 | |
| Cancellation | Free | Free | |
| Facility Processing Fee | 2.2% Flat | 2.2% Flat | |
| Other Services | | | |
| Salary processing fees per transaction | Tshs. 2,750.00 | Usd 1.100 | |
| Cash Deposit fees | Free: Bulk cash deposit small denominations (≤2,000) Notes above Tshs. 5 Million and coins above Tshs. 10,000.00 - 0.22% | 2.2% of FCY below Usd 50 Notes, Otherwise FREE | |
| Cash withdrawal fees | Tshs. 1,650 for amounts up to Tshs. 25 Million; Above Tshs. 25 million 0.11%, maximum Tshs. 110,000.00 | Usd 2.20 for amounts up to 1,000; Above Usd 1,000 0.825% maximum Usd 330. | |
| Certificate of Balance | Tshs. 33,000.00 | Usd 19.80 | |
| Letter of Introduction | Tshs. 33,000.00 | Usd 19.80 | |
| Confirmation of Auditor List | Tshs. 55,000.00 | Usd 27.50 | |
| Balance Inquiry over the counter | FREE | FREE | |
| Standing order fees | | | |
| Inward Standing Orders | Free | Free | |
| Outward Standing orders to other banks | Tshs. 11,000.00 | Usd 5.50 | |
| Setup | FREE | FREE | |
| Amendment of Standing Order | Tshs. 4,400.00 | Usd 2.20 | |
| Unpaid Standing Order (penalty) | Tshs. 11,000.00 | Usd 5.50 | |
| Stop/Cancel Standing orders | Tshs. 11,000.00 | Usd 5.50 | |
| Overdrawn account interest charge | Base+12 | Base+12 | |
| Other Charges | | | |
| Inward Clearing | Tshs. 550.00 | Usd 27.50 | |
| Postage | Tshs. 1,650.00 | Usd 11.00 | |
| Registered Mail postage | Tshs. 5,500.00 | Usd 2.20 | |
| Retrieval of documents >than 1 month old | Tshs. 5,500.00 | Usd 2.20 | |
| Retrieval of documents > than one year | Tshs. 22,000.00 | Usd 11.00 | |
| Uncleared Effects | | | |
| Below Tshs. 150,000 | Tshs. 4,400.00 | Usd 2.20 | |
| Above Tshs. 150,000 | 0% | 0% | |
| Counter Cheque | Tshs. 5,500.00 | Usd 3.30 | |
| Note: | | | |
| The above charges are Value Added Tax (VAT) exclusive. | | | |
| Name | Designation | Signature | Date |
| Nunu Saghaf | Ag. Chief Executive Officer | | 23rd, April 2021 |
| Guydon Chitwalo | Senior Finance Manager | | 23rd, April 2021 |
| Zablon Stambuli | Head of Internal Audit | | 23rd, April 2021 |

WEDNESDAY 28 APRIL 2021

Taking A New Look
At The News
ESTABLISHED IN 1995

Wanted: Intensive surveillance of malaria drug resistance in Africa

TANZANIA has the third largest population at risk of malaria in Africa. Over 90 per cent of population live in areas where there is malaria. Each year, 10 to 12 million people contract malaria in our country and 80,000 die from the disease, most of them of their children.

In the same vein, Tanzania is among the ten countries with the highest malaria cases and deaths (3 per cent of the global cases, 13.4 per cent of cases in East and Southern Africa and 5 per cent of global deaths).

Resistance to malaria drugs in Africa may be starting to take hold, according to a study that maps changes similar to those seen a decade ago when drug resistance spread in south-east Asia.

In Cambodia and neighbouring countries, the artemisinin drug compounds widely used against malaria are no longer always effective.

The falciparum malaria parasites have developed genetic mutations that allow them to evade the drugs. There has been great concern that drug resistance could spread to Africa, which has the highest burden of cases of this type of malaria - and the highest toll of child deaths from it.

A study in Rwanda, published in the *Lancet Infectious Diseases* journal recently, shows that the feared erosion of efficacy of the malaria drugs may have begun. As happened in south-east Asia, researchers have found that giving a child a course of artemisinin compound drugs does not always clear the malaria parasites from their blood in three days, as it should.

Artemisinins, introduced in the early 2000s from China,

are given in combination with a different type of malaria drug to ensure all parasites are cleared and the efficacy of the drugs is not compromised. The most common combination is artemether-lumefantrine, which Rwanda began to use in 2006.

If the artemisinin drug does not clear the parasites promptly within three days, the partner drug comes under pressure and resistance to it may develop in turn. At that point, the treatment may fail, as has happened in south-east Asia.

"Mutations can emerge spontaneously, and previous studies have pointed to isolated cases of resistance. However, our new study shows that resistant isolates are starting to become more common and most importantly, are associated with clinical implications [delayed parasite clearance]," said lead author Dr Aline Uwimana, from the Rwanda Biomedical Centre, in Kigali.

The experts called for more intensive surveillance of drug resistance in Rwanda and other African countries. "Our study showed that the treatment for malaria in Rwanda is still 94 per cent effective, but new studies and ongoing monitoring are urgently needed," said co-author Dr Naomi Lucchi, CDC resident adviser for the US President's Malaria Initiative.

The researchers monitored the treatment of 224 children with malaria aged six months to five years in three areas of Rwanda - Masaka, Rukara and Bugarama. In two of the sites, about 15% of children still had detectable parasites after three days, fitting the World Health Organization (WHO) criteria for partial resistance.

Africa needs radical shake-up to save wildlife, conservation

NATURE conservation is the moral philosophy and conservation movement focused on protecting species from extinction, maintaining and restoring habitats, enhancing ecosystem services, and protecting biological diversity. A range of values underlie conservation, which can be guided by biocentrism, anthropocentrism, ecocentrism, and sentientism. There has recently been a movement towards evidence-based conservation which calls for greater use of scientific evidence to improve the effectiveness of conservation efforts.

Conservation goals include conserving habitat, preventing deforestation, halting species extinction, reducing overfishing, and mitigating climate change. Different philosophical outlooks guide conservationists towards these different goals. The principal value underlying many expressions of the conservation ethic is that the natural world has intrinsic and intangible worth along with utilitarian value - a view carried forward by parts of the scientific conservation movement.

Before COVID-19 struck, the De Hoop nature reserve in the Overberg, world renowned for its whale-watching and rare fynbos, employed 80 people. But over the last year, that number has dwindled to around 50 as tourism operations in the Unesco World Heritage Site have plunged to one-third of their pre-COVID levels. In the fallout of COVID-19, poaching has risen too.

The impact on livelihoods has

been extreme. People are trying to survive. There will have been an increase in activity during the pandemic in the coastal areas.

Across the world, COVID-19-related job losses among protected area rangers, reduced anti-poaching patrols and environmental protection rollbacks have undermined nature conservation efforts, according to a collection of new research papers published by the International Union for Conservation of Nature (IUCN) in a special issue of *PARKS*, the journal of the IUCN World Commission on Protected Areas.

Conservation efforts in Africa and Asia were the most severely affected.

More than half of Africa's protected areas reported how they were forced to halt or reduce field patrols and anti-poaching operations, conservation education and outreach work. A survey of more than 60 countries found more than one in four rangers had their salaries reduced or delayed, while 20 per cent lost their jobs because of COVID-19-related budget cuts. Rangers from Central America and the Caribbean, South America, Africa and Asia were worst affected.

While 17 countries maintained or increased their support for protected and conserved areas (PCAs), 22 rolled back protections in at least 64 cases, favouring road construction or oil and gas extraction in areas designated for conservation.

Although "the news is not universally bad", according to the editor's introduction, there are common themes.

The Guardian Limited Key Contacts

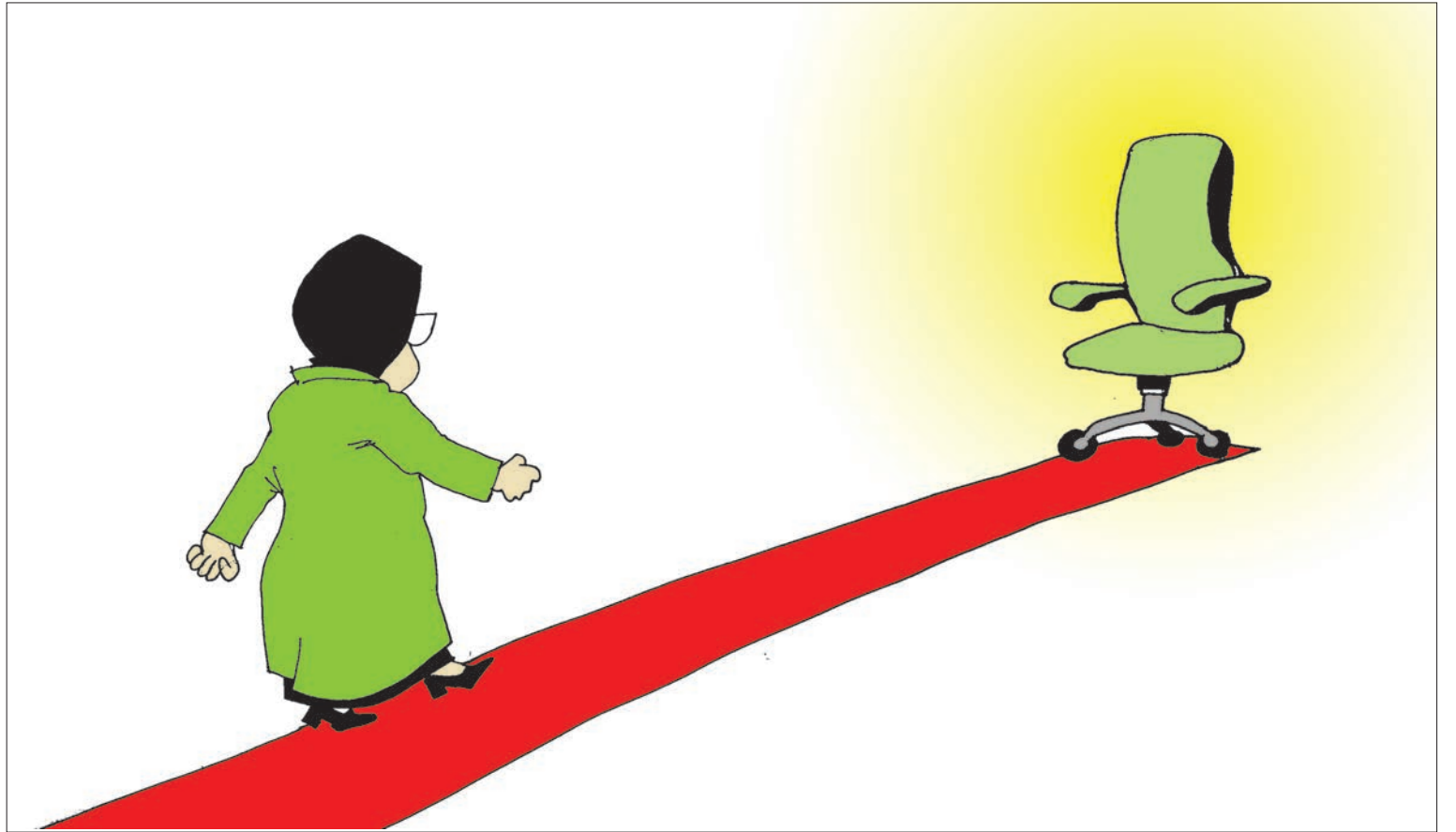
Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

News Editor: LUSEKELO PHILEMON
0757154767
General line: 0745700710
E-mail: guardian@guardian.co.tz

Advertising

Mobile: 0782253676
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com



Earth Day 2021: Passing on a cleaner world

By Bill Pekny

PRESERVING the beauty and wonder of our natural world for future generations should certainly be a goal everyone can get behind. While progress is often stymied by polarizing debates, clean air and water should be a priority for everyone.

We all want to pass on a clean and healthy world, but the science is confusing to the average person, and it can be easy to get lost in the details. Meanwhile, instead of focusing on the fruit closest to the ground we waste our energy trying to convince "the other side" to see things our way.

What we need is to focus on combatting pollution in meaningful ways that are right in front of us instead of getting lost in debate that often just produces gridlock. And Earth Day, coming up on April 22, is the perfect time to start working together for solutions.

Small, incremental changes can get us moving toward bigger changes in the future. People will start seeing the benefits right away. These little victories can generate some real momentum and get people excited about working toward a cleaner world.

With that in mind, here are nine ways to fight pollution that we can all get behind. These ideas could pack a big punch in our quest for clean air, land, and water.

Focus our efforts on pollution mitigation. All too often we get caught up on reducing carbon emissions in the abstract, and it can distract from other more meaningful ways to fight air pollution. Plus, getting rid of CO2 won't help one iota to reduce toxic pollutants such as smoke, dust, soot, carbon monoxide (CO), ammonium nitrates, and sulfur and nitrogen oxides.

Manage forests better to minimize wildfires and resultant smoke (PM2.5) pollution. This includes carefully controlled burns, well managed logging operations, and preemptive thinning and removal of underbrush that fuel wildfires. This is a wise step, since trees usually leave the forest in only two ways - lumber or smoke!

Place more emphasis on walking trails, biking trails, carpooling, and public transportation in order to reduce vehicle pollutant emissions wherever possible, affordable, and realistic.

Insist that policy decisions be based on thorough life-cycle (aka cradle-to-grave) cost-benefit analyses. This will help in making wise decisions about what to do,



and how to spend, our nation's precious money. We must resist the tendency to narrowly focus just on dazzling technologies without assessing their upfront environmental impacts such as mining and toxicity of materials or end-of-life disposal problems.

Build more dams and reservoirs, especially in drought and fire prone areas. Find ways to trap seasonal floodwater for drought mitigation and hydroelectric power. Hydropower has been around for a long time and is perfectly clean but widely underused. Its gravity-based advantage comes from rainfall being retained by dams/reservoirs, and later released to a lower level to turn a turbine that generates electricity.

There are far-ranging possibilities, here. We should build more dams/reservoirs to capture and utilize the potential energy of rainwater, rather than let water simply wash away into the oceans, unused. For example, the last dam built in California with a reservoir capacity exceeding one million acre-feet was in 1979.

Build more firebreak and logging roads. These roads improve accessibility to fire prone areas and gives give us greater ability to inspect remote power lines (a frequent source of wildfires).

Fight poverty. While it might seem counterintuitive, poverty is a major driver of pollution. When people are struggling just to get by, they can't focus on their impact on the environment. As a result, they tend to ignore more environmentally friendly alternatives in favor of whatever is convenient.

For example, burning dung and wood for heat releases far more pollutants compared to more

modern fuel sources, but this practice persists in less developed parts of the world. If we invest in raising the standard of living all around the world, then we can help guide these populations towards more sustainable long-term practices, while also greatly improving their day to day lives.

Continue to fund life-cycle research and development of flexible, reliable, and continuous sources of clean energy, such as advanced modular nuclear reactors and the geothermal fracking process. Advanced reactors offer many advantages, such as perfectly clean energy, relatively small physical footprints, as well as reduced capital investment, the ability to be sited in locations not possible for larger nuclear plants, and provisions for incremental power additions. Most importantly, they also offer distinct safeguards, security, and nonproliferation advantages.

Geothermal energy has been around for a long time, but its availability is spotty and its cost expensive - until now. Hydraulic geothermal fracking is an up-and-coming, perfectly clean energy revolution, and is a boundless source, as long as the Earth keeps spinning about its axis.

Last, but certainly not least: Keep learning and having productive civil conversations. Teach our children the scientific method, logic, and history. These skills are fundamental to accurate information gathering, critical thinking, and understanding truth, and will help inform the next generation of scientists and activists.

Further, we must learn to have productive conversations about keeping our air and water clean. We can't afford for this to be a

politicized topic and digging in to one side or another prevents us from finding the best solutions. We have to listen to each other and be willing to change our minds if we learn something new. Without real communication we're not brainstorming - we are just storming.

The good news is, more people than ever are recognizing the need to preserve the Earth's resources. One of the unintended consequences of COVID-19 has been the rise in people getting outdoors and enjoying our world - and seeing firsthand the importance of protecting it.

Another encouraging factor is that young people today love spending time in the great outdoors and being active in nature with friends and family. For example, millennials are bringing back camping. Meanwhile, Generation Z cares deeply about protecting our environment. Our young people will help lead the charge in finding more solutions in the future, as they are smart and incredibly resourceful. I can certainly relate to their passion.

As a young radar meteorologist with the U.S. Navy Weather Research Facility, I flew with the famous Hurricane Hunters into the eye of storms. This experience awakened my fascination with weather and sparked my lifelong commitment to preserving the environment. I am excited to see how our younger generations will make a positive impact.

The natural beauty of our planet is incredible. My hope is that everyone will gain and enjoy a greater understanding of how we can work together to preserve this natural beauty for ourselves and future generations. Earth Day is a great time to begin this conversation.

Towards more democratic and inclusive UN International Day of Multilateralism

BERLIN/COLOGNE/NEW YORK

ONE of the most recently established international UN days is the day of multilateralism and diplomacy for peace. First observed on 24 April 2019 to promote UN values and to reaffirm the faith of people in the purposes and principles of the UN Charter, the relevance and the irony of this day is obvious.

On the one hand, COVID-19 vaccine nationalism is causing huge inequities in the supply of lifesaving immunization from reaching disadvantaged people, especially those in the Global South who need them the most amid a global pandemic of epic proportions. On the other hand, aggressive militarism and proliferation of weapons of war by the permanent members of the UN Security Council threatens international peace and security, diverting vital resources that could be used to address inequality and exclusion around the globe.

The need for inclusive and democratic global governance to support the three founding pillars of the UN - peace and security, human rights, and development - remains pressing. Yet, major reforms have been elusive despite a wealth of reports and innovative ideas drawn up by experts and activists.

Over the years, geo-political intransigence of powerful actors and entrenched state interests have remained a major stumbling block. However, a potential breakthrough was achieved in 2020 through a UN General Assembly resolution to commemorate the 75th anniversary of the UN.

The resolution includes a commitment to upgrade the world body and tasks Secretary-General Antonio Guterres to compile a report in 2021 on furthering 'Our Common Agenda' with a focus on reinvigorating inclusive, networked and effective multilateralism.

The report is supposed to be submitted to the UN General Assembly by September this year. It's likely that the report will take into account findings from a year-long global listening exercise undertaken by the UN in 2020.

Over 1.5 million people from 195 countries participated in surveys and dialogues on people's priorities and expectations from international cooperation. Notably, while the overwhelming majority (97%) saw the work of the UN as indispensable, four out of ten also reported that the UN felt remote from their lives.

People across the world support the UN's mission but want the institution itself to be more transparent, accountable and participatory. In this spirit, over 80 international, regional and national civil society organisations and networks have come together under an initiative titled "We the Peoples," drawing inspiration from the opening words of the UN Charter.

Three practical ideas aimed at enhancing the agency of people, elected representatives and organised civil society in global governance lie at the heart of a joint statement on inclusive global governance published by the initiative on 23 April 2021:

First, a citizens' initiative could be established to mandate key UN bodies including the General Assembly and Security Council to act on matters of global importance following a joint petition signed by a certain number of citizens around the world. Such a mechanism would enable people to have their voices heard and also provide an avenue to shape the agenda of the UN.

Second, people across the world could be given an opportunity for direct representation and voice at the UN through a parliamentary assembly. Deficits in representative democracy that exist in far too many parts of the world are further accentuated at the UN through a state-centric bureaucracy driven model. A parliamentary assembly could help make the UN more accessible to people.

Third, an office of a civil society envoy could be created to identify barriers in participation, spur inclusive convenings and drive the UN's outreach to the public and civil society organisations. Such a champion could lead the implementation of a broader strategy for opening up the UN to people's participation and civil society voices while addressing asymmetries in engagement across UN agencies, departments and forums.



United Nations, Geneva.

Taken together these ideas have game-changing, transformative potential to overcome blockers in participation, spur inclusive convenings and drive the UN's outreach to the public and civil society organisations. Such a champion could lead the implementation of a broader strategy for opening up the UN to people's participation and civil society voices while addressing asymmetries in engagement across UN agencies, departments and forums.

More than that, they are also supported around the world: both a World Citizens' Initiative and a UN Parliamentary Assembly were frequently mentioned by people who took part in last year's UN evaluation exercise, as the UN's own report testifies.

If implemented in earnest, these three changes will enable the UN to respond more effectively and with greater inclusivity to global challenges such as discrimination, inequality, conflict and climate change. However, their adoption will require visionary leadership and cooperation by political executives and the UN's top management. The present system is stymied by bureaucratic approaches and a lack of imagination.

There's clearly an opportunity to strengthen and revitalize multilateralism by enabling input and participation beyond member states. The UN needs to be fit for purpose for our times. However, a new more participatory era will require a

climate change. However, their adoption will require visionary leadership and cooperation by political executives and the UN's top management. The present system is stymied by bureaucratic approaches and a lack of imagination.

There's clearly an opportunity to strengthen and revitalize multilateralism by enabling input and participation beyond member states. The UN needs to be fit for purpose for our times. However, a new more participatory era will require a

Security crisis in Lake Chad Basin eroding women's livelihoods and personal safety

By Teniola Tayo

THE Boko Haram crisis in the Lake Chad Basin has harmed women's livelihoods. Extremists and other armed groups have looted and destroyed markets, cutting off many women's access to supplier credit lines.

The governments of the four basin countries - Chad, Cameroon, Nigeria and Niger - have taken measures to address the conflict, which has raged for over a decade. But these efforts have damaged the region's trade economy. Examples include banning the trade of some goods in certain areas, such as solid fertilisers in Nigeria's north-eastern states where they're used to make bombs, and blocking specific transport routes.

On 27 March, Chad and Nigeria's leaders met in Abuja to discuss the region's conflict and humanitarian situation. Central to these talks was the 'shrinking' of the lake - and how an inter-basin water transfer would restore livelihoods and help tackle insecurity in the area.

Conversations about recharging the 'shrinking' lake have gained popularity among regional policymakers. This despite its estimated cost of \$23 billion and the fact that recent studies oppose the view that it is diminishing at all.

These studies, including a 2019 report by German think tank adelphi, use historical data to show that although the lake's water levels experience extreme fluctuations, they have recently been rising. Institute for Security Studies (ISS) research also shows that low water levels are not the primary concern of economically active people in the Lake Chad Basin.

Female traders have historically been marginalised in all four countries, reflecting the traditional gender roles and disparities that disenfranchise women. Women have also lost husbands to the violence, leading to single-income, female-led households. This undercuts child nutrition, literacy and well-being. Loss of livelihoods has also led to

harmful coping mechanisms like survival sex.

Policymakers need a better understanding of how the Boko Haram crisis has compounded female traders' vulnerability and the kind of support they need to restore livelihoods and reinforce their resilience. And although there are similarities, each country's situation is different.

In Cameroon's North and Far North regions, ISS research reveals that women are the demographic most affected by the crisis. Although they are engaged primarily in small-scale trade selling vegetables and other retail products, women have suffered similar economic shocks as large or wholesale traders. Some women traders have gone bankrupt, and others have been victims of looting. Several have become internally displaced by the insurgency, with no source of income.

In the Chadian regions of Lac and Hadjer-Lamis, many women have been forced to abandon their farms, homes, livestock and trade in pursuit of safety. Before the crisis, they were active traders and regularly sourced goods from across the borders in Nigeria and from Chad's capital N'Djamena. They contributed substantially to the economies of the local markets, and their activities drove the profitability of river and road transport.

However, the crisis-driven decline in the demand for goods in Lake Chad Basin has reduced business profitability. Traders who remain active have been forced to source goods from local markets and revert to petty trade with lower margins. Women are also at risk of abduction and sexual violence, making markets an unsafe space.

The same situation is found in Niger. Before the crisis, women in the Diffa region were known for their commercial and entrepreneurial skills and their trade with Nigeria and Chad. The crisis has restricted their travel, leading some to abandon their work.

Women are also victims of kidnapping and forced recruitment

into the insurgency, where they are sometimes used in suicide bombings. Women have had to flee their villages to camps for refugees and displaced people, where they face gender-based violence.

In Nigeria's Borno, Adamawa and Yobe states, women are affected in similar ways to the other countries. Large-scale female traders report that their trade volumes have drastically reduced, and they cannot secure loans from banks. Many of them are widows, their husbands killed in the conflict. Being sole breadwinners, they worry about not being able to provide for their children.


Despite the grim situation, Lake Chad Basin women have found ways to improve their livelihoods. They have down-scaled their trading to avoid the dangerous roads used by their male counterparts. Instead of selling banned goods or those with declining profitability, women trade in food and household items. Some have received entrepreneurial and vocational training from non-governmental organisations and are pursuing alternative livelihoods such as dressmaking.

However, they are still faced with limited access to loans and credit facilities, persistent insecurity and weak links to their markets, mostly due to poor road and transport networks and facilities.

State resources must make communities safer, rebuild and secure markets, fix trade routes, and underwrite debt and provide loans. Links should be restored between national and regional economies in the Lake Chad Basin region. Money should be spent on agribusiness storage facilities to keep goods fresh during long-distance transit and on road infrastructure.

This would be a better use of resources by the Lake Chad Basin region's governments than an inter-basin water transfer. It is also in line with community-centred approaches to stabilisation and would contribute to regional efforts such as those by the African Union.

DM



VACANCY FOR BOARD MEMBERS

INTRODUCTION

Our client **MKOMBOZI COMMERCIAL BANK PLC (MKCB)**, is a leading commercial bank in Tanzania established in 2009. The bank provides banking solutions to growing, medium sized and large companies, institutional investors, financial institutions and government entities. The bank attained an important milestone when it was listed on the Dar es salaam Stock Exchange (DSE) in 2014.

The Bank seeks to provide high quality financial services in a sustainable and socially responsible manner to support financial inclusion, contribute to economic development and meet stakeholders' s expectations.

The bank is seeking to recruit two (2) reputable and dynamic non- Executive Board members each with expertise and practical experience in legal practices or banking which is important in supporting the growth ambitions of the Bank effectively.

The names of aspiring and qualifying candidates will be forwarded to the Annual General Meeting for voting.

THE ROLE

The new Board Members will be expected to add value and expertise to help drive the continued growth of the Bank with the following responsibilities:

- (i) To determine the Bank's vision, mission and values, continuously monitor and evaluate its strategy and ensure the Bank grows in a sustainable manner.
- (ii) Selection, appointment, supporting, assessing and monitoring Senior Management in execution of policy, strategy and operations through setting clear goals.
- (iii) Select and appoint the Managing Director of the Bank, review and evaluate his/her performance regularly and offer guidance.
- (iv) Determine proper financial management practices and approving annual budget and monitor its implementation.
- (v) Understanding and considering the interest of shareholders and relevant stakeholders.
- (vi) To be well-informed about Bank matters, be well-prepared for meetings and actively participate in annual evaluation and planning activities.
- (vii) Ensure procedures and practices are in place to protect the Bank's Assets and reputation.
- (viii) Ensure the Bank complies with all relevant laws, regulations and codes of best practices.
- (ix) The technology and systems used by the Bank are adequate to properly run the Bank for it to compete through efficient use of its assets, processes and human resources.
- (x) Oversee the risk management process of the bank and ensure the bank responds appropriately to risks in order to enhance shareholder value in the long run.

PROFESSIONAL QUALIFICATIONS

- (i) Expert and professionals in either law or banking practice, with current knowledge of the local and/or international banking sector.
- (ii) Not involved as a member of the Management or Board of Directors with a banking institution whose registration or license has been revoked or cancelled or which has gone into liquidation.
- (iii) Clean credit record, good track record of integrity and ethical conduct, committed to advancing the best interests of MKCB.
- (iv) Minimum of ten (10) years' work experience at directors/senior management level, preferably in financial services with at least five (5) of those in banking industry.
- (v) Demonstrate good background of good leadership, management, and governance in either public or private entities dealing in law and banking.
- (vi) Must not hold any office, position or employment in any bank or financial institution while serving as member of management and during the two-year period from the date when such a member ceases to be a member of management.
- (vii) Good character and healthy, high caliber and aged between forty (40) years to sixty (60) years.

HOW TO APPLY

Please submit a CV and a covering letter by **10th May, 2021** stating why you wish to be considered for the role, by email to info@grc.co.tz. Your covering letter should show how you meet each of the relevant requirements and qualification as highlighted.

Only Prospective candidates who best meet our requirements will be invited for interview. We understand that with the ongoing COVID-19 challenges we may not be able to have face-to-face interview, we will therefore make alternative arrangements for those who may not be available for face-to-face interviews.

MKCB is committed to diversity and welcomes applications from all individuals.

The complex energy transition of Chile's 'sacrifice zones'

SANTIAGO,

STANDING on Punta Ventanilla, Carlos Vegas, 65, looks across at the industrial park which has been there most of his life. He looks at the impact of the 15 industries spread around the bay that connects the towns of Quintero and Puchuncaví, in central Chile.

Although he comes from a family of fishers, 20 years ago, the Chilean health authority prohibited him and his union from selling and cultivating mussels because they had high levels of cadmium, arsenic and copper. If people got sick, it would be his fault, he was told.

Carlos knows these waters of the Pacific like the back of his hand. He knows there will be deposits of coal on the beach tomorrow. He takes his mobile phone, looks at the data on the height of the waves in Puchuncaví, and said: "The tide is low, listen to me, tomorrow at eight in the morning, the beach will be full of coal."

The next morning, a representative of the Navy – the maritime authority in Chile – walks along the coast and gives a warning. Coal is landing in Ventanas, the beach next to the industrial park. Immediately afterwards, a group of four artisanal fishermen, loaded with shovels and sacks, arrive to collect the coal left by the tide.

When the sea is calm, and the waves are low, the coal is left in the sand. "This is like when you have the cup of milk. If you leave it still, the cream comes out on top. If you move it, it sticks," explained José Carvajal, 58, a life-long artisanal fisherman. He is the coordinator of the cleaning group convened by AES Gener, owner of the three coal-fired thermoelectric plants that operate in the area.

During January 2021, Ventanas artisanal fishermen collected four tonnes of charcoal on the beach. Over the years it has become normal to see the sand turn black at sunrise. The Terram Foundation estimated the amount of coal at 832 tonnes between 2009 and 2020.



A clean-up crew called in by AES Gener, owner of the coal-fired power plants operating in Quintero and Puchuncaví, regularly cleans the coal from the beach.

How does a popular tourism destination end up saturated with coal year after year? In 2017, the Navy's Maritime Prosecutor's Office carried out an investigation and concluded that the deposits were due to "the lack of control by AES Gener in the management of waste from its production processes". The company appealed and an investigation was reopened. It has not yet concluded.

In 2020, AES Gener burned more than 1.4 million tonnes of bituminous coal, mainly

from the US and Colombia. It arrived in the bay on ships. Mechanical shovels and cranes extracted it and dumped it on a conveyor belt that extends 1.4 kilometers out to sea from the coast, taking it to an outdoor storage field. This process has operated for decades in the port of Ventanas.

Coal-fired power accounted for 39% of electricity generation in Chile in 2019, the year in which President Sebastián Piñera made an unprecedented announcement. He pledged

to close all 28 coal plants in this small South American country – that contributes scarcely 0.26% of global CO2 emissions – by 2040. The decarbonisation of the energy mix became Chile's main climate commitment, and underpinned its plan to achieve carbon neutrality.

Puchuncaví has already started its transition, with the closure, in December 2020, of the "Ventanas 1" plant, which had been operating since 1964. But the challenge is not simple for an area that has lived for more than half a century with multiple environmental consequences.

Half a century of sacrifice

Between August and October 2018, 1,553 children and adolescents were treated for symptoms of poisoning, including dizziness, fainting spells, nosebleeds, and panic attacks in eight medical centers in the Valparaíso region, according to a report by the Children's Ombudsman.

The Supreme Court, in an unprecedented ruling, affirmed that the state had failed to protect the inhabitants of Quintero and Puchuncaví. But, at the same time, the ruling could not determine who was responsible.

The industrial park includes, among others, an oil refinery; a copper concentrate smelter; a coal-fired thermoelectric complex; a chemical storage and discharge terminal; a cement production plant; a natural gas thermoelectric plant; a terminal that stores gas; another fuel discharge terminal; and a lubricant plant.

In 2011, boys and girls from the rural school in La Greda were poisoned in March, August and November. The court proved Codelco's responsibility for the mismanagement of its copper smelter. The school was relocated, to less than two kilometers away. In 2019, Chilean and US researchers published a study showing that children between the ages of one and five are at risk of cancer due to levels of exposure to arsenic in soils.

This industrial presence has not translated into positive development for the town. Puchuncaví records 27% of its population at poverty level, 7% higher than the national average, and 32% of its inhabitants lack access to basic services, 20% above the Chilean average.

Decarbonising the energy mix

Sebastián Piñera issued the order to close down the Ventanas 1 plant from the La Moneda, the presidential palace in Santiago on 29 December 2020. It was the oldest coal-fired thermoelectric plant in the country.

"It is a milestone in the energy history of our country," said Fernanda Pinochet, regional ministerial secretary of energy for the Valparaíso region, who was present.

Three other coal-fired thermoelectric plants still operate in the Puchuncaví bay: Ventanas 2, Nueva Ventanas and Campiche. All owned by AES Gener.

"The closing of Ventanas 1 was the product of a tripartite effort between the company, the government and the union. We sat at the table to see what they needed and we were able to cover their needs completely," said Pinochet. A total of 35 workers were part of the plant. Of these, 16 took early retirement and 17 were relocated to other plants in the same complex.

Hernán Ramírez, a researcher at the Terram Foundation, describes the closure as window dressing from the government: "Ventanas 1 was the oldest and smallest, with very high operating costs. Last year, according to data from the Electrical Coordinator, it burned 3% of all the coal that was discharged into the bay and ran for 140 hours throughout the year. The closure has no effect."

The NGO Chile Sustentable carried out a study in which they showed the different theories on what a fair transition would be. Its author, Claudia Fuentes, says that the Chilean government's proposal "is more than anything a timetable. Decarbonising was associated with shutting down plants, but later challenges were not seen, such as reconversion, environmental remediation and everything that has to do with a just transition".

Chile said that it will develop a "Just Transition Strategy" as part of its climate change pledge (NDC), the formal commitment to the Paris Agreement, which will be one of its pillars for the decarbonisation process. In the coming months, the ministry of energy will present the draft of the strategy.

The process, however, still does not generate much trust in the local community. "They are not responsible for any environmental liability or negative externalities or people's health. Because when you are diagnosed with cancer, you are left alone," said Katta Alonso, representative of the organisation Women in the Sacrifice Zone in Resistencia.

It would propose that any transition begins with the closure of the three remaining coal-fired plants, and of Codelco's copper smelter. The next step would be the reduction of the industrial park so that no more companies are installed and that the community decides what will happen in the territory.

Chile's renewable future

Since the Decarbonisation Plan announced in 2019, six thermoelectric plants have already closed in Chile. Another five will do so by the end of 2024 and the remaining 17 will shutter before 2040. The government signed a voluntary agreement with the four companies that own the plants for the winddown: AES Gener, Italy's Enel, France's Engie and the Chilean Colbún.

Although coal continues to be the main source of energy in Chile today, the rapid growth of renewables also accelerated its demise. In the last 6 years, Chile quintupled the capacity generated with solar, wind and hydraulic energy. The projections of the current government indicate that these energies cover 70% of the mix by the end of this decade.

According to the ministry of energy, as of January 2021, there are 6,335MW of power plants under construction, of which 94% will generate renewable energy. The vast majority are solar and wind, which according to projections, will be able to cover all the fossil generation that Chile has today in 2040.

KCB BANK

PUBLICATION OF FINANCIAL STATEMENTS

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

| CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021 (AMOUNTS IN MILLION OF TSHS.) | | | |
|--|--------------------------------|---------------------------------|--|
| | Current Quarter 31-Mar-2021 | Previous Quarter 31-Dec-2020 | |
| A ASSETS | | | |
| 1 Cash | 18,289 | 24,768 | |
| 2 Balances with Bank of Tanzania | 38,424 | 58,129 | |
| 3 Investments in Governments Securities | 109,512 | 120,077 | |
| 4 Balances with other Banks/ Financial Institutions | 31,114 | 35,231 | |
| 5 Cheques and Items for Clearing | - | - | |
| 6 Interbranch Floats Items | - | - | |
| 7 Bills Negotiated | - | - | |
| 8 Customers' liabilities for acceptance | - | - | |
| 9 Interbank Loans Receivables | 39,717 | 34,112 | |
| 10 Investments in Other Securities | - | - | |
| 11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) | 404,198 | 411,504 | |
| 12 Other Assets | 30,854 | 30,854 | |
| 13 Equity Investments | - | - | |
| 14 Underwriting Accounts | - | - | |
| 15 Property, Plant and Equipment | 5,714 | 5,998 | |
| 16 Right of Use of Assets | 9,189 | 9,781 | |
| 17 TOTAL ASSETS | 687,011 | 722,650 | |
| B LIABILITIES | | | |
| 18 Deposits from other Banks and Financial Institutions | 107,588 | 111,914 | |
| 19 Customer Deposits | 438,016 | 470,196 | |
| 20 Cash Letters of Credit | 282 | 85 | |
| 21 Special Deposit | - | - | |
| 22 Payment orders/transfer payable | - | - | |
| 23 Bankers' Cheques and Drafts Issued | 43 | 48 | |
| 24 Accrued Taxes and Expenses Payable | 6,909 | 6,845 | |
| 25 Acceptances Outstanding | - | - | |
| 26 Interbranch Float Items | - | - | |
| 27 Unearned Income and Other Deferred Charges | 3,182 | 3,238 | |
| 28 Other Liabilities | 6,151 | 4,997 | |
| 29 Lease Liabilities | 10,279 | 10,917 | |
| 30 Borrowings | 13,670 | 17,336 | |
| 31 TOTAL LIABILITIES | 586,120 | 624,418 | |
| 32 NET ASSETS/(LIABILITIES) | 100,891 | 98,032 | |
| C CAPITAL AND RESERVES | | | |
| 33 Paid-up Share Capital | 62,670 | 62,670 | |
| 34 Capital Reserves | - | - | |
| 35 Retained Earnings | 22,182 | 20,856 | |
| 36 Profit/(Loss) Account | 3,702 | 4,678 | |
| 37 Other Capital Accounts | 12,337 | 9,828 | |
| 38 Minority Interest | - | - | |
| 39 TOTAL SHAREHOLDERS' FUNDS | 100,891 | 98,032 | |
| 40 Contingent Liabilities | 92,561 | 88,944 | |
| 41 Non Performing Loans and Overdrafts | 25,933 | 25,699 | |
| 42 Allowance for Probable Losses | 12,025 | 9,338 | |
| 43 Other Non Performing Assets | 447 | 469 | |
| D PERFORMANCE INDICATORS: | | | |
| (i) Shareholders Funds to Total Assets | 14.69% | 13.77% | |
| (ii) Non Performing Loans to Total Gross Loans | 6.23% | 6.10% | |
| (iii) Gross Loans and Advances to Total Deposits | 76.25% | 72.31% | |
| (iv) Loans and Advances to Total Assets | 58.83% | 54.95% | |
| (v) Earning Assets to Total Assets | 80.56% | 78.30% | |
| (vi) Deposits Growth | -6.24% | 2.80% | |
| (vii) Assets Growth | -4.93% | 1.99% | |

| CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE FOR THE YEAR ENDED 31 MARCH 2021 (AMOUNTS IN MILLION OF TSHS.) | | | | |
|---|------------------------------|----------------------------------|---------------------------|---------------------------|
| | Current Quarter 31-Mar-21 | Comparative Quarter 31-Mar-20 | Current Year 31-Mar-21 | Current Year 31-Mar-21 |
| 1 Interest Income | 16,967 | 16,199 | 16,967 | 16,199 |
| 2 Interest Expense | 6,042 | 5,882 | 6,042 | 5,882 |
| 3 Net Interest Income | 10,925 | 10,317 | 10,925 | 10,317 |
| 4 Bad Debts Written Off | - | - | - | - |
| 5 Impairment Losses on Loans and Advances | 2,457 | 1,109 | 2,457 | 1,109 |
| 6 Non-Interest Income | 5,107 | 5,203 | 5,107 | 5,203 |
| 6.1 Foreign Currency Dealing and Translation gains/(Loss) | 1,589 | 1,799 | 1,589 | 1,799 |
| 6.2 Fees and Commissions | 2,443 | 2,789 | 2,443 | 2,789 |
| 6.4 Other Operating Income | - | - | - | - |
| 7 Non-Interest Expense | 1,075 | 615 | 1,075 | 615 |
| 7.1 Salaries and Benefits | 8,285 | 8,591 | 8,285 | 8,591 |
| 7.2 Fees and Commission | 3,974 | 4,253 | 3,974 | 4,253 |
| 7.3 Other Operating Expenses | 4,311 | 4,338 | 4,311 | 4,338 |
| 8 Operating Income/(Loss) | 5,290 | 5,820 | 5,290 | 5,820 |
| 9 Income Tax Provision | 1,588 | 1,827 | 1,588 | 1,827 |
| 10 Net Income/(Loss) After Income Tax | 3,702 | 3,993 | 3,702 | 3,993 |
| 11 Other Comprehensive Income (Itemize) | (843) | 2,444 | (843) | 2,444 |
| 11.1 Net gain on Available for Sale Financial Assets (Net of Tax) | (843) | 2,444 | (843) | 2,444 |
| 12 Total comprehensive income/(loss) for the year | 2,859 | 6,437 | 2,859 | 6,437 |
| 13 Number of Employees | 272 | 276 | 272 | 276 |
| 14 Basic Earnings Per Share | 24 | 25 | 24 | 25 |
| 15 Number of Branches | 14 | 14 | 14 | 14 |
| PERFORMANCE INDICATORS: | | | | |
| (i) Return on Average Total Assets | 2.10% | 2.49% | 2.10% | 2.49% |
| (ii) Return on Average Shareholders' Funds | 14.89% | 17.18% | 14.89% | 17.18% |
| (iii) Non Interest Expenses to Gross Income | 51.48% | 55.35% | 51.48% | 55.35% |
| (iv) Net Interest Income to Average Earning Assets | 7.78% | 7.84% | 7.78% | 7.84% |

| CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2021 (AMOUNTS IN MILLION OF TSHS.) | | | | |
|--|--------------------------------|---------------------------------|-----------------------------|--|
| | Current Quarter 31-Mar-2021 | Previous Quarter 31-Dec-2020 | Current Year 31-Mar-2021 | Comparative Year (Previous Year) Cumulative 31-Mar-2020 |
| I. Cash Flow From Operating Activities | | | | |
| Net income/(loss) | 5,290 | 1,674 | 5,290 | 5,820 |
| Adjustment for non-cash items | | | | |
| Impairment charge on loans and advances | 2,457 | 4,499 | 2,457 | 1,109 |
| Depreciation & Amortisation | 540 | 561 | 540 | 536 |
| Profit on disposal of items of property and equipment | - | - | - | 12 |
| Net change in Loans and Advances | 4,849 | 16,871 | 4,849 | (15,841) |
| Gain/(loss) on Sale of Assets | - | - | - | - |
| Net change in Deposits | (36,311) | 15,875 | (36,311) | (10,039) |
| Net change in Short Term Negotiable Securities | 10,365 | 45 | 10,365 | (5,164) |
| Net change in Statutory Minimum Reserve | 2,040 | (2,524) | 2,040 | (886) |
| Net change in Other Liabilities | 1,479 | (2,823) | 1,479 | 602 |
| Net change in Other Assets | (2,860) | (1,911) | (2,860) | 1,955 |
| Tax Paid | - | (845) | - | (1,475) |
| Others | - | - | - | - |
| Net cash provided/(used) by operating activities | (19,163) | 33,142 | (19,163) | (23,373) |
| II. Cash flow from investing activities: | | | | |
| Dividend received | - | - | - | - |
| Purchase of fixed assets | (255) | (187) | (255) | (249) |
| Proceeds from sale of fixed assets | - | - | - | (12) |
| Purchase of non-dealing securities | - | - | - | - |
| Proceeds from sale of non-dealing securities | - | - | - | - |
| Others (T/Bonds, Bills & Repos) | - | - | - | - |
| Net cash provided/(used) by investing activities | (255) | (187) | (255) | (261) |
| III. Cash flow from financing activities: | | | | |
| Repayment of long-term debt | - | - | - | - |
| Proceeds from issuance of long-term debt | - | - | - | - |
| Proceeds from issuance of share capital | - | - | - | - |
| Payment of cash dividends | - | - | - | - |
| Net change in other borrowings | (3,666) | 171 | (3,666) | (3,875) |
| Others | - | - | - | - |
| Net cash provided/(used) by financing activities | (3,666) | 171 | (3,666) | (3,875) |
| IV. Cash and Cash equivalents: | | | | |
| Net Increase/(decrease) in Cash and Cash Equivalents | (23,084) | 33,126 | (23,084) | (27,509) |
| Cash and Cash Equivalents at the Beginning of the Quarter | 123,352 | 90,226 | 123,352 | 68,174 |
| Cash and Cash Equivalents at the End of the Quarter | 100,268 | 123,352 | 100,268 | 40,665 |

| CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 MARCH 2021 (AMOUNTS IN MILLION OF TSHS.) | | | | | | | |
|---|---------------|---------------|-------------------|--------------------|---------------------------|----------------------------|----------------|
| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision Reserve | Available for sale reserve | Total |
| Current Quarter | | | | | | | |
| Balance as at the beginning of the Quarter | 62,670 | - | 25,535 | 7,198 | - | 2,629 | 98,032 |
| Profit for the year | - | - | 3,702 | - | - | - | 3,702 |
| Change in fair value of government securities at FVOCI (Net of Tax) | - | - | - | - | - | (843) | (843) |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - |
| Release in Deferred tax on IFRS 9 day 1 | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | (3,351) | 3,351 | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the current period | 62,670 | - | 25,886 | 10,549 | - | 1,786 | 100,891 |
| Previous Quarter | | | | | | | |
| Balance as at the beginning of the Quarter | 62,670 | - | 32,958 | - | - | 2,859 | 98,479 |
| Profit for the year | - | - | (217) | - | - | - | (217) |
| Change in fair value of government securities at FVOCI (Net of Tax) | - | - | - | - | - | (230) | (230) |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | - | - | - | - | - |
| Adoption of IFRS 16 | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | (7,198) | 7,198 | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the previous period | 62,670 | - | 25,535 | 7,198 | - | 2,629 | 98,032 |

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 MARCH 2021

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

| Name and Title | Signature | Date |
|--|-----------|------------|
| COSMAS T. KIMARIO MANAGING DIRECTOR | | 27.04.2021 |
| WILLIS MBATIA HEAD OF FINANCE | | 27.04.2021 |
| MAGRETH GEORGE HEAD OF INTERNAL AUDIT | | 27.04.2021 |

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

| Name | Signature | Date |
|------|-----------|------|
|------|-----------|------|

‘Financial education key for women to rise up in top management positions’



Four years ago, The African Graduate University awarded her a Masters and Doctorate Honorarium degree in Business Administration and Financial Management. This was in recognition of her silent efforts in offering financial education to over 2,000 religious sector and public sector stakeholders believing that these have an influence on the masses and would be easier to financially redeem many if the leaders were enlightened concerning financial education.

She is the Head of Institutional Banking and Customer Experience at the Equity Bank Tanzania where she has held several other positions in her 8 years with the institution.

Betty joined Equity Bank in 2013 and has been instrumental in overseeing different renowned projects which have contributed to taking the bank to higher levels in Institutional Relationships, Equity Brand awareness in Tanzania as well as Customer experience.



Women at work, in leadership, in growing other leaders, in entrepreneurship and investments need an enabling environment to actualise their potential. And for this to happen, discovering oneself and financial



KCB Bank board chairman John Ulanga (L) awards Victoria Chale who is managing director of People's Dynamics during WIMA awards held in Dar es Salaam. Victoria was among top 50 Women in management awards. Photo: Guardian Correspondent

By Guardian Reporter

EQUIPPING more women with right financial education has been cited as among key factors which would enable them to rise up in top management positions and thus reduce the current gender gap, says Equity bank's executive, Betty Msimba.

Msimba who is the head of institutional banking and customer experience at Equity bank, says having more women with right financial education could contribute heavily in the country's economic development.

She made the statement in Dar es Salaam recently at an event to celebrate the 'Top Women In Management Africa (WIMA)' award winners for the year 2020.

The event was attended by leading women executives in both the private and public sector, among them Prof Joyce Ndalichako, the Minister of Education, Science, and Technology

During the event Msimba and 34 other women emerged as the leading women in management in Tanzania for the year 2020 initially from about 400 women nominations.

The list was vetted down to the top 35 though the initial targeted number was 50 but the criteria and qualifications were of high standards.

Speaking on behalf of the winners, Msimba thanked the organizers for recognizing them and said being a woman is a divine position.

She noted that the recognition of women in leadership is vital, as it inspires more women and girls to gun for topmost positions at all economic fronts.

"I am both overwhelmed and very humbled. Yes, a bigger percentage of women in management mostly go beyond the call of duty, we usually have to put in twice and sometimes triple the efforts to even be recognized," she noted.

Msimba said there is huge potential in women that need to be harnessed for improved social-economic transformation and impact.

"Women at work, in leadership, in growing other leaders, in entrepreneurship and investments need an enabling environment to actualise their potential. And for this to happen, discovering oneself and financial education are vital keys for success. Influencing and growing other women and youth to understand this drives me," she said about her being among the top 35 awardees.

Msimba dedicated her award to all women doing something positive to uplift other women and the society in Tanzania and Africa as a whole.

Naike Moshia, the chief executive director of WIMA Awards, said the awards celebrate top women and the companies behind them, honour and applaud outstanding leadership, inspiration, vision and innovation.

"We need more women to advance at the forefront of the economy, she says, and it was important to recognize the torchbearers so that they can encourage more and more girls to chase their dreams," she said.

WIMA's purpose in this Initiative is to enhance the importance of actively involving women in senior-level roles. WIMA, according to its website, "promote gender parity and encourage female participation in the labour force by honouring professional women in their careers and motivate more women to take leadership roles in the workplace." The institution seeks "to enhance the importance of actively involving Women in Senior Level roles."

Moshia described Msimba as one of the veteran bankers with an outstanding record, spanning over two decades at various roles related to customer care and relationship management.

For Msimba creating, cultivating and maintaining fruitful relationships is at the heart of her business and life philosophy, and the key to success. She uses her social media platforms to inspire the masses, to take responsibility for their lives and be determined, among other things.

The woman has been attending youth and women meetings in their own environment and abodes, encouraging and inspiring them to have a development focus for their lives.

She is a holder of a Bachelor of Commerce in Business Administration from the University of Rajasthan, India, and a Diploma in Computer Programming. She is currently pursuing a Postgraduate in Leadership from the Aalto University Executive Education, through Uongozi Institute. She is also a leading Trainer of Trainers (ToT) - ILD Consulting and a member of the Marketing Africa Forum.

KCB BANK Tariff Guide

| SERVICE | TZS | USD/EURO | KES | GBP |
|--|--|---|------------|---|
| STATEMENTS | | | | |
| Monthly Statement | free | free | free | free |
| Duplicated Statements per page (excluding community account) | 1500 per page | 1.30pp | 78pp | 0.70pp |
| Interim Statement per page (excluding community account) | 1500 per page | 1.30pp | 78pp | 0.70pp |
| ATM VISA DEBIT CARD | | | | |
| ATM Card Issuance (for the first time) | free | free | n/a | n/a |
| ATM withdrawal from KCB ATMs (per transaction) | 800 | equivalent | equivalent | equivalent |
| ATM withdrawal from Non-KCB ATMs (Tanzania) | 2500 | 1.3 | n/a | n/a |
| ATM withdrawal from Non-KCB ATMs (International) | 6500 per each 400,000 limit | 3.3 | equivalent | equivalent |
| ATM mini statements | 550 | equivalent | equivalent | equivalent |
| Daily Limit | 1000000 | equivalent | 50000 | equivalent |
| Minimum withdrawals | 5000 | equivalent | n/a | n/a |
| ATM Card Replacement (lost/ destroyed cards) | 15000 | 13 | n/a | n/a |
| Blocking/unblocking ATM cards | free | free | free | free |
| Card Renewal | 15000 | 13 | n/a | n/a |
| STANDING ORDER | | | | |
| within KCB | 2500 | equivalent | equivalent | equivalent |
| Outward to other banks | 5000 | 3 | n/a | n/a |
| Setup/Amend Standing Order | 6500 | 7 | 500 | 4 |
| Unpaid Standing Order (penalty) | 10000 | 10 | 500 | 10 |
| CHEQUES | | | | |
| Unpaid Cheque (insufficient funds) - Outward | 15000 | 13 | n/a | n/a |
| Unpaid Cheque (insufficient) - inward | 65000 | 52 | n/a | n/a |
| Unpaid Cheques - technical | 15000 | 15 | n/a | n/a |
| USD unpaid cheque | 52 | 52 | n/a | n/a |
| Counter Leaves | 13000 | equivalent | equivalent | equivalent |
| Bankers Cheque | 26000 | 26 | n/a | n/a |
| Stop payment-per set up | 25000 | 25 | 1300 | 13 |
| New cheque book retail | 600 per leaf | equivalent | equivalent | equivalent |
| TT'S INTERNATIONAL | | | | |
| Outward | 50USD(TZS equiv - alent) | 50USD(Euro equivalent) | equivalent | equivalent |
| Inward TT (excluding community accounts) | 13USD (TZS equiv - alent) | 13USD(Euro equivalent) | equivalent | equivalent |
| Recall of funds/Cancellation of TT | 10USD (TZS equiv - alent) | 10USD(Euro equivalent) | equivalent | equivalent |
| Amendment of TT (Customer induced) | 10USD (TZS equiv - alent) | 10USD(Euro equivalent) | equivalent | equivalent |
| TRANSFERS LOCAL | | | | |
| KCB to KCB | 1500 | equivalent | equivalent | equivalent |
| EFT (KCB Tanzania to any local bank) | 3500 | 3 | n/a | n/a |
| TSS/local TT (excluding community account) | 10000 | 13 | n/a | n/a |
| East African Payments (EAPS) | 10000 | n/a | 870 | n/a |
| MINIMUM A/C OPENING BALANCE | | | | |
| Current Account-Compa - ny(SME&CORPORATE) | 100000 | 100 | 5000 | 13 |
| Current-Personal | 50000 | 100 | 5000 | 65 |
| Mapato Account | 10000 | 10 | 500 | 10 |
| KCB Junior Account | 10000 | 10 | 500 | 10 |
| KCB Student Account | 10000 | 10 | 500 | 10 |
| KCB Simba Savers | 50000 | 50 | n/a | n/a |
| A/C CLOSURE | | | | |
| Closing account | 35000 before 6months, free after 6 months | 39 | 2200 | 26 |
| OTHER SERVICES | | | | |
| Search of old documents | 15000 | 13 | 900 | 10.5 |
| Forex Cash Deposits (smaller denominations below US \$ 50) | n/a | 8% for denom - inations that are less than USD 50 | n/a | 8% for denomina - tions that are less than USD 50 |
| Dormant Account Activation | free | free | free | free |
| ACCOUNT MAINTAINANCE FEES | | | | |
| Counter Withdrawals (excluding: Simba,Cub,Community & Student accounts) | <10million 1500 >10million 0.1% max 20000 | 0.50% | 0.50% | 0.50% |
| Ledger Fees - Current Accounts (excluding community and salary) | personal current account 10,000, business 20,000, corporate account 30,000 | personal current 10USD/Busi - ness 16USD/ Corporate 20USD | 700 | |
| Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) | 1200 | 7 | 176 | 7 |
| THIRD PARTY ENGAGEMENT | | | | |
| withdrawal fee to be paid by the beneficiary | 6500 | 13 | 450 | 7 |
| SALARY PROCESSING | | | | |
| Salary processing | 2600 | equivalent | 130 | equivalent |
| CERTIFICATE OF BALANCE | | | | |
| Balance of Account (Flat fee per certificate) | 39000 | equivalent | equivalent | equivalent |
| Auditors Confirmation (flat per certificate) | 30000 | equivalent | equivalent | equivalent |
| Reference Letters | 30000 | equivalent | equivalent | equivalent |

| TRADE FINANCE | |
|--|---|
| IMPORT LETTER OF CREDIT | |
| LC ISSUANCE/extension/increase amount | 1.3% Per Quarter |
| Normal Amendment | 130 USD |
| Release Commission/lc document processing | 20 USD |
| RETIREMENT | 0.30% minimum 100 maximum 200 |
| CANCELLATION | 260 USD |
| EXPORT LETTER OF CREDIT | |
| ADVISING | 200 USD |
| NEGOTIATION | 0.60% min 200 max 300 |
| DISCOUNTING | 0.80% |
| AVAILIZATION | 0.80% |
| DOCUMENTS FOR COLLECTION | |
| Documents HANDLING FEE | 150 USD |
| COURIER | 150 USD |
| GUARANTEE | |
| Issuance fee | 1.30% |
| AMENDMENT/Reduce of amount | 130 USD |
| DISCREPANCY | 55 USD |
| EXAMINATION | |
| OTHERS | |
| SWIFT | 50 USD |
| Tracer | 50 USD |
| COURIER | 150 USD |
| MOBILE BANKING CHARGES | |
| Balance enquiry | 300 |
| Mini statement | 300 |
| Invite Friend | free |
| Cheque book | 300 |
| Stop cheque | 300 |
| Stop card | 300 |
| Change Pin | free |
| Full statement | 500 |
| BILL PAYMENTS | |
| TANESCO(LUKU) | 1.1% of the transacted amount |
| DAWASCO | 300 |
| DSTV | Free |
| STARTIMES | Free |
| ZUKU | Free |
| SMILE | Free |
| UHURU | Free |
| AZAM | Free |
| SASATEL | Free |
| SEND MONEY TO E-WALLET | |
| Mpesa | |
| Airtelmoney | |
| Tigo Pesa | 0-50,000=1000, 50,001-100,000=1,500, 100,001-300,000=2,500, 300,001-500,000=3,500, 500,001-1,000,000=5000 |
| Eazzy Pesa | |
| Hallopesa | |
| T Pesa | |
| FUNDS TRANSFER | |
| Own accounts | 500 |
| KCB accounts | 700 |
| INTERCOMPANY TRANSACTION CHARGES | |
| Inter-company cash withdrawals charges,applicable in Kenya,Uganda,Tanza nia,Rwanda and Burundi | Up to 60 USD charge 4 USD |
| | Between 251-1250USD charge 13 USD |
| | Between 1251-6250 USD charge 26 USD |
| | Between 251-1250 USD charge 13 USD |
| | Above 6250 USD charge 1.20% of daily cumulative withdrawals |
| Inter-company cash deposit charges, applicable in Kenya, Uganda, Rwanda and Burundi | Up to 250 USD charge 3 USD |
| | Between 251-1250 USD charge 7 USD |
| | Between 1251-6250 USD charge 13 USD |
| | Above 6250 USD charge 0.60% of daily cumulative deposits |
| Inter-company transaction charges on cash withdrawals and deposits applica ble to Sudan branches | Intercompany cash withdrawals 1.20% of the amount withdrawn |
| | Intercompany cash deposits 0.97% of the amount (minimum \$35 and maximum of \$750) This excludes the swift charges and stamp duty |
| Intercompany standing orders across all companies | Intercompany standing order 13 USD |
| LOANS | |
| Processing/arrangement/appraisal fees | |
| Personal loans: | 2.40% |
| Business loans: | 2.40% |
| Overdrafts: | 2.40% |
| Mortgage finance | 2.40% |
| Asset finance | 2.40% |
| Penalty on unpaid loan instalment: | 10% above approved rate |
| Early repayment: | NA |
| Valuation fees: | As per service provider rates |
| Legal fees: | As per service provider rates |
| Loan insurance fees: | 1% |
| Interest rates: | + or - Base Lending Rate |
| Personal loans: | 19% |
| Business loans: | + or - Base Lending Rate |
| | |
| | |
| *Base Lending Rate | 19% for TZS and 9% for USD |
| *All rates are subject to negotiation based on the product | |

Please note: All taxes included

| | | |
|--|-----------|-----------|
| Name/Title | Signature | Date |
| Mgina Mfaume - Ag. Head of Operations and IT | Signed | 15.1.2021 |
| Christina Manyenye - Head of Marketing and Corporate Affairs | Signed | 15.1.2021 |

SIMBA SAVERS ACCOUNT

Weka akiba yako na upate faida ya 6% - 7% na ufikie malengo yako.



Struggle for the future of food

KUALA LUMPUR

PRODUCERS and consumers seem helpless as food all over the world comes under fast growing corporate control. Such changes have also been worsening environmental collapse, social dislocation and the human condition.

Longer term perspective

The recent joint report - by the International Panel of Experts on Sustainable Food Systems (IPES-Food) and the ETC Action Group on Erosion, Technology and Concentration - is ominous, to say the least.

A Long Food Movement, principally authored by Pat Mooney with a team including IPES-Food Director Nick Jacobs, analyses how food systems are likely to evolve over the next quarter century with technological and other changes.

The report notes that 'hi-tech', data processing and asset management corporations have joined established agribusinesses in reshaping world food supply chains.

If current trends continue, the food system will be increasingly controlled by large transnational corporations (TNCs) at the expense of billions of farmers and consumers.

Big Ag weds Big Data

The Davos World Economic Forum's (WEF) much touted 'Fourth Industrial Revolution' (IR4.0), promoting digitisation, is transforming food systems, accelerating concentration in corporate hands.

New apps enable better tracking across supply chains, while 'precision farming' now includes using drones to spray pesticides on targeted crops, reducing inputs and, potentially, farming costs. Agriculture is now second only to the military in drone use.

Digital giants are working with other TNCs to extend enabling 'cloud computing' infrastructure. Spreading as quickly as the infrastructure allows, new 'digital ag' technologies have been displacing farm labour.

Meanwhile, food data have become more commercially valuable, e.g., to meet consumer demand, Big Ag profits have also grown by creating 'new needs'. Big data are already being used to manipulate consumer preferences.

With the pandemic, e-retail and food delivery services have grown even faster. Thus, e-commerce platforms have quickly become the world's top retailers.

New 'digital ag' technologies are also undermining diverse, ecologically more appropriate food agriculture in favour of unsustainable monocropping. The threat is great as family farms still feed more than two-thirds of the world's population.

IR4.0 not benign

Meanwhile, hi-tech and asset management firms have acquired significant shareholdings in food giants. Powerful conglomerates are integrating different business lines, increasing concentration while invoking competition and 'creative disruption'.

The IPES-ETC study highlights new threats to farming and food security as IR4.0 proponents exert increasing influence. The report warns that giving Big Ag the 'keys of the food system' worsens food insecurity and other existential



threats.

Powerful corporations will increase control of most world food supplies. Big Ag controlled supply chains will also be more vulnerable as great power rivalry and competition continue to displace multilateral cooperation.

There is no alternative?

But the report also presents a more optimistic vision for the next quarter century. In this alternative scenario, collaborative efforts, from the grassroots to the global level, empower social movements and civil society to resist.

New technologies are

part of this vision, from small-scale drones for field monitoring to consumer apps for food safety and nutrient verification. But they would be cooperatively owned, open access and well regulated.

The report includes pragmatic strategies to cut three quarters of agriculture's greenhouse gas emissions and shift US\$4 trillion from Big Ag to agroecology and food sovereignty. These include "\$720 billion in subsidies" and "\$1.6 trillion in health-care savings" due to malnutrition.

IPES-ETC also recom-

mends taxing junk food, toxins, carbon emissions and TNC profits. It also urges criminal prosecution of those responsible for famine, malnutrition and environmental degradation. Food security protocols are needed to supercede trade and intellectual property law, and not only for emergencies. But with food systems under growing stress, Big Ag solutions have proved attractive to worried policymakers who see no other way out.

Last chance to change course

Historically, natural resources were commonly or publicly shared. Water and land have long been sustainably used by farmers, fisherfolk and pastoralists. But market value has grown with 'property rights', especially with corporate acquisition.

Touted as the best means to achieve food security, corporate investments in recent decades have instead undermined remaining 'traditional' agrarian ecosystems.

Big Ag claims that the food, ecological and climate crises has to be addressed with its superior new technologies harnessing the finance, entrepreneurship and inno-

vation only they can offer.

But in fact, they have failed, instead triggering more problems in their pursuit of profit. As the new food system and corporate trends consolidate, it will become increasingly difficult to change course.

Proposed by the WEF, the UN Secretary-General's Food Systems Summit later this year clearly seeks to promote corporate 'solutions'. Very timely. A Long Food Movement is an urgent call to action for the long haul.

With so much at stake, representatives of food producers and consumers need to act urgently to prevent governments from allowing a UN sanctioned corporate takeover of global governance of food systems.

Agencies

Drawing attention to the crisis in the DRC's education sector

GOMA

YASMINE Sherif, Director of Education Cannot Wait (ECW), has sounded the alarm on the need for Central African Republic refugee children and youth to access quality education during her visit to a refugee site in the Democratic Republic of the Congo (DRC) from Apr. 20-23.

During her field mission in the DRC, Sherif announced an ECW emergency education grant of \$2 million which will allow access to quality education to CAR refugee and DRC host community children and youth along the border region of the DRC and CAR.

Sherif, accompanied by the United Nations High Commissioner for Refugees Filippo Grandi, visited a refugee site in the DRC village of Modale, located 30 kms from Yakoma, DRC, near the border of CAR. According to local authority estimates, more than 90,000 people have fled from CAR into DRC since December, when the presidential election in CAR sparked new violence. UNHCR, the UN Refugee Agency, has already registered 51,890 refugees to date.

In December, ECW announced a \$22.2 million catalytic grant to provide education to over 220,000 children in the DRC. "In the coming two to three years, we need more funding of \$60 million to 70 million and are urgently appealing to donors for an additional \$45.3 in funding," Sherif told IPS in a telephone interview from the DRC capital, Kinshasa.

DRC is one of more than 30 countries where ECW supports projects dedicated to education in emergencies and protracted crises. ECW is the United Nations global fund for education in emergencies and protracted crises, and was established during the World Humanitarian Summit in 2016.

CAR, the northern neighbour of the DRC, has never fully returned to peace since 2013, when the Seleka rebel group overthrew then-president François Bozizé. Many of the refugees who fled CAR through forests into the DRC are living along riverbanks in hard-to-reach border areas and among host communities with extremely limited resources.

Both the DRC and the CAR are among the least-developed countries in the world, according to the UN Development Programme's rankings. CAR finds itself on the second-to-last position at 188, DRC is ranked at 175.

Excerpts of the interview follow. The interview has been edited for clarity and length.

Inter Press Service (IPS): What is your mission in the DRC about?

Yasmine Sherif (YS): I want to draw international attention to several forgotten crisis in the DRC. We have a crisis in the education sector. There is a lot of insecurity and internally displaced people in some parts of the country, like in the North Kivu province. And we have, in the north, the refugees coming in from the Central African Republic. Despite this, there has to be a working education system across this vast country.



Yasmine Sherif, Director of Education Cannot Wait, visited a refugee site in the village of Modale, located 30 kms from Yakoma, Democratic Republic of the Congo (DRC).

IPS: You were just coming back from a visit in a camp close to the border of CAR where the UNHCR relocates refugees who are living in remote areas. Now ECW launched a grant of \$2 million for education. What exactly is the money spent on?

YS: The \$2 million is initial seed funding, a kick-start only. We call on other donors to join to reach \$7 million. Sixty percent of the CAR refugees are school children. Seventy percent of them didn't attend school in CAR because of the crises there. With our partners on the

ground, UNHCR, the government of the DRC and local organisations, we build schools and infrastructure, train teachers, offer mental and psychological help and a safe environment for refugee children and those in local communities. Yesterday, I spoke to children of refugees and communities who attend school together. They are all eager to learn. They have dreams and want to become policemen, doctors and lawyers in the future. Especially the refugee children show so much empathy for others - they want to help because they themselves saw horrible things. Some children are traumatised, but are still very

resilient if we give them the tools like quality education.

IPS: How did local people welcome you? In some parts of DRC like North Kivu, people are frustrated with the UN and humanitarian organisations because they don't see their living conditions any better although the humanitarians are there for more than 20 years. Two weeks ago there were even violent demonstrations against the UN peacekeeping mission "Mission de l'Organisation des Nations Unies pour la stabilisation en République démocratique du Congo" (Monusco), which people want to leave.

YS: People in the border region to CAR gave us a very warm welcome. If some Congolese are frustrated, it's because they don't get aren't receiving the services delivered which they direly need. And this is because Monusco, the humanitarians and especially the educational sector, simply don't have enough budget to do so. The DRC is a big country with a huge population. Logistics, traveling and the ability to have an impact demands a lot of money. Instead of increasing funds, some donors have cut them because they struggle at home with the economic crisis caused by the COVID-19 pandemic. But, especially in a crisis, we can must show humanity while helping those people who have so much less. The more we give, the more will come back. Education is crucial. With inclusive quality education, you will also have gender equality, access to justice and less poverty. And how would one want to stop address climate change without education?

IPS: Is there anything else that you would like to add?

YS: Absolutely. I call an appeal urgently appeal towards to strategic public donors, as well as the private sector, companies and foundations: Help those people who lost everything and have suffered for decades. Even if there is the amidst a world-wide pandemic, it is in giving that we

INCENTIVE

AgResult competition helping Tanzanian dairy farmers increase yield

By Guardian reporter

IN a bid to assist smallholder dairy farmers improve quality and quantity of their yields, an AgResults Tanzania Dairy Productivity Challenge Project is encouraging private sector input suppliers to deliver high-quality inputs to the farmers.

AgResults' Pay-for-Results prize competition model uses monetary prizes to reward competing private sector actors - known as competitors. In Tanzania, competitors earn prizes for selling different bundles of inputs to farmers, along with providing extension services. The inputs include nutritious feed as well as parasite control, vaccines, and artificial insemination.

"Smallholder dairy farmers face many obstacles to productivity, and arguably, access to nutritious feed for their cows is one of the biggest. The International Livestock Research Institute estimates that lactating cows in Tanzania suffer from a 30 percent nutrient deficiency, but when they are fed properly, they can increase

daily milk production from six liters to 13 liters," said a statement from AgResults yesterday.

The statement noted that well-fed cows are also more disease-resistant and are more likely to reproduce regularly. Through the competition, local dairy farmers who face two main obstacles to good nutrition get access to such inputs supplied by the private sector.

The completion seeks to wean farmers from using communal grazing lands and cut-and-carry livestock keeping systems, so they do not see the value in buying critical feed resources such as roughages (hay/fodder) and concentrates (standard dairy meal and molasses).

"But even if farmers want to buy quality fodder and meal, there are logistical challenges. Supply of standard dairy meal and hay is low, and transportation costs drive up overall costs, limiting accessibility among farmers," the statement added.

Feed companies, meanwhile, have little incentive to produce dairy meal because of the small customer base,



Local dairy farmers participating in AgResults Tanzania Dairy Productivity Challenge Project displaying products to feed their cows for increased yields. Photo: Guardian Correspondent.

choosing instead to focus on producing poultry feed, which has a higher and more reliable return, the statement noted.

"Aware of these interconnected challenges, to win a prize for the nutrition bundle, competitors must supply fodder or hay and a nutritional supplement such as standard dairy meal, minerals, or urea molasses blocks," AgResults said while noting that, however, depending on the seasonal availability of hay/

fodder and access to affordable high-quality standard dairy meal, such a development can be complex.

"By talking with their farmers, competitors learned that low access and high cost were forcing them to use locally available hay/fodder - often poor quality - to blend their own meal," the statement explained.

The AgResults Tanzania Dairy Productivity Challenge Project is a four-year, US\$4.9 mil-

lion prize competition that aims to increase dairy productivity by encouraging private sector input suppliers to deliver inputs to smallholder farmers. By providing a prize for each bundle of high-quality inputs delivered, the competitions will increase animal productivity, boost smallholder farmers' incomes, and strengthen value chain relationships between dairy producers and the formal dairy sector

EMPOWERMENT

NMB takes career fair to Suza in Zanzibar targeting students

By Guardian Reporter

BUILDING capacity of young people so that they can compete in the job market will be a subject of focus when NMB Bank Plc stages a career fair at State University of Zanzibar.

Addressing journalists in Zanzibar yesterday, NMB's Dar es Salaam and Zanzibar Zone Manager, Donatus Richard said the bank has organised the fair in order to discuss with students from higher learning institutions on challenges facing the labour market today.

"We expect the fair to be attended by over 1,000 youths the majority of which will be students from colleges and universities across the islands," Richard said adding that the fair which will start on Thursday this week, will also expose the students of basics of financial management and entrepreneurship.

"The bank will also bring its ex-

perts to sensitise the students on various products and services on offer which they can utilise in their daily activities," he said adding that students will also be able to open accounts with the bank during the career fair.

NMB's Dar and Zanzibar Zone Manager further noted that the fair will open engagement between the bank and university students for future cooperation and consultation with possibility of recruitment and capacity building through various services and products targeting entrepreneurs.

"We have a management trainee programme which targets university graduates who are directly recruited by the bank after two years if successful," he added while challenging the students to attend the fair and many other opportunities provided by the market most profitable bank.

The bank's Head of Human Re-



NMB Bank Plc's head of human resources, Joanitha Rwegasira, speaks at a past event

sources, Joanitha Rwegasira said it's the first time that the career fair has been taken to the isles. "We have come to talk and equip the students with basic knowledge and skills to employ after complet-

ing their studies to get employed or employ themselves," Rwegasira said noting that the fair is expected to draw students from 10 major universities on the Spice Islands.

President of Tanzania Employ-

ment Services Agency which is collaborating with the bank, Michael Chacha said the fair is an important forum to give students necessary information on the challenges existing in local labour market.

"We thank NMB for this historic gathering, the first of its kind to be organised by the bank in Zanzibar," Chacha said while adding that TESA has never organised such a forum before alone.

INTERVENTION

Uber pledges to boost safety for SA drivers as accidents rise

JOHANNESBURG

UBER South Africa pledged to increase safety campaigns for food delivery drivers and review the insurance they provide following a Thomson Reuters Foundation expose about the mounting risks faced by drivers during the Covid-19 pandemic.

The expose published earlier this month found a lack of training and safety equipment as rising numbers of mainly migrant drivers take to the roads to earn a living, and poorly advertised and often insufficient insurance cover.

Figures obtained exclusively by the Thomson Reuters Foundation showed a 30% jump in road accidents involving food couriers in May and June last year as South Africa eased its lockdown and the numbers of drivers rose.

"As a business we prioritise the safety of everyone who uses our app and we work hard everyday to be the best we can be, but there is always room for improvement," said Samantha Fuller, spokeswoman for Uber in sub-Saharan Africa.

"We will be running more education



Samantha Fuller, spokeswoman for Uber in sub-Saharan Africa.

campaigns in May and June ... we will be looking at the engagement channels we use for this and how we can better make sure key information gets to our delivery-partners," she said in emailed comments.

Although these campaigns were already planned, Uber confirmed that they will be increasing the frequency to ensure more drivers know of the safety offerings available to them, such as emergency assistance and injury protection.

Of 27 delivery drivers interviewed by the Thomson Reuters Foundation - all of whom were migrants and involved in accidents - only five knew of any insurance scheme by gig platforms, including one who got compensation for lost income.

This compensation was from local grocery delivery company, Checkers Sixty60, but the driver in question said the amount of R5 200 was not enough to cover his medical costs. Lawyers and rights groups said insurance policies did not do enough to protect drivers, capping medical coverage to 180 days, and requiring drivers to spend 48 hours in hospital before qualifying for lost wages.

One driver reported feeling "abandoned" after he was hit by a car, broke his

toe and could not work, or walk, for one month after the accident. Uber told him he did not qualify for compensation as he was in hospital for less than 48 hours.

Uber confirmed that the company was reviewing the time it takes for insurance to kick in for drivers following the story. "We hope this is not just talk but also action," said Duane Bernard, the head of a national, informal Uber Eats union.

"It would be great if Uber could also get people on the ground and talk to the drivers face-to-face," added Bernard, saying that this would help overcome language barriers rather than "just sending out an email now and then." About 70% of drivers are migrants, according to the Motorcycle Safety Institute, a local training and research organisation, while Bernard puts the number at 95%.

Two other food delivery companies, Checkers Sixty60 and Mr D Food, also mentioned in the story, did not respond to questions about improving drivers' safety. "We're committed to doing the right thing and take on our part of the responsibility to better safety in the industry," said Fuller.

EMPOWERMENT

Maker of alcoholic drinks backs President Samia on investing in youth's skills

By Guardian Reporter

INVESTING in young people to acquire skills in agribusiness as advocated by President Samia Suluhu Hassan when she addressed parliament is the best way to ensure that the country's agrarian revolution becomes a reality.

Addressing a fresh batch of 17 students from Saint Maria Goretti Agriculture Training Institute in Iringa last week, Serengeti Breweries Limited's Managing Director, Mark Ocitti said the group is being sponsored through the brewer's 'Kilimo-Viwanda' scholarship programme.

Ocitti said the Silverlands farm located at Ifunda in Iringa is part SBL's network of 400 farms where smallholder farmers work in partnership with the company to produce raw materials for its alcoholic beverages.

Ocitti said the farms are significant because apart from supplying the company with raw materials, they will also serve as practical

fields for the students who currently number 70 in all and are training at four different institutions in the country.

"Apart from the financial support, SBL also provides the students with opportunities to learn other life skills and gain practical experience through activities such as brewery visits, field attachments to the farms, mentorship, entrepreneurship training and other forms of exposure," the SBL chief said.

He further noted that through such an initiative, SBL is practically implementing President Samia's philosophy of investing in young people to give them skills and knowledge in agriculture and industrial manufacturing.

"In this way, we believe the students stand a better chance of becoming independent and more productive after completing their studies," he noted.

SBL has a vast network of over 400 local farmers in eight regions across the country from where the



Silverlands' farm manager, Wayne Travis (R) briefs students from Saint Maria Goretti Agriculture Training Institute in Iringa when they visited the farm as part of a study tour last week. Photo courtesy of SBL.

brewer gets commodities such as maize, sorghum and barley for beer production. In return, the company provides farmers with free seeds, field technical services and links them to financial institutions to access credit facilities.

Addressing parliament last week, President Samia said, "Let's all make self-evaluation as Tanzanians to find the curricula that will help our youth and develop

our nation academically." She added that although the country has a lot of factories, skilled labour remains a major challenge. "So the education docket must seriously look at this."

The President's convenient remarks come at a time Tanzania graduated from a least developed country to a lower-middle-income country last year, according to the World Bank Group. SBL believes that as

pointed out by President Samia, in order to bring more effectiveness to the country's education sector, the government needs to revamp its educational system to fit into the 21st century which should put emphasis on practical learning that will improve students' chances to employ themselves.

Hatched in 2019, SBL's 'Kilimo-Viwanda' the programme targets children from underprivileged families who cannot afford to pay college fees.

The scholarship programme is a deliberate move by the brewer to strengthen the agriculture value chain thereby help transform the sector from subsistence to commercial production.

In 2020, SBL locally sourced 17,000 metric tons of grains which represent an equivalent to 70 per cent of its annual total raw materials requirement. The company is targeting to increase volume of commodities to 85 per cent by 2025.

Other colleges which benefit from the brewer's scholarship programme include Kilacha in Kilimanjaro, Igabiro in Kagera and Krole in Coast Regions. (Bagamoyo). Since 2019, over 70 students have benefited from the programme.

The programme acts like a fulcrum to vocational training where students can manifest their talents and knowledge.

SPILL-OVER

Rwanda banks on seed multipliers to increase cassava production

KIGALI

IT requires 'quick multiplication of cassava clean seeds' as part of efforts to scale up new disease-resistant cassava varieties on about 200,000 hectares that are used for cassava growing in Rwanda, researchers have said.

Athanasie Nduwumuremyi, the Coordinator of Roots and Tubers Programme and Cassava breeder at Rwanda Agriculture and Animal Resource Development Board (RAB) said that the efforts by seed multipliers are needed considering that many farmers are still harvesting lower yields using traditional seeds.

"The average of cassava production is 15 tonnes per hectare due to using traditional seeds that have diseases yet model farmers using the cassava clean seed are harvesting over 35 tonnes per hectare," he explained. Figures show that some farmers are still even harvesting below the potential yield.

Rwanda currently produces around three million tonnes of cassava as average production and scaling up new varieties could increase to about eight million tonnes per year with improved varieties and



A modern cassava farm in Rwanda.

appropriate use of fertilizers.

Cassava is the second most grown crop after banana in terms of cultivated area and the fourth most consumed staple crop in Rwanda. However, National production dropped from 3.3 million tonnes to 656,924 tonnes in 2013 and 900,000 tonnes

in 2014 due to the spread of Cassava Brown Streak Disease known as 'Kabore' and it is still affecting some few farmers who are yet to embrace the use of new varieties. The crop is also affected by the other diseases called "Cassava Mosaic disease (CMD) or Ububembe."

Food security

Over 18 per cent of the country's households are food insecure according to the ministry of agriculture. Increasing production and availability of food is expected to eliminate the stunting rate that is currently at 33 per cent and achieve

zero hunger by 2025 in the country. In order to ensure sustainable food security for over 700,000 families that grow cassava crops, Nduwumuremyi said increasing cassava clean seeds multipliers will be helpful.

"We have taken four years doing research on cassava varieties that can resist diseases. We 17 imported varieties from outside research centres and eight of them are performing well. Some of them have been deployed among farmers while others will be deployed soon. We will also work with professional cassava clean seed multipliers to ensure the seeds are scaled up across the country," he said.

He said they started with cassava clean seed multipliers and the number has increased to seven multipliers so far. "As we get more cassava clean seeds, we will increase multipliers to ensure the seeds reach out to many farmers. We ask every group of multipliers to put in efforts so that farmers get clean seeds. If all farmers adopt the clean seeds, the diseases will no longer affect production. The new varieties will increase productivity," he said.

Nduwumuremyi said that in the

EXPANSION

Ethio Telecom launches TeleBirr mobile money service

ADDIS ABABA

ETHIO Telecom has announced the roll out of a mobile money service TeleBirr, available to its subscribers from May 2021. The telco has made the move to consolidate its market dominance before the entry of new operators into the country.

The TeleBirr mobile money service will allow customers to send, receive and store money using their mobile phones. Customers will be able to pay for goods, services and utility bills, as well as receive money from people in the Diaspora, access loans and link bank accounts to TeleBirr wallet.

The telco secured approval by the Council of Ministers to engage in digital financial services. It started the process to launch digital financial services over a year ago after submitting a proposal to the National Bank of Ethiopia (NBE) which approved the application. Ethio Telecom CEO Frehiwot Tamiru said, "We will deliver the project in a very short period of time."

Commenting on the development, the World Bank said Ethio Telecom has the most to gain from the expansion of the digital economy, but warned that attempts by the government to shelter the company from competition in the provision of digital financial services is not good for the market.

Ousmane Dione, World Bank Country Director for Ethiopia, Eritrea, South Sudan and Sudan said the Ethiopian government has made policy pronouncements that seek to restrict the operation of digital financial services to Ethiopian firms and nationals only.

"But this may slow down innovation and investment in the market and may actually hinder Ethio Telecom's own ambitions to attract strategic investment partner from abroad.

A better strategy would be to encourage Ethio Telecom to compete on equal terms with the new market entrants in providing mobile money services without ownership restrictions," said Dione. Currently, Ethio Telecom has over 53 million mobile phone customers.



But this may slow down innovation and investment in the market and may actually hinder Ethio Telecom's own ambitions to attract strategic investment

GROWTH

Tech startup launches platform out to ensure business owners grow

LAGOS

STARTWEB Africa, a tech startup and website builder, has released drag and drop, a mobile-friendly website building tool. The platform which automates the entire website building process helps businesses and entrepreneurs reach a wider audience and increase sales.

StartWeb Africa features an integrated solution with tools to help businesses (SMEs), entrepreneurs, digital marketers and professionals build world-class websites in minutes. StartWeb Africa offers smart, responsive, mobile and Google-friendly website templates that require no coding or technical knowledge.

StartWeb Africa also integrates perfectly with applications helping business owners connect seamlessly with automation tools and payment processors like Stripe, ActiveCampaign, Mailchimp, Google Analytics, Zapier, PayPal and Getresponse to name a few.

"By building Africa's easiest website creation platform, we have made everything simple for business owners

and online professionals. We're excited about the new tool because it is an easy-to-use drag and drop website builder that is perfect for anyone looking to get a website for their business, build funnels, landing pages & e-commerce stores.

Our library of templates and sales funnels is geared towards introducing people to your business, and increasing your earnings", remarked StartWeb Co-founder, Kelvin Orifa. The platform also features an affiliate programme that does not require startup costs or an advertising budget but yields high ROI for all marketing and promotional efforts.

StartWeb Africa, in addition, offers earnings for users on referrals of first time buyers with no referral limit and a lifetime attribution as well as professional support and an intuitive dashboard on all activities on the platform. Although Nigeria is the key driver of international trade in all of West Africa, GSMA states that about 65% of small businesses are still offline.

PWC also reports that 55% to 68% of formal SMEs are either unserved or underserved by technology and



StartWeb Co-founder Kelvin Orifa.

financial institutions. StartWeb Africa is designed to help these business owners benefit from the untapped potentials of technology.

The world is fast becoming a global village due to innovations underpinned principally by technological advance-

ments. Technology has brought about changes in consumer perceptions, tastes, and preferences. The pace and transformative power of technology mean that Nigerian businesses cannot afford to ignore the trend.

WORLD

WHO, UNICEF, Gavi launch vaccination bid to save 50m lives

GENEVA

WHILE the world focuses on accelerating vaccination campaigns against COVID-19, millions of children around the world still remain vulnerable to deadly diseases, warned a joint statement issued on Monday by the World Health Organization (WHO), the United Nations Children's Fund (UNICEF) and Gavi, the Vaccine Alliance, on the occasion of World Immunization Week, which is celebrated every year in the last week of April.

Announcing an ambitious new global strategy aiming to save over 50 million lives through vaccination, the three Geneva-based organizations called for urgent action to renew the global commitment to improve access to and uptake of vaccines.

"Vaccines will help us end the COVID-19 pandemic but only if we ensure fair access for all countries, and build strong systems to deliver them," Dr. Tedros Adhanom Ghebreyesus, the WHO's director-general, stressed in a press release.

"If we're to avoid multiple outbreaks of life-threatening diseases like measles, yellow fever and diphtheria, we must ensure routine vaccination services are protected in every country in the world," he said.

A new WHO survey found that 37 percent of respondent countries still report disruptions to their routine immunization services.

According to the survey, 60 of these lifesaving campaigns are currently postponed in 50 countries, putting around 228 million people -- mostly children -- at risk for diseases, such as measles, yellow fever and polio.

"Even before the pandemic, there were worrying signs that we were beginning to lose ground in the fight against preventable child illness, with 20 million children already missing out on critical vaccinations," Henrietta Fore, UNICEF executive director, was quoted in the press statement.

"The pandemic has made a bad situation worse, causing millions more children to go unimmunized. Now that vaccines are at the forefront of every-



In this photo taken, April 16, 2019, Agiu Nyang, 1, who is sick with measles, sits on the lap of his mother Amel Makir at the hospital in Kuajok, South Sudan. (AP)

one's minds, we must sustain this energy to help every child catch up on their measles, polio and other vaccines. We have no time to waste. Lost ground means lost lives."

UNICEF said it had delivered 2.01 billion vaccine doses in 2020 compared to 2.29 billion in 2019, due to the disruptions at the onset of the COVID-19 pandemic.

Seth Berkley, CEO of Gavi, the Vaccine Alliance, stressed that millions of children across the world are likely to miss out on basic vaccines as the pandemic threatens to unravel two decades of progress in routine immunization.

"To support the recovery from COVID-19 and to fight future pandemics, we will need to ensure routine immunization is prioritized as we also focus on reaching children who do not receive any routine vaccines, or zero-dose children," he said.

"To do this, we need to work together -- across development agencies, governments and civil society -- to ensure that no child is left behind."

New Global Strategy

That is why the three organizations and other partners launched the "Immunization Agenda 2030" with the goal of saving over 50 million lives and maximize the lifesaving impact of vaccines through stronger immunization systems.

The targets to be achieved by 2030 include achieving 90 percent coverage for essential vaccines given in childhood and adolescence and halving the number of children completely missing out on vaccines, they wrote in the statement.

Calling for bold action from all immunization stakeholders, the three organizations said that donors and governments should increase investments in vaccine research and innovation, development and delivery.

They also urged the pharmaceutical industry and scientists, working with governments and funders, to accelerate vaccine research and development (R&D) and ensure a continuous supply of affordable vaccines.

The theme of year's World Immunization Week is "Vaccines bring us closer."

Agencies

Moon says time approaching for resuming talks with DPRK

SEOUL

THE President of the Republic of Korea (ROK) Moon Jae-in said yesterday that the time is approaching for the resumption of dialogue with the Democratic People's Republic of Korea (DPRK), emphasizing the importance of the



Panmunjom Declaration announced three years earlier.

"The Panmunjom Declaration is a milestone of peace that can not be harmed by anyone. The path of peace, promised in the declaration, can not be set back under any circumstance," Moon told a regular cabinet meeting, according to the presidential Blue House.

The president referred to the declaration made on April 27, 2018 following the first summit between Moon and top DPRK leader Kim Jong-un in the inter-Korean border village of Panmunjom.

Through the declaration, the two leaders agreed to improve inter-Korean relations, de-escalate military tensions on the Korean Peninsula and make efforts for permanent peace, while confirming a common goal of building a nuclear-free peninsula via complete denuclearization.

Moon said the security situations on the peninsula have been managed more stably than ever despite the difficulties in developing the Panmunjom declaration, but he noted that the current peace is an unaccomplished one.

"(We) should move toward irreversible, permanent peace on the foundation of the Panmunjom Declaration. Time is approaching to end a long deliberation and resume dialogue (with the DPRK)," Moon noted.

Moon expressed an anticipation that his summit meeting with US President Joe Biden, set to be held in Washington in late May, would become an opportunity to closely coordinate the DPRK policy and set its right direction.

He added that it is time to prepare for turning the "peace clock" again based on lessons taken after suffering pains.

Denuclearization talks between Pyongyang and Washington have been stalled since the summit talks between the DPRK leader and former US President Donald Trump ended without agreement in February 2019 at the Vietnamese capital of Hanoi.

Xinhua

Wang: China never uses aid as leverage to interfere with others

BEIJING

CHINESE State Councilor and Foreign Minister Wang Yi Monday said that China never uses foreign assistance and development cooperation as leverage to interfere in other countries' internal affairs.

Wang (pictured) made the remarks while attending the opening ceremony of the Exhibition of Achievements in China International Development Cooperation in Beijing.

"China never attaches any

political strings and never lectures on others," he said, adding that China always pursues mutual respect, trust, and benefit, and always follows the principle of extensive consultation, joint contributions, and shared benefits.

Wang said in addition to the pursuit of equality and win-win cooperation, China honors its commitment in terms of foreign assistance and development cooperation. It also focuses on growth and skill training,



and is committed to openness, inclusiveness, and mutual learning.

In foreign assistance and

development cooperation, China stays attentive to the actual needs of recipient countries, works to align assistance with their development plans, focuses on improving the livelihoods of local communities, and building local capacity for independent development, Wang said.

China is always ready to increase exchanges with developed countries and international organizations to explore third-party cooperation, which, as a matter

of principle, should be initiated, agreed upon, and led by the recipient country, he said.

Reiterating China's goal of working toward a community with a shared future for humanity, Wang said the country would link its development with that of other developing countries, and continue to deepen international development cooperation and contribute to global growth and prosperity.

Xinhua

Iranian president says US economic war against Iran failed

TEHRAN

IRANIAN President Hassan Rouhani said on Monday that the economic war waged by the United States against Iran has failed.

"Today, with the resistance of the nation and in line with the guidelines of Iran's supreme leader and the efforts made, the entire world and the United States itself confesses to the defeat in the economic war," Rouhani told a group of economic agents and businessmen, cited by the semi-official Mehr news agency.

"The Vienna talks show a high level of Iran's power, and today the world has accepted that there is no other way but to reach an agreement with Iran and lift sanctions," he added, referring to the previous nuclear meetings aimed at reviving the 2015 nuclear deal, known as the Joint Comprehensive Plan of Action (JCPOA).

Meanwhile, after the beginning of nuclear talks, the world realized that it is possible to hold negotiations with Iran and reach a deal on the basis of dialogue, Rouhani was quoted as saying.

Representatives from Iran and the remaining signatories to the Iran nuclear deal, namely Britain, China, France, Russia and Germany, are set to resume talks in the Austrian capital of Vienna on Tuesday.

Iran gradually stopped implementing parts of its JCPOA commitments from May 2019, one year after former US President Donald Trump's administration unilaterally withdrew from the agreement and re-imposed sanctions on Iran.



Agencies

Japan's Suga risks joining a long list of short-term leaders

By Bloomberg

LOSSES in three special elections for parliamentary seats in a single day have left Japanese Prime Minister Yoshihide Suga in search of a way to quickly boost support or risk joining a long list of short-serving premiers.

Support for Suga, who succeeded his long-time boss, Shinzo Abe, last year, has been dragged down by corruption scandals and a sluggish COVID-19 response. The triple loss in the weekend elections came on the same day a new virus emergency was imposed on about a quarter of the population, adding to Suga's woes with the clock ticking for a general election that must be held within about six months.

The Liberal Democratic

Party-led ruling coalition is unlikely to lose control of the government, given weak public support for opposition parties, meaning the current agenda of ultra-loose monetary policy and close ties with the US will probably remain. Suga, however, could be replaced as leader after only a year in office if he leads his party to a substantially reduced majority.

"It will be the election that decides what happens thereafter," said Steven Reed, a professor emeritus of political science at Chuo University in Tokyo. The general election was most likely to come in September, before the LDP leadership election the same month, Reed said, adding that "Suga wants to go into the party leadership poll as the incumbent."

There is little lined up that



may improve Suga's fortunes in the immediate future. The emergency declaration for Tokyo, Osaka and two prefectures could delay an economic recovery, with the government instructing bars and restaurants to stop serving alcohol, and seeking to ban fans from major sporting events.

Virus cases are at record highs in Osaka and infection numbers in Tokyo have risen

to levels not seen since late January. Meanwhile, the vaccine rollout has reached about 1 percent of the population. The world's third-largest economy has inoculated a smaller percentage of its population than Myanmar, a country possibly on the brink of a civil war after the military staged a coup more than two months ago.

While the support rate for the government has steadied at around 40 percent, Suga isn't the public's top pick to be the next prime minister. He ranked sixth at 4 percent in a survey by the Nikkei newspaper, while Taro Kono, the minister Suga appointed to run the vaccine program, is the top choice at 24 percent. The poll also showed that about 80 percent of respondents didn't think the vaccination program was going

well.

The vaccine rollout is expected to pick up speed next month and the Defense Ministry said Tuesday Suga has ordered it and the Self-Defense Forces to help set up a large-scale vaccination center in Tokyo by May 24 to help expedite the inoculation effort.

Suga's plans to hold the Tokyo Olympics from July 23 are unpopular with the public and look set to fall far short of his hopes that they would prove that the world has defeated the coronavirus. Some fear the international sports spectacular could even become a superspreader event, but canceling the games less than three months before they are due to start would also be fraught with difficulty.

Agencies

China reinforces confidence for global environmental governance

CHINESE President Xi Jinping for the first time called for joint efforts of the world to build a community of life for man and Nature at the Leaders Summit on Climate held on April 22.

He said we must be committed to harmony between man and Nature, green development, systemic governance, a people-centered approach, multilateralism and the principle of common but differentiated responsibilities.

His proposals were extracted from the experiences of economic and social practices, and will in turn serve as guidance for future practices.

The harmony between man and Nature concerns human subsistence and development. In recent years, the world has been hit by climate change, decreasing biodiversity, exacerbated desertification, and frequent

extreme weathers. The fundamental reason for such changes is the increasingly sharpening contradiction between man and Nature. To reverse, respect, comply with and protect Nature, and build a community of life for man and Nature, is the only road leading to the balance of the Earth's ecosystem.

Green development concerns the sustainable development of global economy and society. Ecological and environmental issues are indeed about development models and lifestyles. Both history and presence have proved that environmental protection and economic development are not contradictory. To protect the environment is to protect productivity, and to improve the environment

is to boost productivity.

Guided by Xi's thought on ecological progress, China has applied a new vision for development and made solid steps in promoting green, low-carbon and sustainable development. It is obvious to all that the country has well explained the value of green development and set a model for the world with its persistent efforts.

Systematic governance concerns the effective protection and utilization of all elements and aspects of Nature. Xi remarked that just as humans need the fields for food, the fields need the rivers, the rivers need the mountains, the mountains need the soils, and the soils need the forests and grasslands. This biotic communi-

ty is the material basis for humanity's subsistence and development. To protect and utilize the material basis, the mankind must follow the innate laws of the ecosystem and properly balance all elements and aspects of Nature.

This is a way that may take the world where it wants to be, an ecosystem in sound circulation and overall balance. The international community hailed that China's systematic planning for ecological progress is both inspiring and feasible.

A people-centered approach concerns the wellbeing of all people in the world. To pursue a better life, mankind must correctly understand the dialectical relationship between environmental protection and eco-

nom development. The blue sky, lucid water, pure soil and lush mountains are all a source for people's sense of fulfillment, happiness and security. As China spares no effort to green its economic and social development, the Chinese people are demanding more for better environment and ecology than just basic subsistence. The green transition itself is promoting social equity and justice, said some foreign observers.

Multilateralism concerns to what extent the targets and principles of the world can be achieved and followed. Facing global environmental risks and challenges, all countries are in a community with a shared future. Unilateralism will never be supported by the people, and cooperation

remains the only correct option.

China has a consistent position of seeking solidarity and promoting cooperation, and firmly supporting multilateralism. From joining international cooperation on climate governance and leading a new process of global climate governance, China is playing a more and more important and constructive role in building a global environment governance system that is equal and pursues win-win results.

The principle of common but differentiated responsibilities concerns the future of global response to climate change. Any governance must be exercised based on principles. The principle of common but differentiated responsibilities is a bed rock for global climate governance.

People's Daily

ICT has the potential to reduce carbon emissions and leap-frog Africa into a green economy

Johannesburg

GLOBAL tech company, Huawei believes that information and communication technologies or ICTs, has the potential to reduce global carbon emissions by 20% over the next decade.

William Xu, Director of the Board and President of Huawei's Institute of Strategic Research, recently said energy sustainability was a daunting challenge that faced all countries over the next decade.

"Global energy consumption is growing at an annual rate of 1.7%. Currently 85% of energy comes from fossil fuels. Energy sustainability is a daunting challenge that faces all of us. By empowering a wide range of industries, ICT technology has the potential to reduce global carbon emissions by 20% over the next decade," said Xu.

He added that as many countries commit to carbon neutrality and lower emissions, the push for renewable energy has increased, and this is where ICT adds new opportunities in electricity generation, storage, and consumption.

"For energy consumption, we must promote integrated smart energy to build energy management systems for households, buildings, and factories, and to create zero-carbon communities, campuses, and cities," said Xu.

Huawei recently announced that it will focus on innovating new technologies to help industries reduce their energy consumption for a low-carbon world.

In Africa too, many countries are

increasingly embracing renewable energy to leapfrog to a sustainable energy future.

With its grid connectivity algorithm powered by AI, Huawei has provided over 200 power grid models for more than 30 countries and regions. This has helped power plants stably connect to grids in all scenarios and has gradually made PV a high-quality, mainstream energy source.

In solar power alone, Africa has made great progress over the recent years, with more than 6,200 largescale, commercial and industrial (C&I) and mini-grid projects identified across the continent.

In addition, nine more African nations, apart from South Africa and Egypt, are on their way to joining the 'Gigawatt Club', an unofficial tag for the group of countries with installed capacity to produce one GW of solar power.

Huang Su, Director of Huawei Southern Africa Digital Power Business pointed out that nearly half the world's population without access to electricity live in sub-Saharan Africa.

"So there is a strong and urgent need to accelerate the growth of renewable energy across the region to ensure sufficient, affordable, reliable energy for all Africans and for countries to reap the benefits of a green economy," he says.

Huawei has harnessed over 30 years of expertise and experience in digital technologies to make solar power generation and consumption more efficient and reliable with optimal cost.

Agencies

Boris Johnson's troubles grow as UK gov't battles sleaze claims

By Bloomberg

BRITISH Prime Minister Boris Johnson is facing mounting questions over the way he operates at the top of the government, as the row over allegations of sleaze and incompetence intensifies.

The UK leader denied a claim that he'd said privately he would rather see "bodies pile high" than order a third pandemic lockdown. But the BBC, ITV, and the Daily Mail all carried versions of the same story stating that he had.

On another difficult day for the British leader, the government's most senior civil servant also announced a review of how the refit of Johnson's official Downing Street apartment was paid for.

But if Johnson's team hoped that would give him some breathing space, they were wrong. ITV reported Monday evening that the Conservative Party had loaned Johnson the funds to refurbish his residence, which he then paid back. It would be a highly unusual arrangement that, if confirmed, is likely to lead to more criticism of the premier's judgment.

Elections

For Johnson, the stakes are getting higher. The UK holds elections in London, Scotland and other key battlegrounds on May 6 and a steady flow of headlines about government sleaze and cronyism could sway voters away from his Conservative Party. For now, Johnson's Tories remain ahead in opinion polls and are riding a wave of public support from the successful rollout of COVID-19 vaccines.

The catalyst for the latest burst of allegations was a 1,000-word blog post Friday by Johnson's former senior adviser, Dominic Cummings, who attacked the premier's integrity and competence.

Johnson and his ministers have been fending off questions from the media and lawmakers about Cummings's comments ever since.

On Monday, the UK's most senior civil servant, Cabinet Secretary Simon Case, gave evidence to a parliamentary inquiry looking into some of the claims. He had five answers for the members of Parliament who were grilling him about the premier's conduct.

An official leak investigation is unlikely to discover who revealed details of the government's plan to impose a second pandemic lockdown on England in October, he said.

Leak

"Given the time that has now passed, I think that it is probable that the team will not successfully identify the source or sources," he told the Public Administration and Constitutional Affairs Committee.



DURING the long history of human development, farmers and herdsman across the world have created unique agricultural skill systems and accumulated abundant management experiences over the long course of production, establishing particular agricultural systems and farming landscapes.

Such agricultural heritage systems embody the value orientations, experiences, traditions and folks cultures of mankind.

According to the core values of their protection and exploitation, agricultural heritage can be divided into four major

Chinese agricultural heritages benefit world

types, including compound ecology, crop resources, livestock and poultry resources and traditional skills.

As a traditional agricultural country, China possesses the most complete agricultural heritage types, the richest animal and plant resources, the most abundant traditional knowledge system, and the longest history of agricultural heritage.

As of the end of 2020, the Food and Agriculture Organization (FAO) of the United Nations had designated 62 sys-

tems across the world as agricultural heritage sites. China is home to 15 of these sites, ranking the first in the world.

China is one of the first countries responding to the initiative for the conservation and adaptive management of Globally Important Agricultural Heritage Systems (GIAHS). In 2012, it initiated the program of China Nationally Important Agricultural Heritage Systems. As of today, 118 agricultural heritage sites across the country have been approved in five batches.

In May 2005, five sites around the world were selected by the GIAHS, including the 1,200-year-old rice-fish culture system in Qingtian County, east China's Zhejiang Province.

What's unique about the system is that fish are kept in paddies. They not only soften the soil, but also eat plant hoppers and weeds in the fields. Besides, their excrement also serve as fertilizers. As reciprocity, rice plants provide shades for fish. Such a compound ecological system mirrors a philosophy of sustainable devel-

opment, and shall be inherited and further exploited.

The rice-fish culture system has been promoted by the FAO in many countries in Africa and Southeast Asia. Six years ago, the GIAHS Secretariat launched a training program in Qingtian about the rice-fish culture system, after which the system was promoted in Uganda, Kenya, Madagascar and countries in West Africa. The Chinese agricultural heritage system has become an important way for these countries to eliminate poverty and develop

economy.

Hani Rice Terraces, located in Yuanyang, Honghe, Lvchun and Jinping of Honghe Hani and Yi Autonomous Prefecture, southwest China's Yunnan Province, cover a total area of 820,000 mu, or 54,666 hectares. Over 200,000 mu of the terraces are distributed along the south part of the Ailao Mountain that stretches across the above four counties, enjoying a history of more than 1,300 years. Hani Rice Terraces are both a GIAHS site and a UNESCO World

Heritage site.

Yuanyang red rice is a traditional variety that has been planted in the region for hundreds of years. As it contains unique resistance gene against rice blast, rice diseases hardly occurred there.

Scientific achievements deriving from the plantation in Hani Rice Terraces are expected to benefit the world.

If the resistance gene in the rice can be effectively used to nurture new varieties, rice fertilizers would be a thing in the past, which reduces pesticide residue and cut environmental pollution.

People's Daily

Britain's troubling racism over war dead only tip of iceberg

LONDON

THEY fought for the same British Empire alongside their white counterparts during World War I. Yet tens of thousands of African and Asian troops who perished during the fighting have barely been commemorated - or not at all - while their white counterparts received headstones.

Those soldiers, who died fighting for Britain, went largely unremembered simply because of their race. According to a report from the Commonwealth War Graves Commission, which is tasked with commemorating those who died in the two world wars, between 45,000 and 54,000 named casualties are or were in some way deliberately treated differently to those killed in Europe.

In addition, it is estimated that at least 116,000, but potentially as many as 350,000, casualties may not be commemorated by name or may not be commemorated at all, primarily across East Africa and Egypt. The reason behind the inequality is the "entrenched prejudices, preconceptions and pervasive racism of contemporary imperial attitudes."

According to the report, there were cases where the commission "deliberately overlooked evidence" that would have allowed it to find the names of the dead. A governor of a British colony said in 1923 that "The average native ... would not understand or appreciate a headstone."

The British government on Thursday apologized for failures to properly commemorate black and Asian troops who died in World War I fighting for the British Empire.

But London's apology is far from enough and long overdue given the gravity of their sacrifice. The colonies and dominions of the British Empire had paid a substantial price to bring about Britain's victory during



Demonstrators take part in an anti-racism protest in London, Britain, on June 20, 2020. (File photo)

World War I. Enormous amounts of money and human lives were lost in securing it. It is fair to estimate that well over 3 million British colonial and dominion subjects served, and that potentially upwards of 500,000 perished.

Britain's legacy of racism lives on today, with deep-seated and persistent inequality experienced by African descendants in such areas as health care, education, employment, housing, law enforcement and criminal justice.

Black children have far fewer opportunities for schooling than white children, while black people are four times more likely to be arrested than white people.

Unfortunately, a recent British government-backed report tried to deny the existence of institutional racism, calling Britain "a model" for white-majority countries regarding

racial equality in education and the workplace.

Last Monday, a group of UN human rights experts condemned the report, saying it further distorted and falsified historical facts, and could even fuel further racism. "The report's conclusion that racism is either a product of the imagination of people of African descent or of discrete, individualized incidents ignores the pervasive role that the social construction of race was designed to play in society, particularly in normalizing atrocity, in which the British state and institutions played a significant role," the statement said.

The UN experts added that it is "stunning" to read such a report in the year 2021. "This attempt to normalize white supremacy despite considerable research and evidence of institutional racism is an

unfortunate sidestepping of the opportunity to acknowledge the atrocities of the past and the contributions of all in order to move forward," the statement said.

Labour MP David Lammy, who was critical to bringing the war dead issue to light, said: "Whilst we can't change the past, we can make amends and take action." Compared with granting the dead with the dignity they deserve, ensuring the rights of the living is no less important. The British government has much to do to live up to its commitment to defend human rights and set an example for the world community.

Johnson & Johnson's COVID-19 vaccine shots resume in US while trust drops

WASHINGTON

U.S. states have resumed administering the one-shot Johnson & Johnson's COVID-19 vaccine after federal agencies lifted a pause, but public trust in the vaccine has been hindered.

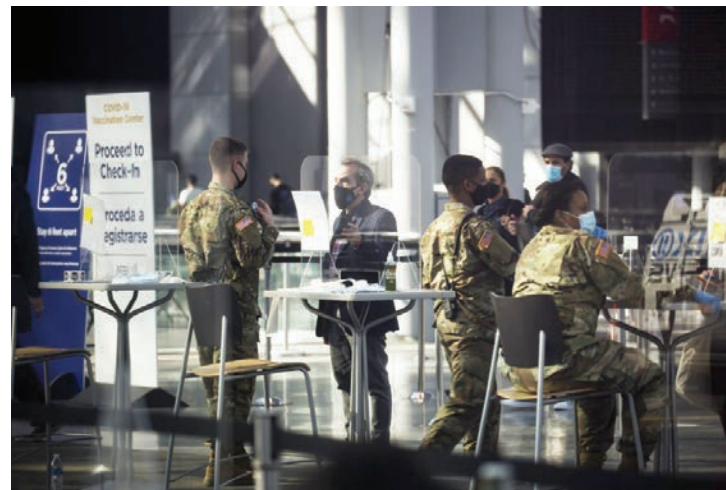
The U.S. Food and Drug Administration and the U.S. Centers for Disease Control and Prevention (CDC) announced their decision to lift the pause regarding the use of the Johnson & Johnson COVID-19 vaccine last Friday, allowing its resumed use for adults.

They said following a thorough safety review, they found the shot's known and potential benefits "outweigh" its known and potential risks in individuals 18 years of age and older.

The pause was recommended on April 13 after reports of six cases of a rare and severe type of blood clot in individuals after receiving the Johnson & Johnson vaccine.

"We are no longer recommending a pause in the use of this vaccine," said CDC Director Rochelle Walensky. "Based on the in-depth analysis, there is likely an association but the risk is very low."

Several states have resumed giv-



Members of the National Guard check people in at a COVID-19 vaccination site at the Javits Center in New York April 6, 2021. (Xinhua)

ing the Johnson & Johnson COVID-19 vaccine. As part of the U.S. Federal Retail Pharmacy Program, chains CVS and Walgreens will resume administering the vaccine this week.

But a latest poll showed public trust has been hindered by the pause.

Fewer than half of Americans considered the Johnson & Johnson COVID-19 vaccine as safe and barely more than a fifth of those not yet vaccinated would be willing to take the vaccine, ac-

ording to the poll of ABC News/Washington Post.

About 46 percent of interviewees think the Johnson & Johnson COVID-19 vaccine is very or somewhat safe, compared with more than 7 in 10 for the Pfizer and Moderna vaccines, according to the poll results released on Monday.

About 73 percent of those not yet vaccinated said they were unwilling to receive Johnson & Johnson COVID-19 shot. Vaccine hesitancy in the United States

remains substantial, according to the poll. Nearly 1 in 4 Americans, 24 percent, are disinclined to get any of the coronavirus vaccines.

About 230 million COVID-19 vaccine shots have been administered across the country as of Monday, while more than 290 million COVID-19 vaccine doses have been distributed, CDC data showed.

Currently, there are over 95 million Americans fully vaccinated, accounting for 28.9 percent of the U.S. population, according to CDC data.

About 140 million Americans received at least one COVID-19 shot, accounting for 42.5 percent of the population.

Among the fully vaccinated, 37 million are people 65 years of age or older, accounting for 67.7 percent, CDC data showed.

Johnson & Johnson's COVID-19 vaccine was approved for emergency use in the United States in late February. It is the third COVID-19 vaccine that has received FDA's authorization, also the first single dose COVID-19 vaccine available in the United States.

Xinhua

Indian doctors hope to get access to Sputnik V vaccine soon, expert says

NEW DELHI

INDIAN doctors are looking forward to getting access to Russia's Sputnik V vaccine in the near future, Senior Director of the Center for Chest and Respiratory Diseases at New Delhi's Super Specialty Hospital Dr. Sandeep Nayar told

TASS yesterday.

"The Sputnik vaccine has a very good study and very good backup, so I'm hoping that we have that vaccine too as early as possible," he pointed out.

The Drug Controller General of India approved the use of the Russian vaccine on April

12. Head of the Russian Direct Investment Fund Kirill Dmitriev said on Monday that India would receive the first Sputnik V batch on May 1.

India is currently using two coronavirus vaccines - Covishield, developed by AstraZeneca and the University of Oxford, and Covaxin made by India's Bharat Biotech.

SPORT



Buffalo Gladiators cricket squad's skipper, Kassim Nassoro (L), speaks at the opening ceremony of this season's Tanzania T10 League, which took place in Dar es Salaam last weekend. Looking on is Tanzania Cricket Association (TCA)'s information officer, Atif Salim. PHOTO: COURTESY OF TCA

Ahmed's batting exploits steer Buffalo Gladiators to victory in Tanzania T10 League

By Guardian Reporter

NISAR Ahmed put solid batting showing to help Buffalo Gladiators notch 38-run win over Tembo Rangers in the 2021 Tanzania T10 League's clash, played in Dar es Salaam on Tuesday.

Buffalo Gladiators were put in to bat first in the tie, which took place at Leaders Club venue, posting 110 runs for the loss of three wickets in the scheduled 10 overs.

They got off to a good start as opener Ahmed put his aggressiveness to show, he was eight runs short of half century in what was so far the best innings. The performer, who as well dons Pak Stars Club's kits in regional club tournaments, recorded two boundaries and four sixes.

His presence was ultimately ended by Tembo Rangers' Ankit Baghel, who went for a catch off Pafrod Anacet's delivery to get the batsman out. Seif Khalifa and Ally Mpeka ended Buffalo Gladiators' innings with bat in hand, as Khalifa notched 28 runs not out whereas Mpeka registered unbeaten 15 runs.

Both batsmen exhibited their ability to execute big shots, as Khalifa recorded three boundaries, Mpeka ended with two fours.

There was as well solid knocks showcased by experienced player Nasibu Kelvin as he posted 15 runs which included two fours.

Baghel had most wickets during Tembo Rangers' turn with the ball, given he took two wickets and gave away 18 runs in two overs.

Tembo Rangers gave their all during the chase, they nevertheless could not live up to expectations, recording 72 runs for eight wickets in 10 overs. They endured a frustrating innings, with their top order performers

making their way back to the pavilion in quick succession.

Jumane Mohamed who opened the innings with Baghel was two runs short of two-digit figure. Mohamed's spell at the crease was ended by Buffalo Gladiators' Mohamed Rizvi.

There were two more dismissals, as key performers Muzamil Hussain and Issa Kikasi failed to finish with two-digit scores.

Captain Riziki Kiseto, Raza Baloch and Gourav Choudhary were Tembo Rangers' players with encouraging showing.

Kiseto posted 17 runs, Baloch chipped in with 16 runs and Choudhary notched 14 runs.

Ahmed wrapped up what turned out to be commendable all-round displays, given he notched two wickets, leaking 17 runs in two overs. The Simba Heroes against Twiga Masters clash, which took place the same day, ended as a tie.

Twiga Masters went in to bat first, notching 68 runs for the loss of seven wickets in 10 overs.

Simba Heroes, in response, put their batting proficiency to show, posting 68 runs for the loss of six wickets in 10 overs.

Two duels have been scheduled for today, the opening clash will have Chui Riders locking horns with Twiga Masters. Tembo Rangers will wind up the day with a date against Rhino Challengers.

The 10-over formatted showdown, organized by Tanzania Cricket Association (TCA), is expected to climax on May 4. The TCA information officer, Atif Salim, stated six teams, namely Rhino Challengers, Buffalo Gladiators, Tembo Rangers, Chui Riders, Simba Heroes and Twiga Masters are participating in the showpiece.

He noted the showpiece is organized in memory of Tanzania's fifth term President, the late John Pombe Magufuli, with all encounters taking place at Leaders Club's venue.

Minister calls on artists to use social media wisely

By Correspondent Ismail Tano

DEPUTY Minister for Information, Culture, Arts and Sports, Pauline Gekul, has urged artists to make good use of social media by promoting their works.

Pauline noted the artists must moreover concentrate on using the social media to develop the industry and opt out of promoting unproductive personalities.

She further appealed to the artists' parents to protect their children's dignity by avoiding involving the latter in their relationships' conflicts.

Pauline was adamant that artists should have no involvement in their parents' misunderstanding with a view to protecting the country's values.

She made the remarks during her visit to the National Arts Council (BASATA) offices and she called on the council to improve its focus on managing and strengthening the values and dynamics of artists in the country.

She added: "If there is one thing that Tanzanians are dissatisfied with, it is the artists' act of associating their personal lives with matters that are not productive."

"One may find out an artist has posted personal information online that she has given birth, he has several women... this undermines our culture, they are ruining this generation that is growing to see that it is fashionable for one to make relationships public on networks," she disclosed.

She also said that it is important that the laws and regulations governing the arts sector are properly managed to ensure that the authorities get rid of such practices.

Pauline stated the practices are degrading artists' status in the country.

"There is no law against them, are the fines too small? How much do we manage those regulations?" she queried.

She disclosed that Tanzanians want to know their artists for good deeds, which aim at developing communities instead of entertaining posting their personal affairs.

Pauline said it is important for a parent to protect the dignity and interests of his or her child by doing away with negative history, adding it is important for people to adhere to Tanzania's values.

SPORTS

We place our hopes on Simba SC



Simba SC players participate in training in Dar es Salaam recently to shape up for the Vodacom Premier League and CAF Champions League fixtures. PHOTO: COURTESY OF SIMBA SC

By Correspondent Lloyd Elipokea

AFTER an unbearably ghastly 2020, the sun is shining just a bit more luminously for all of us as COVID-19 vaccines continue to be supplied to various reaches of the globe.

Here, on the home front, there is a lot to feel bullish about in a strictly sporting sense, that is.

A significant reason for our newfound optimism has been the uplifting and morale-boosting progress of Simba SC in this year's top tier CAF Champions League, which is expressly the preserve of national league champions from every nook and cranny of the continent.

In a vivid demonstration of their 'wow factor' this year, Simba have roughly shoved aside the cream of continental club football en route to progressing to the quarterfinals of the illustrious CAF Champions League.

However, now that Simba have made it to the 'business end' of the competition, where each stage will resemble something decidedly akin to a veritable battle royal, our justifiable optimism has become tinged with a few frissons of trepidation as the draw

for the CAF Champions League quarterfinals have not been staged yet and will, in fact, take place on April 30, 2021.

Meaning, of course, that we haven't got a clue which team will lock horns with Simba in the last eight and for all we know, if Lady-luck turns her gaze away from us, that is, one of continental club football's traditional and intimidating juggernauts may be lurking ominously in wait, poised to spring upon our flag-bearers with the spine-chilling ferocity of any of the continent's renowned 'Big Cats'.

With that in mind, it is incumbent upon Simba to resist the costly and alluring charms of overconfidence as they try to ensure that they continue to blaze a trail of glory which has excitingly propelled them thus far in the CAF Champions League.

Still, on matters domestic football, our national game was distinctly set abuzz with the news that Yanga have employed a Tunisian head coach in the form of one Nasreddine Al-Nabi.

Interestingly, this development brings to the fore one major point, which is that our domestic game is undergoing a quiet revolution, if the recent acquisition of various coaches is anything to go by.

Indeed, a while ago, Simba hired the services of the Gallic tactician Didier Gomes and now Yanga have acquired the services of Tunisian coach Al-Nabi. This is pretty significant stuff.

Why, Dear Reader, you may ask? Well, we now have a French and a Tunisian coach at the helm of our two most aristocratic clubs, which is a far cry from the days

of yore when Rwandan, Burundian and unknown quantities from Eastern Europe were at various times employed to steer the likes of Simba, Yanga, et al towards more successful and rewarding times.

While meaning no disrespect against Rwandan, Burundian and Eastern European coaches, it is still an acknowledged and uncontested fact that France has perennially been one of the high-fliers of international football while Tunisia has long been regarded as one of the continent's most respected football nations.

Naturally, this suggests that the way other countries worldwide perceive Tanzanian football is subtly changing for the better and for that, we can trust our chests out with enormous pride.

Kutchi Leva edge Sandy's Super Strikers in DC Gymkhana Cup's Division A



Shree Kutchi Leva Patel Sports Centre (SKLPSC) cricket team.

By Guardian Reporter

SHREE Kutchi Leva Patel Sports Centre (SKLPSC)'s cricketers edged Sandy's Super Strikers by three wickets in 2021 Dar es Salaam Cricket (DC) Gymkhana Cup's Division A tie, which took place in the city last Sunday.

Sandy's Super Strikers amassed 73 runs for the loss of nine wickets after they got the opportunity to bat first in the encounter, which was reduced to 18 overs.

Opening batsman Abhishek Rathod's 15 runs turned out to be the best performance when the team took the crease.

He saw to it Sandy's Super Strikers end with the total after fellow opener, Mohammed Ali, was sent back to the pavilion after executing a few knocks.

Narendra Kumar to some extent improved his squad's score, notching 12 runs, skipper Anand Monani chipped in with 11 runs, which included a four.

None of the remaining batsmen could chip in with two-digit score, as Anil Dobani, Jitu Ramani and Nanda Kumar recorded seven runs, six runs and five runs respectively.

The SKLPSC bowler, Ghanshyam Gondaliya, ended with four-wicket haul, seeing to it Sandy's Super Strikers' efforts to post an imposing total ended in vain.

He was ably assisted by Vinesh Gorasiya and Rabadiya, as the duo took two wickets apiece.

The SKLPSC confidently chased Sandy's Super Strikers' score, dropping seven wickets in 16.3 overs.

Opening batsman Rabadiya's batting virtuosity came in handy, he recorded 26 runs, which included four fours.

Fellow opener Naran Vekariya's early exit could hardly frustrate the SKLPSC's chase, given Vipul Pindoria gave the squad's chase a much needed boost with his 11 runs, which included a four.

Low order batsmen, Ramesh Dabasiya and Hassan Rahim, made certain of the squad's chase, making their way back to the pavilion with bat in hand.

Ramesh notched six runs not out, whilst Rahim ended with seven runs not out.

Despite Sandy's Super Strikers' Nanda Kumar's impressive bowling performance, which saw him notch three wickets in four overs, they could not prevent SKLPSC from mounting successful chase.

Abhishek Rathod ended with two wickets, giving away 14 runs in four overs for the tie's eventual losers.

Mahrez's 'unlikely' journey from Paris suburbs to Champions League semi against PSG

PARIS

BORN and brought up in a gritty Paris suburb, Riyad Mahrez has gone on to become one of the leading players of his generation and returns to the French capital with Manchester City in the Champions League semi-finals this week.

Yet his route to the top, side-stepping the usual youth academy apprenticeship, is variously described by his former coaches in Sarcelles as "unlikely" and the player himself as an "anomaly".

Now 30, the winger has been a key player for City this season, scoring in their Champions League quarter-final win over Borussia Dortmund and playing the 90 minutes as Pep Guardiola's side defeated Tottenham Hotspur in the English League Cup final on Sunday.

He has also won the Africa Cup of Nations with Algeria, the country from where his father emigrated to France.

Mahrez himself grew up in Sarcelles, in the "banlieues" around 20 kilometres north of Paris, and learned the game at a local amateur club, leaving a mark on those who played with him as he made his journey to one of Europe's biggest sides.

"The only person who believed was Riyad himself," Hayel Mbemba, who played with Mahrez at AAS Sarcelles, told AFP. "He has a strength of character which is above the average. He is football crazy, and that is an understatement."

"He owes his success entirely to himself. He had an unwavering self-confidence. Some people might think it's arrogance but it's not the case," explains Mohamed Coulibaly, who runs the local club.

The production line of world-class players coming through the Paris suburbs is remarkable and seemingly never-ending, from Thierry Henry to Paul Pogba, Kylian Mbappe and many more in between.

- Frail -

However, while Mahrez was always a young player with outstanding technical gifts, that was no guarantee he would make it in the game.

His former coaches recall how his frail physique seemed to work against him, but aged 18 he left Sarcelles for a trial at Quimper, an amateur fourth-tier club in distant Brittany.

From there he earned a professional deal at Le Havre, the second-division club where Pogba first played.

Mahrez spent four years in the Normandy port city before

crossing the English Channel to sign for Leicester City, then in the second-tier Championship.

He has never looked back since moving to England, but sources close to Mahrez say he was "hesitant" and that he "sought the advice of his friends in Sarcelles who convinced him to go".

It is just as well he went.

Mahrez won the English Premier League with Leicester, against all odds, in 2016 and is now on the brink of a second Premier League title in three seasons with City.

The Champions League could follow, if Mahrez can help City get the better of his home-town club first.

"His journey is something of an anomaly in football. He has beaten the odds all thanks to his technical ability," says Mbemba, and there is a belief that missing out on youth academy coaching has allowed him to retain an element of the street footballer so rarely seen in the modern game.

"When I watch him on the television he dribbles in the same way he did when he was 10 years old," says Franck Satougle, who once coached Mahrez.

Satougle watched Mahrez play as a kid and remembers how, even after he turned professional at Le Havre, he would come back to Sarcelles on a Sunday and play in the neighbourhood where he grew up.

- Local pride -

"His journey is the dream of every kid in the 'banlieues'. He is just a few steps away from winning the greatest trophy in European football despite his unlikely route to the top."

Sarcelles may be PSG territory, but there is still plenty of local pride at Mahrez's success.

"Riyad is a respected person with exemplary physical and mental discipline. He is a source of inspiration for the people of Sarcelles," says Patrick Haddad, the mayor of the town. He awarded Mahrez the medal of Sarcelles in 2019.

Mahrez may be the captain of Algeria but he remains attached to the suburb where he grew up and is involved in a scheme which allows youths from Sarcelles to travel to Manchester to watch City.

A stadium named after Mahrez will be inaugurated later this year in Sarcelles.

"He is a good lad who is still a child at heart and who expresses himself with the ball," adds Mbemba.

PSG had better watch out.

AFP

Who were the Super League saga's winners and losers?

By Mark Ogden Senior Writer, ESPN FC

A WEEK after 12 rebel clubs from the Premier League, La Liga and Serie A tried and failed to launch a European Super League, football is still dealing with the fallout of a momentous period in the game's modern history.

Billionaire owners have made unprecedented apologies. Supporters have taken to the streets to protest. Players and managers have spoken out about the plans. The game's governing bodies are all preparing to sanction those clubs -- AC Milan, Arsenal, Atletico Madrid, Barcelona, Chelsea, Inter Milan, Juventus, Liverpool, Manchester City, Manchester United, Real Madrid and Tottenham Hotspur -- who had plotted to break away from the rest in order to massively boost their commercial revenue.

But although some kind of normality is beginning to return with the semifinals of the Champions League and Europa League, the events of the past week have reshaped the football landscape and will continue to do so for some time.

There have been some big winners and losers as a direct consequence of the ESL saga. Who has benefited, and who has seen their reputations left in tatters?

WINNERS

Aleksander Ceferin
The UEFA president was faced with an existential crisis that threatened both his organisation and the fabric of top-level European football when the ESL clubs went public with their intentions on April 18. Had the rebel 12 clubs been successful in breaking away, it would have signalled the end of the Champions League and reduced UEFA to little more than an administrative body on the banks of Lake Geneva.

But rather than accept defeat in the face of such powerful opposition, Ceferin, a former criminal lawyer, fought the breakaway clubs. His news conference last Monday, when he described those involved in the ESL as "snakes," "liars" and "narcissists," proved decisive as he caught the mood of fans and disenfranchised clubs throughout Europe. From that point on, the ESL clubs were doomed to fail.

The fans

The leaders of the ESL clubs completely misjudged -- or even discounted -- the sentiments of supporters when devising their plan, and it proved to be a huge mistake. In recent years, supporters of the top clubs have felt increasingly overlooked as ticket prices have escalated, kick-off times have been scheduled to suit broadcasters rather than match-going fans and a general sense has grown that the game is simply exploiting their loyalty for greater financial gain.

But fans of all clubs not only found their voice last week, they discovered that they could be heard and spontaneous protests by fans connected to the 12 rebel teams were so passionate that they couldn't be ignored. The events of last week have given fans' groups the belief that they can effect change and they have the power to hold the club owners to account.

German football

When the ESL issued their mission statement, it was notable that there was no Bundesliga team among the 12 clubs signed up to the plan. From the outset, Bayern Munich and Borussia Dortmund made clear their reluctance to be involved with the initiative and that reticence has been attributed to the "50+1" rule in Germany, which ensures that club members retain overall control by owning 50% of shares, plus one share.

Supporters in England are now calling for the same model to be introduced to diminish the



Man United fans protest Glazer ownership outside Old Trafford. (Agencies)

power of club owners, although the costs of imposing such a rule would likely make it impossible to enforce.

Nasser Al-Khelaifi

Paris Saint-Germain have had their issues with UEFA in the past, with the Qatari-owned club having previously been sanctioned for breaking Financial Fair Play regulations. But the PSG president chose not to sign the French champions up to the ESL plan and, as a result, he has vastly improved the club's reputation within the game and also benefited by becoming the new chairman of the European Club Association (ECA) in place of Juventus chairman Andrea Agnelli.

By staying out of the ESL plan, PSG and Al-Khelaifi have skillfully increased their influence within European football at a crucial time.

The Premier League's 'Other 14'

The past week has been damaging for the "Big Six" Premier League clubs who were prepared to sign up to the ESL. Their disastrous attempt to set up a new competition has weakened their position in England and given greater power to the other 14 Premier League teams.

The other 14 clubs have, for many years, believed themselves to be dismissed as inconsequential by the "Big Six," but with all now seeking punishment for the rebel clubs, they have a rare opportunity to redress the balance of power in the Premier League. If they use it wisely, they can effect change for good, but the Premier League has often been riven by factions, so managing those will be crucial in terms of making positive changes in the wake of the ESL collapse.

The Champions League

The Champions League is by no means perfect -- and the new format, to be introduced in 2024, certainly has its flaws -- but for many supporters, it is the most exciting and high-quality tournament in world football, greater even than the World Cup. But if the ESL plan had come off, the Champions League as we know it would have been no more.

It may have survived in some format, perhaps with the best teams outside of England, Spain and Italy, but the non-involvement of clubs such as Real Madrid, Barcelona, Liverpool and Juventus would have made it a shadow of its current self. With the ESL failing to get off the ground, the Champions League lives on, and only the 12 rebel clubs will surely

be unhappy about that.

LOSERS

American owners

The American owners of Arsenal, Liverpool and Manchester United have all had turbulent relationships with the supporters of their teams, and the ESL plan has just made things a whole lot worse.

Fenway Sports Group (FSG) had found a way to work with the Liverpool supporters and overcome previous issues, but fan groups at Anfield have reacted angrily to the ESL plans, and the relationship between the two sides is now at rock bottom. Stan Kroenke at Arsenal and the Glazers at Manchester United have never been popular with their clubs' fans, but the ESL saga has simply reignited dormant frustrations and led to large-scale protests.

Rightly or wrongly, the American owners are blamed for being enthusiastic about the ESL plans because they mirror the closed-shop nature of U.S. sports, and fan fury towards them has yet to subside.

Florentino Perez

The Real Madrid president, who had been installed as ESL chairman, has never been shy when it comes to expressing a controversial or self-serving opinion, but he took his outspokenness to a new level last week. Perez spoke like a man out of touch with fans at all clubs by speaking of Real's "very bad situation" and the need for the top clubs to earn more money. His comments that young supporters are losing interest in the game and may prefer shorter matches prompted widespread ridicule.

As the spokesperson for the ESL project, Perez caused more harm than good by spectacularly misjudging the views of the wider football world.

Ed Woodward

He may prove to be the first of many involved in the ESL to lose his job (though he's not leaving until the end of the year), but the resignation of Ed Woodward as Manchester United executive vice-chairman, less than 48 hours after the plan had been made public, was a huge moment.

Woodward has been regarded as a crucial figure at United by the Glazers since overseeing their takeover at Old Trafford while working for investment bank JP Morgan in 2005, so in the eyes of the club's supporters, his exit is a big blow to the owners. With him gone, there is now hope among United fans that a football expert,

rather than one rooted in finance, will be appointed to run the club.

Andrea Agnelli

The Juventus chairman had a worse week than most, with Ceferin declaring his personal friendship with the Italian to be over by saying he has "never known a person who would lie so many times." Agnelli also lost his position as chairman of the ECA because of his involvement with the ESL plan and, despite being one of the biggest advocates of the new competition, had to admit defeat late last week.

To compound matters for Agnelli, Sunday's 1-1 draw at Fiorentina (stream the replay on ESPN+ in the U.S.) left Juve in fourth place in Serie A and at risk of missing out on Champions League qualification for the first time in 10 years.

The reluctant two: Chelsea and Manchester City

Manchester City supporters are the only group of fans among the "Big Six" not to take to the streets to protest against the ESL plans of their owners, while Chelsea fans insist that their demonstration outside Stamford Bridge last Monday was directed at the ESL proposal rather than owner Roman Abramovich.

But while the City and Chelsea fans are in a forgiving mood, the reputations of Abramovich and City's Abu Dhabi hierarchy have been damaged within the game because they still chose to sign up to the ESL plan, without consulting fans or taking the same stance as Bayern Munich or PSG. As club owners, Abramovich and Sheikh Mansour have transformed their teams and earned the trust of fans, but they were both still prepared to break away with the rest.

The Carabao Cup

As Manchester City lifted the Carabao Cup for a fourth successive season after beating Tottenham 1-0 in the final on Sunday (stream the replay on ESPN+ in the U.S.), few people watching would have considered the competition's future. But last week was a bad one for the Carabao Cup, even though the ESL project was kicked firmly into touch.

Even without the ESL, the future looks bleak for the Carabao Cup because the new Champions League format, due to start in 2024, sees teams play 10 group games rather than six. With four extra matchdays to fit in, it is impossible to see how the Champions League clubs can participate in the Carabao Cup.

Liverpool report £46 million pre-tax loss

LONDON

LIVERPOOL reported a £46 million (\$63 million) pre-tax loss for the financial year ending May 2020, figures that suggest why the club's owners were prepared to join the failed European Super League plan.

Just a week after Liverpool were forced to pull out of the controversial Super League following a furious public backlash, the reigning Premier League champions' revealed the financial impact of the coronavirus pandemic.

The loss of significant media revenue and match-day income at Anfield in the final quarter of the results amid the lockdown contributed to a £88 million negative swing in just over 12 months.

Liverpool reportedly estimate they will have suffered a financial hit of around £120 million by the time supporters are allowed back into matches.

In March 2020, Liverpool announced a profit of £42 million, but that surplus was wiped out after last season was suspended in March and then restarted behind closed doors.

The pandemic fall-out convinced Liverpool's owners Fenway Sports Group to sell a 10 per cent share in the club last month for £543 million to private investment firm RedBird

Capital.

Also included in their income for the year was about £34 million for winning the 2019 Champions League final as it fell just outside the previous financial reporting period.

Eight new partnerships were announced during this period while Carlsberg renewed their long-term association.

Commercial revenue rose by £29 million to £217 million, but that could not compensate for media revenue dropping by £59 million to £202 million and matchday revenue was down £13 million to £71 million.

Wages across the club also rose to £325 million from £310 million.

"This financial reporting period was up to May 2020 so approaching a year ago now," Liverpool managing director Andy Hughes said.

"It does, however, begin to demonstrate the initial financial impact of the pandemic and the significant reductions in key revenue streams.

"We were in a solid financial position prior to the pandemic and since this reporting period we have continued to manage our costs effectively and navigate our way through such an unprecedented period.

"We can now look ahead to the conclusion of this season and hopefully a more normal start to next season."

AFP

Gwiji by David Chikoko



SPORT

Who were the Super League
saga's winners and losers?

COMPREHENSIVE REPORT, PAGE 19



Mtibwa Sugar. PHOTO: COURTESY OF MTIBWA SUGAR

Shot in the arm for Nyaishozi FC

By Correspondent Joseph Mchekadona

TANZANIAN businessman and philanthropist Joseph Kahama has come to the rescue of Kagera's football team, Nyaishozi FC, by donating various sports equipment to the outfit.

Speaking during the presentation ceremony held in Dar es Salaam, Kahama said he made the gesture as a football loving person who wants to see the game enjoy progress from the grassroots level.

He said he thought it wise to help the team, given he originates from Kagera.

"I'm a person who loves sports, especially football. I was touched when someone told me that the team were competing in the Regional Champions League finals in Lindi but they were facing some challenges and I decided to assist. Hopefully, more supporters of the team will also come in to assist," he said.

Some of the equipment he donated to the team include jerseys and balls.

Kahama also hailed the team from ending third in the Regional Champions League finals, which attracted eight teams.

The teams which competed at the finals are TMS Stars of Arusha, Copco Veterans of Mwanza, Temeke Squad of Dar es Salaam, Coast Region's Baga Friends, Lindi United of Lindi, Mtwivila FC of Iringa, Black Stars of Tabora and Nyaishozi FC.

He promised to continue supporting the team as the aim is to see Kagera has many clubs competing in Mainland Premier League.

The success has helped Nyaishozi FC win promotion to National Second Division League.

Other teams which also earned promotion to the Second Division League are Copco Veterans and Baga Friends.

Nyaishozi FC's head coach, Karim Amri, thanked Kahama for the gesture and the gaffer asked others to emulate the businessman.

"We were in Lindi competing at this year's Regional Champions League finals, as any other football team we had some challenges and he has come to our rescue, we really appreciate his gesture," he said.

He said competing in the Second Division League requires a lot of money and they are reaching out to potential sponsors.

"The Second Division League requires a lot of resources, we are hunting for potential sponsors and we are calling upon all football lovers, stakeholders, companies and individuals of goodwill to support, sponsor or partner with us so that we can realize our dream of playing in the Mainland Premier League," he said.

The Regional Champions League finals took place at Ilulu Stadium in Lindi.

Nyaishozi FC started the competition with a 2-0 win against Black Stars, they then beat Baga Friends 3-1.

In the semi-finals, Nyaishozi FC lost 5-4 in post-match penalties after 1-1 draw in normal time.

In the third place play off, the Kagera-based side beat Temeke Squad 3-1.

The Kagera team's striker, Idrissa Stambuli, ended as the showpiece's top goal scorer with six goals.

The Tanzania Football Federation (TFF) introduced the Regional Champions League in an effort to boost soccer promotion in all regions of the country and develop the sport through youth and coaching programs.

Yanga plot Prisons' downfall in Federation Cup last eight



Yanga. PHOTO: COURTESY OF YANGA

By Correspondent Joseph Mchekadona

TANZANIA'S soccer giants, Yanga, say they are not worried by their recent poor away record as they travel to Rukwa to play Tanzania Prisons in the Azam Sports Federation Cup (ASFC) last eight tie, scheduled for Friday.

Yanga's recent form in away games has not been that impressive as the squad has been finding it difficult to notch victory in the assignments.

They, early this month, conceded 2-1 defeat to Coastal Union in Tanga and the former also registered draw in many away matches.

The team departed for Rukwa yesterday and Hassan Bumbuli, the club's information officer, said they are looking forward to the game.

He said the team are well prepared for the encounter and they are not

concerned whether a match is away or home.

He stated the Friday match is a cup game, which is a knockout.

"The team are ready for the encounter, our aim is to win and progress to the semi-finals, we have prepared well and we are looking forward to posting victory," he said.

The Friday clash will be the second assignment for Yanga's new head coach Nassreddine Nabi.

His first game was Premier League clash, which ended with the side losing 1-0 to Azam FC at the Benjamin Mkapa Stadium in Dar es Salaam on Saturday.

Bumbuli, however, said the focus now is on the Tanzania Prisons game. Yanga have been dislodged from the top of the Premier League table by age-old rivals Simba SC.

"The game against Azam FC is over, we are now focusing on our coming games starting with the Federation Cup match on Friday," he said.

Yanga will be buoyed by the return of some of their players who were nursing injuries.

However, Tanzania Prisons, led by coach Salum Mayanga, have lately proved to be a hard nut to crack especially when they play against local giants at Nelson Mandela Stadium in Rukwa.

They have lately turned the venue into their fortress. Premier League leaders Simba SC lost 1-0 to Prisons at the venue recently.

Mtibwa Sugar now confident of avoiding relegation

By Correspondent Joseph Mchekadona

MTIBWA Sugar Football Club's management says the outfit is confident of maintaining its place in the next season's Mainland Premier League.

Majid Bakari, Mtibwa Sugar's secretary general, issued the statement after his side 2-1 home defeat to Polisi Tanzania in the show-down's match, played in Morogoro on Monday.

The Morogoro-based side is lately placed 14th with 28 points and remains with five games.

He said he is confident that the team will do well in their remaining five Premier League games.

"There is nothing to worry, we are sure and confident that we will remain in the league, I have said so given the team are in good shape, only that we are not winning games but I can assure all of our supporters and fans that we will remain in the league next season, we will do well starting with our coming games," he said.

Mtibwa Sugar have yet to play five games, they will play away to Namungo FC in Lindi and later host Tanzania Prisons and later Mbeya City FC.

The Morogoro outfit will then play away to Mwadui FC and finish the 2020/21 league campaign with away game to Kinondoni Municipal Council (KMC) FC.

The Mtibwa Sugar secretary general also rejected speculations that the team are not performing well due to technical and tactical incapacities of the side's interim coach Vincent Barnabas.

He said the club's management and supporters are behind coach Barnabas as they have confidence in his tactical and technical qualities.

"We are fully supporting our coach, at this point he is a competent person for the job, we will do all we can to support him so that he can execute his duties well," he said.

In the previous interview, Barnabas said he is working hard to see the team finish in a good position.

He said the focus is on his team's coming games, he promised to work hard, as the aim is to finish the league in a good position.

He stated that they do not to play play offs.

Flexibles by David Chikoko

JUST FOLD THE NOTE TO BE AS SMALLER AS A PIRITON PILL



EATV SAA 1

TONIGHT @ 7:00

EATV WEDNESDAY

11:00 DADAZ LIVE
12:00 Weekend Movie (r)
13:30 Kali Za Wana
14:00 Planet Bongo (r)
14:30 Bongo Hits
15:00 Funguka
15:30 Nirvana (r)
16:00 Skonga (r)
16:30 #HASHTAG
17:00 SSELEKT
17:55 Kurasa
18:00 eNewz
18:30 Music/Soap
19:00 EATV SAA 1
19:45 MJADALA
20:00 DADAZ (r)
21:00 Kibiashara Zaidi

EATV SAA 1
Coverage of the days current events accompanied by interviews with prominent people on diverse topics ranging from national to social interests.

eastafrica RADIO

06:00 Supa Breakfast
10:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

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