



National Pg 3 ATCL Cargo plane transports vaccines to DRC



National Pg 4 SAVE the Children on gender equality



National Pg 11 Water project to benefit 72,000 households



'Salary increase implementation starting August'

By Correspondent Joseph Mwendapole

SALARY increments promised by President Samia Suluhu Hassan will start applying next month.

George Simbachawene (pictured), the Public Service and Good Governance state minister in the President's Office, made this assurance in an exclusive interview yesterday, saying that technical drawbacks had delayed implementation of the promise.

It was issued by President Samia during the International Workers' Day rally on May 1 and included in budget estimates for this financial year. The delay arose from procedures needing to be cleared before implementing the changes, being worked upon since the end of the budget session.

"I would like to assure workers all over the country that we will start giving salary increments from August," he said, pointing at logistics that were not completed on time.

Tumaini Nyamhokya, the Trade Union Congress of Tanzania (TUCTA) president,

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PrecisionAir floats 'chatbot' ticketing

By Correspondent James Kandoya

PRECISION Air customers can now buy tickets using WhatsApp chatbot—an innovation in the local air travel industry.

Patrick Mwanri, the managing director, launching the new service in Dar es Salaam yesterday, which he said it will be available for 24 hours each day.

This innovation is part of airline efforts to ensure customers access booking services easier, he said, noting that a WhatsApp chatbot automates a variety of tasks, easing the task for customers and airline employees.

The channel can quickly provide precise responses at 24/7 availability, including providing information on the best flight, along with rescheduling or canceling the booking. Customers will obtain assistance on the WhatsApp Chatbot for travel, he explained.

Precision Air was investing in technology uplift and collaborate with various stakeholders in the aviation chain value, he stated, praising government efforts to create a conducive environment for business.

He appreciated efforts to implement the 'Doing Business Blueprint,' expressing the view that it will enable the private sector to work more efficiently.

A total of 12 million travel instances have been lodged with the airline since its inception 30 years ago, he said, hinting at plans of purchasing two planes in the near future.

Similarly, the CEO announced a ticket

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Samia extols policies for competent human capital

World Bank vice president says Africa is running out of time

By Henry Mwangonde



President Samia exchanges greetings with her Kenyan counterpart, William Ruto, upon her arrival at the venue of the Heads of State Summit on Human Capital in Dar es Salaam yesterday. Looking on are Sierra Leone's President, Julius Maada Bio (2nd-R), and Madagascar's President, Andry Nirina Rajoelina. Photo: State House

PRESIDENT Samia Suluhu Hassan has called upon African countries to set up policy foundations for Africa's youth to acquire the skills required in the job market for competent human capital.

Addressing the Africa human capital summit yesterday, she said it is necessary for African leaders to adapt their visions and channel resources to invest in the youth, the majority of the population.

This will make Africa a people-centered economic powerhouse, she said, affirming that "there is no way we can transform Africa without investing in human capital."

"We need to put up strong foundations to prepare our young people to be competitive, innovators and able to produce," she explained, outlining a number of strategies including the Building Better Tomorrow (BBI) programme.

It aims at inspiring youth to behavior change via training so that they engage in profitable and sustainable agro-based gainful activities, she said, pointing at envisaged reforms and review of education policy to make it vocational.

It seeks to instill necessary skills needed in the labour market, she said, highlighting efforts to set aside funds for nutrition, mother to child health. This includes setting up home based care centres to properly nurture the later generation, she said.

Africa needs deep transformation in production and human capital to make the continent an economic powerhouse with good governance and a stable economy, in a people centered way, she emphasised.

Dr Stergomena Tax, the Foreign Affairs and East Africa Cooperation minister, earlier said that the summit comes at a time when Africa is implementing the African Union agenda 2063, "a blue print for transforming the continent into a global powerhouse of the future."

She said it is necessary to chart a course to help equip children and youth with the health, education and skills they need to achieve their full potential, and contribute to the development of the region.

Dr Victoria Kwakwa, the World Bank vice president for Africa, said Africa is facing a serious human capital crisis, where even before

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President Samia Suluhu Hassan pictured in Dar es Salaam yesterday addressing the African Heads of State Summit on Human Capital being held under the theme: "Accelerating Africa's Economic Growth: Boosting Youth Productivity by Improving Learning and Skills". Photo: Correspondent Jumanne Juma

Tenants to cough up more in property tax

By Guardian Reporter

PROPERTY tax rates, which are still being collected by the Tanzania Electric Supply Co. Ltd (TANESCO), have been increased from 12,000/- to 18,000/- per year for non-storey structures.

The Tanzania Revenue Authority (TRA) said in a statement yesterday that each electricity buyer will now be deducted 1500/- per month from the previous 1000/- and far higher for a storey building.



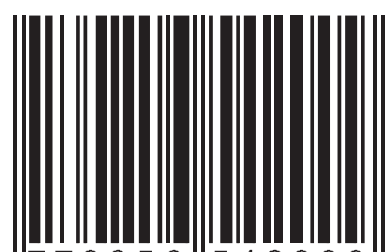
Building owners who are not connected to power need to go to TRA offices near them to get their payment invoices

The rates will be charged through electricity purchase tokens, where the 60,000/- charged on storey buildings now shifts to 90,000/- per year, thus 7,500/- per month from 5,000/- earlier, it said.

The new rates arise from amendment to the Local Government Authority Tax Act, (chapter 289 of the laws of Tanzania) as approved by the legislature in its budget session.

"Building owners who are not connected to power need

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Tenants to cough up more in property tax

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to go to TRA offices near them to get their payment invoices," it stated, affirming that owners who are eligible for property tax exemption will obtain the relief by adhering to the required procedure.

Eligible beneficiaries are operators of religious buildings (churches and mosques), government buildings, and elders at 60 years of age or above, a non-commercial residential house (not rented) plus persons with disabilities with no income generating activities," the statement

asserted.

In August, 2022 TRA started collecting property tax via deductions from power purchase tokens, which Finance minister Dr Mwigulu Nchemba admitted ought to be charged directly on house owners and not tenants purchasing electricity.

The TRA statement did not address the issue, presumably seeing the total annual charge as too small to bother local authorities to seek out the landlords and charge them the tax directly via their tax identification numbers (TIN), analysts noted.

Samia extols policies for competent human capital

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the Covid-19 pandemic a child born in sub-Saharan Africa could expect to be only 40 percent as productive as she would be with full education and full health.

"An intuitive indicator of the crisis is the learning poverty rate, which measures the share of children who cannot read and understand a simple text by age 10," she stated.

The World Bank's commitments in human development operations

in Africa have reached a historic \$34bn over three years, with a notable focus on championing women and girls, where the credit allocation is pegged at \$11.5bn.

She warned that the current rate of change is not enough to keep pace with the rapidly evolving context. "Africa has the fastest growing population of children in the world as by the year 2075, one out of three people in the world will be African," she added.

'Salary increases will start being effected next month'

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addressed journalists in Dar es Salaam yesterday and asked the government to fulfill its promise on salary increment.

Changes in salary will increase the morale of public sector employees and thus render better services to the people they serve, he said. Pointing at a number of May Day promises being effected "in the past three months," but not salary increment.

The president had announced the reinstatement of the annual salary increase for public servants at the Jamhuri Stadium rally in Morogoro, seven years after annual salary

changes were suspended.

She said good things are coming but avoided publicly announcing salary changes, pointing at traders' habits of increasing prices of goods in shops when significant salary increases are announced.

"We are resuming annual salary increments, which were initially frozen. We will restart this year and hope to do the same moving forward," she said.

The president then approved the proposed salary increase, including a minimum wage rise for public servants by 23.3 percent, with 1.59trn/- being allocated to fund the changes for this financial year.

Tanzania happy with South Korean firm in supplying SGR trains

By Correspondent James Kandoya

TANZANIA'S Ambassador to South Korea, Togolani Mavura, has expressed satisfaction about the progress of manufacturing 10 sets of Electric Multiple Unit (EMU) and 17 electric locomotives.

Ambassador Mavura said in Changwon, after visiting South Korea based manufacturing company - Hyundai Rotem which secured a tender to deliver the locomotives and EMU.

He assured the Tanzanians of the progress reached by the manufacturer so far that will be used in the Standard Gauge Rail (SGR).

"The new wagons are friendly to all groups of people including people with disabilities and provide freedom for everyone to use. The design will also help to change people's mindset to use more and modern transport," he said.

The envoy said that the businesses between the two countries had grown following more companies from South Korea to secure the deal in the construction of rail and locomotives and wagons.

"By procuring the wagons and locomotives, the businesses between the two countries had increased by 1.4 per cent. The government procured both equipment and technology," he said.

Manager in charge of procurement from Tanzania Railway Corporation (TRC) Engineer Kelvin Kimario said that the public must differentiate between the electric locomotives and EMU.

"An electric locomotive can pull

either cargo wagons or coaches and are independent while EMU is a multiple unit train consisting of self-propelled carriages, using electricity as the motive power," he said.

The envoy also witnessed a drive test of one of electric locomotive that will arrive in the country anytime this year.

While the two electric locomotives engines are expected to arrive in the country from Germany, the Korean based manufacturing company, Hyundai Rotem is set to start test drives for the EMU by the end of this year.

Two years ago, South Korea-based company Hyundai Rotem secured contracts worth \$295.65m from Tanzania Railways Corporation (TRC) to deliver eco-friendly train cars.

As per the deal, TRC will receive 80 train cars worth \$190.12m and 17 electric locomotives worth \$105.53m from Hyundai Rotem.

These rail cars are expected to be delivered by 2024.

As part of Tanzania's Standard Gauge Railway (SGR) line project, the new train cars will operate on a 546km high-speed electric line spanning between Dar es Salaam and Makutupora.

All 97 train cars will operate at a maximum speed of 160km/hr and will have the capacity to carry up to around 590 commuters.

These new trains will be much faster than the diesel trains currently operating in Tanzania at 30km-40km per hour.

They will also feature nursing rooms, along with seats for convenient wheelchair access.



Jakaya Kikwete Cardiac Institute cardiologists and visiting specialist Suhail Bukhari from India's BLK Hospital pictured at the Dar es Salaam-based referral medical facility yesterday performing peripheral interventions on a patient with complications in leg blood vessels. It was at an ongoing five-day health camp, the first of its kind held in Tanzania, where a total of 70 people with the condition were expected to be attended to. Photo: JKCI

Fishermen up in arms against illegal fishing gear in L. Victoria

By Correspondent Wilhelm Mulinda,

Mwanza

SOME fishermen in Lake Victoria have urged the government to conduct frequent patrols to curb illegal fishing gear that destroy fish breeding sites and depletes fish stock.

In a separate interview, they said that measures will help to discourage the malpractices that are rampant on different shores of the lake and islands to increase fish stocks and save some other species from extinction.

One of the fishermen in Mwanza city, Mageza Mkangala said that those self-centred fishermen use undersize nets and seine beach nets to catch immature fish, a situation that leads to depletion

of fish stocks and can cause other species to disappear in the lake.

He said that others join three nets upwards to get one net with a view to increase width, the act that causes overfishing once the gear is cast into the lake.

Mkangala said that there is an issue of monofilament nets which, after they are cast into the lake, do not easily decay and can stay there for some years continuing to catch fish that pass around the act which is an improved method of harvesting.

He noted that with patrols the dealers will be scared and therefore making fish stocks to increase in the lake for the benefits of the community and development of the nation.

"I have been dealing with Nile perch fishing for a long time, but in

recent days the catches of the fish are low and sometimes I operate under loss owing to the lack of the fish in the lake", he said.

He explained that if illegal fishing is hard fought including frequent patrols, Nile perch will increase in the lake and situation returns to normal as it was before when the catches were high and operated on profit.

According to him, nowadays a lot of fishermen even find it hard to get one tone of Nile perch in three days to supply to the industries that process fillets for exports while in the past it was easy to get the same amount in one day.

He also appealed to the government to ensure that solar lamp intensity recommended for sardine fishing is followed by the fishermen accordingly as

others were using high voltage that may negatively impact on the biodiversity of the lake.

Onesmo Sulle, Secretary of Tanzania Industrial Fishing and Processing Association (TIFPA) said that industries currently operate between 20 and 25 per cent of their capacity owing to lack of Nile perch.

Sulle cited illegal fishing as one of the factors that has led to dwindling Nile perch stocks in the lake and other species such as cichlids which are the feeds of the fish.

He noted that Nile perch are carnivorous which feed on other species of fish like cichlids and when stocks of the species decline in the lake, big Nile perch feed on their young ones and as a result they continue to decline.



Works and Transport deputy minister Godfrey Kasekenya (L) presses a knob in Dar es Salaam yesterday to launch a WhatsApp Chatbot service meant to enable people intending to book Precision Air flights to get their tickets through mobile phones. He is with the airline's director general, Patrick Mwanri (R), and commercial director Lilian Massawe (2nd-R). Photo: Correspondent Imani Nathaniel

PrecisionAir floats 'chatbot' ticketing

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cost reduction to an upper limit of 99,000/- for any scheduled internal flight for one way tickets, from July 26 to August 31.

Godfrey Kasekenya, the Works and Transport deputy minister, said the government will collaborate with airlines and other stakeholders to fast track modernization of aviation sector

services.

Airline operators need to ensure that technological improvement enables customers to buy tickets at affordable cost, noting that the government wishes to create

a conducive environment for profitable airline operations.

Travellers in the country need to opt to use air transport as it is a fast means of transport from one destination to another, he added.



A UNICEF consignment of vaccines is loaded into an Air Company Limited Boeing 767-300 cargo plane at Dar es Salaam's Julius Nyerere International Airport yesterday ready for transportation to the Democratic Republic of Congo. Photo: Correspondent Joseph Mwendapole

ATCL cargo plane transports vaccines to The DR Congo

By Correspondent Joseph Mwendapole

AIR Tanzania Company Limited (ATCL) cargo plane—Boeing 767-300F has transported 26 tonnes of vaccines to the Democratic Republic of Congo (DRC). It is its 5th foreign trip since it jetted in the country.

The cargo belongs to the United Nations Children's Fund (UNICEF).

The plane left at the Julius Nyerere International Airport (JNIA) around 11:00am and was scheduled to arrive in The DRC at 14:15 in the afternoon.

Speaking at the airport yesterday, ATCL's airport services manager, Edward Mkwabi said the plane has capacity to carry 54 tonnes of cargo and it has the ability to fly for 10 hours.

"Today we have the opportunity to transport another huge cargo using our plane, this cargo had come from India and the vaccines to Tanzania were meant for connection to the DRC. This is our 5th trip, we are also transporting cargo to Dubai," he said.

According to him, the aircraft is able to control temperature so as to keep products safe.

In addition, Mkwabi said for a long time they have been transporting cargo using the company's 787 Dreamliner aircraft, which also has a large capacity to carry cargo and passengers.

"We have a great capacity to transport a number of goods to various destinations, that's why we are telling Tanzanians with cargo not to stop using their companies to transport goods to various places in the world," he said.

He said that although there is a great competition in the business of transporting cargo, the Boeing 767-300 aircraft has become an

attraction for many traders due to its capacity to transport huge cargo of any kind without damage.

Mkwabi said the government's intention to buy the plane is to stimulate the export of goods manufactured in this country to abroad and to make it easier for those who import goods from abroad to come to the country at an affordable cost.

"As you can see, this cargo belongs to the United Nations, who in the past used to transport their cargo using other airline companies but due to the quality of our plane this time, they have decided to use it because it is designed to transport all kinds of cargo," he said.

John Lupemba, one of stakeholders in transporting goods by air, congratulated ATCL for the great move to transport goods which in the past years took a long time to reach the beneficiaries in different areas.

"I congratulate you for utilising this opportunity well, this plane has been the best answer for us traders who for a long time have been grappling to transport our goods by road despite being very expensive but the goods arrived late to our customers," he said.

According to him, previously the traders had to dig deep into their pockets to transport their cargo to various destinations due to shortage of reliable transport.

"Costs were very high, for example, if you want to transport a cargo, you rent a cargo plane, so the costs of transportation were all upon the customer, but now we are grateful that we have a plane that we transport goods at a low cost," he said.

Today we have the opportunity to transport another huge cargo using our plane...

Tabora Region to benefit from adolescent project

By Polycarp Machira, Dodoma

TABORA Region is set to benefit from a new adolescent project aimed at empowering adolescent girls and boys, thanks to cooperation between the government and Canada.

The 15million Canadian dollar project from Nutrition International is part of partnership between the two governments to improve the health of adolescents in Tanzania.

It is a seven-year project dubbed 'Building Rights for Improved Girl's Health in Tanzania' (BRIGHT), which will be implemented in Tabora Region by Nutrition International and its partners, Engender Health and Young Alive.

The groundbreaking initiative aims to empower adolescent boys and girls by providing them

with improved access to sexual reproductive health and nutrition services.

Speaking after the announcement of the financial support, BRIGHT Project Director, Raphael Maligo said, "The BRIGHT integrated approach is unique for instead of providing sexual and reproductive health and nutrition services separately, it builds on the interconnectedness of the two crucial aspects of adolescent wellbeing."

He noted that both are inextricably linked and are addressing them together leads to substantial returns to adolescents' health outcomes.

According to the director, by breaking down the barriers preventing adolescents from realizing their rights to sexual and

reproductive health and nutrition, the project ensures that young people have equitable access to comprehensive and high-quality services.

Adolescent girls in Tabora Region are facing major challenges to their health and wellbeing. According to government data, childbearing among girls aged 15-19 stands at 43 per cent while 58 per cent are married early, and 71 per cent have experienced gender-based violence.

Furthermore, the prevalence of anaemia among women and girls in the region is 34.5 percent, meaning a majority are at high risk of death during pregnancy or of adverse pregnancy outcomes.

Adolescent account to almost a quarter of Tanzania's population, a vibrant demographic that has immense potential to unlock social

and economic development.

However, much of this is impeded by lack of essential nutrition and sexual and reproduction health services.

Maligo noted that the BRIGHT project is designed to work in close collaboration with the ministries to address these pressing needs.

He explained the approach is closely aligned to the government's strategic priorities as outlined in the National Accelerated Action and Investment Agenda for adolescent Health and Well-being (NAIA-AHW).

Nutrition International, he said is committed to working hand in hand with the government and partners to unlock the full potential of adolescents by keeping them healthy and empowered through sexual and reproductive health and nutrition services.



Invitation to Bid

Establishment of One UN LTA (Long term Agreement) related to Provision of Unarmed Security Services to UN Agencies in Tanzania.

UNDP Tanzania invites interested, reputable and competent Security Service providers to apply for the following ITB:

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UNDP-TZA-00113

To access Solicitation document, interested bidders should visit

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This tender is administered through UNDP e-tendering System (Quantum).

Bids Submission Deadline: As indicated in Quantum System



MABORESHO KWENYE MIFUMO YA KIBENKI

Ndugu Mteja,

Benki ya TCB inatarajia kufanya maboresho kwenye mifumo yake ya kibenki kwa muda wa siku mbili mfululizo kuanzia siku ya Ijumaa tarehe 04 Agosti 2023 saa sita usiku hadi Jumapili 06 Agosti 2023 saa tano asubuhi. Hivyo wakati wa zoezi hilo matawi yetu yote yatafungwa pamoja na kukosekana kwa huduma nyingine kama POPOTE Mobile, ATMs, Internet Banking na WAKALA ndani ya muda tajwa katika siku zilizopangwa.

Kutokana na zoezi hilo benki inawashauri wateja wetu kufanya miamala nje ya muda wa maboresho ili kuepuka usumbufu unaoweza kujitokeza kutokana na maboresho hayo.

Maboresho haya muhimu yanalenga kuongeza ufanisi kwenye mifumo ili kuwahudumia wateja wetu kwa ufanisi Zaidi.

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Vunjo MP cautions over the 'gambling' machines

By Correspondent James Lanka, Marangu

VUNJO MP, Dr Charles Kimei has urged authorities to closely monitor various imported 'gambling' machines and prevent school youth who are seen being taken over by the games.

According to him, the increase of young people including students in using the machines to win money poses a great risk to development and can affect the nation's workforce.

Speaking at a public meeting held at Marangu Mtoni local market in Marangu East ward, Moshi district after visiting the implementation of several development projects, the legislator expressed dismay on the behavior of some young people and students who are the nation's workforce.

He said leaving youth to spend much time in the 'gambling' activities instead of focusing on development activities, is one of the issues which need to be fought and prevented.

"Today we visited some of the big projects implemented by the government to fulfill the ruling-CCM manifesto, we have visited to witness their progress including health, infrastructure and education projects and to see if they have reached the very last stages, but surprisingly we have received bad information that there are some of our youth, who are the nation's workforce, have indulged in a wave of excessive drunkenness, including

SAVE the Children calls on govt efforts, stakeholders to promote gender equality

By Correspondent Daniel Semberya

SAVE the Children has called for more coordinated efforts from the government and stakeholders to promote gender equality while providing girls with equal opportunities in education, employment and decision-making to transform societies.

Country director for Save the Children, Angela Kauleni made the call in Dar es Salaam yesterday at the Youth Side Event of the heads of state during the Human Capital Development Summit.

She said "Girls' empowerment remains a cornerstone of any progressive society. Empowering girls means empowering families, communities, and nations."

She said: Gender equality and data-driven policy making are emphasised, and regional collaboration is encouraged to accelerate progress across the continent. Together we can empower our people, strengthen economies, and secure a prosperous future for Africa."

Kauleni further noted said that the prevalence of child marriage highlights the urgency of safeguarding the rights and well-being of our girls.

According to her, one third of our girls in Tanzania are married before their 18th birthday and 5 per cent are married before the age of 15.

"Save the Children's initiatives in this realm have sparked positive change and opened doors for countless girls to realize their dreams and aspirations," she said.

She further noted "We commend the government for its dedication to addressing these issues including allowing girls who dropped out of school due to early pregnancy to register back to school. We stand ready to support their endeavors."

"Today marks a pivotal moment as we gather here for this youth-led side event preceding the heads of state summit on human capital development. On behalf of Save the Children Tanzania, it is an immense honor to welcome each and every one of you to this significant conversation that holds the power to shape the Africa we aspire to create," she said.

Kauleni said: "Our youth, who are the heartbeat of this session, hold immense potential to drive the future. Empowering them with the right skills and opportunities that foster innovation, entrepreneurship

gambling, this is very dangerous, even economically, because these are the nation's workforce," Dr Kimei said.

He said that there is a need for the government's authorities to monitor the gambling machines, most of which have been imported from China, to see how to increase taxes so that the government can get additional income and help young people and students not indulge in Gambling games.

The legislator further commended the government for completing construction of the Marangu health centre and has now started to provide various health services to the citizens of the ward and the surrounding areas.

He congratulated the government under the President Samia Suluhu Hassan for improving key infrastructure in the county, including the expansion of the Marangu Bridge that connects the roads to Mount Kilimanjaro National Park (KINAPA) and Kilema which has been completed by over 90 percent.

"I also thank the government for the project to improve the infrastructure in our old Ashira Girls' School by allocating more than 600m/- which involved construction of classrooms and student halls," he added.

Shally Raymond, Special Seats MP also commended Dr Kimei for standing tall in bringing development to the citizens of his constituency.

and leadership are essential to building a strong human capital base."

According to her, Save the Children has played a vital role in equipping young people with the tools they need to become drivers of positive change and development.

World Bank country director Nathan Belete said that by 2075, one-third of the world's population—and of the working-age population—will be African.

"This is the only region in the world where the workforce will continue to grow in the coming decades - with the working-age population (now at just over 600 million, as of 2020) expected to grow by 450 million by 2035 and reach 1.5 billion people by 2075."

Africa is a continent brimming with youthful energy, ambition, and potential for rapid economic growth- if its human capital potential is harnessed as a matter of urgency.

Human capital is the health, knowledge, and skills that people accumulate over their lifetimes. It's what determines a person's productivity and earnings, and often, it's the only asset poor people have.

He further noted that between 2019 and 2022, the World Bank's commitments to human development operations in Africa have reached a historic \$34 billion, with \$11.5 billion in new investments championing women and girls.

"To accelerate progress in these investments, the Africa Human Capital heads of state Summit is bringing together our leaders to renew commitment and prioritise human capital investment through country-specific roadmaps supported by technical knowledge and financing," UN Youth delegate representing Tanzanian Youth to the UNGA, Ebenezer Mathew urged leaders to prioritise and invest in quality, inclusive, and accessible education at all levels.

This includes improving infrastructure, teacher training, curriculum development, and promoting STEAM education to align with the changing labour market and technology landscape.

"We call on governments, private sector entities, and civil society organisations to focus on youth empowerment, creating environments for skill development, entrepreneurship, and job opportunities,"



Dr Jaspa Samweli, Southern Highlands zone manager for the Cereals and Other Produce Board of Tanzania, pictured in Iringa Region yesterday showing bags full of maize the board bought from farmers but which is mixed with impurities. Photo: Correspondent Francis Godwin

UNDP' climate promises collaboration in environmental conservation projects

By Guardian Correspondent, Arusha

THE United Nations Development Programme (UNDP) through its Small Grants Programme (SGP) in Tanzania has pledged to continue cooperating with Media Aid for Indigenous and Pastoralists Community (MAIPAC) in implementing projects against effects of climate change and conservation of forests and water sources.

UNDP officials, through SGP and Tanzania Natural Resource Forum (TNRF) on Tuesday visited MAIPAC office in Arusha to assess the implementation of

projects regarding forests water and environment by MAIPAC in Longido, Monduli and Ngorongoro districts.

Speaking to MAIPAC officials, Faustine Ninga, UNDP projects programme officer for SGP said they are satisfied by how MAIPAC implemented the projects sponsored by Global Environment Fund (GEF) and other development partners.

He said MAIPAC has been able to take the message to various remote areas on the importance of traditional methods in environmental conservation regarding forests and water sources.

"We shall continue working together, but in the main, you should continue providing education to the communities from what you have gathered as well as identifying other opportunities which you think can help the communities," he said.

For his part, Acting TNRF director, Steve Ngoi who was MAIPAC's projects coordinator said MAIPAC had done a good job including collaborating well in publishing reports for other organisation that were involved in projects sponsored by UNDP.

Mussa Juma, MAIPAC director thanked UNDP through SGP and TNRF for deciding to work together

with MAIPAC in implementing environmental conservation projects including forests, water sources and traditional conservation methods. He said the project, implemented within one year has been of great benefit as the communities were involved as well as Longido, Monduli and Ngorongoro district councils.

For his part, MAIPAC administrative manager, Andrea Ngobole said they believe they will continue collaborating more with UNDP, TRNF, GEF, the government of Germany and other stakeholders to implement projects to assist communities.



CCM vice chairman (Mainland) Col (rtd) Abdulrahman Kinana places a wreath at Father of the Nation Mwalimu Julius Kambarege Nyerere's grave at Butiama in Mara Region on Tuesday. Photo: Correspondent Maulid Mmbaga

Students shine on Heroes' Day to GGML setting in KiliChallenge

By Guardian Correspondent, Dodoma

JENISTA Mhagama, Minister of State in the Prime Minister's Office (Policy, Coordination and Parliament) has praised two school children, Abel Mussa and Rebecca Damian for successfully ascending Mount Kilimanjaro with one of them making it to the top.

All aged 14, the children climbed the African continent's highest peak through the GGML KiliChallenge-2023 campaign.

Rebecca, who is studying at Kivukoni primary school in Geita, successfully reached the summit of Mount Kilimanjaro but Abel, a pupil from Mbugani primary school in Geita, didn't make it to the top due

to high sickness.

Speaking soon after completing the climb, the children expressed their happiness, saying that the achievement was driven by desire to reach the top of the mountain but also supported efforts from President Samia Suluhu Hassan to promote tourism and ensuring the well-being of Tanzanian children.

Abel and Rebecca, who are under the care of the Heart of Mercy Centre, established and funded by Geita Gold Mining Limited (GGML) were among the 61 participants who completed the climb from July 14 to July 20, 2023. This climb was part of the GGML KiliChallenge campaign, aimed at raising funds to combat HIV/Aids.

During the Heroes Day commemorations on Tuesday, Mhagama highlighted that the children informed her about their climb symbolising the significant work carried out by President Samia in the protection of Tanzanian children, their rights and welfare.

"They also highlighted the substantial efforts made by the government in the development of primary and secondary education infrastructure, universities and healthcare facilities for the betterment of all Tanzanian children," she stated.

Mhagama emphasised that apart from supporting the government in the fight against HIV/Aids, the children, who are in Standard

Seven, aimed to instill a sense of patriotism in their peers and help them understand that the country is now led by a President who deeply cares for the well-being of children.

This year's campaign, initiated by GGML in collaboration with the Tanzania Commission for AIDS (TACAIDS), involved 35 mountain climbers and 26 cyclists who circled Mount Kilimanjaro over a period of seven days.

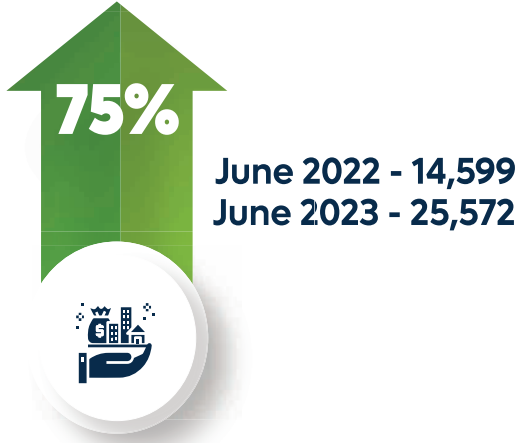
On July 20, 2023, when the participants returned, Mhagama instructed the deputy permanent secretary of the Ministry to ensure that these students were included in the list of attendees for the Heroes Day celebrations at national level which was held in Dodoma.

KCB BANK

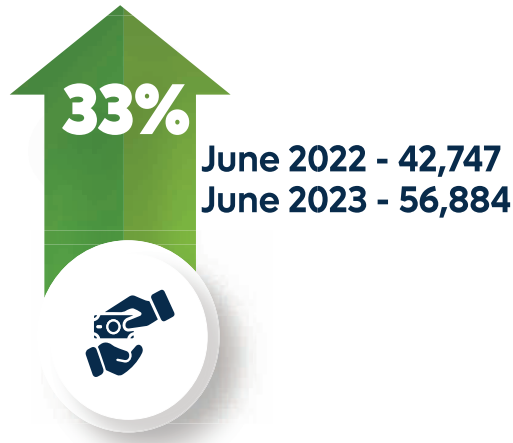
PERFORMANCE HIGHLIGHTS
(AMOUNTS IN MILLION TANZANIA SHILINGS)

INCOME STATEMENT

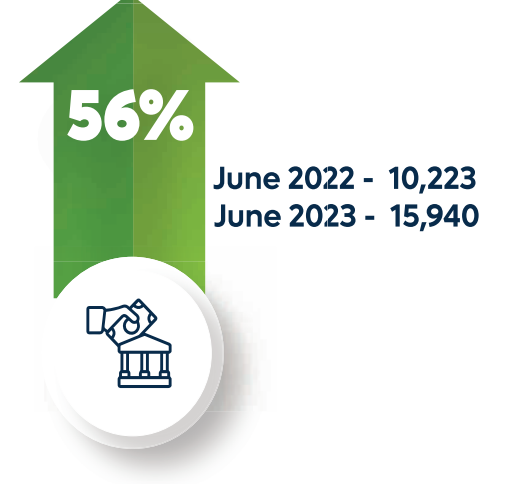
Profit before tax



Interest Income

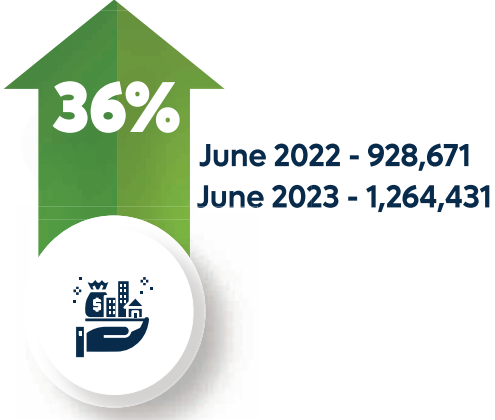


Non Interest Income

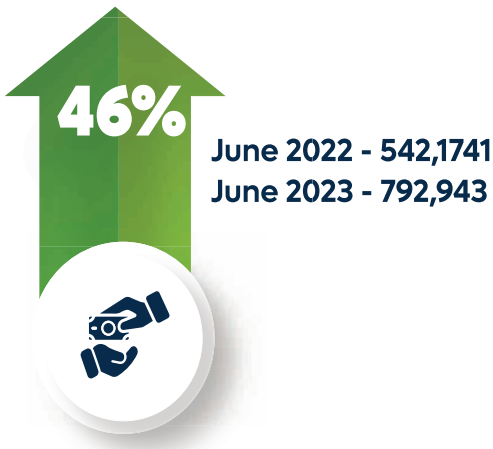


BALANCE SHEET

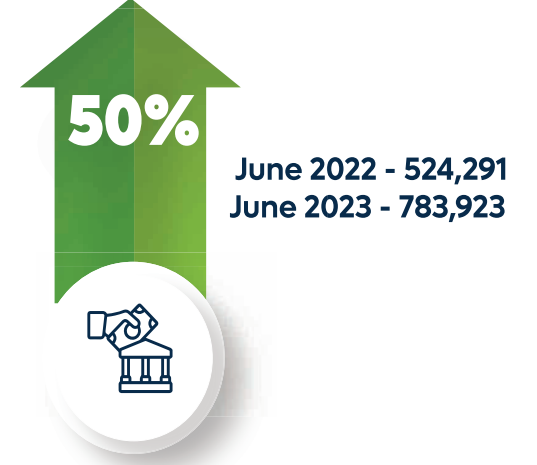
Total Assets



Net Loans



Customer Deposits



Shareholders Funds



Non Performing Loans

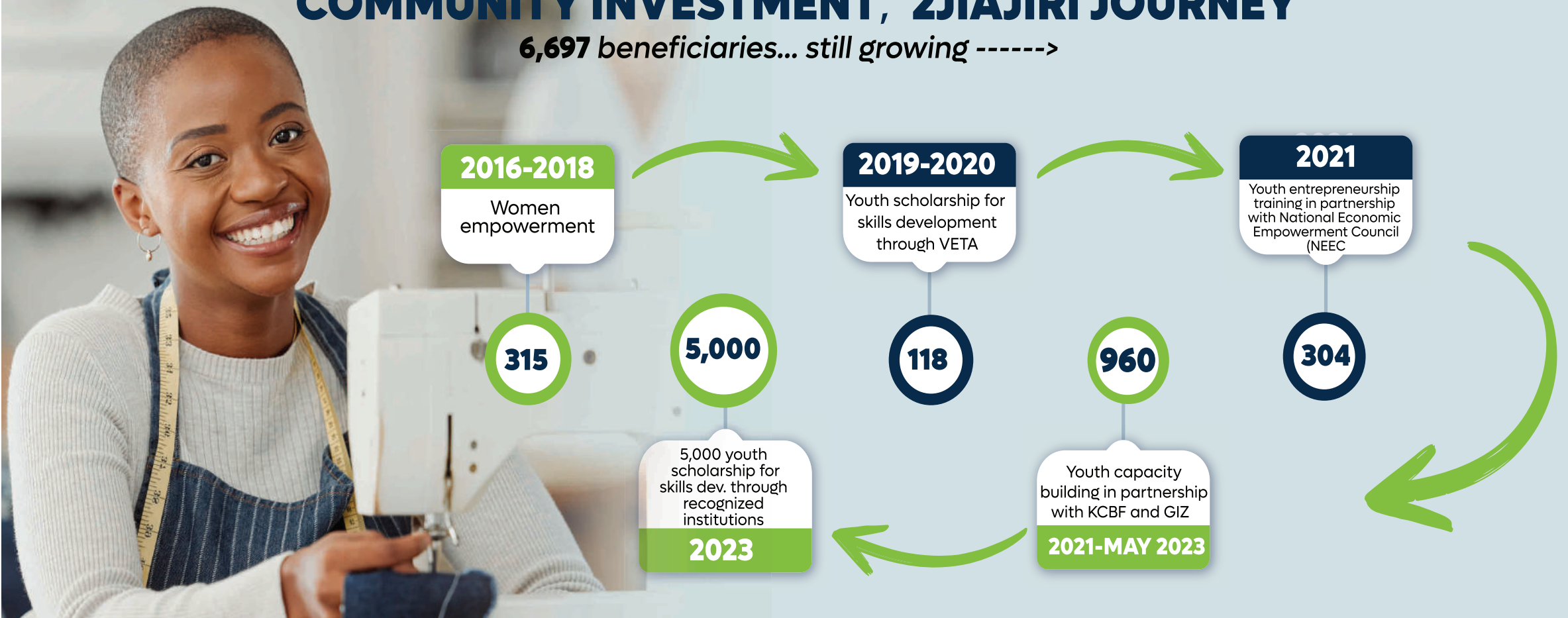


Off Balance Sheet Assets



COMMUNITY INVESTMENT, 2JIAJIRI JOURNEY

6,697 beneficiaries... still growing ----->



Do you want to travel with KCB? ... **KARIBU...**
The door is open!



PUBLICATION OF UNAUDITED 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 30 JUNE 2023 (AMOUNTS IN MILLION TSHS.)

	Current Quarter 30-Jun-2023	Previous Quarter 31-Mar-2023
A ASSETS		
1 Cash	24,358	15,271
2 Balances with Bank of Tanzania	62,140	81,956
3 Investments in Governments Securities	186,948	185,754
4 Balances with other Banks Financial Institutions	26,140	24,457
5 Cheques and Items for Clearing	-	-
6 Interbranch Floats Items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptance	-	-
9 Interbank Loans Receivables	115,931	103,067
10 Investments in Other Securities	1,520	1,028
11 Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	792,943	749,623
12 Other Assets	35,552	23,974
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	10,072	9,966
16 Right of Use of Assets	8,827	7,361
17 TOTAL ASSETS	1,264,431	1,202,457
B LIABILITIES		
18 Deposits from other Banks and Financial Institutions	265,611	268,544
19 Customer Deposits	783,923	741,652
20 Cash Letters of Credit	567	1,494
21 Special Deposit	-	-
22 Payment orders/transfer payable	-	-
23 Bankers' Cheques and Drafts Issued	40	34
24 Accrued Taxes and Expenses Payable	7,576	4,710
25 Acceptances Outstanding	-	-
26 Unearned Income and Other Deferred Charges	4,297	4,100
27 Other Liabilities	11,258	4,418
28 Lease Liabilities	10,019	8,413
29 Borrowings	10,074	10,072
30 Debt Instrument at Amortized cost	11,076	11,077
31 TOTAL LIABILITIES	1,104,441	1,054,514
32 NET ASSETS/(LIABILITIES)	159,990	147,943
C CAPITAL AND RESERVES		
33 Paid-up Share Capital	62,670	62,670
34 Capital Reserves	-	-
35 Retained Earnings	69,407	69,407
36 Profit/(Loss) Account	17,797	7,327
37 Other Capital Accounts	10,116	8,539
38 Minority Interest	-	-
39 TOTAL SHAREHOLDERS' FUNDS	159,990	147,943
40 Contingent Liabilities	215,486	160,723
41 Non Performing Loans and Overdrafts	14,939	15,809
42 Allowance for Probable Losses	18,862	19,127
43 Other Non Performing Assets	102	56
D PERFORMANCE INDICATORS:		
(i) Shareholders Funds to Total Assets	12.65%	12.30%
(ii) Non Performing Loans to Total Gross Loans	1.83%	2.05%
(iii) Gross Loans and Advances to Total Deposits	77.31%	75.99%
(iv) Loans and Advances to Total Assets	62.71%	62.34%
(v) Earning Assets to Total Assets	86.79%	86.45%
(vi) Deposits Growth	3.80%	9.48%
(vii) Assets Growth	5.15%	8.03%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 JUNE 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Jun-23	Comparative Quarter 30-Jun-22	Current Year Cumulative 30-Jun-23	Comparative Year Cumulative 30-Jun-22
1 Interest Income	29,675	22,230	56,884	42,747
2 Interest Expense	11,330	8,084	22,176	15,465
3 Net Interest Income	18,345	14,146	34,708	27,282
4 Bad Debts Written Off	-	-	-	-
5 Impairment Losses on Loans and Advances	1,099	1,829	3,789	3,942
6 Non-Interest Income	8,389	4,923	15,940	10,223
6.1 Foreign Currency Dealing and Translation gains/(Loss)	-	-	-	-
6.2 Fees and Commissions	3,498	2,162	6,414	4,736
6.3 Dividend Income	4,891	2,667	9,526	5,393
6.4 Other Operating Income	-	94	-	94
7 Non-Interest Expense	10,525	9,589	21,287	18,964
7.1 Salaries and Benefits	5,281	4,590	10,629	9,272
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	5,244	4,999	10,658	9,692
8 Operating Income/(Loss)	15,110	7,651	25,572	14,599
9 Income Tax Provision	4,640	2,345	7,775	4,457
10 Net Income/(Loss) After Income Tax	10,470	5,306	17,797	10,142
11 Other Comprehensive Income (itemize)	1,577	(2,171)	283	8,796
11.1 Net gain on Available for Sale Financial Assets (Net of Tax)	1,577	(2,171)	283	8,796
12 Total comprehensive income/(loss) for the year	12,047	3,135	18,080	18,938
13 Number of Employees	299	271	299	271
14 Basic Earnings Per Share	67	34	57	32
15 Number of Branches	16	14	16	14
PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	3.99%	2.40%	3.39%	2.30%
(ii) Return on Average Shareholders' Funds	30.54%	17.16%	25.96%	16.40%
(iii) Non Interest Expenses to Gross Income	39.37%	50.29%	42.03%	50.56%
(iv) Net Interest Income to Average Earning Assets	8.12%	7.38%	7.68%	7.12%

KCB SAHL BANKING

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Jun-2023	Previous Quarter 31-Mar-2023
Financing	93,600	92,276
Sukuk Investment	1,507	1,048
Total Assets	95,108	93,324
Customer Deposits	106,060	101,587
Sukuk Financing Investments	11,076	11,077
Total Deposits	117,136	112,664
Key Ratios		
LDR (Loan to Deposit Ratio)	81%	83%
NPL (Non Performing Loans)	1.58%	1.93%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30 JUNE 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Quarter 30-Jun-2023	Previous Quarter 31-Mar-2023	Current Year Cumulative 30-Jun-2023	Comparative Year (Previous Year) Cumulative 30-Jun-2022
I: Cash Flow From Operating Activities				
Net income(loss)	15,110	10,462	25,572	14,599
Adjustment for non-cash items				
Impairment charge on loans and advances	1,099	2,690	3,789	3,978
Depreciation and amortisation	750	735	1,485	1,617
Profit on disposal of items of property and equipment	-	-	-	111
Net change in Loans and Advances	(48,204)	(91,592)	(139,795)	(83,305)
Gain(loss) on Sale of Assets	-	-	-	-
Net change in Deposits	38,411	87,633	126,044	74,902
Net change in Short Term Negotiable Securities	567	7,736	8,303	(827)
Net change in Statutory Minimum Reserve	(3,075)	(1,302)	(4,377)	(932)
Net change in Other Liabilities	11,515	(3,671)	7,844	(1,534)
Net change in Other Assets	(7,991)	1,132	(6,859)	3,987
Tax Paid	(5,053)	(3,151)	(8,204)	(4,594)
Others	-	-	-	-
Net cash provided (used) by operating activities	3,129	10,672	13,801	8,002
II. Cash flow from investing activities:				
Dividend received	-	-	-	-
Purchase of fixed assets	(857)	(919)	(1,776)	(963)
Proceeds from sale of fixed assets	-	-	-	111
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	-
Others (T/Bonds, Bills & Repos)	-	-	-	-
Net cash provided(used)by investing activities	(857)	(919)	(1,776)	(852)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt (Sukuku)	(1)	3	2	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	2	(3)	(1)	(1)
Others	-	-	-	-
Net cash provided(used) by financing activities	1	-	1	(1)
IV. Cash and Cash equivalents:				
Net Increase(decrease) in Cash and Cash Equivalents.	2,273	9,753	12,026	7,149
Cash and Cash Equivalents at the Beginning of the Quarter	181,643	171,890	171,890	138,932
Cash and Cash Equivalents at the End of the Quarter	183,916	181,643	183,916	146,081

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 JUNE 2023 (AMOUNTS IN MILLION OF TSHS.)

	Share Capital	Share Premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Available for sale reserve	Total
Current Quarter							
Balance as at the beginning of the Quarter	62,670	-	76,735	-	-	8,539	147,944
Profit for the year	-	-	10,470	-	-	1,577	12,547
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	62,670	-	87,205	-	-	10,116	159,990
Previous Quarter							
Balance as at the beginning of the Quarter	62,670	-	69,408	-	-	10,399	142,477
Profit for the year	-	-	7,327	-	-	-	7,327
Change in fair value of government securities at FVOCI (Net of Tax)	-	-	-	-	-	(1,860)	(1,860)
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	62,670	-	76,735	-	-	8,539	147,944

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 JUNE 2023

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	Signed _____	21-07-23
WILLIS MBATIA HEAD OF FINANCE	Signed _____	21-07-23
MAGRETH GEORGE HEAD OF INTERNAL AUDIT	Signed _____	21-07-23

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

Name	Signature	Date
MR. JOHN ULANGA - BOARD CHAIRMAN	Signed _____	21-07-23
MS. FATUMA CHILLO - BOARD MEMBER	Signed _____	21-07-23

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30 JUNE 2023 (AMOUNTS IN MILLION OF TSHS.)

	Current Year Cumulative 30-Jun-23	Previous Year Cumulative 30-Jun-22
Income From Financing	4,840	3,125
Income from Sukuk Investment	49	10
Total financing and investment income	4,889	3,136
Profit Sharing expense to depositors	(1,906)	(690)
Profit Sharing expense to sukuk holders	(490)	-
Net financing and investment income	2,493	2,446
Fees, Commission Charges & Forex	3,219	1,598
Profit Before Impairment Losses & Taxes	5,712	4,044
Impairment Losses	(158)	(569)
Taxes for the period	(1,666)	(1,042)
Net Profit for the period	3,888	2,432

EA should encourage more dynamism to expand trade

A vibrant private sector is crucial for Tanzania for economic growth objectives by fostering diversification, expanding trade and deepening integration into global value chains. The private sector is now being involved enough in key economic policy decisions from the government.

It is essential to increase investment in an effective way to address key bottlenecks in the economy and create more jobs, and to take concrete steps to strengthen the role of the private sector in the economy to help drive future growth.

Therefore economic growth should be made more inclusive and the private sector should be allowed to take centre-stage for Tanzania to realise its 2025 middle-income targets.

The World Bank, the IMF, and bilateral donors have provided funds to rehabilitate Tanzania's aging infrastructure, including rail and port, which provide important trade links for inland countries. According to IMF investments in energy should also be increased and the country's judicial system strengthened for fairer resolution of disputes.

In an address titled 'Building on Success: Achieving Tanzania's goal of middle-income status' delivered at a conference in Dar es Salaam nearly two years ago, IMF called for the government's decision-making processes to be made more transparent and predictable. Red tape needs to be cut, and the business community needs to have a say in policy making.

Indeed Tanzania should proceed with sound economic management and reforms designed to unlock its

potential.

A recent economic update by the Bank of Tanzania (BoT) indicates that a steep drop in money supply and a spike in non-performing bank loans have seriously hampered private sector growth. There is a need to strike the right balance between the public and private sectors. Moves like expanding the tax base to help fund government development projects can only be seen as positive.

On economic integration across East Africa, with a population of over 150 million people, the region should encourage more dynamism to expand trade and investment.

Despite the progress that our country and the East African Community have made, more needs to be done on non-tariff barriers, rules of origin, tax administration and harmonisation, automation and trade procedures, and labour mobility.

If these can be addressed, the EAC can emerge as a true source of economic growth. Real development, sustainable economic growth, and measurable improvements in the lives of all our people.

Tanzania is one of the world's poorest economies in terms of per capita income, but has achieved high growth rates based on its vast natural resource wealth and tourism. GDP growth in 2009-17 averaged 6 per cent-7 per cent per year. Dar es Salaam used fiscal stimulus measures and easier monetary policies to lessen the impact of the global recession. Tanzania has largely completed its transition to a market economy, though the government retains a presence in sectors such as telecommunications, banking, energy, and mining.

We should address challenges of urbanisation in cities

THE United Nations General Assembly has designated the 31st of October as World Cities Day. The Day is expected to greatly promote the international community's interest in global urbanisation, push forward cooperation among countries in meeting opportunities and addressing challenges of urbanisation, and contributing to sustainable urban development around the world.

2019 Theme: Changing the world: innovations and better life for future generations

The general theme of World Cities Day is Better City, Better Life, while each year a different sub-theme is selected, to either promote successes of urbanisation, or address specific challenges resulting from urbanisation.

This year, the United Nations has selected the theme "Changing the world: innovations and better life for future generations" to discuss how urbanisation can be used to achieve sustainable development. It aims to promote the international community's interest in implementing the New Urban Agenda globally and in enhancing cooperation among countries in meeting opportunities and addressing challenges of urbanisation in cities.

Over half the world's population now live in cities. With the number expected to double by 2050, urbanisation is one of the world's most transformative trends. Urbanisation poses several sustainability challenges related to housing, environment, climate change, infrastructure, basic services, food security, health, education, decent jobs, safety, and natural resources. Urbanisation can also present great opportunities and is a critical tool for sustainable

development if it is done right.

It is possible to use urbanisation to achieve sustainable development by tailoring the way cities are planned, designed, financed, developed, governed and managed. Cities have always been drivers and incubators of innovation, industry, technology, entrepreneurship, and creativity; creating prosperity, enhancing social development and providing employment. It is often said that the battle for achieving the Sustainable Development Goals will be won or lost in cities. For this to happen, cities will have to continue to drive innovation in ground-breaking ways to achieve a lasting impact in communities and to ensure that "no one and no place" is left behind. At the same time, innovation can contribute to inequality and needs to be accompanied by appropriate economic and social regulatory policies. Youth and women need the opportunity to participate and contribute more fully to innovation in cities.

The new digital economy, sometimes called 'the fourth industrial revolution' is built on data, reduced transaction costs and sharing platforms and already has a profound effect in many cities. Innovations in mobility, including autonomous transport, electric vehicles and drones will require fundamentally different approaches to urban planning. Technologies such as artificial intelligence, virtual, augmented and mixed reality and the internet of things present efficiency and communications opportunities requiring new governance frameworks. This rapid rate of innovation also puts pressure on urban policymakers and managers to strengthen their capacity when it comes to understanding, procuring and regulating new technologies.

The Guardian Limited Key Contacts

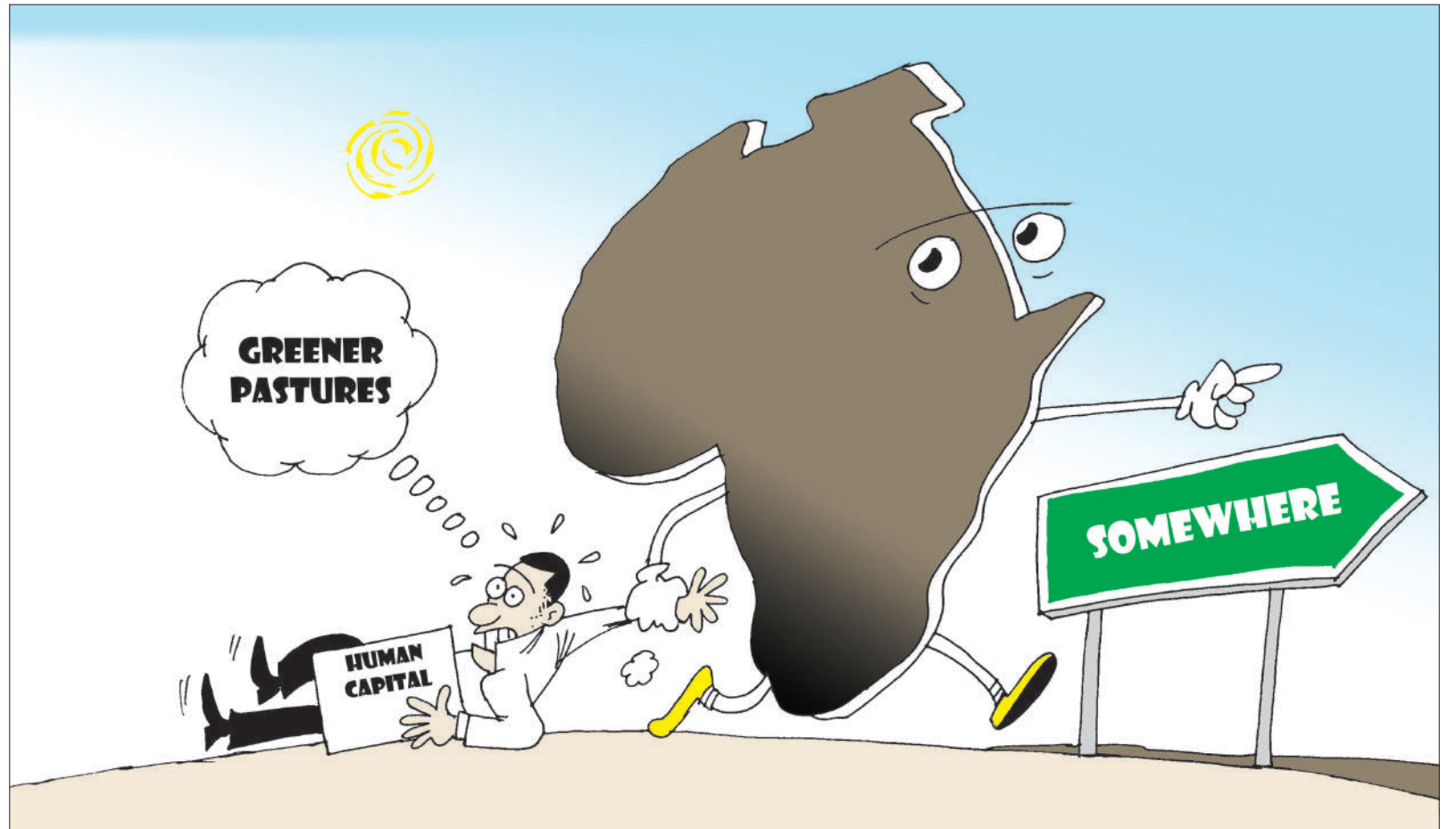
Managing Editor: WALLACE MAUGGO
Circulation Manager: DENNIS NTAITA

Newsdesk

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

Advertising

Mobile: 0677020701
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com



By Fannie Nthakomwa

Can politicians in Africa win back the trust of voters?

IN Angola, five people were gunned down by police during a protest over the reduction of fuel subsidies in June. The police responded by saying the response was warranted. In Botswana, civil society organisations worry about rights such as freedom of expression being curtailed.

In Lesotho, the government imposed a nationwide curfew after radio presenter Ralikonelo "Leqhashasha" Joki was shot at least 13 times in May by unknown assailants. Joki was known for broadcasting content that was critical of the government and his death immediately sparked accusations that this was the reason that he was killed.

As the economic devastation triggered by the Covid-19 pandemic compounds the economic challenges that Africans confront daily, our leaders should be striving to be more attentive to their constituencies, but it seems the exact opposite has been happening.

But have political parties been given a fair shot at meeting the expectations of their constituencies?

To address that question, the Democracy Works Foundation this month is assembling senior political leaders from across Southern Africa in Johannesburg to share lessons on how to respond to the needs of citizens.

For all their shortcomings, there is no question that the fate of political parties and citizens are inextricably linked. In fact, political parties have become almost synonymous with contemporary democracies. Overall, except for Eswatini, all countries in Southern Africa have adopted democratic constitutions that legalise the formation and functioning of political parties, usually enshrined in bills of rights that give constitutional guarantees for individuals to form and/or join political parties of their choice.

But these parties are diverse. While some parties trace their origins to the nationalist or liberation movements that fought for independence from colonial rule, many others have more recent origins, coming into existence only after the democratic transitions of the 1990s.

Some political parties are well organised, with strong grassroots structures that have stood the test of time, while others have very weak societal rootedness. In many instances, political parties in the sub-region tend to lack clearly defined long-term shared strategic visions that would inspire them to evolve into well-institutionalised institutions.



Political parties in the region also exhibit a general lack of administrative and management capacities, especially in research areas. As a result, most political parties in the region operate with minimal input from research. This situation sometimes results in political parties pursuing agendas contrary to the expectations and needs of their members and the wider public.

From a structural perspective, most regional political parties are characterised by poor governance, with a palpable failure to adhere to internal party rules and democratic principles. Most parties lack clear ideological or programmatic distinction, opting instead to mobilise support along ethnic and regional lines. There is frequent fragmentation of political parties, largely motivated by the failure of these political parties to resolve their internal conflicts amicably and/or accommodate dissent.

In recent years, we have also witnessed a growing trend with respect to alliances and coalitions among political parties. In South Africa, for instance, it has become almost a norm for coalitions to be formed for the purpose of forming local governments. Similarly, the electoral victories by opposition parties in the recent elections in Malawi (in 2020) and Zambia (in 2021) were secured through electoral alliances. Furthermore, governing in a coalition set-up has become an established tradition in Lesotho partly because of its electoral system. However, while coalitions and electoral alliances are increasing, it is also becoming apparent that regional parties lack the requisite skills and know-how to govern or effectively run party politics in these arrangements.

Political parties in the region also tend not fully exploit digital platforms. Admittedly, some regional political parties maintain websites and have opened social media accounts, but these are mostly outdated. This is despite the increased access to the internet through smartphones in the region. The general failure to utilise digital platforms keeps political parties back, making it difficult for them to engage a new technologically savvy public, especially the youth.

With regard to political party financing, there are two main funding mechanisms for political parties in the region: in the majority of the countries, political parties that secure a minimum threshold of the vote in elections are granted public funding to support their activities. However, a few countries, notably Botswana and Zambia, do not make any provision for public funding of political parties. The second financing option is private, although this is often less or less transparent, creating room for political party capture, corruption and reduced accountability.

While other stakeholders such as national parliaments, electoral management bodies, and civil society organisations, among others, have clearly defined regional platforms or networks that facilitate cross-country networking and sharing of experiences, (SADC Parliamentary Forum, Electoral Commissions Forum, Media Institute for Southern Africa, SADC Lawyers Association, SADC Council of NGOs, etc) the same is not the case with political parties. Political parties in southern Africa tend to operate in silos, with minimal regional collaboration.

Citizen participation in political party affairs remains minimal,

outside of election campaign periods. Many of the political parties do not have up to date lists of their (paid-up) members. Across the region, public confidence in political parties is on the decline, as recent Afrobarometer surveys show, with the educated and the youth in particular, expressing low confidence in political parties.

While the inclusivity of women is somewhat higher in countries that employ the proportional party-list system for electing legislators (as it is the case in Angola and South Africa), most countries, especially those that employ the First-Past-the-Post electoral systems, continue to fall well below the gender quota requirements agreed to by members of the Southern African Development Community (SADC).

The political environment in southern African is generally competitive, although the operating environment for opposition political parties is mixed. In some countries, strong and vibrant competition exists between ruling and opposition political parties. This competition has resulted in the occasional alternation of power from one party to another, for example, the cases of Malawi and Zambia. However, in majority of the countries, there is a dominance of the political space by one ruling party as it is the case in Angola, Botswana, Namibia and South Africa.

While the centrality of political parties to democracy and development is almost taken for granted, political parties tend to be the least targeted with regard to democratisation support. As a matter of fact, aiding political parties as part of the efforts to consolidate democracy has remained what Thomas Carothers poignantly described as "confronting the weakest link". It is, therefore, not surprising that there tends to be little to no reflection on the state of affairs of these political parties with a view to identifying areas for improvement.

The enthusiastic response from delegates at the Democracy Works Foundation, their generous sharing and frank exchanges - these are all hopeful signs that political parties are as eager for improvement as their constituents. This project is certainly a work-in-progress and it will require a concerted collaborative effort - but we all stand to benefit in the end, politicians and voters alike.

Overloading learners with too much content is a waste of time

BUILDING a small complete house is better than trying to build a big house for years as you continue paying rent. The same applies when it comes to education. Teaching a few important things that learners can understand and apply is better than teaching a lot of things which many forget after final exams.

In fact, there are several studies that warn against overloading learners with content. For , when what is taught is too much, learners feel physically drained at the thought of everything that needs to be done.

Hence, it has been scientifically concluded that overloading students causes not only academic stress, but also takes a toll on students' mental and physical health, which, unsurprisingly, hinders learning.

For effective learning



CLASSROOM MATTERS

By
Thomas Lyimo

lyimo.thomas@yahoo.com

to take place, learners need ample time for them to get exposed to knowledge. They need time to read on their own and discuss. When things to learn are too many, learners cannot read comfortably. Instead, they read under pressure which is not enjoyable.

Comparing results from practice and revision become impossible if every time learners are taught new things. The attention of the teacher may shift from considering understanding of learners to struggling to cover the bulky syllabus. A rushing teacher results in cramming learners.

When such pupils go for higher learning, they get confused as they can no longer score those As which they got due to cramming because some teachers resort to teaching examination questions instead of

syllabus content due to fear of not completing the same within time.

Some education experts propose that teachers should teach the basic things from the syllabus in order to deal with this problem of long and wider content that cannot be covered within allocated time.

It is argued that if students are taught basic things, they get the necessary foundation that can help them tackle challenges of life and be successful.

But what about their performance in national examinations? Aren't we in a society that values As in certificates? How can teachers defend their credibility if they don't register As in national examinations? Therefore, for a smooth operation in our education system, making content match

time should start with the syllabuses, books and eventually teachers' notes.

We are in a society that values quantity at the expense of quality, believing in many things even if they don't have a significant impact. We need to rethink and focus on few things of quality and value..

Teaching few things can help us in the following ways. First is learning without pressure. When a learner has a few things to learn, they can retain composure. For effective learning, one needs to be comfortable and not always preoccupied with worries of whether they are going to perform or not.

If composure lacks due to bulky content, there must be challenges as learners are likely to fail to keep in mind what they learn for a long time. But when someone learns without pressure, they have peace of mind which increases chances of understanding and retaining what they learn for a long time and hence good performance in examinations and success in life.

Second is enough exposure to knowledge. When learners have few things to learn, they can repeat and repeat until they master the content. Few things enable learners to read different materials concerning the content.

Third is enhancing learner's participation. Concise content makes a teacher comfortable in using learner-centred ap-

proach because there is no worry about lack of enough time. When things to cover are many, teachers are naturally not comfortable.

Learning a lot of things makes learners cram and hence fail to be creative. The purpose of education is creating creative individuals who can become problem solvers. It is believed that those who create problems are many than those who are ready to solve the created problems. Hence, there is a need to have many problem solvers. Problem solvers are people who are taught few things and master them.

For a society to attain transformation which is the objective of education, critical thinking skills should be prioritized. Most of the problems which affect human beings are due to poor decision making which is driven by lack of critical thinking skills.

Few materials enable mastery of lessons, something which can lead to socio-economic transformation which is key for development. Teaching too much does not matter but quality of skills learners acquire is what is important. For education to bring positive change, it must focus on understanding rather than numeracy of content taught. Let us teach few things which learners can master.

By Correspondent Zuweni Shame

FOR decades, agriculture has been praised as the backbone of Tanzania's economy. However, it accounts for just more than a quarter of gross domestic product (GDP) yet it provides 85 per cent of exports and employs about 80 per cent of the workforce.

Apart from low investment that leaves the sector mostly rain-fed smallholder, another challenge in Tanzania is low youth participation in agriculture. Even in rural areas, various studies put youth involvement at about just 60 percent.

That is why efforts that seek to bring more youth into agriculture such as the flagship Building a Better Tomorrow: Youth Initiative for Agribusiness (BBT - YIA) 2022-2030 with estimated budget is 356,199bn/- come as good news not only to youth involved but also their communities and rural economies in general.

This is because agro-processing are expected to add value to produce, create jobs and increase not only purchasing power or beneficiaries but more money in circulation in project areas.

Brainchild of President Samia Suluhu Hassan, BBTYIA has prioritized value chains with fast turnover and other attributes that are youth friendly. The programme started by training 200,000 youth, involving 20,000 youth in internship programs, and mentoring as well as coaching 15,000 youth-led agribusinesses through incubation programs with the problem of land acquisition solved.

The initiative is in line with Tanzania's agriculture agenda of 10/30 implemented through collaborative efforts between the government through the Ministry of Agriculture, private sector and development partners led by USAID-Sera Bora Project.

Through this initiative, the government gives each beneficiary access to land ownership of 10 acres as capital to ensure their economic empowerment.

The first batch of youth who were enrolled in the middle of February this year underwent a three-month training programme after which they were allocated land for cultivation and value addition purposes.

The training involved attitude changing communication strategy, project monitoring and evaluation, sustainable management of agribusiness, growing business as well as coordination of youth agribusiness support initiatives for synergy and efficiency.

Jane Masigala is visually impaired young woman who was selected to join BBTYIA. She said in an interview recently that she had no hope of being selected to join the project although she had a passion of practising agribusiness one day.

"I am grateful and I will always be thankful to our government. I never imagined that in my condition I would get this opportunity to practise agribusiness. I believe this training will not only support me in future but also my family and community," she said.

Masigala is one of the trainees at Bi-hawana in Dodoma BBTYIA training center. She hopes to become a billion-

More youth involvement in agriculture the right way to boost rural economy



President Samia Suluhu Hassan is flanked by other leaders as she launches Tanzania's flagship Building a Better Tomorrow: Youth Initiative for Agribusiness (BBT - YIA) in Dodoma early this year. File photo

aire through agriculture value addition so that she can support others through agribusiness.

"I hope and believe that through agribusiness, I will one day become a billionaire and support my fellow young women in Tanzania. This is the biggest dream I have," she added.

Aziza Abdallah is another young woman who was selected to join BBTYIA in Dodoma and has big dreams of changing her life for the better as well as her family, community and country.

"Coordinators and trainers are really supportive. I hope to utilize this training opportunity to not only become a successful farmer but also a food processor who exports," she said.

She added that the training center is well equipped with all the necessary equipment for agribusiness plus a hostel, nice meals and good timetable that allows intensive learning as well as resting.

We are safe here, we have everything we need. I feel at home because I get all my necessities I require while attending agribusiness trainings. I advise my colleagues to work hard after the training so that the resources invested are not wasted," she added.

"I applauded President Samia for championing this initiative which I believe will lift many out of poverty and take our country's

agriculture sector to another level."

When presenting the 2023/2024 budget in Parliament last month, Minister for Agriculture Hussein Bashe said that the government is set to build sustainable agriculture sector which provides opportunities for youth and women to participate in agribusiness.

Bashe said that one of the main targets of the budget is to create decent jobs especially in agriculture by making availability of land for block farms and agriculture parks along with BBTYIA whereby it is estimated that the project will create 300,000 jobs by 2030.

"One of the major challenges of youth participating in agribusiness is the negative perceptions and attitude towards agriculture coupled with limited awareness on agribusiness opportunities," he said.

Because of initiatives such as BBTYIA and others geared towards food security, Tanzania has been selected to host Africa Food Systems 2023 Summit from September 5 to 8 in Dar es Salaam, hosted by President Samia.

The 2023 Summit theme is Recover, Regenerate, Act: Africa's Solutions to Food Systems Transformation. The theme is anchored around building back better food systems with youth and women at the center.

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Name- **GILBERT KAIZILEGE RWIZA**

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Health and nutrition heroes in rural Afghanistan

BY JAMES ELDER

THE needs of Afghanistan's children and families are immense. So are the efforts of those supporting them: teams of community workers made up of family members, teachers in community-based schools, vaccinators, and health workers working around the clock to bring life-saving services in the face of an unfolding humanitarian catastrophe.

I recently traveled to eastern Afghanistan to meet some of the inspiring heroes who, this year already, helped UNICEF reach around 19 million children and their families with health and nutrition services.

UNICEF's incredible health and nutrition response is supported by people across Afghan society. One of them is Mangal, a hero on two wheels. Every morning, Mangal picks up vaccines at a UNICEF-supported district hospital.

He carefully packs them in a cooler, which he straps to his motorbike before setting off to remote villages. Mangal braves rough, narrow roads, the scorching heat, and genuine security risks.

"I ride for nine kilometres every

Hapy moment with a child during UNICEF-supported mobile health and nutrition team visit. Credit: Karim / UNICEF



counselling, and ready-to-use therapeutic food (RUTF). It's a heartbreaking condition to see up close. In this photo, little Zarmina receives an RUTF sachet from Melanie.

RUTF really is a magical paste - energy dense and full of micronutrients. Used to treat severe acute malnutrition, also known as severe wasting, RUTF is made using peanuts, sugar, milk powder, oil, vitamins and minerals, and has helped treat millions of children in Afghanistan.

As we tour a hospital, Dr. Fouzia Shafique, UNICEF Afghanistan's Principal Health Advisor, explains how UNICEF has managed to support so many children, despite all the challenges.

"Health clinics, family teams of community workers, community-based schools, vaccinators, and trained female health workers," she tells me. Donors such as the World Bank and Asian Development Bank have also been critical partners, helping UNICEF provide care even in difficult-to-reach areas of the country.

So many of the life-saving interventions I encountered on my mission are made possible by the tireless work of UNICEF staff such as Dr. Shafique and Dr. Nafi Kakar, who fill a multitude of roles, including inspecting vaccines and parts of the cold chain system that is used to store them.

Helping families access quality primary and secondary health care means supporting thousands of health facilities, covering operating costs, paying the salaries of tens of thousands of health workers, and procuring and distributing medical supplies.

Together, these efforts are helping UNICEF reach many of the more than 15 million children in Afghanistan who need support. It's a difficult number to comprehend, but easier to appreciate when you meet some of those very same children.

There's the baby fighting for her life in an incubator; the children working for their families in fields of unexploded mines; the children grappling with the anxieties and pressures of poverty; or the girls deprived of their greatest hope - education. Each child is like my own. Unique. Each child is special.

The smiles say it all: For Dr. Shafique and young girls in Afghanistan, it's been a good day. But there remains so much to do. Supporting the health and well-being of people in Afghanistan isn't only about access to health services, it's also about the protection of rights - notably, ensuring rights and freedoms for women and girls.

Given the enormity of UNICEF's role in the health and nutrition sector, it's critical for UNICEF - and for children in Afghanistan - that funding is maintained. So that the country's children can grow up safe, healthy and be the heroes in their own stories.

James Elder is UNICEF Spokesperson in Afghanistan.

IPS UN Bureau

Last year we put more nutrition nurses and nutrition counsellors into ...

day to bring these vaccines to the people who need them," he tells me. "They understand how important it is to protect their children from diseases. They don't need any persuasion to come here. They greet me with gratitude and hope."

Some of Mangal's supplies land here, with a UNICEF-supported mobile health and nutrition team providing services straight to the communities who need them most and who have no other way to access health care. Like so much of UNICEF's health and nutrition work across Afghanistan, these programmes are game-changers.

But these teams have their work cut out for them.

"Nearly half of all children under five in Afghanistan are malnourished, a truly devastating number," UNICEF's head of nutrition, Melanie Galvin, tells me. "Some 875,000 of them are expected to need treatment for severe acute malnutrition, the most lethal form of undernutrition and one of the top threats to child survival across the globe."

Ramping up the response means staffing up the response, too. UNICEF has more than doubled the number of places where a child can be treated.

"Last year we put more nutrition nurses and nutrition counsellors into overflowing hospitals," Melanie says. "We put them directly into communities where people live. We put them into mobile clinics that reach very small and isolated populations. We put them into day care centre spaces in poor urban areas."

Mobile health and nutrition teams are critical in reaching rural areas with basic services like pre-natal checkups, vaccinations, psycho-social



Canara Bank (Tanzania) Ltd.

(Together, we can build a better life)

PUBLICATION OF UNAUDITED 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 30TH JUNE 2023

	(Amount in Million Tshs)	
	Current Quarter 30TH JUNE 2023	Previous Quarter 31ST MARCH 2023
A ASSETS		
1 Cash	713.83	1,068.65
2 Balances with Bank of Tanzania	5,387.60	4,758.64
3 Investment in Government Securities	36,721.28	38,309.57
4 Balances with other banks and Financial Institution	1,373.88	1,243.50
5 Cheques and item for Clearing	100.10	65.27
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customer Liabilities for Acceptances	-	-
9 Interbank Loan Receivables	7,641.61	7,780.46
10 Investment in other securities	-	-
11 Loans, advances and Overdrafts (Net of allowances for probable losses)	50,836.69	53,427.82
12 Other Assets	1,677.66	1,596.44
13 Equity Investments	-	-
14 Underwriting Accounts	-	-
15 Property, Plant and Equipment	959.44	1,053.94
16 TOTAL ASSETS	105,411.89	109,304.29
B LIABILITIES		
17 Deposits From Other Banks	8,207.50	11,625.00
18 Customer Deposits	53,867.90	54,239.59
19 Cash Letters of Credit	-	-
20 Special Deposits	-	-
21 Payment Orders /Transfers Payable	-	-
22 Bankers cheques and Drafts issued	-	-
23 Accrued taxes and expenses payable	1,609.81	1,591.77
24 Acceptances Outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	669.79	927.65
28 Borrowings	-	-
29 TOTAL LIABILITIES	64,355.00	68,384.01
30 NET ASSETS /LIABILITIES) 16 Minus 29	41,056.89	40,920.27
C SHAREHOLDERS FUNDS		
31 Paid Up Share Capital	32,830.00	32,830.00
32 Capital Reserves	557.45	595.37
33 Retained Earnings	7,254.41	7,216.49
34 Profit/Loss Account	415.04	278.42
35 Other Capital Accounts	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS FUNDS	41,056.89	40,920.27
38 Contingent Liabilities	6,886.70	7,522.08
39 Non Performing loans and advances	669.25	1,267.77
40 Allowances for Probable Losses	204.41	91.14
41 Other non performing Assets	-	-
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	38.95%	37.44%
(ii) Non performing loans to total gross loans	1.31%	2.37%
(iii) Gross loans and advances to Total Deposits	82.20%	81.23%
(iv) Loans and advances to Total Assets	48.23%	48.88%
(v) Earning Assets to Total Assets	91.62%	92.18%
(vi) Deposit Growth	-5.75%	4.02%
(vii) Assets Growth	-3.56%	2.60%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30TH JUNE 2023

	(Amount in Million Tshs)			
	Current Quarter 30TH JUNE 2023	Comparative Quarter Previous Year 30TH JUNE 2022	Current Year Cumulative 30TH JUNE 2023	Comparative Previous Year Cumulative 30TH JUNE 2022
1 Interest Income	2,120.77	2,089.88	4,234.02	4,588.71
2 Interest Expenses	791.75	824.05	1,595.61	1,884.45
3 Net Interest Income (1 minus 2)	1,329.02	1,265.83	2,638.41	2,904.26
4 Bad debts written off	-	-	-	-
5 Impairment Losses on loans and Advances	113.27	(18.50)	123.75	(11.25)
6 Non-Interest Income	94.51	202.51	301.78	323.44
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	34.70	55.52	82.93	117.44
6.2 Fees and Commission	59.80	146.99	218.86	206.00
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7 Non-Interest Expenses	1,018.64	1,088.63	1,961.41	1,832.97
7.1 Salaries and Benefits	374.59	483.95	797.35	850.41
7.2 Fees and Commissions	5.71	5.94	11.57	11.77
7.3 Other Operating Expenses	638.33	598.74	1,152.48	1,070.80
8 Operating Income/(Loss)	291.62	398.22	855.04	1,305.98
9 Income Tax Provision	155.00	233.33	440.00	533.33
10 Net income (loss) after income tax	136.62	164.89	415.04	772.64
11 Number of Employees	24	25	24	25
12 Basic Earnings Per Share	4	5	13	24
13 Diluted Earnings Per Share	4	5	13	24
14 Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on average total assets (%) Annualized	0.51%	0.54%	0.77%	1.23%
(ii) Return on average shareholders' funds (%) Annualized	1.33%	1.61%	2.03%	3.78%
(iii) Non interest expenses to gross income (%)	71.56%	74.14%	66.71%	59.89%
(iv) Net Interest Income to average earning assets Annualized (%)	5.40%	4.49%	5.30%	5.02%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 30TH JUNE 2023

	(Amount in Million Tshs)			
	CURRENT QUARTER 30TH JUNE 2023	PREVIOUS QUARTER 31ST MARCH 2023	CURRENT YEAR CUMULATIVE 30TH JUNE 2023	PREVIOUS YEAR CUMULATIVE 30TH JUNE 2022
I Cash flow from operating activities				
Net Income (Loss)	136.62	278.42	136.62	772.64
Adjustment for:				
Impairment /Amortization	96.03	95.97	96.03	(216.90)
-Net change in loans and advances	2,591.13	(3,382.64)	2,591.13	3,773.53
Gain/Loss on Sale of Assets	-	-	-	-
-Net change in Deposits	(3,789.20)	2,545.86	(3,789.20)	(13,116.94)
-Net change in Short term negotiable securities	-	-	-	-
-Net Change in Other Liabilities	(11.26)	313.15	(11.26)	810.88
-Net change in Other Assets	(526.65)	215.01	(526.65)	(2,254.81)
-Tax paid	(155.00)	(285.00)	(155.00)	(533.33)
-Others	-	-	-	-
Net cash provided (used) by operating activities	(1,658.32)	(219.23)	(1,658.32)	(10,763.92)
II Cash flow from Investment activities				
Dividend Received	-	-	-	-
Purchase of fixed assets	(1.54)	(0.55)	(1.54)	329.07
Proceeds from sale of Fixed Assets	-	-	-	-
Purchase of non-dealing securities	(1,888.09)	5,553.31	(1,888.09)	(10,422.54)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by investing activities	(1,888.63)	5,552.75	(1,888.63)	(10,093.47)
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 - Payment of lease liability	(66.32)	(82.27)	(66.32)	(136.80)
Net cash provided (used) by financing activities	(66.32)	(82.27)	(66.32)	(136.80)
IV Cash and Cash Equivalents:				
Net increase (decrease) in cash and cash equivalent	(3,714.26)	5,251.26	(3,714.26)	(20,994.19)
Cash and Cash Equivalents at the beginning of the Quarter/Year	17,337.24	12,085.98	17,337.24	47,101.31
Cash and Cash Equivalents at the end of the Quarter /Year	13,622.97	17,337.24	13,622.97	26,107.11

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH JUNE 2023

	(Amount in Million Tshs)						
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 30/06/2023							
Balance as at the beginning of the year	32,830.00	-	7,344.16	467.88	-	-	40,641.88
Profit for the year	-	-	415.04	-	-	-	415.04
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(89.75)	89.75	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	32,830.00	-	7,689.45	557.45	-	-	41,056.89
Previous Year 31/12/2022							
Balance as at the beginning of the year	32,830.00	-	6,129.50	1,279.37	-	-	40,238.87
Profit for the year	-	-	895.43	-	-	-	895.43
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	(492.45)	-	-	-	(492.45)
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	811.68	(811.68)	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the previous period	32,830.00	-	7,344.16	467.88	-	-	40,641.88

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH JUNE 2023.

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	Title	Signature	Date
T R BALAJI RAO	CHIEF EXECUTIVE OFFICER		26-07-2023
FADHILI PETRO SANDA	HEAD OF FINANCE		26-07-2023
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR		26-07-2023

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	Title	Signature	Date
INDIAEL DANIEL KAYATA	DIRECTOR		26-07-2023
MWANAJIDI ATHUMAN MTANDA	DIRECTOR		26-07-2023

Canara Bank (T) Ltd
Head Office Dar Es Salaam Branch
Ella Complex P.O. Box 491, Dar Es Salaam, Tanzania
E-mail: ctbl@canarabank.co.tz, T +255 222112530 (D) +255 222112532
www.canarabank.co.tz



Lands, Housing and Human Settlement minister Angeline Mabula presents six title deeds to Ngara resident in Kagera region Godfrey Niyonzima during her official visit yesterday. Photo: Munir Shemweta

Dar's Makabe water project will benefit 72,000 households

By Correspondent Joseph Mwendapole

A TOTAL of 72,000 households in Makabe, Msakuzi in Ubungo District, Dar es Salaam Region are set to benefit from the water service improvement project carried out by the Dar es Salaam Water and Sanitation Authority (DAWASA).

DAWASA is currently working to strengthen sanitation services in Kitopeni, King'azi B, Msakuzi north and Msakuzi south neighbourhoods as well as the Makabe area by improving infrastructure with the aim of increasing water pressure.

DAWASA acting chief executive officer, Kiula Kingu made the statement in Dar es Salaam after visiting two existing projects in the areas of Kwembe and Kitopeni in the district.

He said that the projects are in line with the implementation of the directives issued by Minister for Water, Jumaa Aweso recently wanting DAWASA to expand water supply services to residents in the areas.

inch pipe has been laid to increase the water pressure.

"We are currently implementing projects that are meant to increase water pressure so as to reach more people in the areas of Kingazi B, Njateni, Mbezi kwa Yusuph, Malamba two and Kwembe Mpakani.

He said that engineers are now finalising some few works in the infrastructures so as to enable residents of the respective areas to start enjoying a reliable supply of water.

He said apart from benefiting the 72,000 households in Makabe, Msakuzi north and south, the completion of the project will also provide relief to other people living near the project.

Food prices continue to decline - minister

By Polycarp Machira, Dodoma

TANZANIANS to spend less on food prices as crops continue to decline. Thanks to improved harvests during this season and the government's initiatives to contain inflation.

Presenting a report on the general trend of prices of various goods in 2022/23 fiscal year, the Minister for Industry and Trade, Dr Ashatu Kijaji said the prices of the common food crops like maize, rice, beans and pulses had gone down.

Addressing the media in Dodoma, yesterday Dr Kijaji said the average price of rice as of June this year, had gone down to 2,705/- per kilogramme compared to 4,000/- per kilogramme in October, last year.

The lowest price of 1,750/- per kilogramme of rice was registered in July last year, being one of the lowest in all months before plummeting to an average higher price of 4,000/-.

"However, to ease the situation, the government intervened by issuing import permits to import rice into the country to offset the deficit," said Dr Kijaji.

She further noted that the government continues to take effective and appropriate measures in controlling the arbitrary prices increase of essential goods.

The production of rice for the year 2021/22 grew to approximately 1.708 million tonnes, which is less than 980,000 compared to the production of rice for the year 2020/21.

Adding: "Thus, exorbitant rise in rice price in 2022/23 fiscal year was greatly exacerbated by low production as we witnessed in the period from July last year to June 2023."

Similarly, she said the price of maize went down to 771/- per kilogramme as of June this year compared 1,612 per kilogramme recorded in July last year.

"The months with the lowest prices of maize were July, August, October and November 2022 and June 2023 at a price of 700/- per kilogramme," she said.

According to her, December last year witnessed the highest price of maize of 1,890/- per kilogramme.

About maize which is the staple food, Dr Kijaji said maize production for the year 2021/22 was 6.42 million tonnes, which was 620,000 tonnes less compared to the production of 2020/21 which stood at 7.04 million tonnes.

Commenting on beans and pulses, Dr Kijaji said the analysis showed that the average price of beans in the period from July 2022 to June this year in the country was 2,837/- per kilogramme.

She noted that July last year was the month that had the lowest price recorded was 1,650/- per kilogramme, while the month of October and November the same year had the highest price of beans at 4,000/- per kilogramme.

"In 2022/23, we witnessed the price of beans rising significantly, in the period from July 2022 to June this year, the average low price of beans was 2,156/- per kilogramme, while the average high price was 3,533/- per kilogramme," she said.

According to Dr Kijaji, the production of beans and pulses for the year 2021/22 was 2.49 million tonnes compared to 2.236 million tonnes produced in 2020/21.

The production of common food crops in the country for the year 2021/22 was approximately 17.15 million tonnes, which is 1.52 million tonnes less compared to 2020/21 year.

However, to ease the situation, the government intervened by issuing import ...



TANDAHIMBA COMMUNITY BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

STATEMENT OF FINANCIAL POSITION AS AT 30TH JUNE, 2023

(Amounts in Thousands Shillings)

	Current Qtr 30/06/2023	Previous Qtr 31/03/2023
A. ASSETS		
1. Cash	19,310	31,772
2. Balances with Bank of Tanzania	-	-
3. Investment in Government Securities	-	-
4. Balances with Other Banks and financial institutions	824,167	611,112
5. Cheques and items for clearing	-	-
6. Interbranch float items	-	-
7. Bills negotiated	-	-
8. Customers Liabilities on acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investment in other securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	2,693,911	2,560,757
12. Other Assets	132,622	150,938
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	168,045	153,816
16. TOTAL ASSETS	3,838,054	3,508,394
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	1,064,847	734,468
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders / transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	45,936	20,701
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other Liabilities	14,994	5,885
28. Borrowings	500,000	500,000
29. TOTAL LIABILITIES	1,625,777	1,261,055
30. NET ASSETS / (LIABILITIES)	2,212,277	2,247,339
C. SHAREHOLDERS' FUNDS		
31. Paid up share capital	4,483,228	4,483,228
32. Capital Reserves	-	-
33. Retained earnings	(2,333,725)	(2,366,112)
34. Profit / (Loss) account	(68,319)	(23,256)
35. Others Capital Accounts	121,093	153,479
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	2,212,277	2,247,339
38. Contingent Liabilities	-	-
39. Non performing loans & advances	243,517	288,915
40. Allowances for probable losses	65,204	65,204
41. Other non performing assets	-	-

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 30TH JUNE, 2023

(Amounts in Thousands Shillings)

	Current Quarter 30/06/2023	Previous Quarter 30/06/2023	Current Year Cumulative 30/06/2023	Previous Year Cumulative 30/06/2022
I: Cash flow from operating activities:				
Net income (Loss)	(25,096)	(16,218)	(58,319)	67,275
Adjustment for:				
- Impairment / Amortization	19,895	(137,934)	32,505	24,633
- Net change in Loans and Advances	(136,790)	(538,269)	(403,211)	(138,722)
- Gain / loss on Sale of Assets	-	-	-	-
- Net change in Deposits	330,379	(363,980)	(112,776)	(319,895)
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	14,927	150,483	46,541	(106,600)
- Net change in Other Assets	22,981	(175,295)	8,769	144,722
- Tax paid	3,000	(37,680)	6,000	33,009
- Others (specify)	62,132	301,371	209,622	(44,143)
Net cash provided / (used) by operating activities	291,428	(617,522)	(270,869)	(339,721)
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(90,836)	62,934	(28,538)	132,371
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non - Dealing Securities	-	-	-	-
Proceeds from Non - Dealing Securities	-	-	-	-
Others (Intangible)	-	8,231	-	-
Net cash provided / (used) by investing activities	(90,836)	71,165	(28,538)	132,371
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	-	-	-	-
Proceeds from borrowings and subordinated debt	-	500,000	500,000	-
Others (Grant received and refund)	-	-	-	-
Net Cash Provided / (used) by Financing activities	-	500,000	500,000	-
IV: Cash and Cash Equivalents:				
Net Increase / (Decrease) in Cash and Cash Equivalents	200,592	(246,357)	200,592	(207,350)
Cash and Cash Equivalents at the Beginning of the Quarter / Year	642,884	889,241	642,884	760,401
Cash and Cash Equivalents at the end of the Quarter / Year	843,476	642,884	843,476	553,051

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH JUNE, 2023

In preparation of the quarterly 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 are explained as per IAS 34 AND IAS 8)

Yahya J. Kiyabo, General Manager, Date: 27/07/2023, Signature: [Signature]

Judis J. Sawaya, Head of Finance and administration, Date: 27/07/2023, Signature: [Signature]

Alyce Leonard, Internal Auditor, Date: 27/07/2023, Signature: [Signature]

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 requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.

Mussa L. Gama, Board Chairman, Date: 27/07/2023, Signature: [Signature]

Mohamed N. Mwinguku, Board Member, Date: 27/07/2023, Signature: [Signature]

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30TH JUNE, 2023

(Amounts in Thousands Shillings)

	Current Qtr 30/06/2023	Comparative Qtr 30/06/2022	Current Year Cumulative 30/06/2023	Previous Year Cumulative 30/06/2022
1. Interest Income	115,568	134,567	218,237	287,394
2. Interest expense	(31,514)	(8,706)	(32,521)	(17,399)
3. Net interest income	84,054	125,861	185,716	269,994
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	3,193	11,632	10,850	12,643
6. Non-interest Income	35,274	59,428	66,305	90,566
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	-	-	-	-
6.2 Fees and Commissions	35,274	59,428	66,305	90,566
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	-	-	-	-
7. Non-interest Expense	(147,616)	(151,061)	(321,190)	(305,928)
7.1 Salaries and Benefits	(49,497)	(67,627)	(116,544)	(116,442)
7.2 Fees and Commissions	-	-	-	-
7.3 Other Operating Expenses	(98,119)	(83,434)	(207,630)	(179,986)
8. Operating Income / (Loss)	(25,096)	45,860	(58,319)	67,275
9. Income tax provision	(9,927)	(17,555)	(17,555)	(23,930)
10. Net Income / (Loss) After Income Tax	(35,023)	28,294	(58,319)	43,285
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income / (Loss) for the year	(35,023)	28,294	(58,319)	43,285
13. Number of Employees	16	15	14	14
14. Basic Earnings Per Share	-8	-9	-13	10
15. Number of Shares	1	1	1	1

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH JUNE, 2023

	Share capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 30/06/2023							
Balance as at the beginning of the year	4,483,228	-	(2,339,556)	173	-	153,306	2,297,150
Profit for the year	-	-	(58,319)	-	-	-	(58,319)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	0	0	-	-	0
General Provision Reserve	-	-	-	-	-	(32,387)	(32,387)
Others	-	-	5,832	-	-	-	5,832
Balance as at the end of the current period	4,483,228	-	(2,392,043)	173	-	120,920	2,212,277
Previous Year - 31st December 2022							
Balance as at the beginning of the year	4,483,228	-	(2,392,795)	74,225	-	87,456	2,252,113
Profit for the year	-	-	(20,813)	-	-	-	(20,813)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	74,052	(74,052)	-	-	-
General Provision Reserve	-	-	-	-	-	65,850	65,850
Others	-	-	-	-	-	-	-
Balance as at the end of the current period	4,483,228	-	(2,339,556)	173	-	153,306	2,297,150

MINIMUM DISCLOSURE OF CHARGES AND FEES

BANK CHARGES 2023	Description	Unit	Minimum	Maximum	Frequency	Applicable to
Overdraft	Overdraft	Per month	200	200	Monthly	Overdraft
	Overdraft	Per month	200	200	Monthly	Overdraft
	Overdraft	Per month	200	200	Monthly	Overdraft
	Overdraft	Per month	200	200	Monthly	Overdraft
Cash Advance	Cash Advance	Per month	200	200	Monthly	Cash Advance
	Cash Advance	Per month	200	200	Monthly	Cash Advance
	Cash Advance	Per month	200	200	Monthly	Cash Advance
	Cash Advance	Per month	200	200	Monthly	Cash Advance
Letter of Credit	Letter of Credit	Per month	200	200	Monthly	Letter of Credit
	Letter of Credit	Per month	200	200	Monthly	Letter of Credit
	Letter of Credit	Per month	200	200	Monthly	Letter of Credit
	Letter of Credit	Per month	200	200	Monthly	Letter of Credit



Thursday 27 July 2023

Access Bank's half year profitability jumps three times

By Guardian Reporter

Access Bank Tanzania half year net profit jumped to 978mn/- during the period ended in June, higher than 298mn/- recorded during similar period of last year, with basic earnings per share amounted to 49/- compared with 15/- respectively.

Unaudited quarterly financial statement for the second quarter of this year shows the increased resulted from the growth of both interest and non-interest incomes.

The statement shows net interest income went up to 9.6bn/- during the first six months of this year, compared to 7.9bn/- recorded during similar period of last year as a result of increased lending to various sectors of the economy.

The bank's balance sheet shows lending to various sectors of the economy amounted to 52.8bn/- during the second quarter of this year, higher than 50.4bn/- recorded during the first three months of this year.

Non-interest income went up to 2.39bn/-



during the first six months of this year, from 1.99bn/- recorded during similar period of last year due to increase of other operating income, foreign currency dealings and transaction gains as well as fees and commission.

Fees and commission slightly increased to 719mn/- during the first half of this year, compared with 634mn/- recorded during similar period of last year, while other operating income gained to 1.6bn/- compared with 1.3bn/- respectively.

The statement shows all these translated

into an increase of operating income to 1.08bn/- during the first six months of this year, from 322mn/- recorded during similar period of last year.

The bank's balance sheet also grew during the reported period, after total assets expanded to 75.45bn/- during the second quarter of this year, from 72.4bn/- recorded during the second quarter.

The growth of the bank's balance sheet resulted from increased balance with Bank of Tanzania (BoT), which went up to 8bn/- in the second quarter from 5.8bn/- in the

first quarter, loans, advances and overdraft.

Total liabilities also went up to 67b/- during the second quarter of this year, compared with 64.5bn/- during the first quarter due to increased deposits mobilization, which amounted to 57bn/- compared with 54n/- respectively as well as deposits from other banks and financial institutions.

Shareholders' funds gained to 8.4bn/- during the second quarter from 7.6bn/- during the first quarter.

The bank also managed to cut down

the rate of Non-Performing Loans to total gross loans to 8.29 percent in the second quarter from 9.77 percent recorded during the first quarter of this year.

Recently, Standard Chartered Bank and Access Bank Plc entered into agreements for the sale of its consumer, private and business banking in Tanzania plus shareholding in its subsidiaries in Angola, Cameroon, The Gambia, and Sierra Leone, of which will boost Access Bank operations.

Access Bank will provide a full range of banking services and continuity for key stakeholders including employees and clients of Standard Chartered's businesses across the five aforementioned countries.

Roosevelt Ogbonna, the group managing director, Access Bank Plc, was quoted saying that they were pleased to sign the agreement and expressed their appreciation for being selected as the preferred partner to Standard Chartered through the transaction in which it is exiting four African markets and refocusing in one.

LONDON/MILAN/MADRID

European banks flag bad loan risks as global economy falters

Europe's major banks, including Deutsche Bank and Lloyds Banking Group, on Wednesday pointed to the rising risk of bad loans as the global economy struggles with slow growth and high inflation.

Financial regulators and investors are keeping a close eye on how banks navigate the uncertain economic climate and are looking in particular for any signs of stress in banks' loan books.

The latest flurry of bank earnings in Europe highlighted broader trends in global banking, where investment banks are under pressure due to a deal drought, while higher interest rates are helping profitability in retail banking.

Lloyds took a higher charge for troubled loans and missed first-half profit expectations as Britain's economic chills weighed on its finances and upped pressure on management to do more to help savers.

Analysts at JPMorgan said Lloyds' higher than expected charge for potentially soured loans - up 76 percent to 662 million



pounds (\$855 million) - and declining loan volumes would trigger downgrades of Lloyds' performance for the year.

Lloyds' shares were down 3 percent early on Wednesday.

Higher interest rates helped UniCredit strongly beat earnings expectations in the second quarter. While the bank continues to see a significant increase

in its cost of risk ahead, it will be less than anticipated.

"We don't expect an Armageddon increase in cost of risk," CEO Andrea Orcel said.

"We continue to push into the future the expected shocks," he added.

DOWNSIDE TILT

The International Monetary Fund this week raised its 2023 global growth

estimates slightly given resilient economic activity in the first quarter, but said that persistent challenges were dampening the medium-term outlook.

Inflation was coming down and acute stress in the banking sector had receded, it said, but the balance of risks facing the global economy remained tilted to the downside and credit was tight.

The European Central Bank also this week reported that euro zone companies' demand for loans dropped to the lowest on record last quarter and a further decline is likely over the summer as banks continue to tighten access to credit.

Germany's financial regulator BaFin has been calling on banks to raise the amount of money they set

aside for bad loans.

Deutsche Bank on Wednesday said provisions for bad loans nearly doubled in the second quarter from a year earlier to 401 million euros.

Chief Financial Officer James von Molte told reporters Germany's largest bank saw a "softening in some sectors".

The bank now expects provisions for souring loans to be at the "upper end" of its previous guidance.

In Spain, Santander, pointed to weakness in its key market Brazil, where net profit fell 52 percent year-on-year in the quarter due to a rise in costs driven by inflation, negative impact from a tax reversal and a fall of 4.3 percent in net interest income.

Santander's financial chief said bad loans in Brazil may have already peaked.

Later this week, European Union banking regulators are due to publish results of stress tests to check how banks could cope with a long period of high inflation and interest rates.

The European Central Bank has raised euro zone borrowing costs to their highest level in 22 years. The higher rates have helped some banks to boost performance.

UniCredit was able to raise its net profit and shareholder reward targets for the year after revenues jumped by a quarter year-on-year.

This sent the bank's shares up around 2 percent on Wednesday, with Jefferies saying that it sees upside potential to net interest income.

Nigeria hikes rates in first test of central bank's autonomy

ABUJA

Nigeria's central bank extended its longest cycle of monetary tightening in years, keeping the focus on fighting inflation and disregarding a call by President Bola Tinubu for borrowing costs to be lowered.

The monetary policy committee on Tuesday raised its benchmark to a record 18.75 percent from 18.5 percent. Economists surveyed by Bloomberg were divided, with most forecasts for an increase of a quarter-percentage point.

The meeting was the first led by acting Governor Folashodun Shonubi, who last month replaced Godwin Emefiele following his arrest on charges of illegally possessing a firearm.

Tinubu has said that high rates are stifling economic growth and should fall to encourage spending. Since taking office in May, he's implemented several reforms including ending fuel subsidies and liberalizing the foreign-exchange market.

The balance of arguments around



the need to tame inflation - while also supporting investment and a recovery in economic growth - "leaned in favor of a moderate rate hike to sustain efforts aimed at anchoring inflation expectations, narrow the negative real interest-rate gap and improve investor confidence," Shonubi said in Abuja, the capital.

Nigeria's dollar bonds extended their advances after the decision. The yield on the nation's 2027 securities was down five basis points to 9.9 percent as of 9:32 a.m. in London.

The MPC said it expects the economy to grow 2.7 percent this year, down from a forecast of 3 percent in May. Tinubu's administration is tar-

geting growth of at least 6 percent a year.

The rate decision came after a split vote. Of the 11 MPC members who attended the meeting, four supported a 25 basis-point hike, two favored a 50 basis-point increase and the rest preferred a hold.

'Other Tools'

While the rate hike was modest given the magnitude of inflation challenges in Nigeria, the reference to the use of "other tools in the toolbox" to curb inflation is of greater interest, said Razia Khan, head of research for Africa and the Middle East at Standard Chartered Plc.

"The CBN's use of a more punitive cash reserve ratio for banks not meeting the minimum loan-to-deposit ratio could be a means of liquidity management," Khan said.

The MPC has increased rates by 725 basis points since May 2022 to rein in inflation that's been at more than double the

top end of its 6 percent to 9 percent target range for over a year. Consumer prices rose near 23 percent in June - the fastest pace in almost 18 years. The inflation rate has been kept high by rising food prices and is expected to remain elevated for some time.

Money supply rose 32 percent in June from a year earlier, compared with 14 percent in May, and gasoline prices have more than tripled since the scrapping of the fuel subsidy. The currency has meanwhile dropped about 40 percent against the dollar after the easing of foreign-exchange controls last month.

All MPC members also voted to narrow the central bank's asymmetric corridor, which means the cost at which lenders borrow is at 100 basis points above the monetary policy rate, and the return on their deposits at 300 basis points below the benchmark.

AfDB approves \$1bn exposure exchange with Asia bank

ABIDJAN

The board of directors of the African Development Bank (AfDB) has approved a \$1 billion exposure exchange with the Asian Development Bank.

The transaction will support its efforts to unlock additional sovereign lending headroom.

It will also bolster continued efforts to create buffers within the African Development Bank's capital adequacy metrics.

This new exposure exchange agreement is the second transaction that the African Development Bank has executed following the success of the first agreement finalized in 2015 with the Inter-American Development Bank and the World Bank Group's International Bank for Reconstruction and Development.

Exposure exchanges between multilateral development banks involve a synthetic exchange of sovereign exposures in a risk-neutral manner to help address single obligor constraints and portfolio concentration.

This new exposure exchange allows the African Development Bank to continue supporting its regional member countries, particularly following the Covid-19 pandemic, combined with the spillover effects of the Russian-Ukraine war, which affected most African countries.

The exposure exchange with the Asian Development Bank is a continued step in implementing the G20 Action Plan to optimize balance sheets of multilateral development banks without substantially increasing risk or adversely affecting their credit ratings.

Although the African Development Bank's current prudential ratios are compliant with their statutory limits and S&P Global Ratings has confirmed its credit rating at AAA, this second exposure exchange will allow the Bank to provide African countries with additional financing, particularly those where it is necessary to increase countercyclical lending, while complying with its internal single obligor limits and concentration ratios.

Commenting on the transaction, Max Ndiaye, Director of the Syndications, Co-financing and Client Solutions Department at the African Development Bank, said: "This operation demonstrates the relevance of the African Development Bank and its peer institutions in adhering to the G20 call on the multilateral development bank community to collaborate in adopting innovative approaches and initiatives. This includes risk transfers to maximize capital for increased development lending."

HOW BANKS CAN MANAGE DIGITAL CUSTOMERS

By Kelvin Mkwawa

According to Statista Global survey, as of April 2023, there were 5.18 billion internet users worldwide, which amounted to 64.6 percent of the global population. Of this total, 4.8 billion, or 59.9 percent of the world's population, were social media users. Mobile has now become the most important channel for internet access worldwide as mobile internet users account for 91 percent of total internet users.

Also, the survey found that consumers in the 18-24-year-old bracket are the heaviest users of digital products/channels, with 82% of smartphone owners in this demographic segment using mobile banking. It is clear that customers' hunger for digital and mobile interaction for banking services won't stop growing hence banks need to adjust to this new "norm". The banking industry has been working hard to deliver a better experience on digital channels but in today's world, consumers have more power to choose from different products and services at their fingerprint 24/7.

Hence, digital channels no longer just represent "a cheaper and convenient



Kelvin Mkwawa

way" but are a critical aspect in executing promotions, stimulating sales, and growing the market share of banks. The challenge for banks isn't just to create and deploy new technology to facilitate simple transactions (e.g. transferring money or checking balances), but to rethink how to build and maintain relationships with their digital customers and to provide value to

customers throughout different life stages. Therefore, to keep up with digital customers, banks need to take a different approach to managing their digital customers. In this article, I will share a few things that banks need to do to manage digital customers.

Invest in Advanced Analytics - Banks must invest in advanced analytics of a large amount of financial and non-financial data at their disposal to gain a 360-degree view of their customers. Banks can only achieve this by being vigorous in the collection of customer data, by investing in and developing systems that mine consumer data, and by partnering with Fintechs to develop behavioral financial models. Through the data collected, banks will obtain a broader perspective of customer activity, transactions, mental state, and emotions, allowing banks to become more relevant and contextual. Digital customers' behavior is completely different from traditional ones, therefore, banks will be able to learn the behaviors of their digital customers and provide recommendations on what products and services fit their customer's lifestyles and goals. This is only possible because banks

can craft a compelling customer experience where all the interactions are specifically tailored to a customer's needs at any given time.

Build an Agile Marketing Plan - To manage digital customers, banks need to support their countless interactions and must find ways to be more agile in their marketing operations. Currently, banks tend to launch campaigns focused on pushing a single product at a time across a range of channels. This approach will not yield desired results from digital customers as they are more sophisticated and easily bored with the same selling message of products/services. To serve digital customers, banks must be willing to conduct a lot of small-scale marketing activities involving a variety of products and third-party providers using advanced digital tools and processes. These small-scale marketing activities must be supported by a marketing team that has the right digital skills and tools to create and maintain creative marketing campaigns that relate to digital consumers. Building an agile marketing plan will take time, therefore, banks must embrace a new approach and ensure the entire staff is

aligning with it.

To summarize, banks need to reinvent to remain competitive digitally. In 2020, 33 percent of consumers were using digital channels to purchase their banking products. Now, that has risen to 45 percent according to the European Retail Banking Radar 2023 report.

Hence it is my firm belief that the future of the banking industry will depend on its ability to leverage the power of customer insights, advanced analytics, and digital technology to provide services and products to its digital consumers. To provide products and services to digital customers, I shared that, banks need to invest in advanced analytics to obtain a broader prodder perspective of digital customers' activities to be able to offer tailored services and products to them. Also, I stated that banks need to build an agile marketing plan that will relate to the digital consumer's appetite.

Kelvin Mkwawa, MBA is a seasoned banker. He can be reached through Email address: Kelvin.emkwawa@gmail.com

Businesses encouraged to prioritise on genuine Fuso trucks

By Guardian Correspondent

CFAO Motors Tanzania recently hosted the first-ever Fuso week in the country, from 17th to 21st July 2023, at their headquarters in Dar es Salaam.

The event was eagerly anticipated and saw participation from prominent partners in various sectors, including CRDB Bank, EFTA, Nanak, Techking, Rentco, and Fuso Genuine Spare Parts.

The primary goal of this exhibition was to offer Tanzanians and businesses the opportunity to explore enticing Fuso deals and discover the latest range of personal and commercial vehicles available at CFAO Motors.

Tharaia Ahmed, sales and marketing director of CFAO Motors Tanzania, emphasized that these vehicles were brand new, arriving directly from the factory to suit Tanzania's unique fuel, climate, and road conditions.

Furthermore, Tharaia urged attendees to prioritize Fuso trucks for their transportation needs, citing their exceptional advantages in sectors such as medical, agriculture, transport, and logistics. Compared to similar vehicles, Fuso trucks were hailed for their strength, reliability, and fuel efficiency.

CFAO Motors provided additional benefits, including genuine spare parts and driver training and certification, ensuring vehicle and driver safety and durability through comprehensive after-sales services.

"Compared to other similar vehicles, Fuso is strong, reliable, and fuel-efficient. Additionally, at CFAO Motors we offer genuine spare parts and provide training and certification for our clients' drivers to ensure vehicle and drivers' safety and durability as part of our after-sales services," said Tharaia.

The event saw the participation of over 100 represent-



CFAO Motors Tanzania sales and marketing director Tharaia Ahmed speaks during the opening of Fuso Week that took place at the company headquarters in Dar es Salaam recently. Photo by Guardian Correspondent

atives from various sectors, all of whom expressed enthusiasm for Fuso trucks.

Zena Scaba, a Tanzanian businesswoman, remarked, "honored to be invited by CFAO Motors Tanzania. Thank you for the invitation, and a big congratulation to the team! We choose Fuso."

a financial solution provider, also highlighted the advantages of using asset financing to swiftly

acquire cars from dealers like CFAO Motors Clerius Asiel, head of sales and marketing at EFTA, emphasized their short loan processing time, where loan approval could be obtained within five days, and cars could be acquired within three weeks after fulfilling all requirements.

"The best part about EFTA is that we have a very short loan processing time. Within five days, you can get approval

for your loan, and within three weeks, after fulfilling all requirements, you can get your car", confidently remarked Asiel.

Throughout the event, attendees enjoyed numerous offers, with Fuso genuine spare parts being offered at a 15 percent discount not only to customers who purchased their vehicles from CFAO but also to other owners of Fuso Trucks in Tanzania.

CFAO Motors Tanzania stands as the official verified and authorized dealer of new and genuine Fuso trucks and spare parts. The company represents several reputable brands, including Volkswagen, Suzuki, Mercedes-Benz, and, of course, Fuso. Located at Pugu Road opposite TAZARA, they welcome visitors for test drives and other after-sales services.

BANKING & FINANCE

China's new CB governor comes with aggressive record on risks

By John Liu & Yujing Liu

China's newly appointed central bank governor Pan Gongsheng (pictured) comes with a strong record of tackling financial risks, from managing the currency to cracking down on the property market.

He'll have to draw on that experience to steer the economy through its current downturn - walking a fine line between driving up growth with more monetary stimulus and preventing debt problems faced by property companies and local governments from spreading.

A former deputy governor at the People's Bank of China for more than a decade, Pan, 60, was promoted to the top post on Tuesday, taking over from Yi Gang, who retires. Pan has already been doing the top job for almost a month, having been

appointed Communist Party secretary at the PBOC earlier in July and holding meetings with senior officials like US Treasury Secretary Janet Yellen during her recent visit to Beijing.

Pan has advocated for the cautious monetary policy of his former boss Yi, an approach that's set the PBOC apart from central banks in the US and Europe in recent years. China provided only modest monetary stimulus during the pandemic, and has been cutting interest rates since last year while the other major economies have been hiking.

While Pan led market-oriented reforms in the banking sector and other areas, he's also adopted tough regulatory steps intended to reduce financial risks identified by senior officials.

He spearheaded the strict property measures imposed by regulators in 2020, which have

resulted in a sharp contraction in the sector since then. Pan was also the public face for regulators' probe into Ant Group Co. and other internet finance companies, and been outspoken on issues from cryptocurrencies to local government debt, taking a tough stance on safeguarding financial stability.

Even though Pan has a strong technocratic background with research stints overseas, "his appointment is not necessarily a sign that Beijing is returning to the growth-first and more market-oriented policies of previous decades," said Neil Thomas, fellow for Chinese politics at the Asia Society Policy Institute's Center for China Analysis.

His oversight of the property controls "shows he is comfortable with implementing growth-negative policies" to tackle structural problems, Thomas said.

Currency Controls

Pan is probably best known for his role in managing the currency. As head of the foreign exchange regulator since 2016, Pan has overseen China's \$3 trillion in foreign reserves. During his tenure there, he tightened capital controls and defended the currency verbally at critical times.

The new governor doesn't have any apparent connections to senior elites in the Communist Party, and he exited a top party body late last year, raising questions about his political influence and concerns about the PBOC's sway in setting policy. To be sure, unlike other major central banks, the PBOC isn't an independent institution, and reports to the State Council, China's cabinet led by Premier Li Qiang.

Ding Shuang, chief economist for Greater China and North Asia at Standard Chartered Plc, said

Pan will probably be a reliable executor of policies set by top leaders.

"Pan is an executor who can implement state policies in a smooth and low-risk way, which is also why the appointment is a comfort to markets because there won't be much surprises," said Ding. The new governor's biggest challenge will be how to deal with mounting pressure calling for monetary easing, while the policy space is narrowing for cutting interest rates and the amount of cash banks must keep in reserves, he said.

On the currency, Pan will have to deal with the "impossible triangle," said Ding. "On the one hand, China wants the yuan to internationalize, which means controls can't be too tight. But on the other hand, they don't want to see big swings in the exchange rate."



Fed poised to hike interest rates as markets expect inflation endgame

WASHINGTON

The Federal Reserve is expected to raise interest rates by a quarter of a percentage point on Wednesday, marking the 11th hike in the US central bank's past 12 policy meetings and possibly a last move in its aggressive battle to tame inflation.

The increase, anticipated by investors with nearly a 100% probability, would raise the benchmark overnight interest rate to the 5.25 percent-5.50 percent range. That would bring it to roughly the highest level since the approach to the 2007-2009 financial crisis and recession.

There's little sense a similar collapse is on the horizon. Far from it, the economy is proving more resilient to rising interest rates than expected, with ongoing growth and an unemployment rate that is currently pinned at a low 3.6 percent.

In assessing where policy may move next, in fact, the Fed will be balancing whether the economy remains too strong to return a still-elevated rate of inflation to the central bank's 2 percent target against evidence that a process of "disinflation" may be underway that is likely to continue even without any further rate increases.

After a rapid series of rate hikes over the last year, with the central bank moving in unusually large



The US Federal Reserve building is pictured in Washington

three-quarters-of-a-percentage-point steps at one point, policymakers say they are now making meeting-by-meeting judgments based on incoming data, an approach meant to keep their options open and one likely to be emphasized by Fed Chair Jerome Powell in a press conference shortly after the 2 p.m. EDT (1800 GMT) release of the policy statement.

A key question, said Steve Englander, head of GIO FX research and North America macro strategy at Standard Chartered, is whether the Fed "puts more emphasis on weaker-than-expected infla-

tion or stronger-than-expected activity in determining policy" moving forward.

NEARING THE END

The Fed will not update quarterly economic and interest rate projections at this week's meeting, though policymakers will have a chance to discuss quarterly bank survey data that has taken on heightened importance since a string of regional bank collapses earlier this year.

Policymakers' projections in June showed the Fed likely nearing the end of its hiking cycle, with a majority of them seeing the need for only one further quarter-percentage-

point increase beyond the expected hike on Wednesday.

Data since June, if anything, has lowered expectations that further rises in borrowing costs will be needed, with headline inflation data coming in weaker than expected, and information about producer prices and other aspects of the economy suggesting further moderation is developing. Indeed, as policymakers began their two-day meeting on Tuesday, the Conference Board reported US consumers' 12-month inflation expectations sank to the lowest level since November 2020.

New data on the Fed's preferred measure of inflation, the personal consumption expenditures price index, will be released on Friday. A Reuters poll showed economists expect the measure, stripped of volatile food and energy prices, to have increased at a 4.2 percent annual rate in June, which would be the lowest since September 2021.

That is a significant decline in a data point that has been stuck at around 4.6 percent since December. But it is still more than double the Fed's target, and officials including Powell have said they will not shift gears on policy until progress on inflation is sustained over several months and they are convinced the pace of price increases will return to 2 percent.

The Fed will have a larger-than-usual amount of data to assess before its next meeting on Sept. 19-20, some eight weeks away. The typical gap between meetings is six weeks. The longer span allows a full two months of information on jobs and inflation to accumulate, and in this case will also provide the first two of three reports on economic growth in the second quarter.

ECB eyes capital charges for more banks

LONDON

The European Central Bank is escalating its crackdown on leveraged finance by preparing to impose higher capital requirements on more lenders after doing so to Deutsche Bank AG and BNP Paribas SA this year, according to people familiar with the matter.

The watchdog is likely to apply so-called capital add-ons for 2024 to firms with smaller leveraged finance books if they don't address its concerns over risks posed by the business, said the people who asked to remain anonymous because the plans are private.

An ECB spokesman declined to comment. The people didn't name specific firms.

Under top bank oversight official Andrea Enria, the ECB is persisting in its effort to rein in the risky-but-profitable business of lending to highly-indebted companies. The campaign has riled European bank executives who contend that the regulator is putting them at a disadvantage to US lenders who dominate the area.

Supervisors generally raise the bar for capital to ensure banks have sufficient means to cope with potential losses. It can also deter executives from taking more risks because tougher requirements reduce the amount of equity that can be used to support growth or be paid out via dividends and buybacks.

The capital add-ons at Deutsche Bank and BNP Paribas were intended to be sufficient to gain the attention of management while not having a major effect on overall requirements, Bloomberg reported last year.

Both Deutsche Bank and BNP Paribas exceed their capital requirements. Deutsche Bank has since scaled back its leveraged finance business.

The ECB has said leveraged loan surcharges will be removed once the relevant banks address the issues it identified. In February, Enria cited "weaknesses in their risk appetite frameworks" and "excessive generation of highly leveraged loans." He didn't name any banks.

The market for leveraged finance has fallen sharply since the heights of 2020 and 2021. For example, the €64 billion (\$70.7 billion) of such debt issued in Europe this year so far – according to data compiled by Bloomberg – is similar to last year but roughly half the volumes over a similar period in 2021, when a low rate environment and central bank stimulus souped up the market for debt and dealmaking.

Deutsche Bank profit slides, investment banking slump

FRANKFURT

Deutsche Bank on Wednesday posted a 27 percent fall in second-quarter profit as investment banking revenue slumped and warned of the need for cost cuts even though higher interest rates fuelled gains at its retail division.

The German lender downgraded its outlook for the investment bank, saying it now expected revenues to be slightly lower in 2023, compared to a previous forecast for flat revenue, though it was slightly more optimistic for the broader bank's full-year revenue potential.

Shares in Deutsche Bank edged lower on Wednesday, down about 1 percent, after the report.

The figures underscore broader trends in global banking, with investment banks struggling as deals are paused, while higher interest rates are a boon to other divisions.

US banking giants this month reported lacklustre results for investment banking in the second quarter, although investors have been betting on revived dealmaking and initial public offerings as stock markets recover.

Deutsche CEO Christian Sewing in a memo to staff said "tough decisions" were needed on costs.

"We are operating in an environment with significantly rising prices, which is another reason why we must



maintain rigid discipline when it comes to our costs," he said.

The bank announced cuts to 800 mostly non-client facing roles in April and is also drawing up plans to cut 10 percent of its 17,000 German retail jobs over the next few years, Reuters reported last month.

Deutsche faced a rise in non-operating costs in the quarter, partly as a result of higher litigation and severance charges.

Investment banking
The bank's retail division became its biggest revenue generator during the quarter. Analysts expect the retail unit will also overtake the investment bank as the main revenue driver for the full year, overturning the investment bank's pole position over the previous three years. Investment banking revenue dropped 11 percent during the quarter, better than an expected 16 percent drop. A 25 percent increase in revenues at the corporate bank slightly beat expecta-

tions and the retail division's 11 percent rise came in as forecast.

Deutsche Bank set out in 2019 to reduce dependence on its volatile investment bank and rely instead on more stable businesses that serve companies and retail customers as a way to restore profitability.

Chief Financial Officer James von Moltke said the shift to the retail bank as the largest breadwinner was "significant" because the perception of the lender had been dominated over years by the investment bank, and Deutsche was becoming more balanced.

Net profit attributable to shareholders was 763 million euros (\$844.11 million), down from 1.046 billion euros a year earlier but better than analyst expectations for profit of around 571 million euros.

Provisions for bad loans nearly doubled from a year earlier to 401 million euros amid a softening in some sectors as the economy stumbles.

Despite the profit drop, the earnings marked the bank's 12th consecutive quarter of profit, a notable streak in the black after years of losses. Deutsche said on Tuesday it would undertake a 450 million euros share buyback this year, up from 300 million last year.

Deutsche, which ranks as one of the world's most systematically important banks, is vulnerable to a slowing economy, high inflation and regulatory issues that have plagued it over the years, according to analysts.

Last week, the US Federal Reserve said it had fined Deutsche and its US affiliates \$186 million for failing to sufficiently address money laundering control problems and other shortcomings previously flagged by the US central bank.

The Fed's fine contributed to the higher litigation costs, as did a \$75 million settlement with victims of Jeffrey Epstein who accused the bank of facilitating the late financier's sex trafficking.

BANKING&FINANCE

Investment banks warn investors of potential BoJ surprise

TOKYO

Investors are widely expecting the Bank of Japan to buck the global trend and keep monetary policy on hold on Friday, but a clutch of heavy-hitting investment banks is warning them to brace for a shock.

Most major central banks are coming towards the end of the historically rapid tightening cycles they unleashed in an effort to hose down inflation that erupted in the wake of Covid lockdowns, but the BoJ has largely held firm, happy to see Japan's relatively tame inflation pick up after decades in the freezer.

In a Bloomberg survey of 50 economists this month, 42 expected the central bank to opt for no change, maintaining its seven-year policy of buying bonds to depress yields, known as yield curve control, in an effort to ensure modest inflation sticks.

But previous adjustments to this policy have generated large shifts in markets in Japan and across the world, and some banks say it is wise to be ready this time around.

UBS economist Masamichi Adachi said he expected the BoJ to tweak the yield curve control policy, adding that "the majority may have misinterpreted" recent comments from BoJ governor Kazuo Ueda in which he signalled patience in achieving 2 per cent inflation.

If there was a change in the policy, markets should expect a push higher in Japanese government bond yields, a jump in the yen and a dent in the country's stocks, which had outperformed much of the rest of the world so far this year, the Swiss bank said.

Goldman Sachs, JPMorgan, Nomura, BNP Paribas and Morgan Stanley MUFG have also argued the BoJ will relax its grip on

the bond market. SMBC Nikko has even said there is a 50 per cent chance that the BoJ will abandon yield curve control altogether this week.

The future of Japan's ultra-loose monetary policy has been closely watched as inflation in Asia's most advanced economy has continued to rise even as the rate of consumer price increases has started to fall in the US and Europe. Headline inflation in Japan rose to 3.3 per cent in June, outpacing the US figure for the first time in eight years.

In the US, the Federal Reserve has ended new bond purchases and pushed its key rate up 5 percentage points since March 2022. It is likely to bump up rates once more, by 0.25 percentage points, this week, and then pause.

The European Central Bank has lifted rates from minus 0.5 per cent in July 2022 to 3.5 per cent. It is also expected to increase them

again this week and apply the brakes soon after. But the BoJ's base rate remains at minus 0.1 per cent, and it holds 10-year yields at zero per cent, tolerating just half a percentage point of movement on either side of that target.

Officials have led most investors to believe this will stay in place. In addition to Ueda, BoJ board member Seiji Adachi suggested last month that smoother market functioning since the last yield control tweak in December meant it was appropriate to keep the framework in place.

But UBS's Adachi said the central bank could argue that underlying inflation had strengthened, justifying a policy tweak to improve the functioning of the bond market. The BoJ can then still keep its other easing measures, such as negative interest rates, until it is more confident of sustainably achieving its 2 per cent inflation target.



Bank of Japan

WORLD

US judge blocks Biden's new border asylum restrictions

WASHINGTON

A US federal judge on Tuesday blocked President Joe Biden's new regulation restricting asylum access at the US-Mexico border, upending a key tenet of his plan to deter migration after COVID-era Title 42 restrictions ended in May.

California-based US District Judge Jon Tigar stayed the order for 14 days, leaving the restrictions in place for now. The Biden administration within hours appealed to the US 9th Circuit Court of Appeals.

Biden, a Democrat, took office in 2021 pledging to reverse many of the hardline policies of former president Donald Trump, a Republican, but has adopted some Trump-like border measures as record numbers of migrants have been caught crossing illegally.

The ruling followed a legal challenge by the American Civil Liberties Union (ACLU) and other groups, who revived

a 2018 case brought against similar asylum restrictions implemented by Trump that Tigar previously struck down.

Biden's new asylum regulation, which took effect when Title 42 ended on May 11, presumes most migrants are ineligible for asylum if they passed through other nations without seeking protection elsewhere first, or if they failed to use legal pathways for US entry.

The number of migrants caught crossing the border illegally plummeted in recent months after the new regulation went into place. Whether the trend will continue if the new asylum restrictions are blocked remains unclear.

In a 35-page ruling, Tigar - an appointee of former president Barack Obama - said US law explicitly states that crossing the border illegally should not be a bar to asylum.

Finding refuge in a third country, such as Belize, Mexico or Colombia, is "infeasible" due to limited processing



Migrants start walking north on their way to Mexico City from Tapachula, Chiapas state, Mexico, April 23, 2023. AP

capacity and other factors in those countries, he said. US law only permits limiting migrants' access to asylum if they pass through a country that "actually presents a safe option," he said.

The Biden administration argued that thousands of migrants per month can enter the US from abroad through new programs, such as one for certain migrants with US sponsors. But Tigar said those programs were not open to everyone and such moves were "irrelevant to the availability of asylum."

The Biden administration has told migrants at the border they can apply for a time to approach a legal crossing

via an app called CBP One. The administration opens 1,450 appointments per day to people in central and northern Mexico.

Tigar said evidence presented in the case "suggests that migrants waiting in Mexico are at serious risk of violence."

Reuters earlier this month found tens of thousands of people, including families with young children, waiting in dangerous Mexican border towns to snag a spot on the app. Humanitarian groups warned of deteriorating sanitary conditions at migrant camps.

"Each day the Biden administration prolongs the fight over its illegal ban, many

people fleeing persecution and seeking safe harbor for their families are instead left in grave danger," said Katrina Eiland, the ACLU attorney who argued the case.

US Homeland Security Secretary Alejandro Mayorkas defended the legality of the Biden asylum regulation, stressing in a statement that it remains in place for now pending an appeal.

"Do not believe the lies of smugglers," Mayorkas said. "Those who fail to use one of the many lawful pathways we have expanded will be presumed ineligible for asylum."

China to Japan: Stop playing with fire on Taiwan question

BEIJING

CHINA urges Japan to stop playing with fire on the Taiwan question, foreign ministry spokesperson Mao Ning said on Tuesday when responding to Taiwan-related remarks by a Japanese incumbent high-level official.

Mao said that Taiwan is China's territory and the Taiwan question is purely China's internal affair, which brooks no interference by any external force.

Mao said the remarks of the incumbent high-level official of Japan's defence department constitute blatant interference in China's internal affairs in disregard of the basic norms governing international relations and the principles set out in the four political documents between China and Japan and have a damaging effect on the political foundation of China-Japan relations.

China strongly disapproves of and firmly opposes this and has made serious demarches to Japan, Mao said.

For half a century, Japan exercised colonial rule over Taiwan and committed notorious crimes to the Chinese people, Mao said, adding that given the grave historical responsibilities Japan bears for those crimes, it is all the more important for Japan to act prudently and draw lessons from the history.

Mao stressed that the complete reunification of the motherland is the common aspiration of all the sons and daughters of the Chinese nation and an unstoppable historical trend.

"No one shall underestimate the strong resolve, will and capability of the Chinese people to defend the nation's sovereignty and territorial integrity," the spokesperson said.

"We urge Japan to stop playing with fire on the Taiwan question. Those who play with fire will eventually get burnt," Mao said.



Senior diplomat: China ready to enhance BRICS cooperation

JOHANNESBURG

CHINA supports South Africa in hosting the BRICS Summit and stands ready to work with South Africa and other BRICS partners to make the BRICS mechanism bigger and stronger, senior Chinese diplomat Wang Yi said on Tuesday.

Wang, director of the Office of the Foreign Affairs Commission of the Communist Party of China Central Committee, made the remarks when meeting with Khumbuzo Ntshavheni, minister in the Presidency of South Africa and the country's coordinator of BRICS National Security Advisers and High Representatives on National Security.

The BRICS mechanism is the most important cooperation platform for emerging markets and developing countries, and it is in line with the trend of the times and the aspirations of most countries, Wang said, adding that the BRICS mechanism also represents

the correct way forward.

He said that China firmly advocates multilateralism, actively promotes democracy in international relations, upholds the basic norms governing international relations, safeguards the legitimate rights and interests of developing countries, and promotes regional and world peace and stability.

China will, as always, support South Africa in safeguarding its national sovereignty, independence and national dignity, and is ready to strengthen high-level exchanges with South Africa, deepen inter-party exchanges, consolidate political mutual trust, and expand cooperation in fields including trade and poverty reduction, Wang said.

Noting that China supports South Africa in accelerating its industrial process and enhancing its capacity for independent development, Wang said that China encourages competent and reputable Chinese enterprises



Wang Yi (second from left), a member of the Political Bureau of the Communist Party of China Central Committee and director of the Office of the CPC Central Commission for Foreign Affairs, poses for a group photo with Khumbuzo Ntshavheni (center), minister in the Presidency of South Africa, Celso Luiz Nunes Amorim (first from right), chief adviser of the Presidency of Brazil, Nikolai Patrushev (first from left), secretary of the Security Council of Russia, and National Security Adviser of India Ajit Doval (second from right) at the 13th Meeting of BRICS National Security Advisers and High Representatives on National Security in Johannesburg, South Africa, on Tuesday. XINHUA

to invest in South Africa and hopes that the country will provide a sound and stable business environment for them.

China is ready to deepen cooperation with South Africa and other African countries, help African countries accelerate the realization of Agenda 2063, promote African integration, and inject new vitality into the building of a China-Africa community with a shared future, he added.

For her part, Ntshavheni said that South Africa highly appreciates China's commitment to deepening BRICS cooperation, and is willing to coordinate closely with China and other BRICS countries to ensure the success of the BRICS summit, so as to open up new prospects for BRICS cooperation.

South Africa firmly adheres to the one-China policy and is willing to keep close high-level exchanges with China, strengthen cooperation in economy, trade, investment, mineral processing and other fields, and push South Africa-China and Africa-China relations to a new level, said Ntshavheni. Xinhua

Africa asserting itself as one of poles of emerging multipolar world - Putin

MOSCOW

RUSSIAN President Vladimir Putin sent a welcoming address to participants and guests of the Russia-Africa Economic and Humanitarian Forum and noted the role of Africa as one of poles of the evolving multipolar world.

"Today, Africa is asserting itself more and more confidently as one of the poles of the emerging multipolar world. Progress is gaining momentum across a wide range of areas, including manufacturing, agriculture, transport infrastructure, fuel and energy, healthcare and education," the Russian leader said in the address posted on the Kremlin's website.

"Moscow supports the aspiration of African nations to secure socioeconomic stability and advancement," Putin noted. "It is important that over the past few years, cooperation between Russia and Africa has reached new heights. We intend to continue moving in this direction, working to boost trade and investment, deepen cooperation and work together to address such pressing issues as the fight against poverty, training modern workforce, ensuring food security and tackling climate change," the head of state said.

"We remain committed to assisting our African partners in every possible way to help them strengthen their national and cultural sovereignty, to play a more active role in resolving regional and global challenges," Putin stressed.



Agencies

Amid Ukraine conflict, India proactively worked to mitigate disruptions in food, commodity supply chains

NEW YORK

AMID the ongoing Ukraine conflict, India has proactively worked to mitigate disruptions in food and commodity supply chains by extending financial and food assistance to countries in need, including those in its neighbourhood, the country's permanent representative to the UN said.

Addressing a United Nations General Assembly's (UNGA) debate on Peacebuilding and Sustaining Peace, India's Permanent Representative to the United Nations, Ruchira Kamboj also said that India's USD 40 billion development projects with Global South reflect an unwavering commitment to a human-centric world. During the debate on Monday (local time) Kamboj reiterated Prime minister's call for reform of the UN.

"As Prime Minister Modi profoundly expressed at the UN, let us pledge to reform the global multilateral system to enhance its relevance, to improve its effectiveness, to make it the basis for a new type of human-centric globalization."

"With this deeply human-centric approach, India remains committed to being a steadfast ally and catalyst in all peacebuilding endeavors, Kamboj said.

India also extended congratulations to Croatia for their exceptional leadership of the Peacebuilding Commission this year.

Kamboj highlighted that India has always played a crucial role in peacekeeping and peacebuilding.

"Our nation has been a beacon of peace, rooted in Buddha's message of harmony and non-violence. As we gather here, we are

proud that over 6,000 of our brave personnel are deployed across 10 peacekeeping missions under the noble blue flag," she said.

"Sadly, 177 gallant Indian soldiers have made the ultimate sacrifice, the highest among all countries contributing troops and police to UN peacekeeping operations," the envoy said.

Stating that India is a beacon of peace rooted in non-violence, Kamboj said that the country stands proud with more than 6,000 security personnel deployed in 10 peacekeeping missions.

She added that the cumulative value of India's developmental projects with the Global South now exceeds USD 40 billion, encompassing soft loans, grants, and capacity-building training programs, most of which have been undertaken in the last decade.

India's Permanent Representative to UN also highlighted the India-UN Development Partnership Fund, established in 2017, as a testament to India's unwavering commitment to multilateralism and global welfare.

"This Fund reflects our vision of 'One Earth, one Family, one Future,' which also guides India's G20 Presidency," she said.

"In just five years, the Fund has supported 75 development projects in partnership with 56 developing countries, including 17 in Africa. These projects focus on South-owned, South-led, and demand-driven sustainable development initiatives," Kamboj said.

In the realm of peacebuilding, India has consistently played a constructive and substantial role through its extensive development partnerships with countries in the Global South.

ANI



CHINA recently issued an interim regulation on the management of generative artificial intelligence (AI) services.

The regulation, jointly launched by the Cyberspace Administration of China (CAC), the country's internet watchdog, and several other authorities, including the National Development and Reform Commission and the Ministry of Science and Technology and the Ministry of Education, will go into effect on Aug. 15 this year.

Generative AI is a technology capable of generating text, images, voices, videos, codes and other content based on algorithms, models and rules. It is a new type of AI system that generates original content through learning massive data sets, which is of great significance for people's well-being,

China issues new rules on generative AI

economic development, national security and strategic competition.

A CAC official said that the regulation aims at promoting the sound development of generative AI and its standard applications, safeguarding national security and social interests and protecting the legitimate rights and interests of citizens, legal entities and organizations.

The regulation puts forward a slew of measures to boost innovative development. It encourages innovative applications of generative AI technology in various industries and fields, healthy and positive content with the technology, optimization of applica-

tion scenarios and a sound ecology for the technology.

It also supports industrial organizations, enterprises, education and scientific research institutions, public cultural institutions and other relevant organizations to carry out collaboration on technological innovation, data resource construction, commercialization and risk prevention of generative AI.

The regulation encourages independent innovation in the algorithms, frameworks, chips and supporting software platforms of generative AI. It also calls for equal and mutually beneficial international cooperation

and exchanges on the technology, and supports participation in the formulation of international rules related to the technology. The booming of generative AI technology has created new opportunities for economic and social development, but has also brought problems such as the spreading of fake information, the infringement of personal information, data safety issues, as well as bias and discrimination.

Therefore, the new regulation requests generative AI service providers and users to obey laws and rules, and respect social morality and ethics.

national security or interests, harm national image, or incite secession. They must not promote terrorism, extremism, ethnic hatred or ethnic discrimination.

Spreading violence, obscenity, fake and harmful information, and other information prohibited by laws and regulations is also forbidden.

To address the possible risks of illegal collection and usage of personal information, as well as infringement of intellectual property rights (IPR), the regulation makes stipulations on respecting IPR and legitimate rights and interests, and improving the accuracy and reliability of AI-generated

content.

Services providers shall respect IPR and business ethics. They must not infringe upon the rights of portrait, reputation, honor or privacy, or the personal information of others.

According to the regulation, service providers also need to improve their disposal plans. It is expected to make generative AI services more transparent and prevent the spread of illegal content.

Compared to previous technologies, generative AI has many new features. Based on these features, the regulation better adapts its supervising models to suit innovative development, and encourages relevant departments to adopt more targeted management measures.

People's Daily

US keeps sponsoring Kiev's terrorist plans – Russian ambassador

WASHINGTON

THE US administration keeps sponsoring the Kiev government's terrorist plans, sending military aid that will cause only more deaths and suffering, Russian Ambassador to the United States Anatoly Antonov (pictured) said yesterday.



"The actions by Washington, which continues to pump its Ukrainian puppets with weapons, are beyond morality and common sense. The United States seeks to present itself as a selfless benefactor of Ukraine.

It hypocritically talks about 'helping' the republic. It manipulates public opinion, hiding the true goals of its policy," the Russian diplomat said in a statement, released by the embassy's official Telegram channel.

Commenting on US plans to deliver another package of military aid to Kiev worth \$400 million, Antonov continued: "The only thing the United States strives for is more human suffering and deaths.

One can be sure that missiles and munitions, paid for with billions of dollars from the pockets of American taxpayers, will ruin cities, litter fields with unexploded ammunitions, maim and mutilate."

"Having set foot on a path of war, Washington is unable to stop. Instead of taking a sober assessment of what is happening, local strategists are sponsoring the terrorist plans of the Kiev criminals. For example, to continue attacks on the Crimean bridge, which is not a military facility, because it has not been used to supply the Russian Armed Forces for a long time," he added.

"How many more American Bradleys must burn down for the US leadership to finally realize that attempts to defeat our country 'on the battlefield' will lead to only one thing - the inglorious defeat of Russophobes?"

The US administration announced on Tuesday that it would provide Ukraine with another package of military assistance worth \$400 million. It will include additional munitions for Patriot air defense systems, National Advanced Surface-to-Air Missile Systems (NASAMS) and High Mobility Artillery Rocket Systems (HIMARS), as well as 32 Stryker Armored Personnel Carriers, Tube-Launched, Optically-Tracked, Wire-Guided (TOW) missiles, Javelin and other anti-armor systems and rockets, Hydra-70 aircraft rockets, Hornet Unmanned Aerial Systems and over 28 million rounds of small arms ammunition and grenades.

Agencies

Harvard faces federal civil rights probe over legacy admissions

WASHINGTON

THE US Department of Education is investigating whether Harvard racially discriminates by favoring applicants with ties to donors and alumni in its admissions process, according to a letter from the agency.

The department's Office for Civil Rights opened the probe following a complaint filed earlier this month by three civil rights groups, who argued that Harvard's preference for "legacy" undergraduate applicants overwhelmingly benefits white students, in violation of a federal civil rights law.

Many colleges and universities use legacy admissions policies, but they have drawn renewed scrutiny since June, when the Supreme Court struck down race-conscious policies adopted by Harvard College and the University of North Carolina to ensure more non-white students are admitted.

Applicants with legacy or donor ties to Harvard College, the undergraduate school of Harvard University, are nearly 70 percent white, and six to seven times more likely to be admitted than regular applicants, according to the complaint.

Those statistics were calculated from Harvard admissions data that became public as a result of the case that the Supreme Court decided in June. The Education Department is expected to collect more current data in the course of its investigation.

A Harvard spokesperson said the Cambridge, Massachusetts-based Ivy League school is reviewing aspects of its admissions policies to ensure it can continue admitting a diverse student body following the Supreme Court's decision.

"Harvard remains dedicated to ... redoubling our efforts to encourage students from many different backgrounds to apply for admission," the Harvard spokesperson, Nicole Rura, said in a statement.

The Education Department through a spokesperson confirmed it had an open investigation under Title VI of the Civil Rights Act of 1964, which bars race discrimination for programs receiving federal funds. The agency had no further comment.

Wesleyan University and the University of Minnesota's Twin Cities campus announced they would stop using legacy admissions in July, following a handful of other US higher education institutions that have ended them in recent years.

"Simply put, Harvard is on the wrong side of history," said Oren Sellstrom, the litigation director of Lawyers for Civil Rights, the Boston-based group representing the civil rights groups who prompted the Education Department investigation.

Agencies

Africa's performing art festival delivers beauty of cultural diversity

KIGALI

Ubumuntu Arts Festival, Africa's performing event, just concluded Sunday with artists from about a dozen countries in Kigali, the capital of Rwanda.

The three-day event at the Kigali Genocide Memorial site's amphitheater showcased rich cultural heritage. The event drew artists and emerging talent from across the continent and beyond to showcase the power of art in fostering social change.

The festival, the ninth edition with the theme "Believe: Faith Over Fear," featured curated theatre, music and contemporary dance performances, uniting people from diverse backgrounds.

Among the highlights was the Ballet de Barcelona, Anderson Carvalho dance and choreograph group based in Amsterdam, the Netherlands, with their performance "From the Ashes I Rise."

The collaborative masterpiece blends Spanish and Rwandan artistry to celebrate the beauty of cultural diversity. Mashirika Performing Arts and Media Company, a leading theatre company in Rwanda, staged the performance "Generation 25," which portrays what it looks like to be born after Rwanda's 1994 genocide against Tutsi, and how to connect with what you haven't experienced.

Revelers had the opportunity to experience art with powerful ideas, stirring deep emotions while challenging conventional thinking. MindLeaps Rwanda staged a performance dubbed Unseen, in which technical skill dances matched active participation.

"The performances were so amazing; I am excited to be here," said a reveler from Tanzania who gave her name as Efrance only. "I enjoy songs, poems from different traditions and cultures. It's my second time being here, so inspiring."

For Anderson Carvalho, a choreographer from Brazil but working in Amsterdam, this was his second time at the Ubumuntu Arts Festival in Kigali. "It has been a great experience for me," Carvalho told Xinhua.

"Ubumuntu Arts Festival is very important for the art community because it brings everyone together in unity. We can come together, we can talk, we can heal, we can share, giving us our own voices. It has a huge impact on the art community."

Carvalho believes that with the festival, countries come together to celebrate art and humanity, which he says is one of the most beautiful things that has been happening.



"Art is for everyone so it is a very important and strong tool for social transformation, for communities getting together and helping each other to develop, to evolve, to heal and to be," he said.

Hope Azeda, the artistic director of Mashirika Performing Arts and Media Company, and the brain behind the festival, said the focus of this year's festival was to push for a conversation about overcoming fear, following the COVID-19 pandemic which triggered a lot of fear and uncertainty which hindered people's progress and creativity.

"The most impressive thing for me in this year's festival has been the amount of

growth in terms of productions, in terms of artists' engagement in values of humanity because this festival is about arts and humanity," she told Xinhua.

"I am seeing the moral courage of artists trying to embrace the aspect of humanity regardless of the kind of hard situation they are going through or the recovery from COVID-19 which badly hit artists ... that courage to deal with daring situations." She is glad that the festival has grown in terms of participation and trust.

"Our tagline was faith over fear and it was beautiful to see all this coming through with performances and helping artists and the audience," she added.

The performances were preceded by a cultural diplomacy conference, which aimed to enhance the exchange of ideas, art, information and language, as well as the various aspects of culture between nations and people.

First held in 2015, the festival is held annually following the last week of the 100 days of commemorating the 1994 genocide against the Tutsi.

Xinhua

Most G20 members back RBI's views on crypto

NEW DELHI

A majority of G20 members are now in sync with the view of India's central bank that cryptocurrencies could pose huge risks to the stability of the financial system, people aware of the development said adding that these countries may work to institutionalise an internationally-accepted regulatory framework for crypto-assets while allowing individual jurisdictions to impose stricter regulations beyond that minimum threshold, even a complete ban.

The initial enthusiasm shown by some countries with regard to cryptocurrencies has now waned as most of them have realised the macroeconomic risks and other challenges associated with them, at least three persons with direct knowledge of the matter said requesting anonymity, sharing insights from and details of discussions at the third meeting of the G20 Finance Ministers and Central Bank Governors (FMCBG) held last week in Gandhinagar.

"Many countries are also concerned about the recent collapse of crypto exchanges and risks of cryptos being used for drug trafficking, terror funding and money laundering," one of them said. In November 2022, FTX, the second largest cryptocurrency exchange of the world collapsed, affecting over 1 million investors.

Cryptocurrencies have financial and macroeconomic risks that will be appropriately evaluated by experts along with their recommendations to mitigate them before the G20 will finally consider the matter, a second person said. Crypto-related issues are being analysed by the International Monetary Fund (IMF) and the Financial Stability Board (FSB) which will submit a "syn-



Finance Minister Nirmala Sitharaman and Governor of Reserve Bank of India Shaktikanta Das at the end of the G20 Finance Ministers, Central Bank Governors and Finance & Central Bank Deputies meetings, in Gandhinagar on July 18. (AFP)

thesis paper" on this matter later this year, he added. The synthesis approach will cover two broad aspects - crypto regulations and financial stability.

There is a marked shift in the thinking of several countries vis-à-vis cryptocurrencies, the first person said. "Now most of them concur with RBI's [Reserve Bank of India] concerns related to financial and other risks associated with cryptos. The third G20 FMCBG meeting did discuss this matter in great detail," he said.

The matter found mention in the outcome document and chair summary of the third G20 FMCBG meeting on July 18: "We look forward to receiving the IMF-FSB Synthesis Paper, including a Roadmap, before the Leaders' Summit in September 2023, to support a coordinated and comprehensive policy and regulatory framework taking into account the full range of risks, and risks specific to the emerging market and developing economies (EMDEs) and ongoing global implementation of FATF standards to address money laundering and terrorism financing risks."

According to the people mentioned above, two latest reports on cryptocurrencies placed before the G20 FMCBG in its July meeting - one by FSB and the other by the Bank for International Settlements (BIS) - underscored the need to evolve a robust regulatory mechanism that would also address macroeconomic risks.

At the meeting, members endorsed FSB's high-level recommendations for the regulation, supervision and oversight of crypto-assets activities, the first person said. "It did not go into risks associated with crypto-assets," he said.

The recommendations "do not comprehensively cover all specific risk categories related to crypto-asset activities, such as: AML/CFT [anti money laundering/combating the financial terrorism]; data privacy; cyber security; consumer and investor protection; market integrity; competition policy; taxation; monetary policy; monetary sovereignty and other macroeconomic concerns," FSB said.

The G20 FMCBG also welcomed the BIS report on "The Crypto Ecosystem: Key Elements and Risks" that reviews key elements of the crypto ecosystem, assesses its structural flaws and points out risks that it poses. The report concludes that "crypto has so far failed to harness innovation to the benefit of society" and "crypto's inherent structural flaws make it unsuitable to play a significant role in the monetary system".

"Crypto remains largely self-referential and does not finance real economic activity. It suffers from inherent shortcomings related to stability and efficiency, as well as accountability and integrity. These structural flaws result from the underlying economics of incentives rather than technological limitations," the BIS report added.

While the Reserve Bank of India (RBI) has already voiced its concerns over the adverse effect of cryptocurrencies on the Indian economy, the Union government thinks that any unilateral ban or regulation will be ineffective because of the borderless nature of cryptocurrencies, and that international collaboration is needed to prevent regulatory arbitrage.

Hindustan Times

NSA Doval, top Russian official discuss India-Russia cooperation on security, economy

JOHANNESBURG

NATIONAL Security Advisor Ajit Doval on Tuesday, held a working meeting with the Secretary of the Security Council of the Russian Federation Nikolai Patrushev and discussed the cooperation between two countries in the field of security and economy, the Russian embassy in India said in a statement.

The meeting was held in Johannesburg, South Africa on the sidelines of a meeting of representatives from BRICS countries. During the meeting, both sides held detailed discussions on Russian-Indian cooperation on security issues as well as interaction in the field of the economy.

Earlier in the day, NSA Doval (pictured) met top Chinese diplomat Wang Yi on the sidelines of the BRICS meeting in South Africa and the two sides agreed that India-China bilateral relationship is significant not only for the two countries but also for the region and the world.

During the meeting, NSA Doval conveyed that the situation along the Line of Actual Control (LAC) in the Western Sector of the India-China boundary since 2020 had eroded strategic trust and the public and political basis of the relationship, according to a statement by the Ministry of External Affairs.

On July 24, Doval participated in the 'Friends of BRICS' meeting in Johannesburg and according to sources, he highlighted that the gravity of cyber risks will increase exponentially with the advent of disruptive technologies such as Artificial Intelligence, Big Data and Internet of Things.

During the meeting, NSA Doval also highlighted the need for collective efforts to deal with challenges emanating from cybersecurity.

He pointed out the linkages between cyber criminals and terrorists including the use of cyber space for financing, money laundering, radicalizing, lone wolf attacks, recruitment and secured communications, the sources said.

The NSA also held several bilaterals with his counterparts from BRICS and 'Friends of BRICS' countries.

BRICS is a grouping of Brazil, Russia, India, China and South Africa.

ANI



THE 31st International University Sports Federation (FISU) Summer World University Games is about to be held in Chengdu, southwest China's Sichuan province on July 28. The beautiful city is ready to open its arms to welcome athletes from across the world.

In the Chengdu FISU World University Games Village, banners showing the official motto for the Games - "Chengdu Makes Dreams Come True" - is seen everywhere.

As the "home" for athletes attending the event in Chengdu, the FISU World University Games

Chengdu ready to hold successful FISU Summer World University Games

Village is one of the areas that provide the longest hours of services and support. Covering about 800,000 square meters, the village consists of 10 apartments, two cafeterias, delegation service center, polyclinic, fitness center, basketball courts, swimming pool and other support facilities. It is set to accommodate 11,000 people and will offer accommodation, catering, fitness, commercial and cultural services for delegations.

A comfortable living envi-

ronment is very important for athletes. The rooms of the apartments in the FISU World University Games Village are equipped with all types of home appliances, and every one of them comes with an independent bathroom. What surround the buildings are trees and grass.

According to Feng Ming, deputy manager of the media center of the FISU World University Games Village, the apartments in the village were transformed from university dormitories based on

FISU standards. Feng is confident that the apartments will be comfortable for athletes.

Apart from a sound living environment, the village also offers great catering services. It is reported that the main course menus in the cafeterias of the village are on weekly rotation, which will meet the demand of delegation members from different countries and regions.

Zhu Bin, commercial recreation and fitness manager of the village told People's Daily that the

village has a 2,000-square meter fitness center that provides power, cardio-pulmonary and other training services.

Besides, there are nutritional management, rehabilitation and sport psychology experts at the fitness center, Zhu said.

During the event, 150 medical workers will be on duty at the polyclinic in the FISU World University Games Village, providing around-the-clock emergency and transferring services.

The FISU Summer World Uni-

versity Games is believed to be an opportunity to present the culture of host cities. Themed galas, Chinese intangible cultural heritage experience activities and art exhibitions will be held every day in the village during the event, to demonstrate the unique charms of Sichuan province to athletes and other delegation members.

At the Chengdu FISU World University Games Village, green traveling and intelligent lifestyle technologies are widely applied. Apart from smart coffee ma-

chines that are seen everywhere in the village, there are nine other intelligent services and products provided, including intelligent snack machines, 3D scanners, and cooling vests.

"This is the main venue for the basketball events of the 31st FISU Summer World University Games. The men's and women's finals will be held here. All of our volunteers are ready," said Chang Le, deputy manager for human resource and volunteer management at the basketball arena of Chengdu's Phoenix Hill Sports Park.

People's Daily



FC Saint Eloi Lupopo Striker, Tanzanian George Mpole.

Mpole aims to make impact in Linafoot new season

By Correspondent Nassir Nchimbi

THE Democratic Republic of the Congo (DRC)'s FC Saint Eloi Lupopo striker, George Mpole, is determined to do well in Linafoot Ligue 1 when the top-flight's 2023/24 season begins on August 23.

The Linafoot's organizers called the top flight off in the middle of the previous season due to a shortage of funds for footing the costs.

To attract sponsors, the Congolese Association Football Federation (FE-COFA) made public part of the formula for the national championship in its call for tenders for the sponsorship of the tournament.

The federation however declared afterwards that it was not the accepted formula.

The Tanzanian goal-getter has already joined his outfit in its preparations for the next season with FC Saint Eloi Lupopo confirming he will stay in DR Congo for the upcoming season as the striker plans to make sure he gets enough playing time.

The former forward for Mainland Tanzania's NBC Premier League outfit, Geita Gold FC, was linked with a move to the top-flight big gun, Yanga, but such a move was hardly fulfilled as talks between the parties stalled.

"Last season there were two challenges for me, the first one is I couldn't play in CAF Confederation Cup because I already played for Geita Gold FC (in the tournament's preliminary round)," the footballer said.

The attacker revealed: "The second issue was the league was cancelled, so, I found myself not doing what I expected- playing soccer."

"I know our team is competitive, they are also eagerly waiting to see what I will do because when I was introduced, my teammates were happy

due to the record of 17 goals I scored for Geita Gold FC," Mpole pointed out. Despite Linafoot being a tough league, Mpole said that he does not know what kind of league the Congolese top flight is.

The goal-getter noted he only has learning experience of the show-down through his teammates and the way he saw them play in the previous season's CAF Confederation Cup.

"Before returning to the team, I used my relaxing time to train to keep myself in better shape, this will help me a lot in preparing for the next season that will kick off next month," he said.

The management committee of the National Premier Football League made public the schedule for the first leg of the next edition of the Linafoot League.

The participating clubs classified into two groups are now fixed on their meetings.

In Group A, the rivalry will be launched at the Dominique Diur Stadium in Kolwezi on August 23 where AS Simba will host TP Mazembe for the first day.

Twenty-four hours later, DC Motema Pembe and AC Kuya will face each other in Kinshasa on the first day of Group B encounters.

The shock of Group A will come on the third day at the Joseph Kabila Kibange Stadium, which will host the clash pitting FC Saint Eloi Lupopo against TP Mazembe on October 7.

The encounter, popularly known as 'Lushois derby', will bring together the country's football big guns which battled it out in the previous season's Africa inter-club competitions.

On the last day of Linafoot's first leg, FC Renaissance du Congo will face AS Vita Club in Kinshasa on November 5.

Kenya U-19 cricketers bounce back in 2023 ICC U-19 Cricket World Cup Africa Qualifiers

By Guardian Reporter

KENYA'S U-19 cricket team has bounced back in the 2023 ICC U-19 Men's World Cup Africa Qualifiers with a four-wicket victory over Sierra Leone at Dar es Salaam Gymkhana Club (DGC) ground on Tuesday.

It was the first win for Kenya U-19 cricketers that had shared a point with neighbours, Tanzania U-19 team- also the tournament hosts- in the opening match that was abandoned because of a downpour.

The Tuesday clash saw Sierra Leone U-19 cricketers being skittled for 139 runs in 46.5 overs once they opted to bat first having won the toss, setting up a modest 140-run target for Kenya U-19 squad.

The batting squad owed much to batting exploits staged by skipper John Bangura to its ability to end the innings with an encouraging triple-digit total.

Bangura, one of the West African nation team's cricketers with experience in continental showpieces, was one run short of a half-century in what turned out to be the best innings.

Sierra Leone U-19 cricketers had earlier shown intent on amassing a bigger total, having got off to an impressive start.

Opener Alusine Turay put good knocks to show and notched 25 runs, pushing his team to 39 runs after 11.2 overs which saw the performer make his way back once his wicket was claimed by Kenya U-19 team's Hitendra Sanghani.

There was a slight wobble brought about by early dismissals of fellow opener, Raymond Coker, and Ibrahim Kpaka that came at number four, as Kenya U-19's bowling unit sought to weaken the opponents' batting resolve.

The other top-order cricketer Emmanuel Mansaray that came in at number three somewhat improved the batting team's figures with his 12 runs.

Kenya U-19 team's bowling unit threatened to compound woes with an early dismissal of middle-order performer, Eric Musa Turay, also the wicket-keeper, as the player made his way back with one run.

Another middle-order cricketer, George Sesay, sought to bring stability having scored 18 runs, nailing a four in his stint.



Kenya U-19 cricket team's skipper Vishil Patel (R), and his Tanzania U-19 side's counterpart Johnson Nyambo (2nd R) chat with match umpires, Peter Makumbi (L), and Claus Schumacher before the start of the 2023 ICC U-19 Men's World Cup Africa Qualifiers' clash between the two teams held at University of Dar es Salaam (UDSM) venue last weekend. The duel was abandoned as a result of rain. PHOTO: COURTESY OF TANZANIA CRICKET ASSOCIATION

The remainder of the Sierra Leone U-19 squad's batting unit could not withstand the opponents' challenge, making their way back in quick succession.

Aliya Kamara, one of the victims of the early exit during the closing stages, ended three runs short of a two-digit figure as the cricketer's efforts to boost his team's total were curtailed by Kenya U-Captain Patel was the most impressive member of the Kenya U-19's bowling unit, given the performer ended his stint with 4-31 and a 3.10 economy rate.

With the modest target of 140 runs in their sight, Kenya U-19 cricketers chased the score in earnest and went on to post 141/6 in 40.2 overs to end victorious.

Opener Brian Likavu led the chase with impressive batting which had the player end his innings with 40 runs which included two fours.

Fellow top-order cricketer, Stian Smith, had made certain of Kenya U-19 cricketers' quest for comprehensive victory having notched 37 runs not out, nailing two fours along the way.

There were moreover two-

digit scores registered by top-order cricketers, Raj Pankhaniya and Darsh Panchani, which also turned out to be worthy displays. Pankhaniya made his way back with 13 runs, and Panchani chipped in with 14 runs.

Even though other performers, Hitendra Sanghani, Yash Gohil, and Vaibhav Naresh did not last long at the crease, their fellow cricketers' resoluteness had already assured the batting side of the victory.

Much as George Sesay and James Bangura posted two wickets apiece for Sierra Leone U-19, their efforts could not prevent Kenya U-19's cricketers from getting down to a successful chase.

Kenya has come into the event with bragging rights as Division Two Africa champions and will, without doubt, be dark horses to qualify from Dar es Salaam.

The squad will bank on, among other cricketers, the dangerous spinning duo of Aarnav Patel and Vishil Patel, who recently earned a debut senior cap at the Continent Cup- T20 Africa Cup that took place in Nairobi last June.

The duo will be vicious whenever they bowl in tandem as they shared 20 wickets between them in Abuja.

Kenya borrowed a leaf from Nigeria's training notes and camped at the Omtex ICWC Cricket Institute, too, for a fortnight.

"We cannot thank Cricket Kenya enough for the opportunity to take us to India. The boys have learned new things and trained at one of the best facilities in the world with the best coaches in the sub-continent."

"After training at home for two months, this is exactly what we needed to wrap up our preparations. We will certainly now be with a competitive mindset," Kenya's coach Josephat Irungu revealed.

The winner of the African event will join regional qualifiers from Asia (Nepal), East Asia Pacific (New Zealand), Europe, and America's representatives, as well as the 11 Full Member cricket nations that automatically qualified for the 15th edition in Sri Lanka, which will be hosting a third junior Cricket World Cup after riveting events in 2000 and 2006

Bronny James, son of LeBron, in stable condition after cardiac arrest at USC basketball practice

BY GREG BEACHAM

BRONNY James, the oldest son of NBA superstar LeBron James, was hospitalized in stable condition on Tuesday, a day after going into cardiac arrest while participating in a practice at the University of Southern California, a family spokesman said.

The spokesman said medical staff treated the 18-year-old James on site at USC's Galen Center after he went into cardiac arrest on Monday morning. He was transported to a hospital, where he was in stable condition Tuesday after leaving the intensive care unit.

"We ask for respect and privacy for the James family and we will update media when there is more information," the spokesman said. "LeBron and (his wife) Savannah wish to publicly send their deepest thanks and appreciation to the USC medical and athletic staff

for their incredible work and dedication to the safety of their athletes."

USC spokesman Jeremy Pepper declined a request from The Associated Press for comment or additional details, citing student privacy concerns. The AP also left a message seeking comment from the Los Angeles County Fire Department.

A representative for USC outside the Galen Center on Tuesday said the school would not have a briefing or issue a statement about James' health scare.

Bronny James announced in May that he would play college basketball for the Trojans, whose campus is less than two miles from the downtown arena of his father's Los Angeles Lakers. USC's basketball team is holding offseason practices in preparation for a two-week European tour next month.

His father is the leading

scorer in NBA history and a four-time champion, but Bronny James is an elite talent in his own right, establishing himself as one of the nation's top point guard recruits before he chose the Trojans late in the commitment cycle.

Buffalo Bills safety Damar Hamlin, who suffered cardiac arrest during an NFL game last season, tweeted his support: "Prayers for Bronny & The James Family as well (prayer emoji) here for you guys just like you have been for me my entire process."

Sports figures across the world also sent messages of support. Jayson Tatum, Trae Young and Donovan Mitchell were among many NBA stars tweeting prayers for James, while former Lakers forward Metta Sandiford-Artest wrote: "Prayers for Bronny. What a great kid. Come back stronger young fella. Get better and feel better." AP

Bronny James was stricken just over a year after USC freshman 7-footer Vincent Iwuchukwu collapsed during a practice. Iwuchukwu not only survived but returned to play for the Trojans in the second half of the season.

Dr. Sameer Amin, a cardiologist and the chief medical officer at L.A. Care Health Plan, is not treating Bronny James, but he says the teenager's move out of intensive care is encouraging.

"It's a really positive sign that they didn't sustain too much brain damage or any brain damage, or any major heart damage in the setting of their heart stopping," Amin said. "Usually we see that when somebody's heart gets restarted very quickly after it stops. Also, in young people, you tend to get these bounce-backs a lot faster. It's a really positive outcome that he's already out of the ICU." AP

Musician urges girls to value entrepreneurship

By Guardian Correspondent

TANZANIAN musician, Gift Starnford, has called on girls to join institutions that will help them improve their lives.

Gift, popularly known as 'Gigy Money', is currently an ambassador for a betting company WinPrincess.

The singer issued her plea in Dar es Salaam on Tuesday during the launch of new customer care numbers that WinPrincess customers will use to get the firm's services free of charge.

The artist, now flourishing in the Bongo Flava genre, was adamant that the girls should hardly be contented with staying idle.

"I advise girls not to be left behind, they should join this company that is leading in providing jobs and changing the lives of many young people in this country," 'Gigy Money' disclosed.

The WinPrincess ambassador said that she has managed to change her life economically through the company's betting games as well as owning a valuable car that she never thought of using.

WinPrincess Customer Care Center Manager, Naomi Rapha-



Tanzanian artist Gift Starnford, popularly known as Gigy Money, now serves as an ambassador for a betting company WinPrincess.

el, said she was happy to launch the firm's new numbers that every Tanzanian will have time to call for free.

"We have launched these numbers to improve our services, including helping every Tanzanian get our services easily," Naomi stated.

Gigy Money is a popular Tanzanian singer and internet personality. She was, two years ago, one of the contestants of season 2 of a reality show, known as

'Wife Material', organized by Kenyan comedian Eric Omondi.

The singer has released several singles, some of which are quite popular in Tanzania's music circles.

She featured several musicians in some of the songs, which include 'Papa', 'Mimina', and 'Usinibusue'.

The musician, also an award-winning best video vixen, recently premiered her new song titled 'Penzi'.

Australia 'on a mission' at World Cup after concussion setbacks

BRISBANE

AUSTRALIA coach Tony Gustavsson insisted yesterday it was simply bad luck that two players were concussed in separate "high-intensity" training incidents on the eve of their Women's World Cup clash with Nigeria, and praised his team for how they responded.

The Matildas were already without the injured Sam Kerr for the match in Brisbane today and now fellow forward Mary Fowler -- who replaced the Chelsea star in their opening game -- is also unavailable.

With Kyah Simon still recovering from a knee injury sustained in October, Arsenal's Caitlin Foord is their only recognised striker.

Along with Fowler, defender Aivi Luik, who was a substitute in their 1-0 win against Ireland last week, also suffered a head knock in training and has been ruled out.

"It was a completely normal training, two days out you always have high-intensity," said Gustavsson, who refused to say how the incidents unfolded. "Everything was good, we were just unlucky unfortunately, two head knocks. We didn't do anything different than normal.

"The players kept going ... they are on a mission, and just focused on what they can control so credit to them in yesterday's training on how they responded to it."

Gustavsson had no update on Kerr's calf injury, saying only that she would be re-assessed after the Nigeria game.

"We want to wait until the last minute to see where she's at in terms of availability," he added, referring to their final Group B match, against Canada on July 31 in Melbourne.

His options against Nigeria appear to now be starting Foord up front with Emily van Egmond or Tameka Yallop, who both usually play in midfield.

Australia have three points and victory would ensure they progress to the last 16 from Group B. Nigeria and Canada have one point each, with Ireland yet to get off the mark.

- Quality -

Nigeria coach Randy Waldrum warned a depleted Australia still have plenty of "weapons" and it would not change how they approached the game or give them an advantage.

"I don't think it really changes our tactics and what we are trying to do. They obviously still have a lot of weapons that can hurt you," said the American. "We know the strength of their team, I know a lot of their players well from when I was coaching in the (American) NWSL, I know their quality.

AFP

US to do 'whatever it takes' in World Cup final rematch

WELLINGTON

VLATKO Andonovski said his United States team will do "whatever it takes" when they face the Netherlands at the Women's World Cup today in a re-run of the 2019 final.

The Americans won 2-0 in 2019 to retain their crown and now meet the Dutch again in the biggest game of the group stages in Australia and New Zealand.

Both teams won their opening game at this World Cup and will do battle in Wellington in the fight for the top spot in Group E -- and with it possibly an easier match in the last 16.

The clash is a 33,000 sell-out and will give a good indication of how far both sides can go this time.

"For us, it's just a very important game in the group stage and we will do whatever it takes," Andonovski said on Wednesday, refusing to call it another "final".

The United States began their bid for an unprecedented third World Cup crown in a row with a 3-0 win over Vietnam. The Netherlands beat another debutant in Portugal, 1-0, but were more comfortable than the scoreline suggested.

Andonovski's side had 26 shots at the Vietnamese goal, but with just seven on target and three goals to show for it, the coach wants them to be more ruthless.

"We've spent time looking into it in different ways," he said of what they had been doing to improve in front of goal. "On the pitch in training, but also reviewing videos, talking with individual players and helping them with their approach."

The Americans still have veterans of the 2015 and 2019 winning squads, including Alex Morgan and Megan Rapinoe, but they have complemented that with 14 World Cup newcomers.

Midfielder Rose Lavelle, who scored the second goal in the 2019 final and is set to make her 90th appearance for the US, has been impressed by the youngsters.

"We have 14 players new to a World Cup, but they are 14 really, really freaking good players, so I have so much confidence and pride stepping onto the field with them," said the 28-year-old.

The Netherlands are not quite the force they were, having lost Sarina Wiegman as coach and missing star striker Vivianne Miedema, who is recovering from a serious knee injury. AFP

Japan on brink of Women's World Cup last 16 after Costa Rica stroll

DUNEDIN

JAPAN all but booked their place in the Women's World Cup last 16 as forwards Hikaru Naomoto and Aoba Fujino scored twice in three minutes in a 2-0 win over Costa Rica on Wednesday.

A sparse crowd of 6,992 spectators saw the match in Dunedin, the lowest attendance so far at the tournament in Australia and New Zealand.

Japan's passage into the knock-out stages from Group C will be confirmed later if Spain beat or draw with Zambia, who the Japanese hammered 5-0 in their opening game.

The 2011 world champions Japan sit top of the group with a perfect six points and have yet to concede a goal.

Spain will surely join them when they face Zambia, the lowest-ranked team at the World Cup, later Wednesday.

"We did what we needed to do and we did it well," said Japan coach Futoshi Ikeda, whose side face the Spaniards in their final group game.

"Some of the players are at a World Cup for the first time but they are really energetic and that makes me so happy.

"The team is overall working as a unit... the atmosphere is good, the energy is good, the staff also bring positive vibes, and I think that is helping the team too."

Costa Rica, well beaten 3-0 by Spain, were floored again by a devastating first-half spell from the Japanese who grabbed two rapid-fire goals.

Outclassed Costa Rica's tournament is realistically already over.

Substitute Gloria



Japan's midfielder Aoba Fujino (C) celebrates scoring against Costa Rica at the Women's World Cup in Dunedin on Wednesday. Agencies

Villalobos managed their one and only shot on target so far at this World Cup with nine minutes left.

Japan took the lead through Naomoto on 25 minutes and they made it 2-0 when they again sliced through Costa Rica's shaky defence moments later.

The 19-year-old Fujino turned her marker, dribbled into the penalty area and powered her shot inside the near post.

The margin of victory would have been much wider were it not for fine saves by Costa Rica goalkeeper Daniela Solera, who had another busy night between the posts but should also have done better with both goals.

The shot-stopper was badly shaken with 25 minutes left after a mid-air collision

with Japan replacement Riko Ueki when both players went for a cross.

With their final pool match against Spain to come on Monday, Japan's seven goals so far is a record for them in World Cup group stages.

Meanwhile, Philippines head coach Alen Stajcic said the Women's World Cup debutants faced a "monumental" task to beat Norway and squeeze into the tournament's knock-out stages.

Ranked 46th in the world, the Philippines blew Group A wide open with a shock 1-0 win over co-hosts New Zealand on Tuesday.

Sarina Bolden scored the winning header in Wellington to claim her country's first goal at a Women's World Cup -- which also sealed the Philip-

pin's maiden victory at either a men's or women's finals.

The side can reach the last 16 by beating Norway on Sunday, the same day New Zealand face Switzerland. Stajcic said his team, who bounced back after losing their opening game to the Swiss, had to quickly shift focus to their final pool game.

"The job is not done," he said. "It's very important we switch back into competition mode and think what we have to do in the last game to try and squeeze out of this group."

Stajcic said the Philippines face a tough assignment against 1995 world champions Norway, who have 2018 Ballon d'Or winner Ada Hegerberg in their squad.

"That's such a monumental task, especially when it's our third game in just over a week,

so we have to recover physically and from the emotion," he said.

The Philippines have shot up the rankings since the Australian took charge in late 2021, qualifying for the World Cup for the first time by reaching the semi-finals of the Women's Asian Cup early last year.

Stajcic said this wealth of tournament experience would be an asset as they prepared to play the Norwegians, who have yet to win at this World Cup, losing to New Zealand then drawing with the Swiss.

"The players know the drill. There has been quite a lot of tournament experience in the last 18 months," he said.

"I think we have seen a lot of maturity and growth in the way they carry themselves off the field, let alone on it."

AFP

Declan Rice wants to be judged on trophies he wins with Gunners

LOS ANGELES

MIDFIELDER Declan Rice says he wants to be judged on the trophies he wins after his £100m move to Arsenal.

He captained West Ham to their first silverware in 43 years when they won the Europa Conference League last term.

Arsenal were second last season behind Manchester City, despite leading for most of the Premier League campaign.

When asked what his aim was in joining the Gunners, the 24-year-old, whose deal could rise to £105m with add-ons, was clear: "To win trophies."

He added: "That is why the players we have are here."

This summer the Gunners have also signed forward Kai Havertz joined from Chelsea in a £65m deal and defender Jurrien Timber from Ajax for £34m.

England international Rice, who signed earlier this month, added: "You only get one career and at the end you want to be determined by how

many trophies you have won.

"I know this squad is so hungry to win stuff. We are young and hungry and have a lot of energy. Off the back of last season, they will have learned a lot so this year, with all the competitions we are going into, there is one aim and that is to win, not just to take part."

Premier League champions City withdrew from trying to buy Rice after they had a £90m offer turned down, while German champions Bayern Munich also expressed an interest.

And Manchester United and Rice's former club Chelsea -- he was released by the west Londoners from their academy at 14 -- both cast admiring glances in his direction without coming up with a concrete offer.

But Rice's mind was already made up and the vision outlined by manager Mikel Arteta sold the club to him.

"It was a feeling I had, a real good feeling in my gut," he said. "I have only been here 10 days but it

feels like that choice has paid off already.

"Individually, there are things I want to add to my game. I want to improve, to get better and learn different things. I feel Mikel can bring the best out of me."

Arsenal will return to the Champions League for the first time since the 2016-17 season, a competition in which they have not progressed past the last 16 since 2010.

"It is going to be the best," said Rice. "It is the pinnacle in football."

"Not many players get to play in the Champions League. Getting that chance this year to put on a shirt and to hear that anthem will be so special.

"In football, you only get one opportunity to do great things and join great clubs. That is what the case was with Arsenal.

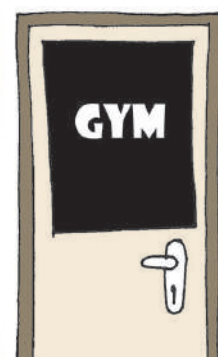
"I feel like it is a club that deserves to be in the Champions League and deserves to have the big nights - I can't wait to experience it."

BBC



Gwiji by David Chikoko

DON'T BE FAT & UGLY, JUST BE UGLY



SPORT

Japan on brink of Women's World Cup last 16 after Costa Rica stroll

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5 **TO NIGHT @ 9:00**

EATV THURSDAY

11:00 DADAZ
12:00 KIPENGA XTRA
13:00 Movie
13:55 Dondoo za Michezo
14:00 Movie
14:30 Ujenzi (r)
15:00 Funguka
15:30 Ubongo Kids
16:00 Zote Kuntu
16:55 Dondoo za Michezo
17:00 SSELECT
17:55 Kurasa
18:00 Kall Za Wana
18:30 #HASHTAG
19:00 EATV SAA 1
20:00 DADAZ (r)
21:00 TOP 10
21:30 Zote Kuntu
23:00 Kurasa
23:05 EATV SAA 1

TOP 10
It is a list of the hottest Bongo Flava music videos that are loved by the viewers

east africa RADIO

05:00 Supa Breakfast
09:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
19:00 Kipenga
21:00 The Cruise

88.1FM
DAR ES SALAAM

Mwape says Zambia has improved despite loss to Spain

LUSAKA

ZAMBIA women's football squad's head coach Bruce Mwape feels his side improved on Wednesday despite their 5-0 loss to Spain in a Women's World Cup Group C clash that eliminated the Copper Queens from the competition.

Zambia had a game to come against Costa Rica slated for Monday but cannot advance to the round of 16 having lost both their matches 5-0 to Japan and now the Spanish.

Despite the comprehensive nature of the latest defeat in Auckland, Mwape feels there were signs of improvement from his side.

"Our performance was not all that bad, despite losing by a big margin," he told reporters. "Looking at the last game (against Japan) and today, there has been an improvement."

The coach disclosed: "We just made a few mistakes in the first half where we did not start well and allowed two goals."

"In the second half towards the end, that's where we also made some mistakes, but the game overall was better than against Japan."

Mwape felt Spain was able to capitalize by isolating his squad's defenders.

"In one-against-one situations, they took advantage as they could eliminate our defenders. Playing the best teams in the world is not easy, but we have learned a lot," he noted.

"Especially when it comes to offensive play, we have seen how our opponents are holding onto possession of the ball and the tactics they are using."

"Going forward we will improve on those tactics we have," the coach said.

Zambia have a chance to leave their debut World Cup with their heads held high against the Costa Ricans, who lost their opening two games 3-0 to Spain and 2-0 to Japan.

AGENCIES

Tanzania U-19 cricketers prolong woes in 2023 ICC U-19 WC Africa Qualifiers



Tanzania U-19 cricket team's skipper, Johnson Nyambo (2nd L), and wicketkeeper Acrey Pascal (2nd R), field against Uganda U-19 team when the two teams locked horns in a 2023 ICC U-19 Men's World Cup Africa Qualifiers tie played in Dar es Salaam yesterday. Uganda U-19 cricketers won by three wickets. PHOTO: COURTESY OF TANZANIA CRICKET ASSOCIATION

By Guardian Reporter

TANZANIA'S U-19 cricketers have put their qualification for the 2024 U-19 Men's Cricket World Cup in jeopardy following their three-wicket loss to Uganda in the 2023 ICC U-19 Men's World Cup Africa Qualifiers' tie played at Dar es Salaam Gymkhana Club (DGC) ground yesterday.

It was the second successive loss for the tournament host that had opened its campaign on the wrong foot after conceding a 106-run loss to Namibia U-19 cricketers a day before.

In yesterday's clash, which was a low-scoring affair, woe-filled batting by Tanzania U-19's cricketers was once again in view as they were bowled out for paltry 48 runs in 25.5 overs once they went in to bat first.

Tanzania U-19's openers Hamza Ally and Acrey Pascal failed to deal Uganda U-19 bowling unit's challenge, experiencing a brief stay that

lasted 10 overs.

Both could not return with two-digit figures, given Ally was six runs short of the two digits and his fellow opener had a shorter stint, leaving the crease with one run.

Baraka Robert, coming in at number three, sought to keep the opponents' bowling unit in check with several solid knocks which had the cricketer chipping in with 10 runs.

Uganda U-19 side's bowling unit kept on piling pressure on Tanzania U-19 with the quick dismissal of three cricketers, Johnson Nyambo, Shaikh Basha, and Karim Kisetu, all of whom also could not chip in with two-digit figures.

There was some hope on

the batting team's chance to notch a better total, given promising player Augustine Mwamele took the crease and notched 13 runs.

There was little the rest of the batting team's players could do to improve the score, given the opponents continued to torment the former with quick dismissals.

A total of 13 extra runs given away by Uganda U-19 cricketers somewhat boosted the Tanzania U-19 squad's total.

Joseph Baguma led the Uganda U-19 side's bowling attack impressively as he took six wickets for 15 runs in 8.5 overs.

He was ably assisted by fellow bowler Sowobi Yunus as the latter registered three

wickets leaking seven runs in five overs.

In his eight-over spell, Baguma executed 43 dot balls and ended with a 1.70 economy rate. Yunus's bowling stint ended with the cricketer executing 24 dot balls and notching the 1.40 economy rate.

Needing 49 runs to come out with a victory, the Uganda U-19 cricket team hardly wasted time in the chase having amassed 49/7 in 17.4 overs.

The opening batting duo of Olipa Gerald and Ronald Omara confidently lead the chase with convincing two-digit scores, Gerald notched 14 runs and Omara ended with 15 runs.

Tanzania U-19 side's Ally ended his bowling stint with

three wickets in his effort to prevent Uganda U-19 cricketers from reaching the target but could not fulfill his plan.

The winner of the African event will join regional qualifiers from Asia (Nepal), East Asia Pacific (New Zealand), Europe, and America's representatives as well as the 11 Full Member cricket nations that automatically qualified for the 15th edition slated to be played in Sri Lanka, which will be hosting a third junior Cricket World Cup after riveting events in 2000 and 2006.

Tanzania U-19 cricketers were on the verge of qualifying for the previous global showpiece, hosted by West Indies in 2022, after dictating the pace in the Africa Division One Qualifiers that took place in October 2021 in Kigali, Rwanda.

Unfortunately, the Tanzania U-19 cricketers were pipped to that lone berth by Uganda on net run rate (NRR) after the latter bowled the former out for 51 runs in 26.5 overs when they met on the final day of the qualifiers and proceeded to chase down the target within 11 overs to boost their NRR to 2.128.

The trio of Uganda, Namibia, and Tanzania finished with the same number of points as Uganda emerged winners with a superior NRR.

Amazingly, Tanzania ended third in the regional tournament as the Namibians beat Nigeria in a rain-curtailed match played at Gahanga Cricket Stadium.

Makata appointed as Pamba Jiji FC head coach

By Correspondent Nassir Nchimbi

PAMBA Jiji FC has appointed Mbwana Makata as the club's new head coach to lead the team's squad in the 2023/24 Championship League.

Mbwana will lead the club's technical bench along with assistant coach and compatriot, Renatus Shija, after taking the reins left by Kenyan tactician, Yusuph Chippo.

The new coaches were introduced in front of the press by Mwanza Regional Commissioner, Amos Makalla, who appealed to the coaches to use their tactical awareness and experience to end the team's absence from the Mainland Premier League which spans more than 20 years.

Without making clear the contract duration for the newly appointed coach, Makalla disclosed the management has renamed the club that was earlier known as Pamba SC.

The Mwanza-based team will be known as Pamba Jiji FC operating under the supervision of the Mwanza City

Council.

Makalla, Pamba Jiji FC's patron, said the region's leadership will continue to closely monitor the progress of Pamba Jiji FC to restore the spirit of football lovers and fans in Mwanza.

"We wanted to change the name completely to either Mwanza United or Mwanza FC but, considering that Pamba is a team with history and the Pamba board (the club's financier several years ago) lives in the hearts of the people, it will be called Pamba Jiji FC from today," he said.

The Mwanza RC pointed out: "At the same time, we have started to build our squad by bringing in this coach who has the experience of Top flight football with Alliance, Polisi Tanzania, and Ruvu Shooting in the Premier League."

"We believe he will use his experience to bring Pamba back to the Premier League," he added.

Makalla as well requested Pamba Jiji FC leadership to complete the improvement of the squad including rop-



Mbwana Makata

set goals.

He insisted: "I know there are people who have such a behaviour, I ask Makata to work independently."

"The regional officials will come with my squad, you ought to focus on your decisions to promote this team," Makalla stated.

Coach Makata said that he recognizes the presence of competition in the Championship League brought about by experienced clubs relegated from the Premier League including Ruvu Shooting.

The gaffer moreover promised to use his experience to bring the club back to the Premier League.

Makata was adamant he realizes that Pamba Jiji FC's followers are eager to see their team play in the premier league, so they should plan to quench the followers' thirst from next season.

Mwanza's Mayor Sima Constantine noted the council's leadership will cooperate with the coach and technical bench to achieve the goal of promoting Pamba Jiji FC to the Premier League.

ing in players, improving the technical bench, and entering the camp as of August to prepare for the new season.

He went as far as criticizing the behaviour shown by some leaders that have a pen-

chant for interfering with the decisions made by the team's coaches.

The Mwanza RC further called on the coaches to make decisions without external intervention to achieve the

Flexibles by David Chikoko

WHAT'S THAT BEAUTIFUL HAIR STYLE YOU ARE WEARING

CORN ROWS?

WE CALL IT 'TWENDE KILIONI' OR 'UTII WA RHODA'

