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TAHA sets up UK bureau to strengthen market reach

By Guardian Correspondent, Arusha

THE Tanzania Horticultural Association (TAHA) has launched a new office in the UK, within the Tanzanian High Commission in London.

Dr Jacqueline Mkindi, the TAHA CEO referred to this initiative at the 18th annual general meeting here yesterday, noting that the move is a significant step in expanding the country's horticultural export industry.

Setting up a dedicated liaison facility follows the late October 2024 deal where eight Tanzanian exporters secured agreements to deliver 960 metric tonnes of fruits and vegetables to Britain, estimated at \$2.8m annually.

This accord was the mainstay of the Horticultural Exports Accelerator Programme (HEAP) to enhance Tanzania's global presence, eyeing the UK market firstly.

The CEO was appreciative that the office facilitated new opportunities for growers of fruits, vegetables and spices to connect with buyers, improving market access and fostering stronger ties between local exporters and buyers in the UK and elsewhere.

"This office will be key in advancing our mission to expand Tanzanian horticultural



There are ample openings particularly for spices like vanilla, which could find new markets in places like India, Dubai and China

exports to new markets," she said, underlining that it highlights the importance of public-private sector collaboration in securing global market access.

Local exporters will benefit from its strategic location where consultant Maarten Boeye will be at hand to oversee logistics and market linkages.

The key focus is the UK while seeking to expand into markets such as Belgium, the Netherlands, India and the Gulf countries, she stated.

The HEAP initiative is supported by the UK government and strategic partners like Palladium Impact, which runs the UK-Tanzania Green Growth Facility, with Boeye expressed excitement about the potential opportunities.

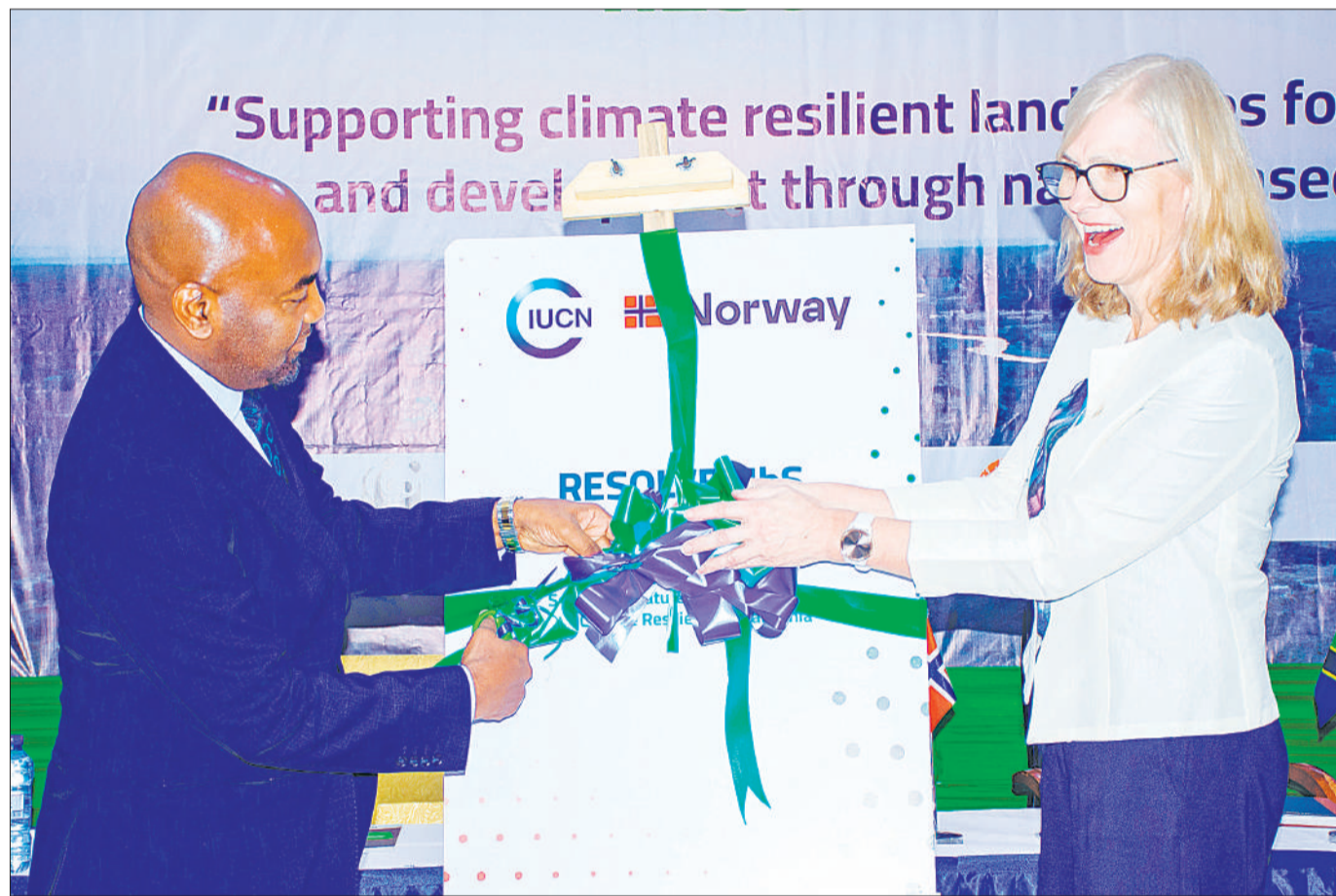
There are ample openings particularly for spices like vanilla, which could find new markets in places like India, Dubai and China, he stated.

TAHA is also participating in the European Fruit Logistica 2025 trade fair in Berlin with a 24-person delegation, showcasing Tanzanian horticultural products, including avocados, ginger, bitter gourds, and French beans.

This event provides an important platform for Tanzanian exporters to explore

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PM: Stronger economy right way to navigate donor issues



Hamad Masauni, Minister of State in the Vice President's Office (Union and the Environment), cuts the ribbon in Dodoma city yesterday to launch a project the International Union for Conservation of Nature (IUCN) is implementing as part of a strategy to mitigate the impact of climate change. The organisation, which is engaged in nature conservation and sustainable use of natural resources, was founded in 1948 and has become the global authority on the status of the natural world and the measures needed to safeguard it. Right is Norway's Ambassador to Tanzania, Tone Tinnes. Photo: Correspondent Paul Mabeja

Govt launches climate resilience project meant to restore water sources, forests

By Guardian Reporter, Dodoma

THE government has launched a project for scaling-up nature-based solutions (NbS) for climate change resilience for maintenance of water sources, forests and areas used for intensive agriculture

Hamad Yusuf Masauni, Union and Environment state minister in the Vice President's Office (VPO) said at the launch here yesterday that the International Union for Conservation of Nature (IUCN) will oversee the project, slated for Iringa and Morogoro regions in the first phase.

The launch event was paired with closing a workshop on the nexus between agriculture and climate change, where the minister said that integrating nature-based solutions into climate policies and



...acutely aware that this vital sector is particularly vulnerable to the impacts of climate change

practices is vital.

The NbS project is aligned with national priorities offering practical solutions, a contribution enhancing resilience of vital ecosystems, he said, affirming that VPO is working to support policies and programmes promoting sustainable agriculture, addressing pressing challenges of climate change.

The government is working closely with stakeholders to mobilize resources, strengthen capacities and drive impactful change, looking forward to successful implementation of the September 2023 MoU.

It was geared to enhance climate related collaboration between Norway and Tanzania through a renewed bilateral

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"Tanzania is rich in resources, and we must work together to maximize their potential, building a strong domestic economy capable of sustaining essential services through our national budget"

By Guardian Reporter

TANZANIA needs to fortify its economy internally in order to reduce reliance on foreign aid and mitigate the impact in cases where aid is suspended, the government has declared.

Prime Minister Kassim Majaliwa made this affirmation in the direct question and answer session in the National Assembly yesterday, responding to George Mwenisongole (Mbozi).

The MP sought to know government preparedness in the light of current shifts in United States foreign policy, worried that the changes could affect the implementation of national policies in sectors such as education, health and the wider economy.

He was referring to projects funded by the United States Agency for International Development (USAID) in particular, much of whose work is being wound up.



Policy changes in developed countries have an impact on developing nations, including Tanzania. We must still adhere to agreements as initially set forth

The premier acknowledged that Tanzania must concentrate on strengthening its own strategies to avoid dependency on aid from developed nations.

"Tanzania is rich in resources, and we must work together to maximize their potential, building a strong domestic economy capable of sustaining essential services through our national budget," he stated.

The country must bolster its plans and ensure the national budget can support critical sectors such as health, education, and water, he emphasized.

He said that the US decision to suspend aid should be a wake-up call for Tanzania and Africa as a whole to solidify economic foundations to enhance resilience, "should other nations make similar decisions in the future."

He underscored the need for self-reliance while reaffirming the government's commitment to honour foreign agreements and treaties.

"Policy changes in developed countries have an impact on developing nations, including Tanzania. We must still adhere to agreements as initially set forth," he added.

Improved agriculture: Norway hands 3.4bn/-

It pointed at policies and programmes such as the Agriculture Growth Corridors and setting up the Presidential Agriculture Advisory Council

By Polycarp Machira, Dodoma

NORWAY and Tanzania have signed a three year project (2025-2027) seeking to foster inclusive economic growth and improve food security.

David Silinde, the Agriculture deputy

minister said at the signing ceremony that the project is geared at reducing poverty, enhancing coordination and promoting agriculture commercialisation.

The project is valued at \$1,348,466 (3.4bn/-), signed with the Agriculture Transformation Office (ATO), a newly

created department in the ministry coordinating major agro-sector outlays and initiatives.

The Norwegian support is geared at addressing agricultural regulatory barriers, attracting private sector investment and scaling up the Agriculture Growth Corridors of Tanzania (SAGCOT) model to the rest of the country during the life of the project.

Enhanced coordination, improved smallholder agriculture and the promotion of inclusive markets, trade and finance are critical components of the pro-

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partnership, he said, expressing gratitude to the Norwegian embassy and cooperation agency for bringing the project to fruition.

Noting that agriculture remains the backbone of the economy, providing livelihoods for a majority of the people and ensuring national food security, he said the government is "acutely aware that this vital sector is particularly vulnerable to the impacts of climate change."

Rising temperatures, erratic rainfall, prolonged droughts and other extreme weather events pose significant threats to agriculture pro-

ductivity, ecosystems and rural livelihoods, he said.

The workshop illuminated several key takeaways such as the urgent need to integrate climate-smart agricultural practices that enhance productivity while reducing greenhouse gas emissions, he said.

He also spoke of the importance of advancing research, innovation and technology transfer to enable farmers adapt to changing climatic conditions.

He stressed the critical role of community engagement, gender inclusion and equitable resource distribution in achieving sustainable agricultural development.

Improved agriculture: Norway hands 3.4bn/-

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ject, he said. It similarly seeks to improve investment environments and support the role of farmer organizations and cooperatives, particularly in empowering women and youth in the agri-food sector, he said.

The project stems from a memorandum of understanding (MoU) signed in February 2024 that emphasizes cooperation in food security and agriculture.

It also focuses on facilitating private sector investments and improving access to financial services for small and medium-sized food sector enterprises, he elaborated.

It is expected to enhance local smallholder farmers' access to affordable finance and market opportunities, contributing to the "build-

ing a better tomorrow" programme seeking out youth and women to develop gainful occupations in the agriculture sector, he elaborated.

Creating sustainable, market-led solutions boosting food security, trade and economic growth for farmers and communities is emphasised, with Norway acknowledging that progress has been made in creating an enabling environment for agricultural transformation.

It pointed at policies and programmes such as the Agriculture Growth Corridors and setting up the Presidential Agriculture Advisory Council.

Tone Tinnes, the resident Norwegian ambassador, reiterated the importance of the partnership, underlining bilateral cooperation on food security and climate matters.

TAHA sets up UK bureau to strengthen market reach

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new market opportunities across Europe, Asia and Africa, reducing dependency on traditional markets, the CEO noted.

The fair is expected to address logistical challenges, like occasional Red Sea supply chain disruptions,

seeking to diversify market routes and strengthening supply chain management.

The HEAP programme is tied to plans to reach \$2bn export value by 2030, equipping local producers with the tools to meet international market requirements and leverage free trade agreements, she added.

US, Tanzania set for major military trainings to support peace keeping

By Guardian Reporter

THE United States and Tanzania are set to enhance their military and security cooperation with two major joint training exercises designed to bolster regional security and peacekeeping efforts.

According to a statement availed to the media yesterday by the US Embassy, the exercises—Justified Accord 2025 and Cutlass Express—are pivotal in reinforcing Tanzania's peacekeeping capabilities and its leadership in maritime security, while deepening the longstanding partnership between the two nations.

The advisory stated that from February 10 to 22, Tanga port and Msata military training base will see temporary increase in military aircraft and naval activities as US and Tanzanian forces conduct joint exercises. Local communities in the vicinity can expect to witness enhanced military presence; part of the nations' shared commitment to regional security.

For over 25 years, the US and Tanzania have worked hand-in-hand to combat terrorism, ensure territorial integrity, and support international peacekeeping missions.

The collaboration is highlighted by the Professional Military Education (PME) provided to Tanzania Peoples Defence Forces (TPDF) officers, strengthening both countries' military capabilities while fostering mutual trust and understanding.

The upcoming training exercises will focus on enhancing both land and maritime security across Africa.

The Cutlass Express maritime exercise, one of the key programmes, will take place in Dar es Salaam and Tanga, bringing together over 15 countries, including US and Tanzanian forces.

The exercise aims to enhance maritime domain awareness, focus-

ing on modern maritime interdiction techniques, legal searches and the integration of the US SEAVISION maritime awareness system.

Cutlass Express will help participating forces improve their coordination in tackling maritime security challenges, such as piracy, illegal fishing, and unregulated maritime activities.

As part of the Djibouti Code of Conduct, Tanzania continues to lead efforts in promoting a safe, secure, and stable Indian Ocean maritime environment.

The exercise exemplifies the growing security cooperation between the US and Tanzania and their joint determination to protect vital maritime routes.

Simultaneously, the Justified Accord 2025 exercise will be held at the Msata military training base, focusing on peace support operations training. The exercise provides critical training in counter-improvised explosive device (C-IED) tactics, medical evacuations, gender protection in peace operations and the use of both manned and unmanned aerial vehicles.

As Tanzania plays a key role in United Nations peacekeeping missions, particularly in the Democratic Republic of Congo and the Central African Republic, Justified Accord 2025 ensures that Tanzanian forces remain prepared for complex peace operations.

For the first time, the exercise will include a Special Forces curriculum, tailored specifically for Tanzanian Special Forces. The new component aims to further strengthen the capacity of Tanzanian military personnel in high-stakes environments and enhance the overall security collaboration between the two nations.

It stated that the US-Tanzania security cooperation remains strong and vital to ensuring peace and stability across the region.



Prime Minister Kassim Majaliwa pictured in the National Assembly in Dodoma city yesterday fielding questions from the floor during the routine weekly (Thursdays) hour-long direct Q-&A session. Photo: PMO

Don't estimate tax rates without visiting premises, officers urged

By Guardian Correspondent, Singida

COMMISSIONER General of Tanzania Revenue Authority (TRA), Yusuph Mwenda, has urged the authority's staff to refrain from estimating taxes from their offices.

He explained that such practices often lead to complaints from businesspeople who are sometimes allocated tax rates that do not reflect their actual operations.

Speaking recently to businesspeople in Singida Region, Mwenda emphasised the importance of fair tax payment based on each business's financial capacity.

He stressed that it is vital to ob-

serve operations firsthand to assess taxes accurately.

"This is tax assessment period. Managers, don't stay in your offices; visit taxpayers, assess their businesses, and charge taxes based on the scale of their operations," he said.

Mwenda said that TRA would ensure fairness by ensuring everyone pays taxes according to their capacity. He also instructed that any unregistered businesses be added to the tax database so they can begin paying taxes as required by law.

"Fairness in tax payment should also extend to issuing receipts. This should not be restricted to Singida

Region but should apply across all regions whenever a person buys or sells goods," he added.

The commissioner also emphasised the need for cooperation between TRA staff and businesspeople, noting that both parties rely on each other for revenue collection. "TRA and businesspeople are not enemies. We depend on you, and you depend on us. If you don't do business, what taxes would we collect?" he stated.

Mwenda further instructed Singida TRA regional manager, Josephat Mwaipaja, to arrange a meeting to educate NGOs and institutions on tax procedures to support national

development.

He also directed the manager to review past tax debts owed by businesses that have struggled with TRA system in filing their returns.

Earlier, Chairperson of Singida business community, Florian Mallya, requested TRA to consider waiving five-year-old tax debts owed by businesspeople.

Mallya also urged TRA to broaden tax base by including all businesspeople in the tax net, rather than relying on the same few each year. He suggested that TRA collaborate with village and sub-village leaders to identify all business operators.



American tourists (L-R) Cyrus Johnson, Nan Gallina and Germaine Welden in jovial mood earlier this week while in "Maasai" traditional attire during a visit to a village in Ngorongoro Conservation Area to familiarise themselves with Maasai culture. They had earlier toured Tarangire National Park and the Ngorongoro Crater. Photo: Correspondent James Lanka

KAMPALA

MASTERCARD has announced the opening of its first office in Uganda, marking a significant milestone in its expansion across East Africa.

This strategic move underscores Mastercard's commitment to fostering financial inclusion and accelerating digital transformation in the region.

With Uganda's economy projected to grow at 6.2 percent by 2025, the country is well-positioned for sustained expansion. Mastercard's new physical presence in Kampala will enable deeper collaboration with

Mastercard office in Uganda to elevate financial inclusion

local stakeholders to deliver tailored solutions that meet the unique needs of Ugandan consumers and businesses, contributing to this growth.

Mastercard's efforts align with the government's Digital Uganda Vision, a transformative initiative aimed at harnessing digital technologies for national development. As part of this commitment, Mastercard and the Ministry of ICT and National Guidance have signed a Memorandum of Understanding to promote the

adoption of digital solutions that enhance government services and drive financial inclusion.

In compliance with the National Payment Systems Act 2020, Mastercard was granted Payment System Operator (PSO) Licence last year by the Bank of Uganda. This licence allows Mastercard to provide essential services such as settlement and clearing operations within Uganda, positioning the company as a key player in domestic payment system operations.

AU banks on partners to dismantle graft in Africa

By Correspondent Marc Nkwame, Arusha

THE African Union Advisory Board against Corruption (AUABC) remains determined to tackle corruption and recover stolen assets despite facing significant challenges, particularly from high-ranking officials.

This was stated by the outgoing chairperson of the AUABC, Seynabou Ndiaye Diakhate, during the opening of the 48th ordinary session of the board, held at the Arusha International Conference Centre. Diakhate acknowledged that the battle against corruption faced obstacles but emphasised that cooperation with international partners such as the African Development Bank, the German International Development Agency (GIZ), and the United Nations Office on Drugs and Crime (UNODC) had improved over the years.

A key development in the fight against corruption is the African Union's (AU) recent ascension to the Group of 20 (G20), the world's twenty largest economies. This move has strengthened cooperation on anti-corruption efforts, particularly through the anti-corruption working group.

The African continent suffers an annual loss of around \$88.6 billion, largely due to corruption, illicit financial flows, and economic criminal activities, as highlighted in a recent United Nations report. These challenges have hindered both individual countries and the continent's overall economic growth. The AUABC has established a common Africa position on asset recovery, which outlines measures for identifying and recovering stolen assets. The success of this initiative was demonstrated recently when the United States and the Nigerian government reached an agreement to repatriate approximately \$52.9 million in forfeited corruption proceeds. This was part of the U.S. Department of Justice's Kleptocracy Asset Recovery Initiative.

The AUABC's ordinary sessions offer a platform for high-level discussions and strategic planning to improve anti-corruption efforts in Africa. During the 48th ordinary session, Diakhate discussed the board's work and its focus on strengthening legal frameworks across Africa to combat corruption. The board is working to empower the 55 member states to develop robust legal regimes to fight graft, particularly in high-ranking government positions.

During the meeting, delegates emphasised the far-reaching negative effects of corruption, noting that it extends beyond financial loss and leads to the erosion of public trust. This corrosion harms stability, democracy, and the rule of law. Corruption has become a significant barrier to progress, exacerbated by geopolitical divides that hinder cooperation. Additionally, economic hardships, including the rising cost of living, have deepened inequality and increased the risks of corruption in both the public and private sectors.

The delegates underscored that Africa's wealth and resources are often diverted into the hands of a few, leaving the majority of the population struggling with poverty. This phenomenon has earned Africa the label of a "rich continent with poor citizens." The AUABC continues to advocate for measures that ensure African resources are used for the benefit of its people, rather than being siphoned off by corrupt individuals.



Mohamed Mchengerwa (in scarf), Minister of State in the President's Office (Regional Administration and Local Governments), seated in a pre-school classroom at Bahi English Medium School in Bahi District, Dodoma Region, yesterday shortly after officially receiving 18 classrooms worth over 300m/- built by the UK Government through Shule Bora Project. Photo: Correspondent Thobias Mwanakatwe

Minister wants municipalities to act on incomplete projects

By Guardian Reporter, Dodoma

MINISTER of State in the President's Office (Regional Administration and Local Government) Mohammed Mchengerwa has directed municipal directors nationwide to ensure completion of all projects for which government funds have already been disbursed.

Mchengerwa made the statement recently in Dodoma while closing a workshop on National e-Procurement System of Tanzania (NeST) organised by the Public Procurement Regulatory Authority (PPRA).

He pointed out that many local government authorities have yet to

complete projects despite receiving full funding from the government, saying this prevents citizens from accessing essential services.

"There are councils where school or health facility buildings remain incomplete despite the government already having disbursed the funds. I direct all directors to complete these projects so that citizens can benefit from the services," he said.

He reminded local authorities that this is an election year and urged them to complete all government-assigned projects in their areas.

Speaking on NeST system, Mchengerwa instructed PPRA to develop special training programmes for system users

to address complaints that have arisen across the country.

"PPRA should organize more training programmes for users to address various challenges that have emerged within the NeST public procurement system," he said.

The minister also highlighted the challenges, including some local government authorities failing to use the system and violating legal requirements.

"The Public Procurement Act No. 10 of 2023 mandates all public procurement institutions to use this system to manage procurement and tenders. Therefore, every council must comply with this legal requirement," he said.

Another issue Mchengerwa raised was the failure of councils to allocate 30 percent of their procurement budgets for special groups, namely people with disabilities, youth and women.

"All public procurement institutions are legally required to allocate 30 percent of their procurement budgets to special groups. I urge all public institutions to comply with this requirement," he urged.

Denis Simba, PPRA director general, explained that the purpose of the workshop was to provide training on NeST system to members of parliament, council directors and assistant regional administrative secretaries.

Committee wants measures as bad debts chock agriculture input fund

By Guardian Reporter, Dodoma

THE government has been advised to put in place strategies to ensure that all individuals who owe Agricultural Inputs Trust Fund (AGITF) settle their debts or write off non-repayable loans in accordance with financial regulations.

The move follows the findings of the Parliamentary Committee on Industry, Trade, Agriculture, and Livestock, which discovered that loan repayments for 2021/22 - 2024/25 were unsatisfactory due to the presence of long-term bad loans.

While presenting the committee's annual report on the implementation of its tasks yesterday, the committee's chairman, Deodatus Mwanyika, said the fund faces various challenges, including budget constraints, bad loans, and the inability to cover the costs of audits and monitoring of borrowers.

"These challenges contribute to delays in the availability of inputs. The Parliament resolves that the government should put in place strategies to ensure all those indebted to AGITF pay their debts. The government should ensure that AGITF establishes a system for providing affordable loans that farmers can manage," he said.

Earlier, he clarified that since the fund was established, 3,985 loans worth 94.7bn/- have been disbursed, including loans for tractors, which account for more than 51 percent of all loans.

Furthermore, he said that by December 2024, 1,546 applications worth 21.3bn/- had been received.

"The committee identified various challenges facing the Agricultural Inputs Fund, including high volume of bad long-term loans, delays in funding from the Treasury, shortage of staff, and the distance between borrowers and lenders, which increases audit and monitoring costs," he said.

He advised the government to ensure that the fund is strengthened and its performance improved by

implementing strategies to collect bad loans, including writing off non-performing and long-term loans.

Additionally, he noted that the government's goal of empowering smallholder farmers, especially the youth and women, is being achieved by enabling them to access affordable loans that will increase their income and improve their lives, ultimately contributing more to the country's agricultural sector.

Speaking about the irrigation sector in agriculture, he said that they have identified its minimal contribution to the sector due to delays in funding from the Treasury for the construction of irrigation infrastructure.

"The small number of irrigation specialists at the district level and the low awareness among farmers about paying for irrigation services are challenges hindering productivity and leading to low agricultural output," he said.

He said that parliament resolves that the government conduct a thorough analysis to identify all projects related to dam construction and irrigation agriculture, ensuring that their implementation brings maximum benefit to the critical agriculture sector.

He explained that due to the large number of projects and budget constraints, the government should prioritise projects and allocate a budget for their implementation.

"The government should continue to increase and provide timely funding for the construction of irrigation infrastructure to boost production. Additionally, the government should put in place good systems that will enable farmers to pay service fees on time," he said.

The government should continue to increase and provide timely funding for the construction of irrigation infrastructure to boost production



Joyce Mapunjo (2nd-L), Chairperson of Public Service Social Security Fund's board of trustees, presents a tablet to Ilala zone manager Fatma Kassim at the fund's workers' council meeting in Singida municipality yesterday. Left is PSSF director general Abdul-Razak Badru. Photo: Guardian Correspondent

Expert: Ulanga, Mbulu lead in epilepsy cases

By Correspondent Christina Mwakangale

ULANGA and Mbulu districts in Morogoro and Manyara regions respectively lead in the country with the highest number of epilepsy patients due to geographic and ecological factors, an expert has revealed.

A member of the Tanzania Epilepsy Association (TEA), Dr Patience Njenje, shared this information in Dar es Salaam on Wednesday while speaking to the media about the upcoming International Epilepsy Day which will be celebrated on February 10, this year.

Dr Njenje, who is also a specialist in neurology, spinal cord, and nervous system disorders, explained that Haydom area in Mbulu is affected by consumption of improperly cooked pork while Ulanga is affected by tsetse flies.

"If pork is not cooked properly, it can lead to worms that travel to the head and block blood flow

properly," he said.

The specialist also identified other causes such as accidents and difficult childbirth whereby the mother faces significant challenges during delivery.

In Tanzania, approximately one million people live with epilepsy.

Dr Njenje said in response to the prevailing situation, several steps have been taken, including establishment of a training centre for supportive care and skills in Mahenge, Ulanga District because the area has high number of epilepsy patients.

"Mahenge clinic attends to 20 epilepsy patients per day," he said, adding, "We do not have formal centres for supportive care for people living with epilepsy except for three centres operated by a non-governmental organisation through Catholic Church facilities."

He also mentioned that 50 percent of people still believe that epilepsy is contagious, leading to severe psychological and social stigma.

In Tanzania, 45 percent of

children with epilepsy who are of school age do not attend school, primarily due to stigma and discrimination.

"Among those who do attend school, 68 percent do not attend regularly, and only 37 percent complete their primary education. More than 75 percent of epilepsy patients in the country first visit traditional healers and spiritual leaders for treatment, believing that epilepsy is caused by factors beyond human control."

Dr Njenje suggested that more emphasis should be placed on training and supervising primary and community health workers for the prevention and early detection of epilepsy.

For example, the SOLIDARMED programme (2019-2021), which worked with Ulanga District on maternal health, resulted in increased antenatal care to 96 percent and safe deliveries at health facilities to 94 percent, compared to 60 percent home deliveries before the programme began.

TANZANIA INTERNATIONAL PETROLEUM RESERVES LTD (TIPER)



INVITATION TO TENDER NO. TP/02/2025/NCB/S/02 FOR SUPPLY, PREVENTIVE AND CORRECTIVE MAINTENANCE SERVICES FOR AIR CONDITIONING SYSTEMS AT TIPER TERMINAL AND GANTRY

07 February, 2025

1. Tanzania International Petroleum Reserves Ltd (TIPER) is a bulk fuel storage facility with its shares divided equally between the Government of Tanzania and Oryx Energies SA. The Company office is located at Kigamboni Industrial Area, Depot site-plot # 1, Dar es Salaam-Tanzania.
2. TIPER invites, via National Competitive Bidding (NCB) technically qualified and experienced Service Providers, to submit their bids for the **SUPPLY, PREVENTIVE AND CORRECTIVE MAINTENANCE SERVICES FOR AIR CONDITIONING SYSTEMS AT TIPER TERMINAL AND GANTRY**
3. Eligible bidders are reputable air conditioners service providers locally registered with at least 5 years of experience working with reputable organizations in providing services of a similar nature.
4. Interested and eligible bidders may request an electronic copy of the tender document through the following email: tiper.procurement@tiper.co.tz by sending an application letter requesting tender documents and attaching valid permits and OSHA Compliance certificate from **Monday to Friday at 10:00 AM to 16:00 PM between 07 February 2025 to 21 February 2025**.
5. Bidders who are interested should come for a site visit on Wednesday, **12 February, 2025**, between 10:00 hours and 12:00 hours promptly. Bidders are required to come with their own PPE's (Personal Protective Equipment) during the site visit. The minimum PPE's required are **safety boot, antistatic overcoat/overalls and helmets. Static reflective vests are not allowed. Bidders without full PPEs won't be allowed to visit the site.**
6. Bidders must submit hardcopies of bids (one original and one copy) respectively must be enclosed in a single plain envelope marked **Tender No: TP/02/2025/NCB/S/02 FOR PROVISION OF SUPPLY, PREVENTIVE AND CORRECTIVE MAINTENANCE SERVICES FOR AIR CONDITIONING SYSTEMS AT TIPER TERMINAL AND GANTRY**. All bid documents must be addressed and delivered to **Tanzania International Petroleum Reserves Ltd, P.O. Box 2608, Kigamboni, Dar es Salaam**.
7. The deadline for submission of Tender documents will be **2.00 p.m. local time on 24 February, 2025**.
8. Bids opening will be conducted in public in presence of bidders who decide to attend, this will take place at TIPER offices on 24 February, 2025 at 2.30 p.m. local time.
9. Late bids, the portion of bids, and electronic bids will not be considered for evaluation irrespective of any circumstances.
10. TIPER reserves the right to accept or reject any tender and does not bind itself to accept the lowest or any bid.

SECRETARY TENDER COMMITTEE
TANZANIA INTERNATIONAL PETROLEUM RESERVES LTD
P.O BOX 2608, KIGAMBONI DEPOT SITE-1
DAR ES SALAAM-TANZANIA

Over 100 global firms in Dar for key renewable energy exhibition

By Getrude Mbago

OVER 100 companies from across the globe have converged in Tanzania to share experiences and collaborate on renewable energy solutions.

The Power and Elec Tanzania international exhibition which started on Wednesday and ends today in Dar es Salaam, aims to offer Tanzanian traders a unique platform to explore new technologies and foster vital business connections with international players in the renewable energy and electrical industries.

Addressing reporters in Dar es Salaam on Wednesday, Matthew Matimbwi, executive secretary of the Tanzania Renewable Energy Association (TAREA), announced that the exhibition, the first of its kind in Tanzania, has been organised in collaboration with the Indian Exhibitions and Trade Services India Pvt Ltd (ETS IPL).

He said exhibits will include products such as wires and cables, batteries and inverters, LED and lighting, solar and renewable energy solutions, electrical and electronics equipment, power and energy technologies, transmission and distribution equipment, consumer electronics and home appliances, UPS and home systems, HVAC systems and telecommunications.

He said with participation from countries such as India, South Africa, Kenya, China and the UAE, the exhibition promises rich exchange of knowledge, expertise and market opportunities that will empower Tanzanian

businesses to compete on global scale.

Matimbwi said Tanzania, an emerging market for renewable energy solutions, stands to benefit from the exhibition's wide array of products on display, including solar technologies, electrical systems, batteries, lighting, and power distribution equipment.

He said the event also provides a crucial space for networking, enabling local entrepreneurs to establish partnerships, gain insights into best practices, and access cutting-edge innovations that will help drive the sustainable development of Tanzania's energy sector.

"Through the international gathering, Tanzanian traders will not only enhance their understanding of the power and electronics industries but also take a significant step towards expanding their markets, both regionally and internationally," he said.

The exhibition underscores the growing interest in Tanzania as a key player in Africa's renewable energy future, positioning the country as an ideal hub for investment and trade in clean energy technologies.

The exhibition is also complemented by a series of workshops and stakeholder meetings organised by TAREA, offering further opportunities for knowledge sharing and collaboration. The events aim to strengthen the business ecosystem for renewable energy solutions in Tanzania, equipping local companies with the tools and connections needed to succeed in the evolving global marketplace.



Tanzania Education Authority board chairman Dr Leonard Akwilapo (2nd-L) makes an inspection tour of progress in the construction of the Administration building at Lupaso Secondary School in Masasi District yesterday. Photo: Correspondent Joseph Mwendapole

TEA hands over school buildings, teachers' quarters in two districts

By Correspondent Joseph Mwendapole

THE Tanzania Education Authority (TEA) has officially handed over four teachers' houses and administration building to three schools in

Mtama and Masasi districts, following the completion of projects funded by the National Education Fund.

The handover ceremony, which took place yesterday, was officiated by Dr Leonard Akwilapo, Chairman of TEA board who visited the region to inspect development projects.

Dr Akwilapo expressed satisfaction with the quality of the completed work and presented certificates of completion as a formal sign-off for the projects management to close, saying it signifies that the projects have come to a successful end, meeting all outlined requirements.

He urged the local authorities to ensure the upkeep of the facilities for future generations.

"In Masasi District, I handed over certificates for construction of four teachers' houses at Lupaso Secondary School. The project also includes an administrative building which is 80 percent," he said.

He further emphasised that TEA, through the National Education Fund, will continue funding similar projects nationwide to support the government's efforts to improve education in Tanzania.

In Mtama District, Dr Akwilapo handed over certificates for three classrooms at Songambebe Primary School and a completed pupils' dormitory at Mnara Secondary School, which has the capacity to accommodate 80 pupils.

James Chitumbe, Acting Executive Director of Masasi District Council, expressed gratitude for TEA's support and highlighted how the projects have improved the educational environment. He urged other education stakeholders to follow TEA's example by funding education projects to further enhance academic outcomes.

"When teachers have good working environment and pupils study in conducive environment too, academic performance enhances and the country produces skilled professionals to manage large projects," he said.

Dr Akwilapo also visited ongoing projects, including construction of a science laboratory and teachers' houses at Ngongo Secondary School in Lindi District.

Minister upbeat as food security status improves

By Guardian Reporter

NATIONAL food self-sufficiency ratio has improved to 128 percent, Agriculture Minister Hussein Bashe has said.

He also mentioned that Tanzania has moved from not being recognised on the global food production to among the largest producers of food in Africa.

Bashe said this yesterday via his X page, where he wrote that three years ago, Tanzania was producing an average of no more than seven million tonnes of maize and recognised as the seventh-largest maize producer in Africa.

"This year, we have become the second-largest maize producer, and this achievement cannot be ignored," he said.

He further expressed gratitude to the government for leading the journey which began after the late Mwalimu Julius Nyerere launched the Iringa Declaration, the foundation of the agriculture sector transformation.

Additionally, minister Bashe thanked smallholder farmers, stating that they have always been the cornerstone of the nation's success in food security, ensuring that food is reliably available.

"It is joy for me and for Tanzania to be recognised as the second-largest maize producer in Africa. I assure you that despite the challenges we face, we will continue to confront them and overcome them for the future development of our nation," he said.

"Fertilizer subsidies will continue. We have started subsidies for maize seeds; we will continue with the seed subsidy system as we did for fertilizer," he said.

He also mentioned that the construction of agriculture tools centre has begun, where farmers will obtain tools at subsidised price.

Amos Mafwiri, one of the individuals who commented on the issue, stated that the food self-sufficiency at 128 percent will only be effective if it aligns with statistics on the reduction of malnutrition and diseases caused by poor nutrition.



"Kwa Maendeleo Yako"

MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075
Mafinga, Tanzania.

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31-12-2023

(Amounts in million shillings)

	Current Year 31/12/2023	Previous Year 31/12/2022
A. ASSETS		
1 Cash	433	239
2 Balance with Bank of Tanzania	107	13
3 Investments in Government securities	-	-
4 Balance with other banks and financial institutions	1,733	2,393
5 Cheques and items for clearing	-	-
6 Inter-branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank loans receivables	-	-
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	14,818	15,641
12 Other assets	3,616	3,738
13 Equity investments	-	-
14 Underwriting accounts	-	-
15 Property and Equipment and Right of use Assets	374	514
16 TOTAL ASSETS	21,081	22,538
B. LIABILITIES		
17 Deposits from other banks and financial institutions	3	3
18 Customer deposits	13,304	14,060
19 Cash letters of credit	-	-
20 Special deposits	86	86
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	110	186
24 Acceptances outstanding	-	-
25 Inter-branch float items	-	-
26 Unearned income and other deferred charges	-	-
27 Other liabilities	537	503
28 Borrowings	3,515	3,776
29 TOTAL LIABILITIES	17,555	18,614
30 NET ASSETS/LIABILITIES (16 minus 29)	3,526	3,924
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,789	8,789
32 Capital reserves (capital Grants)	-	-
33 Retained earnings	(5,589)	(5,724)
34 Profit (Loss) account	(395)	181
35 Other capital accounts	721	677
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	3,526	3,924
38 Contingent liabilities	-	-
39 Non performing loans and advances	1526	1,544
40 Allowances for probable losses	191	171
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	16.73%	17.41%
(ii) Non performing loans to total gross loans	10.30%	9.87%
(iii) Gross loans and advances to total deposits	32.84%	111.24%
(iv) Loans and Advances to total assets	17.15%	69.40%
(v) Earning Assets to Total Assets	87.95%	84.61%
(vi) Deposits Growth	-5.38%	-13.78%
(vii) Assets growth	-6.46%	-7.21%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31-12-2023

(Amounts in million shillings)

	Current Year 31/12/2023	Comparative Year (Previous Year) 31/12/2022
1 Interest Income	2,253	3,014
2 Interest Expense	(553)	(734)
3 Net Interest Income (1 minus 2)	1,700	2,280
4 Bad debts Written-Off	-	-
5 Impairment Losses on Loans and Advances	(192)	(190)
6 Non Interest Income	868	890
6.1 Foreign Currency Dealings and Translation Gains/Loss	-	-
6.2 Fees and Commissions	868	890
6.3 Dividend Income	-	-
6.4 Other Operating Income	-	-
7 Non Interest Expenses:	(2,771)	(2,793)
7.1 Salaries and Benefits	(1,275)	(1,243)
7.2 Fees and Commission	(72)	(54)
7.3 Other Operating Expenses	(1,424)	(1,496)
8 Operating Income/Loss	(395)	187
9 Income Tax Provision	-	(6)
10 Net Income/Loss After Income Tax	(395)	181
11 Other Comprehensive Income (itemize)	-	-
12 Total comprehensive income/(loss) for the year	(395)	181
13 Number of Employees	50	56
14 Basic Earnings Per Share	-	5.54
15 Dilute Earnings Per Share	-	5.57
16 Number of Branches	2	2
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	-88.96%	36.38%
(ii) Return on Average Shareholders' Funds	-10.60%	4.61%
(iii) Non Interest Expense to Gross Income	94.94%	76.41%
(iv) Net Interest Income to Average Earning Assets	-16.06%	6.84%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE YEAR ENDED 31-12-2023

(Amounts in million shillings)

	Current Quarter 31/12/2023	Previous Quarter 31/12/2022
I: Cash flow from operating activities:		
Net income (loss)	(395)	187
Adjustments for:		
- Impairment/Amortization/Depreciation	920	408
- Net change in Loans and Advances	631	(780)
- Gain/Loss on Sale of Assets	-	-
- Net change in Deposits	(759)	(2,280)
- Net change in Short Term Negotiable Securities	(53)	(334)
- Net change in Other Liabilities	118	351
- Net change in Other Assets	(113)	(120)
- Tax Paid	(387)	-
- Interest paid	-	-
Net cash provided (used) by operating activities	(38)	(2,547)
II: Cash flow from investing activities:		
Dividend Received	-	-
Purchase of Fixed and Intangible assets	(48)	(195)
Proceeds from Sale of Fixed Assets	25	-
Purchase of Non-Dealing Securities	-	-
Proceeds from Sale of Non-Dealing Securities	-	-
Others - CWIP	-	-
Net cash provided (used) by investing activities	(23)	(195)
III Cash flow from financing activities:		
Repayment of Long-term Debt	(2,111)	(200)
Proceeds from Issuance of short Term Debt	1,800	1,450
Proceeds from Issuance of Share Capital	-	-
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Others	-	(4)
Net Cash Provided (used) by Financing Activities	(311)	1,246
IV Cash and Cash Equivalents:		
Net Increase/(Decrease) in Cash and Cash Equivalents	(372)	(1,496)
Cash and Cash Equivalents at the Beginning of the year	2,845	4,141
Cash and Cash Equivalents at the end of the year	2,473	2,645

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-12-2023

	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2023				
Balance as the Beginning of the year	8,781	(5,543)	675	3,924
Profit for the year	-	(395)	-	(395)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(48)	45	-
General Provision Reserve	-	-	-	-
Others	-	(2)	-	(2)
Balance as at the end of the current period	8,781	(5,988)	720	3,526
Previous year 2022				
Balance as the Beginning of the year	8,785	(4,558)	108	4,344
Profit for the year	-	181	-	181
Other Comprehensive Income	-	-	-	-
Transactions With owners	(4)	-	-	(4)
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(668)	568	-
General Provision Reserve	-	-	-	-
Issue of Share Capital	-	(98)	-	(98)
Balance as at the end of the previous period	8,781	(5,543)	675	3,924

SELECTED EXPLANATORY NOTES

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

Name and Title	Signature	Date
Denis Rweyendera (Signed) General Manager		18/Jan/2025
Kelvin Mushi (Signed) Finance and Administrative Manager		18/Jan/2025
Said Abdallah (Signed) Internal Auditor		18/Jan/2025
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us And, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the Requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R Bakar (Signed) Director		18/Jan/2025
2. Prof. Dominicus Kasilo (Signed) Director		18/Jan/2025

CBE set to launch PhD in business informatics

By Correspondent Joseph Mwendapole

THE College of Business Education (CBE) is set to introduce

PhD programme in business informatics to address the evolving needs of digital economy and technology.

Prof. Edda Lwoga, CBE Rector, unveiled this in Dar es Salaam

yesterday when speaking during the opening of the stakeholders' workshop on the programme's curriculum development.

The experts reviewed the curriculum prepared by the college,

offering their feedback before it is submitted to the National Council for Vocational Education and Training (NACTIVET) for accreditation. Prof. Lwoga emphasised that the introduction of the programme is a crucial step towards advancing higher education, promoting technological innovation and contributing to the national development agenda.

CBE which operates four campuses across Tanzania has long been a leader in offering various academic programmes. In collaboration with the University of Eastern Finland, the college developed the curriculum, combining business expertise with technological innovation. The programme will focus on data analysis, information systems, digital transformation, and solution-based research.

Prof. Lwoga highlighted the high demand for graduates in the field, noting that they would be instrumental in driving technological change across both

public and private sectors.

She stressed that the programme would equip Tanzanian students with the skills necessary to thrive in the digital economy and boost industrial development. The curriculum aims to improve productivity in digital businesses, enhance international competition, and strengthen research and innovation within the digital business sector.

"This workshop is vital in shaping the future of the programme and stakeholders' input will ensure that the curriculum meets labour market demands and aligns with Tanzania's development goals," she said.

Once approved, the curriculum will be implemented at CBE, marking the first business informatics programme in the country to produce expert researchers focused on technological innovation in business systems.

Prof. Lwoga emphasised the rapid pace of technological change,

particularly the rise of artificial intelligence, which has been integrated into the curriculum development process. The collaboration with the University of Eastern Finland began in 2014 with Finnish experts helping train CBE's faculty. Currently, several Tanzanian lecturers pursue PhDs programme in business informatics at the University of Eastern Finland.

Angela Runyoro, Senior Lecturer at the National College of Transport (NIT), praised the curriculum, noting that it would teach students how to integrate Information and Communication Technology (ICT) into business practices.

"It is essential in every sector today. CBE is focused on developing competent business informatics professionals who can modernise business management systems," she said. "These experts will conduct research, teach others, and help businesses adopt the latest technological systems, ultimately benefiting the country and beyond," she said.



College of Business Education rector Prof Edda Lwoga opens a stakeholders' workshop on PhD in Business Informatics Curriculum Development in Dar es Salaam yesterday. Photo: Correspondent Joseph Mwendapole

By Polycarp Machira, Dodoma

TANZANIA generates between 14.4 m to 20.7m tonnes of solid waste annually, with the urban areas contributing a bigger share compared to the rural areas.

A significant portion of the waste, about 70 percent, is recyclable. Yet, only 5 to 10 percent is currently recycled. The waste consists largely of plastics, paper, metals, electronic waste, and used oil.

To address the challenges, the Vice President's Office has developed the 2025-2030 waste management strategy, which aims to strengthen waste management infrastructure across the country.

Abdallah Mitawi, Deputy Permanent Secretary in the Vice President's Office, discussed the low recycling rate here

Despite huge potential, recycling at 5-10pc only

yesterday, attributing it to limited implementation of the 3Rs concept—Reduce, Reuse, and Recycle in the private sector. The strategy includes plans to collect and recycle 12.5 million tonnes of plastic waste annually.

Despite the efforts, a bigger amount of the waste continues to be disposed of improperly, although seven municipalities have modern landfills. Data from major waste-producing areas reveal that garden waste, food remains, wood, and electronic waste make up the bulk of solid waste.

Dr Kemilembe Mutasa,

director of environment at VPO emphasised that the government is strengthening waste management by amending policies, laws, and regulations and by promoting public awareness through media, workshops, and meetings. Additionally, a model plastic waste recycling project has been established in Dodoma to help tackle plastic waste issues.

Together, the efforts aim to improve waste management systems and increase recycling rates across the country, helping to address Tanzania's growing waste management challenges.

CLEOBET COMPANY LIMITED (162621068)

SPECIAL RESOLUTION

EXTRACT FROM THE MINUTES OF CLEOBET COMPANY LIMITED'S EXTRA-ORDINARY MEETING HELD ON 31ST JANUARY 2025 AT ITS REGISTERED OFFICES IN DAR ES SALAAM, TANZANIA.

It was unanimously **RESOLVED** by the Members that the following resolution be adopted:

a) The shareholders and directors of the above mentioned company, which is incorporated under the laws of Tanzania with registration number 162621068, have resolved that it is in the company's best interests to voluntarily wind-up operations due to unavoidable circumstances of business and as provided under Section 333(1) (b) of the Companies Act, Cap 212 of 2002.

b) Further, the members have approved the appointment of **VICTORIA SIMON NGOWI** of House No. 1, Block No A, Plot No 1183-1184, Ali Hassan Mwinyi Road, Ilala, Dar es salaam, Tanzania as a liquidator to oversee the whole process until the end as provided under the law.

It was further resolved that all these updates are to be notified to the Registrar.

Chairperson
NICHOLAS JOHN ROWLAND

Secretary
VICTORIA SIMON NGOWI

ZEM DEVELOPMENT (T) CO. LTD
中原能矿开发(坦桑)有限公司
Email: zemdh@gmail.com P.O. Box 2008 Mwanza
Physical Address: Mahiga Village, Mwakitolyo Ward, Shinyanga.

PUBLIC ADVERTISEMENT

Zem Development (T) Co. Limited is mining Company situated at Mwakitolyo Ward, Shinyanga Region. The Company is dealing with gold mining and processing.

The company is seeking suppliers and providers of

- Chemical
- Explosive
- Diesel
- Steel
- Clearing and Logistics Agent
- Legal Compliance Service
- Environmental Studies Services
- Security Service
- Labor Service
- All other services and products related to mining activities

The interested suppliers and providers should send their quotation through Email: zemdh@gmail.com or contact **Mr. Fabian Sengati (0767249764)** for more information.

The deadline for this advertisement is **28th February, 2025**



PROVISION OF INFORMATION FOR SUPPLY OF GOODS/SERVICES TO M&P EXPLORATION PRODUCTION TANZANIA LIMITED (Ref. No. MPEP/2025/TM/003)

1. M&P Exploration Production Tanzania Ltd. (MPEP), an upstream producer of natural gas from the Mnazi Bay gas field in the Mtwara region hereby invites potential suppliers to express their interest and provide information for the supply of the following:

Communications System

The work shall include but not be limited to:

- Voice and data communication for remote zones
- Integration with existing corporate networks and remote monitoring systems.
- Infrastructure Deployment: Installation of antennas, dishes, and network cabling as needed.
- Integration with on-site IT infrastructure (firewalls, routers, access points).
- Support & Maintenance: 24/7 technical support with remote monitoring capabilities.

2. This call for Request for Information (RFI) marks an open, transparent, and objective tender process.

3. Potential suppliers must submit information to demonstrate their capability and competency. This must include but not be limited to the following:

- Proof of experience and technical capability in providing said goods & services preferably in the Oil & Gas industry.
- International companies with the ability to team up with local entities in any form as per the Local Content Regulations, 2017.
- Proof of Registration with the local authorities in Tanzania. This shall include but not limited to a Company profile, Certificate of registration with BRELA, Tax Authority certificates for Tax Identification Number and Value Added Tax, Valid Business Licenses, Regulatory license and permits (as applicable), Tax Clearance Certificate, etc.

4. All correspondence regarding this enquiry shall be made in writing and communicated by e-mail to contractmanager@tanzaniamp.co.tz not later than **February 17th, 2025**. For simplicity of vetting and evaluation process, please on your email subject mention the service codes at the end of the services mentioned above.

218366401



PROVISION OF INFORMATION FOR SUPPLY OF GOODS/SERVICES TO M&P EXPLORATION PRODUCTION TANZANIA LIMITED (Ref. No. MPEP/2025/TM/004)

1. M&P Exploration Production Tanzania Ltd. (MPEP), an upstream producer of natural gas from the Mnazi Bay gas field in the Mtwara region hereby invites potential suppliers to express their interest and provide information for the supply of the following:

Drilling of 2 x Water Wells – WW

- Expertise in Water wells Drilling
- Equipment Availability
- 10m – 100m Depth (Depending on the water table)
- Should be able to comply with HSE Regulations
- Adherence to Civil Boards Certifications
- Supply of Surface and Submersible Pumps

2. Vendors and Suppliers situated physically in Mtwara are encouraged to apply.

3. This call for Request for Information (RFI) marks an open, transparent, and objective tender process.

4. Potential suppliers must submit information to demonstrate their capability and competency. This must include but not be limited to the following:

- Proof of experience and technical capability in providing said goods & services preferably in the Oil & Gas industry.
- International companies with the ability to team up with local entities in any form as per the Local Content Regulations, 2017.
- Proof of Registration with the local authorities in Tanzania. This shall include but not limited to a Company profile, Certificate of registration with BRELA, Tax Authority certificates for Tax Identification Number and Value Added Tax, Valid Business Licenses, Proof of registration with ERB and CRB (as applicable), Regulatory license and permits (as applicable), Tax Clearance Certificate, etc.

5. All correspondence regarding this enquiry shall be made in writing and communicated by e-mail to contractmanager@tanzaniamp.co.tz not later than **February 17th, 2025**. For simplicity of vetting and evaluation process, please on your email subject mention the service codes at the end of the services mentioned above.

218366901

Female aspirants urged to have strategies to combat sextortion

By Guardian Reporter

THE Tanzania Media Women's Association (TAMWA) has advised women aspiring to run for various positions in the upcoming General Election to develop strategies to combat sexual corruption.

Dr Rose Reuben, Executive Director of TAMWA, made the call in Dar es Salaam yesterday during the launch of Sauti ya Siti magazine which is produced by the association in collaboration with Tanzania Women's Fund (WFT).

She highlighted the importance of gathering evidence as one of the key strategies for reporting and prosecuting those who demand sexual favors in exchange for political nominations or votes.

Dr Reuben emphasised that candidates must be aware of the existence of sexual corruption and take measures to avoid it to ensure it does not derail their ambitions.

"Avoid it because sexual corruption degrades dignity; it is a criminal offence and there are laws protecting you," she said.

Additionally, Dr Reuben urged all qualified women to participate in the election either by running for office or voting. She encouraged women who are not running to support female candidates by voting for them

to ensure adequate representation of women.

"We tell them that voting is their right, and so is running for leadership positions. Therefore, we encourage more women to compete for various leadership positions in this election," she said.

Speaking about the Sauti ya Siti magazine, she mentioned that this year's edition focuses on the issue of sexual corruption within media workplaces. She noted that gathering content for the magazine was not difficult because many individuals have become more aware and are willing to openly share their experiences with such challenges in their work environments.

Paulina Teveli, a representative from WFT, urged journalists to continue reporting on sextortion, especially during the election period. She stated that increased coverage of the issues helps human rights stakeholders identify challenges and take measures to address them, ultimately promoting women's political participation.

"When we read the stories you write, it helps us realise there are specific challenges in certain areas and we can focus our efforts there," she said.

She added that the magazine is part of ongoing efforts to combat violence against women in the country which often hinders their pursuit of dreams.



Nyabise Sabasi, headmistress of Mpanda Girls' Secondary School, makes in-class inspection of Form Six students' exercise books yesterday. Photo: Correspondent Grace Mwakalinga

MOI launches cutting-edge spine surgery, becomes first regionally

By Correspondent Joseph Mwendapole

THE Muhimbili Orthopaedic Institute (MOI) has officially launched new spine

surgery services using endoscope, becoming the first institution in east, central and southern Africa to offer such services. Endoscopic spine surgery is a minimally

invasive procedure that uses an endoscope—a thin tube with a camera that allows the surgeon to see the spine—to treat back pain.

The introduction of the service is expected to improve efficiency of spine surgeries and reduce the hospital's length of stay for patients.

Dr Mpoki Ulisubisa, Executive Director of MOI, shared this update yesterday during a special camp for specialist spine treatment using endoscope where 12 patients were scheduled to undergo surgeries.

MOI made this possible after receiving a state-of-the-art endoscope tower, valued at 500m/- from Germany. Dr Ulisubisa emphasised that the modern equipment positions MOI as a leader in spine surgery while also boosting the concept of medical tourism in the region.

Dr Lemeru Mchome, director of brain and spinal services at MOI, explained that the new service will help patients recover more quickly from surgery with fewer complications.

"Previously, we performed surgeries by making large incisions, leading to longer recovery times, severe pain and large scars," Dr Mchome said. "Now, with the endoscope, patients will experience shorter hospital stays, less pain and smaller scars."

For example, patients used to stay five or more days after surgery due to the size of the incision, but with the new technology, the challenges will be eliminated, Dr Mchome added.

Dr Osama Nazar Kashlan, a training instructor from Weill Cornell Medical University in the United States, commended MOI for its commitment to investing in modern equipment and professional development of its staff.

He promised to continue supporting MOI's capacity building, ensuring that the institution keeps up with the latest technological advancements in the medical field.

PS for teamwork at workplace to promote productivity, peace

By Guardian Correspondent, Dodoma

PERMANENT Secretary in the Prime Minister's Office responsible for Policy, Parliament and Coordination Dr. Jim Yonazi has urged staff members to maintain cooperation and peace at their workplace to achieve goals effectively.

Dr Yonazi made the remarks during a meeting held yesterday at the Independent Electoral Commission (INEC) offices in Dodoma.

He emphasised the importance of self-assessment in work performance, urging employees to adhere to public service guidelines and regulations to ensure the office delivers its intended results efficiently.

"It's important to protect your happiness at work. Don't leave home unhappy and continue feeling unhappy at work. Arrive at work with the intention to double your happiness by leveraging supportive work environment," he said.

He also emphasized the value of mutual respect among colleagues regardless of their differences, noting that every employee has the potential to contribute meaningfully.

"It's crucial to care for one another. Everyone has the capacity to deliver results by utilising their natural abilities and the training they've received to foster national development," he stated.

Dr Yonazi further urged staff to see themselves as leaders in their respective roles and perform their duties with professionalism and efficiency.

"Every employee is a leader within his or her domain. With that mindset, they should uphold discipline, diligence, and loyalty," he added.

Earlier, the Deputy Permanent Secretary, Dr James Kilabuko, encouraged staff to work diligently and professionally while adhering to public service regulations. He emphasised the importance of unity and cooperation in driving the government's development agenda.

Chairman of Tanzania Union of Government and Health Employees TUGHE branch at the Prime Minister's Office, Numpe Mwambenja, called on staff to continually evaluate their conduct, work diligently and with discipline to foster mutual respect while supporting their leaders.



"Kwa Maendeleo Yako"

MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075
Mafinga, Tanzania.

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30-06-2024 (Amounts in million shillings)

	Current Quarter 30/06/2024	Previous Quarter 31/03/2023
A. ASSETS		
1 Cash	344	386
2 Balance with Bank of Tanzania	28	9
3 Investments in Government securities		
4 Balance with other banks and financial institutions	1,608	1,452
5 Cheques and items for clearing		
6 Inter-branch float items		
7 Bills negotiated		
8 Customers' liabilities for acceptances		
9 Interbank loans receivables		
10 Investments in other securities		
11 Loans, advances and overdrafts (net of allowances for probable losses)	13,969	14,221
12 Other assets		
13 Equity Investments	3,660	3,670
14 Underwriting accounts		
15 Property and Equipment		
16 TOTAL ASSETS	263	304
B. LIABILITIES	19,872	20,041
17 Deposits from other banks and financial institutions		
18 Customer deposits	12,754	12,567
19 Cash letters of credit		
20 Special deposits	49	49
21 Payment orders/transfers payable		
22 Bankers' cheques and drafts issued		
23 Accrued taxes and expenses payable	87	143
24 Acceptances outstanding		
25 Interbranch float items		
26 Unearned income and other deferred charges		
27 Other liabilities	283	34.0
28 Borrowings	3,052	3,368
29 TOTAL LIABILITIES	16,225	16,467
30 NET ASSETS/LIABILITIES (B minus 29)	3,647	3,573
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,789	8,789
32 Capital reserves (capital Grants)		
33 Retained earnings	(5,984)	(5,984)
34 Profit (Loss) account	121	47
35 Other capital accounts	721	721
36 Minority interest		
37 TOTAL SHAREHOLDERS' FUNDS	3,647	3,573
38 Contingent liabilities		
39 Non performing loans and advances	1,130	971
40 Allowances for probable losses	167	167
41 Other non performing assets		
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' Funds to total assets	16.35%	17.83%
(ii) Non performing loans to total gross loans	12.80%	10.47%
(iii) Gross loans and advances to total deposits	114.79%	116.40%
(iv) Loans and Advances to Total Assets	70.29%	70.96%
(v) Earning Assets to Total Assets	90.32%	90.15%
(vi) Deposits Growth	1.49%	-8.15%
(vii) Assets growth	-1%	-5%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-06-2024 (Amounts in million shillings)

	Current Quarter 30/06/2024	Comparative Year Previous Quarter 30/06/2023	Current Year Cumulative 30/06/2024	Comparative Year Cumulative (Previous Year) 30/06/2023
1 Interest Income	570	474	1,090	964
2 Interest Expense	(157)	(134)	(233)	(372)
3 Net Interest Income (1 minus 2)	433	340	859	592
4 Bad debts Written-Off				
5 Impairment Losses on Loans and Advances	(7)	(0)	(7)	(198)
6 Non Interest Income	229	223	440	422
6.1 Foreign Currency Dealings and Translation Gains/Loss				
6.2 Fees and Commissions	229	223	440	422
6.3 Dividend Income				
6.4 Other Operating Income				
7 Non Interest Expenses	(580)	(684)	(1,170)	(1,409)
7.1 Salaries and Benefits	(268)	(389)	(638)	(780)
7.2 Fees and Commission		(15)		
7.3 Other Operating Expenses	(314)	(280)	(632)	(628)
8 Operating Income/Loss	74	(121)	121	(533)
9 Income Tax Provision				(10)
10 Net Income/Loss After Income Tax	74	(121)	121	(543)
11 Other Comprehensive Income (Expense)				
12 Total comprehensive income/loss for the year	74	(121)	121	(543)
13 Number of Employees	46	56	46	56
14 Basic Earnings Per Share				
15 Dilute Earnings Per Share				
16 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.37%	-0.57%	42.73%	-2.51%
(ii) Return on Average Shareholders' Funds	2.04%	-3.50%	0.74%	-15.45%
(iii) Non Interest Expense to Gross Income	72.88%	88.06%	76.50%	101.88%
(iv) Net Interest Income to Average Earning Assets	2.70%	2.00%	303.14%	3.07%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-06-2024 (Amounts in million shillings)

	Current Quarter 30/06/2024	Previous Quarter 31/03/2023	Current Year Cumulative 30/06/2024	Comparative Year Cumulative (Previous Year) 30/06/2023
I: Cash flow from operating activities:				
Net income (loss)	74	47	121	(534)
Adjustments for:				
- Impairment/Amortization	41	71	112	109
- Net change in Loans and Advances	252	598	850	1,160
- Gain/Loss on Sale of Assets				
- Net change in Deposits	187	(823)	(636)	(73)
- Net change in Short Term Negotiable Securities				
- Net change in Other Liabilities	(113)	(119)	(233)	(202)
- Net change in Other Assets	10	(95)	(45)	(18)
- Tax Paid				(10)
- Others				
Net cash provided (used) by operating activities	450	(280)	170	433
II: Cash flow from investing activities:				
Dividend Received				
Purchase of Fixed Assets				(40)
Proceeds from Sale of Fixed Assets				
Purchase of Non-Dealing Securities				
Proceeds from Sale of Non-Dealing Securities				
Others - CWIP				
Net cash provided (used) by investing activities	-	-	-	(40)
III Cash flow from financing activities:				
Repayment of Long-term Debt	(318)	(145)	(463)	(678)
Proceeds from Issuance of Long Term Debt				
Proceeds from Issuance of Share Capital				
Payment of Cash Dividends				
Net Change in Other Borrowings				
Others				
Net Cash Provided (used) by Financing Activities	(318)	(145)	(463)	(678)
IV Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	134	(425)	(291)	(283)
Cash and Cash Equivalents at the Beginning of the Quarter	1,847	2,272	2,272	2,646
Cash and Cash Equivalents at the end of the Quarter	1,980	1,847	1,980	2,363

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30-06-2024

	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2024				
Balance as the Beginning of the year	8,789	(5,983)	721	3,527
Profit for the year		121		121
Other Comprehensive Income				
Transactions With owners				
Dividend Paid				
Regulatory Reserve			(45)	
General Provision Reserve				
Others				
Balance as at the end of the current period	8,789	(5,862)	721	3,648
Previous year 2023				
Balance as the Beginning of the year	8,789	(5,543)	678	3,922
Profit for the year		(395)		(395)
Other Comprehensive Income				
Transactions With owners				
Dividend Paid				
Regulatory Reserve			(45)	
General Provision Reserve				
Others				
Balance as at the end of the previous period	8,789	(5,938)	721	3,572

SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Denis Rweyendera..... (Signed) General Manager		30/Jan/2023
Kelvin Mushi..... (Signed) Finance and Administrative Manager		30/Jan/2023
Saleh S. Abdallah..... (Signed) Internal Auditor		30/Jan/2023
1. Bakar R Bakar..... (Signed) Chairperson of Board		30/Jan/2023
2. Prof. Dominicus Kasilo..... (Signed) Director		30/Jan/2023

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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.

PUBLICATION OF FINANCIAL STATEMENTS

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



AKIBA COMMERCIAL BANK PLC
benki kwa maendeleo yako

AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024

(Amounts in millions of shillings)

	Current Quarter 31-Dec-24	Previous Quarter 30-Sep-24
A ASSETS		
1 Cash	16,199	13,980
2 Balances with Bank of Tanzania	21,813	14,831
3 Investment in Government securities	39,343	38,419
4 Balances with other banks & Financial Institutions	2,452	2,845
5 Cheque and items for clearing	56	26
6 Interbranch float items	81	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans receivables	-	-
10 Investment in other securities	-	-
Loans, advances and overdrafts (net of allowance for probable losses)	108,350	108,678
11 Other Assets	12,999	16,327
13 Equity investments	39	39
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	13,549	13,339
TOTAL ASSETS	214,882	208,284
B LIABILITIES		
17 Deposit from other banks and financial institutions	-	-
18 Customer deposits	153,918	144,845
19 Cash letters of credit	-	-
20 Special deposits	3,587	2,221
21 Payment orders /transfers payable	-	-
22 Bankers cheques and drafts issued	0	1
23 Accrued taxes and expenses payable	3,680	5,400
24 Acceptances outstanding	-	-
25 Interbranch float items	52	37
26 Unearned income and other deferred charges	1,600	2,496
27 Other liabilities	14,818	14,822
28 Borrowings	17,400	20,070
TOTAL LIABILITIES	195,054	189,892
NET ASSETS/(LIABILITIES)	19,828	18,372
C SHAREHOLDERS' FUNDS		
31 Paid up Share capital	27,797	27,797
32 Capital reserves	-	-
33 Retained earnings	(17,426)	(18,188)
34 Profit/(Loss) account	(5,666)	(5,292)
35 Other capital accounts	15,122	14,055
36 Minority interest	-	-
TOTAL SHAREHOLDERS' FUNDS	19,828	18,372
37 Contingent liabilities	6,175	5,204
39 Non performing loans and advances	7,768	9,037
40 Allowance for probable losses	4,283	6,783
41 Other non performing assets	243	243
D PERFORMANCE INDICATORS		
(i) Shareholders funds to total assets	9.2%	8.8%
(ii) Non performing loans to total gross loans	6.9%	7.9%
(iii) Gross loans and advances to total deposits	70.3%	76.4%
(iv) Loans and Advances to total assets	52.0%	55.2%
(v) Earning assets to Total assets	69.9%	71.9%
(vi) Deposit growth	7.1%	-4.8%
(vii) Asset growth	3.2%	-3.5%

AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2024

(Amounts in millions of shillings)

	Current Quarter 31-Dec-24	Comparative Quarter 31-Dec-23	Current Year Cumulative 31-Dec-24	Comparative Year Cumulative 31-Dec-23
1 Interest Income	7,373	7,388	28,957	28,403
2 Interest Expense	(2,676)	(2,132)	(9,819)	(8,232)
Net Interest Income	5,550	5,253	20,138	20,171
3 Bad debts written-off	-	0	-	-
4 Impairment losses on Loans and Advances	(14,181)	(696)	(4,765)	(1,387)
Non Interest Income:	2,550	1,763	7,792	7,946
6.1 Foreign exchange income	808	82	1,329	500
6.2 Fees and Commission	1,156	1,190	4,388	4,498
6.3 Dividend income	-	-	-	-
6.4 Other operating income	787	491	2,074	2,960
Non Interest Expense:	(8,713)	(7,545)	(28,880)	(28,270)
7.1 Salaries and benefits	(2,874)	(3,291)	(13,718)	(14,345)
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	(4,040)	(4,255)	(14,964)	(13,925)
9 Income Tax provision	(150)	(473)	(150)	(473)
Operating Income/(Loss)	(224)	(1,225)	(5,186)	(1,540)
10 Net Income/(Loss) after Income Tax	(374)	(1,688)	(5,666)	(2,013)
11 Other Comprehensive Income	-	-	-	-
Total Comprehensive Income/(Loss) For the Year	(374)	(1,688)	(5,666)	(2,013)
13 Number of employees	245	335	245	335
14 Basic Earnings per share	(13)	(8)	(204)	(72)
15 Number of branches	17	18	17	18
PERFORMANCE INDICATORS				
i) Return on Average Total Assets	-0.7%	-3.3%	-2.7%	-1.0%
ii) Return on Average Shareholders' funds	-7.8%	-25.8%	-28.7%	-7.5%
iii) Non Interest Expense to Gross Income	84.9%	107.5%	102.7%	100.5%
iv) Net Interest Income to Average Earning Assets	14.3%	14.4%	13.4%	13.8%

AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024

(Amounts in thousand shillings)

	Share Capital	Preference Shares	Share Premium	Retained Earnings	Regulatory Reserve	Others	Total
Current Year							
Balance as at 01 January 2024	27,797	11,623	2,432	(8,215)	2,856	-	25,483
Profit/(Loss) for the year	-	-	-	(5,666)	-	-	(5,666)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	1,788	(1,788)	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others (Restatement of RE)	-	-	-	-	-	-	-
Balance as at the end of 31 December 2024	27,797	11,623	2,432	(23,092)	1,067	-	18,828
Previous Year							
Balance as at 01 January 2023	27,797	5,960	2,432	(16,276)	930	-	21,843
Profit/(Loss) for the year	-	-	-	(2,013)	-	-	(2,013)
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	5,663	0	-	-	-	5,663
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	(1,926)	-	(1,926)
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of 31 December 2023	27,797	11,623	2,432	(8,215)	2,856	-	25,483

AKIBA COMMERCIAL BANK PLC CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2024

(Amounts in million shillings)

	Current Quarter 31-Dec-24	Previous Quarter 30-Sep-24	Current Year Cumulative 31-Dec-24	Comparative Year Cumulative 31-Dec-23
I. Cash flow from operating activities:				
Net income/(Loss)	(374)	(1,493)	(5,666)	(2,013)
Adjustment for:				
- Impairment/Amortization	787	637	2,698	715
- Net change in loans and advances	2,188	7,966	11,732	(7,968)
- Gain/(Loss) on sale of assets	(35)	-	(38)	(159)
- Net change in deposits	10,438	(7,428)	6,871	22,837
- Net change in short term negotiable securities	(850)	(500)	(1,300)	5,393
- Net change in other liabilities	(2,608)	344	(760)	760
- Net change in other assets	2,483	(1,209)	(51)	(11,466)
- Tax paid	-	-	-	473
- Others (SHT)	(359)	(1,398)	(1,134)	-
Net cash provided/(used) by operating activities	11,613	(3,081)	(1,351)	8,394
II. Cash flow from investing activities:				
Dividends received	-	-	-	(2,659)
Purchase of fixed assets	(988)	(133)	(1,855)	-
Proceeds from sale of fixed assets	-	-	-	785
Purchase of non-dealing securities	-	-	-	(2,947)
Proceeds from sale of non-dealing securities	-	-	-	-
Others	-	96	(93)	-
Net cash provided/(used) by investing activities	(988)	(137)	(2,248)	(5,442)
III. Cash flow from financing activities:				
Repayment of long-term debt	-	-	-	-
Proceeds from issuance of long-term debt	-	-	-	5,683
Proceeds from issuance of share capital	-	-	-	0
Payment of cash dividends	-	-	-	-
Net change in other borrowings	(2,670)	2,820	9,050	-
Others	-	-	-	(940)
Net cash provided/(used) by financing activities	(2,670)	2,820	9,050	4,723
IV. Cash and Cash Equivalents:				
Net increase/(decrease) in cash & cash equivalents	7,945	(298)	5,450	7,875
Cash and cash equivalents at the beginning of the quarter	24,447	24,745	28,942	18,266
Cash and cash equivalents at the end of the quarter	32,392	24,447	32,392	26,141

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2024

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

Name and Title	Signature
Mr. Silvest Arumasi (Managing Director)	
Mr. Peter Urassa (Ag. Chief Finance Officer)	
Mr. Samwel Kimosso (Chief Internal Auditor)	

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
1. Ms. Catherine Nchanasaa Kimaryo	
2. Prof. Josephat Daniel Lotto	

AKIBA COMMERCIAL BANK PLC MINIMUM DISCLOSURES OF CHARGES AND FEES

Service	Products	TZS	USD	
Monthly Fee	ACB Savings Bomba Account	2,200	Free	
	Akiba Fast Account	2,200	N/A	
	ACB Salary Account	Free	N/A	
	ACB Elima Account	Free	N/A	
	ACB WCOBA Individual Account	2,200	N/A	
	ACB WCOBA Group Account	Free	N/A	
	ACB Golden Savings Account	Free	N/A	
	ACB Zawiad Junior Account	Free	Free	
	ACB Blashara Individual Account	3,850	\$2.00	
	ACB Blashara Company Account	4,950	\$3.50	
Minimum Opening Balance	ACB Savings Bomba Account	15,000	\$50.00	
	Akiba Fast Account	15,000	N/A	
	ACB Salary Account	0	N/A	
	ACB Elima Account	0	N/A	
	ACB WCOBA Individual Account	15,000	N/A	
	ACB WCOBA Group Account	20,000	N/A	
	ACB Blashara Individual Account	20,000	\$50.00	
	ACB Blashara Company Account	50,000	\$100.00	
	ACB Golden Savings Account	50,000	N/A	
	ACB Zawiad Junior Account	10,000	\$50.00	
Account Closure	ACB Savings Bomba Account	5,000	\$50.00	
	Akiba Fast Account	5,000	N/A	
	ACB Salary Account	5,000	N/A	
	ACB Elima Account	0	N/A	
	ACB WCOBA Individual Account	5,000	N/A	
	ACB WCOBA Group Account	20,000	N/A	
	ACB Blashara Individual Account	20,000	\$50.00	
	ACB Blashara Company Account	50,000	\$100.00	
	ACB Golden Savings Account	5,000	\$50.00	
	ACB Zawiad Junior Account	10,000	\$50.00	
Balance Inquiry over the Counter	All T2S Accounts (except ACB WCOBA Group Account and ACB Wandi Account)	1,320	N/A	
	ACB WCOBA Group	Free	N/A	
	ACB Wandi Account	Free	Free	
	All USD Accounts	N/A	Free	
	ACB Savings Bomba Account	Free	Free	
	Akiba Fast Account	Free	Free	
	ACB Salary Account	Free	Free	
	ACB Elima Account	Free	Free	
	ACB WCOBA Individual Account	Free	Free	
	ACB WCOBA Group Account	Free	Free	
Cards Issuance	Umjiza ATM	400	N/A	
	VISA ATM	1,200	N/A	
	Akiba Mobile USSD	Free	Free	
	Akiba Mobile App	Free	Free	
	Internet Banking	Free	Free	
	Normal ID Cards	6,480	\$3.00	
	WCOBA, Golden, Zawiad and Joint Accounts	N/A	\$3.00	
	Debit Cards	11,800	N/A	
	Umjiza Debit Card	11,800	N/A	
	Via Debit Classic	14,500	N/A	
Replacement Fee	Umjiza Debit Card	11,800	N/A	
	Via Debit Classic	11,800	N/A	
	Via Debit Gold	14,500	N/A	
	Normal ID Cards	6,480	\$3.00	
	WCOBA, Golden, Zawiad and Joint Accounts	11,800	N/A	
	Debit Cards	11,800	N/A	
	Umjiza Debit Card	11,800	N/A	
	Via Debit Classic	14,500	N/A	
	Normal ID Cards	6,480	\$3.00	
	WCOBA, Golden, Zawiad and Joint Accounts	11,800	N/A	
Annual Maintenance Fee	Umjiza Debit Card	10,000	N/A	
	Via Debit Classic	10,000	N/A	
	Via Debit Gold	10,000	N/A	
	Cash withdrawal above TZS 50M without 24 hours notice	0.12% of the amount >TZS 50M. Maximum TZS 90,000	N/A	N/A
	ACB Savings Bomba Account	2,750	Free	
	Akiba Fast Account	2,750	N/A	
	ACB Salary Account	2,750	N/A	
	ACB Elima Account	2,750	N/A	
	ACB WCOBA Individual Account	1,320	N/A	
	ACB WCOBA Group Account	Free	N/A	
Withdrawals Over the Counter	ACB Blashara Individual Account	0.30% of the amount >\$10,000. Maximum \$100	Free	
	ACB Blashara Company Account	0.30% of the amount >\$20,000. Maximum \$100	Free	
	ACB Golden Savings Account	5,500	N/A	
	ACB Zawiad Junior Account	2,750	Free	
	ACB Corporate Current Account	5,000	\$12. Maximum \$100	
	ACB Wandi Account	Free	Free	
	ATM Withdrawal	Umjiza ATMs	1,700	N/A
	ATM withdrawal Fee - ON US\$	1,700	N/A	
	ATM withdrawal Fee - LOCAL VISA	3,800	N/A	
	ATM withdrawal Fee - INTERNATIONAL VISA	8,000	N/A	
Failed transaction due to insufficient funds	1,200	N/A		
Wakala Withdrawal	100 - 2,999	510	N/A	
	3,000 - 3,999	510	N/A	
	4,000 - 4,999	527	N/A	
	5,000 - 6,999	554	N/A	
	7,000 - 8,999	586	N/A	
	10,000 - 14,999	1,002	N/A	
	15,000 - 19,			

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Talk of amending Witchcraft Ordinance matter of curiosity

IT is not often that we hear that a piece of legislation dated nearly 100 years ago needs to be revised, as laws are repeatedly amended in view of demands of the situation.

In that sense, if a regional judicial instance demands that Tanzania reviews its witchcraft law in order to draw a clear line between traditional healers and witch doctors, it is hardly more than curiosity.

There is a third aspect of distinction that was not emphasized in the judgment delivered recently at the African Court on Human and People's Rights.

It is the difference between witches and witchdoctors, even before isolating traditional healers as a specific category as the court demanded, and indeed the benefits would still go begging.

Neither witchdoctors nor witches need a permit to carry on their activities, while healers often, licensing the premises, and at times even required to conform to 'healing standards' set elsewhere.

For one thing, it was unclear how far the main case itself found its way at the panel of judges, as the delivery of the judgment did not spell out precisely what the government failed to do in relation to attacks on people living with albinism. There is likely to have been colossal societal failure at certain points but it isn't communities or members of such communities who were dragged to the court but the government.

That would imply that the government or any of its agencies was an accessory to the actions of witchdoctors reported to demand body parts of those living with albinism - who were largely unprotected.

A judge from Nigeria said when delivering a portion of the judgment on a case that attacks on people with albinism in Tanzania are usually associated with witchcraft

beliefs.

It was unclear if the judgment was critical on the government for the persistence of those beliefs. At times one does not know whether to laugh or to cry, in considering the idea that the government can be blamed for the persistence of witchcraft beliefs.

And an advocate of the plaintiffs (human rights organisations) said that the ordinance was meant to be used against Africans - implying that witchcraft doesn't exist.

In that context, the weight of the evidence the plaintiffs were making a case that attacks on people with albinism arise from discrimination, quite simply, and that the government isn't doing enough to check that situation.

Reports say that the plaintiffs listed violations of the rights of persons with albinism (PWAs) like persecution through attacks, killings and mutilations.

The government was deemed to be an accessory to this state of affairs as these actions were conducted in the territory of the United Republic, while clearly the state has no viable means of protecting each of us as individuals when morals go berserk.

Evidently, the government may be in the mood to consider some pecuniary and non-pecuniary orders the court issued, subject to its being reviewed by the Attorney General, especially if the state agrees to walk with this idea of explicit liability in those instances of attacks and mutilations.

Culture is definitely an aspect of the problem, but those denying the very existence of witchcraft and explain the ghastly torment on those living with albinism to discrimination have no right to throw stones.

In taking the role of devil's advocate in the continental court, it is preferable that they leave others to fight witchcraft.

Efforts in SADC states to attain water security concern all of us

THERE are interesting reports from Namibia on ongoing efforts meant to strengthen water security as climate change and industrial projects increase pressure on limited resources.

The government there says that drought and the subsequent reliance on groundwater require careful management to ensure long-term sustainability.

That might not look so much like Tanzania but we should not to be too sure, as too many regions for comfort may be looking to Lake Victoria for drinking water while industries spread, while groundwater is unsafe.

Namibia is particularly dry and, even with its fairly sparse population, availability of water is still a difficult item to reassure homes and industries about.

The minister talked of water being an especially precious and scarce resource there, which is a sort of reminder that all other countries aren't as assured. What was especially noticeable in the minister's remarks was Namibia's reliance on groundwater, which is not a stable resource. It needs to be replenished by downpours and percolation over time.

There are disputes between countries on the use of river waters and, depending on the morphology of water systems far into the earth's surface, it is unclear if there will in future be need for water sharing for underground sources.

There was an impression in the minister's remarks that the Namibian authorities wish to maintain this reliance on ground water even with unpredictable

impacts of climate change.

The minister said that this situation places the country in a constant battle to ensure sustainable water supply for all, which is quite a challenge.

Yet there are examples in other countries that underground water needs to be tapped basically for domestic consumption of industries engaged in the bottling of water. But using it for large-scale industrial needs or irrigation is a different issue.

There was a regional symposium on water security, economic development and sustainable resource management where the minister highlighted the impact of major industrial projects, including green hydrogen production and mining expansion.

He recommended that stakeholders work together to ensure that these projects align with broader sustainability goals and that water remains available and safe for all. Yes, indeed, but isn't that long resolved in having licensed that project in the first place, or is any rationing envisaged?

Not that the country is unaware of these imbalances, as he noted that the government was enforcing the country's legislation on Water Resource Management of 2013. The idea was to provide a structured approach to water management and serve as a guide for all water users.

As there is no crisis yet, preliminary efforts at stepped-up cooperation among public agencies, businesses and communities to address water challenges can work wonders in turning the tide.



Remittances versus philanthropy: A development practitioner's perspective

By Tafadzwa Munyaka

REMITTANCES offer something philanthropy cannot: autonomy. Families receiving remittances decide how best to allocate those funds, based on their most pressing needs.

Across Africa, economic transformation and development are being fuelled by two significant streams of funding: remittances and philanthropy. Both play vital roles, but as the situations evolve in many African countries, one truth becomes increasingly clear - remittances are emerging as a more sustainable, dignifying force compared to traditional philanthropy.

While philanthropy, often driven by well-meaning donors, tends to create short-term interventions, remittances empower households with the freedom to define their own future.

While philanthropic efforts can provide essential support, a more collaborative approach that prioritizes community engagement and empowerment is crucial in strengthening resilience and enabling communities to chart their own paths toward sustainable development.

Remittances are interwoven into the identity of Africans as they support their families and communities, often on the premise and thinking that if one of us makes it, they pull everyone up with them.

With this knowledge, it begs the question, is it not time to reimagine our approach to African development and embrace the profound potential of remittances? A stark distinction of remittances and philanthropy is that the latter is often a result of and comes from excess while the former is derived from a culture and expectation of selflessness.

The Scale of Impact

According to the World Bank, remittances to sub-Saharan Africa exceeded \$50 billion in 2023, in a year they were considered to have slowed down, dwarfing the funds allocated by philanthropic organizations and official development aid.

Countries like Egypt, Nigeria, Morocco, Ghana, and Kenya top the charts, with families using these funds to pay for education, healthcare, and small businesses.

Unlike many charitable initiatives, remittances go directly

to the intended recipients - often without the burden of administrative costs or external agendas.

It must be noted that although remittances can be powerful, they often stem from obligation rather than abundance, which can lead to exploitation when the giver is always expected to give, despite the strong bonds that exist.

This dynamic can create a cycle where recipients may feel pressured to rely on these funds, potentially stifling local entrepreneurship and self-sufficiency.

Furthermore, while remittances provide immediate financial relief, they do not always address the underlying socio-economic issues that cause migration in the first place. Ultimately, balancing the benefits of remittances with the need for sustainable development strategies cannot be overstated.

Philanthropic interventions, no matter how generous, often hinge on specific projects determined by donors, who decide which issues take precedence be it education or health.

This top-down approach, while beneficial in the short term, frequently overlooks the unique needs of individual communities, leading to a dependency on cycles of aid rather than embedding empowerment.

When local populations are not engaged in the decision-making process, interventions may miss the mark, failing to resonate with cultural contexts or actual needs.

As a result, communities can become reliant on external resources, which stifles local initiative and innovation, ultimately perpetuating cycles of poverty. Moreover, the focus on immediate results often overshadows the systemic issues that hinder long-term development, creating a dynamic where local leaders feel compelled to align with donor priorities instead of advocating for their community's true needs.

Therefore, while philanthropic efforts can provide essential support, a more collaborative approach that prioritizes community engagement and empowerment is crucial in strengthening resilience and enabling communities to chart their own paths toward sustainable development.

Empowerment Through Choice

Remittances offer something philanthropy cannot: autonomy. Families receiving remittances decide how best to allocate those funds, based on their most pressing needs.

This flexibility builds and strengthens agency while preserving and promoting dignity, allowing recipients to meet challenges in real time, without waiting for outside interventions.

A woman in rural Zimbabwe, for example, may receive monthly remittances from a relative working in the UK. With these funds, she might choose to send her daughter to school while investing in a poultry business to generate additional income. She is no longer just a passive beneficiary of aid; she is now an active agent in her community's economy.

This contrasts sharply with philanthropic programs, which may prioritize education or health but overlook opportunities for long-term economic empowerment.

However, we should not overlook that many in the diaspora sacrifice their own financial growth to help their families back home. The impact is real, but the invisible cost to the diaspora is often overlooked.

A Sustainable Alternative

Philanthropy's Achilles' heel is often its short-term nature. Donor fatigue, shifting political interests, and economic downturns can abruptly end well-intentioned programs, leaving communities without the support they have come to rely on.

Research highlights how philanthropic underfunding and unrealistic expectations can lead to the failure of nonprofit organizations to sustain their initiatives over the long term, arguably, precisely because of these short-lived commitments.

To contrast this, remittances are a more resilient source of income. Diaspora communities tend to continue supporting their families even in tough times, ensuring a stable flow of funds.

Moreover, remittances are often reinvested locally, creating ripple effects that stimulate small businesses and local markets. This bottom-up economic activity nurtures homegrown solutions to poverty.

In the long term it is expected to contribute to reducing reliance on external aid more so as

remittances ensure a stable flow of funds that are often unaffected by political or economic changes in recipient countries.

A 2023 World Bank report highlights that remittances grew by 5% in sub-Saharan Africa, even during global economic slowdowns, underscoring the resilience of these flows.

A New Development Model

To be clear, philanthropy still has an essential role to play, particularly in areas where immediate humanitarian assistance is required, such as in disaster relief or during health crises.

However, as Africa's economic aspirations grow, there is an urgent need to rethink how development is financed and implemented.

Rather than relying solely on donor-driven models, governments, NGOs, and international institutions should focus on creating enabling environments that leverage remittances.

This means and includes reducing transaction fees, actively supporting diaspora engagement, and building financial infrastructure that allows families to maximize these funds.

If philanthropy is to shake off many of its negative connotations to remain relevant, it must evolve beyond charity. Strategic partnerships with diaspora communities can amplify the impact of both streams of funding, aligning donor goals with grassroots solutions already being tried and tested through remittances.

To sum it up, "philanthropy comes from excess, allowing for strategic, long-term change - building schools, hospitals, and infrastructure that break cycles of poverty."

Parting shot

Africa's future lies in empowerment, not dependence. Remittances, with their direct, flexible, and sustainable nature, represent a dignifying form of support available.

As Africans increasingly take charge of their own destinies, it is essential to complement philanthropic efforts with policies that amplify the impact of remittances. The lesson is clear: development is most successful when it flows from the hands of those it is meant to serve.

Climate education: Young change makers are transforming communities in Mwanza Region

By Correspondent Beatrice Philemon

TRAINING children on climate change—its causes, effects, and adaptation measures—empowers them to become agents of change within their schools and communities. By equipping them with knowledge, they can understand and address the impacts of the climate crisis before disaster strikes their regions.

By investing in climate education for children, we are shaping a generation that is informed, proactive, and capable of driving sustainable change. Teaching children about climate change at a young age instils a sense of responsibility and environmental stewardship that can last a lifetime.

Kids influence their peers, families, and communities. When they understand climate issues, they can spread awareness and encourage eco-friendly behaviours at home and school.

Many children already experience the effects of climate change, such as extreme weather events, food insecurity, and water shortages. Educating them on adaptation strategies helps them prepare and respond effectively.

Early education on sustainability teaches children the importance of reducing waste, conserving energy, and making eco-conscious choices in their daily lives.

Climate change disproportionately affects vulnerable communities. Educating children helps build a generation that prioritizes social and environmental justice.

Climate education aligns with international efforts such as the United Nations Sustainable Development Goals (SDGs), particularly Goal 13 (Climate Action) and Goal 4 (Quality Education).

Extreme weather events such as floods and high winds frequently destroy homes, bridges, and roads, making it difficult for children to attend school.

Many families struggle to find food as parents are forced to migrate in search



Educating young children on climate change imparts a sense of responsibility and environmental stewardship that can last a lifetime. Photo: Beatrice Philemon

of resources, particularly fish, which have become increasingly scarce due to climate change.

Currently, children in Lwanhima, Luchehele, Kishiri, Shibula, Sangabuye, and Bugongwa wards in Nyamagana and Ilemela districts, Mwanza Region, are experiencing the harsh realities of climate change.

Water shortages prevent many from attending school, while others, left to fend for themselves, join delinquent groups or become street children.

To tackle these challenges, the Mwanza Youth and Chil-

dren Network (MYCN) has launched an initiative to educate junior council members who are school children on climate change.

The programme covers essential topics such as the importance of tree planting, environmental conservation and the direct effects of climate change on children. The goal is to enable these young leaders to raise awareness among their peers, families, and communities.

“We want children to become role models in environmental cleanliness, waste segregation, and tree planting to combat climate change”,

MYCN Project Officer, Nuru Masanja told The Guardian.

Masanja said so far, 40 junior council members and 25 young reporters have received training on climate change adaptation. The young change makers use the acquired environmental knowledge to educate fellow students and local communities through school assemblies, children’s council meetings, environmental club activities, and radio broadcasts.

She added: “The trained young children have so far hosted three radio shows on Radio Free Africa (RFA)’s

Watoto Bomba programme, whereas they discussed climate change causes, its effects on children, and adaptation measures”.

Their efforts have significantly expanded the reach of climate education, with their messages reaching over 2.4 million people across Tanzania, East, Central, and Southern African region through the radio’s social media platforms.

The impact of the initiative is already visible as junior council members have conducted awareness sessions in seven schools, educating 1,312 people, including 1,235 students, 11 teachers, and 66 family members. They have also planted 524 trees at schools and in their communities, contributing to environmental restoration efforts.

In addition to tree planting, one junior council member has established a vegetable and flower garden at Lukobe secondary school to further demonstrating how young people can take the lead in climate action.

The Project Officer noted that in Ilemela District, junior council members have educated 1,976 school pupils and 27 community members on environmental conservation and tree planting. Similarly, in Nyamagana District, on November 15, 2024, 16 council members from Lwanhima secondary school successfully conducted an awareness campaign, reaching 378 students and 34 community members.

Brightness Bonifasi, a Standard Six pupil at Nyakurunduma Primary School in Ny-

amagana District, is one of the 65 junior council members and young reporters trained by MYCN.

“With the acquired knowledge, I now understand the challenges my peers face due to climate change. It has also empowered me to take preventive measures and encourage my community to plant trees,” she explained.

Through school assemblies and radio programs, Brightness has educated her peers on climate change and its effects on children. She has also planted five trees at Nyakurunduma Primary School.

“I’m proud of what I’ve learned. I now understand climate change and its impact on children. Thanks to MYCN, I have the confidence to teach my peers and my community about it. This training has enabled us to educate others, raise awareness, and take action by planting fruit and shade trees to mitigate the effects of climate change,” she added.

Before MYCN’s intervention, most of the children in Mwanza Region were unaware of climate change’s impact on their lives. Many lacked the confidence to speak out and educate their peers, teachers, and communities.

With MYCN’s efforts, they are becoming informed advocates for a more sustainable future. The MYCN initiative is a proof that empowering children with climate knowledge can create a ripple effect, transforming communities and fostering a generation committed to environmental conservation.

By Correspondent Gaudensia Mngumi

THE year 2025 marks the 30th anniversary of the Beijing Conference held in China in 1995—a landmark event that set forth resolutions aimed at achieving justice, rights and empowerment for women and girls.

Over the past three decades, efforts to uphold the dignity of girls have faced opposition, with some critics arguing that prioritizing girls’ rights undermines those of boys.

However, Prof Ruth Meena dismisses these claims, emphasizing that the Beijing Declaration and Platform for Action (BPfA) is a framework designed to promote gender equality for all.

Prof Meena highlights that the 1995 Beijing Conference identified 12 critical areas for action to ensure the rights and empowerment of women and girls. The core theme of the conference, Empowering Women is Empowering Humanity, underscores the necessity of addressing systemic discrimination and barriers that disproportionately affect girls and women.

Why focus on girls?

Prof Meena explains that prioritizing girls’ empowerment is essential due to deeply entrenched patriarchal structures that subject them to violence, discrimination, and exclusion.

In many societies, women lack inheritance rights, face economic marginalization, and endure physical and psychological violence. Girls are particularly vulnerable to early and forced marriages, depriving them of education and opportunities for self-determination.

The Beijing Declaration called for governments to take concrete steps to eliminate violence against girls and ensure equal rights for all children, irrespective of gender.

This includes establishing laws, policies, and programs to combat harmful practices such as female genital mutilation (FGM), child marriage, and other cultural norms that suppress girls’ rights.

Progress, on-going challenges

Robi Samuel, Executive Director of Hope for Girls and Women in Tanzania, affirms that empowering girls is crucial for advancing gender equality.

She argues that the movement is not about prioritizing girls over boys but about dismantling systemic inequalities

Celebrating Beijing +30 with renewed focus on the empowerment of girls



Attorney General Hamza Johar (left) and Tanganyika Law Society (TLS) President Boniface Mwabukusi at the National Law Day celebrations held at Chinangali Grounds in Dodoma on February 3, 2025.

and creating a just society where all individuals have equal opportunities.

“In Tanzania, empowering girls is crucial to eliminate the various forms of violence against them, including sexual abuse, early marriages, and physical mistreatment,” Samuel stated, adding that in regions like Mara, where December has traditionally been a time for Female Genital Mutilation (FGM) ceremonies, community empowerment initiatives have led to significant social change.

Boys in some cases have sought help from rights organizations to protect their sisters from forced marriages and FGM.

Through empowerment programmes, girls have gained awareness of legal protections against gender-based violence (GBV), early pregnancies and forced marriages. This knowledge helps address broader issues such as HIV/AIDS prevention and the cycle of poverty among women and girls.

Samuel highlights the persistent

gender-based violence in Tanzania, where women frequently bear the brunt of domestic abuse. Cases of severe physical harm, including eye injuries, broken limbs, and even fatalities due to domestic violence, are commonly reported in Mara Region.

Girls are often denied education, as some parents prioritize their sons’ schooling over their daughters’, reinforcing economic and social disparities.

By advocating for girls’ empowerment, organizations like Hope for Girls and Women in Tanzania are challenging these patriarchal norms and ensuring that girls have access to education, economic opportunities, and legal protections.

Samuel emphasizes that women’s empowerment contributes significantly to national economic growth. By supporting women’s participation in economic activities, the country can increase its GDP and reduce poverty.

Gender equality not only benefits

individuals but also strengthens the broader economy by ensuring inclusive political and civic participation.

Addressing HIV/AIDS through empowerment

According to the Tanzania HIV Impact Survey (THIS) 2022-2023, HIV prevalence is significantly higher among women than men, particularly in the 30-49 age group. The survey reveals that Tanzania records approximately 60,000 new HIV cases annually among adults, with women at greater risk due to factors such as marital rape, forced marriages and poverty.

Empowering women with knowledge and resources can help mitigate their vulnerability to HIV/AIDS by enabling them to negotiate safer relationships, seek medical care and gain financial independence.

When girls receive education, they gain knowledge about HIV transmission, prevention, and treatment. Awareness programmes help them

understand their rights and the importance of negotiating safe relationships. Schooling reduces the likelihood of early marriages and risky sexual behaviours that increase HIV exposure.

Financially empowered girls and women are less likely to depend on men for survival, reducing situations where they engage in transactional sex or coercive relationships. Economic independence enable girls to make informed choices about their health, including access to healthcare and HIV testing.

Poverty increases girls’ vulnerability to HIV by forcing them into risky behaviours for financial survival. Empowerment provides girls with alternative paths to financial security, reducing the risk of engaging in unsafe relationships.

Vision 2050

An analysis by the Women’s Coalition on Constitution, Leadership, and Elections on Tanzania’s 2050 National Development Vision highlights persistent gender disparities in employment.

While women dominate the agricultural sector at 54 percent compared to men at 48 percent, they remain underrepresented in most other industries.

For instance, in the public sector, the employment ratio stands at 42 percent women versus 58 percent men, while in parastatals, the gap is even wider—18 percent women compared to 82 percent men. In the private sector, women hold only 28 percent of jobs, while men dominate at 72 percent.

The coalition stresses that Tanzania must intensify efforts to empower girls to bridge the above mentioned gaps. Providing girls with better access to education, healthcare, and economic opportunities will enable them to contribute meaningfully to national development.

As Tanzania celebrates Beijing +30, stakeholders must renew their commitment to gender equality by implementing stronger policies and programmes that uplift girls and women.

The fight against gender-based violence, discrimination, and economic exclusion requires collective action from governments, civil society, and communities.

By investing in girls’ empowerment, Tanzania can pave the way for a more inclusive, prosperous, and equitable society for future generations.

Carbon capture on Mediterranean soil: Farmland can trap greenhouse gases

By Special Correspondents

IMAGINE if we could find a way to capture the greenhouse gases that are warming our planet. One way to do this is carbon farming, a practice that has great potential as a green business model, especially in countries with a Mediterranean climate.

Carbon farming works by incorporating organic matter into the soil, thereby increasing its organic carbon storage. Some of the most significant carbon farming practices are agroforestry, soil organic cover, reduced ploughing, effective water use, and integrated fertilisation management, which includes efficient planning and application of crop nutrients and prioritising the use of organic fertilisers.

These practices have a number of other benefits. They improve ecosystem services (the benefits that an ecosystem provides to society), move us closer to a circular economy, and help to prevent and control pollution. They also protect and re-

Measuring soil respiration levels in a farm field.



include droughts, heat waves and heavy rainfall. High climate variability makes it difficult to establish reliable baselines, which means monitoring has to be adaptive and carefully targeted.

Additionally, the region has a variety of soil types - limestone, clay and sandy - which each have different capacities to retain and store carbon. This diversity makes it difficult to monitor and accurately quantify the carbon stored, and thus to remunerate farmers for the carbon sequestration they generate.

For this reason several research centres, such as the UVic-UCC BETA Technological Centre, are working to identify and develop tailor-made technologies and methodologies that can detect small changes in the soil in order to measure carbon levels.

How can we measure carbon in the soil?

Thanks to mathematical models developed by long-term projects, we can determine the amount of organic matter present in a soil sample that is representative of a certain area. This is then used to estimate the CO contained in that fraction of matter, and therefore the carbon it has captured.

It is easier to apply models like these on homogeneous land, such as the US corn belt, where sampling requires less effort. In Europe, greater variety complicates matters, and makes sampling plans more expensive, usually at the producers' expense. In the case of the Mediterranean region, models that have been specifically calibrated for its agro-climatic conditions yield more accurate carbon measurements.

Measuring tools

Remote sensing techniques are the most potentially useful tool here. They use high-resolution multispectral satellite imagery, composed of multiple bands of the electromagnetic spectrum (e.g. infrared or ultraviolet), where each band provides specific data that can be used to estimate some soil properties, such as organic matter content. In this way, we can calculate possible uptakes that result from agronomic management.

Unmanned aerial vehicles, such as drones, can capture detailed information on vegetation, soil type and moisture levels, all of which are also related to the amount of carbon sequestered. Images taken at different wavelengths allow for estimations of soil biomass and organic matter.

Likewise, CO flux towers or gas exchange towers - high-tech devices that measure gas concentrations in the air thousands of times per minute - are very useful for measuring the amount of CO released by the soil in a field. The data obtained is then fed into a series of equations, which estimate how much gas is moving in and out of the ecosystem.

Carbon farming in the Mediterranean has great potential, but faces challenges due to agro-climatic diversity and lack of standardised methods. Mechanisms such as the CAP and voluntary markets can boost climate neutrality, but only if they are adapted to local conditions.

store biodiversity.

However, in the Mediterranean region, there are several technical, economic and social barriers to consolidating it as a sustainable business model.

Buying and selling carbon

markets emerged as a way to incentivise the reduction of greenhouse gas emissions. These systems use carbon credits as a unit of financial measurement - one carbon credit represents one tonne of CO that has been reduced, avoided, or removed from the atmosphere.

There are currently three main systems for trading carbon credits: regulated, voluntary, and hybrid markets.

The first of these, the European Emissions Trading System (EU ETS), obligates companies by law to reduce emissions, or to buy permits if they exceed limits. It applies to large emitters, such as transport and aviation, but not to agriculture.

The voluntary market is used by companies that are not legally obligated to reduce their emissions, but wish to do so as part of their sustainability, marketing and corporate responsibility strategies. In this market, independent organisations certify projects that generate these credits.

The hybrid system combines voluntary and regulated markets to reduce emissions. While it can bring benefits, a lack of transparency and standards creates fertile ground for green washing, when companies pretend to be sustainable without real commitment.

In 2021, the European Commission developed a voluntary framework for certifying carbon capture projects in sectors such as agriculture. This meant they could be integrated into the European Union's Common Agricultural Policy, which includes financial incentives for sustainable practices.

However, the Mediterranean's agricultural and climatic complexity makes it difficult to monitor and verify carbon levels in agricultural soils.

Measuring Mediterranean soil

The Mediterranean region faces extreme weather events that affect carbon sequestration. These



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PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31-03-2024 (Amounts in million shillings)

	Current Quarter 31/03/2024	Previous Quarter 31/12/2023
A. ASSETS		
1 Cash	386	433
2 Balance with Bank of Tanzania	9	107
3 Investments in Government securities		
4 Balance with other banks and financial institutions	1,452	1,732
5 Cheques and items for clearing		
6 Inter-branch float items		
7 Bills negotiated		
8 Customers' liabilities for acceptances		
9 Interbank loans receivables		
10 Investments in other securities		
11 Loans, advances and overdrafts (net of allowances for probable losses)	14,221	14,852
12 Interest receivables		
13 Other assets	3,670	3,622
14 Equity investments		
15 Underwriting accounts		
16 Property and Equipment	304	362
16 TOTAL ASSETS	20,041	21,107
B. LIABILITIES		
17 Deposits from other banks and financial institutions		
18 Customer deposits	12,567	13,390
19 Cash letters of credit		
20 Special deposits	49	49
21 Payment orders/transfers payable		
22 Bankers' cheques and drafts issued		
23 Accrued taxes and expenses payable	143	186
24 Acceptances outstanding		
25 Interbranch float items		
26 Unearned income and other deferred charges		
27 Other liabilities	340	391
28 Borrowings	3,368	3,513
28 TOTAL LIABILITIES	16,467	17,528
30 NET ASSETS/LIABILITIES (16 minus 29)	3,573	3,580
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,789	8,789
32 Capital reserves (Capital Grants)		
33 Retained earnings	(5,984)	(5,543)
34 Profit/(Loss) account	47	(343)
35 Other capital accounts	721	677
36 Minority Interest		
37 TOTAL SHAREHOLDERS' FUNDS	3,573	3,580
38 Contingent liabilities		
39 Non performing loans and advances	971	930
40 Allowances for probable losses	167	172
41 Other non performing assets		
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	17.83%	16.96%
(ii) Non performing loans to total gross loans	10.47%	9.16%
(iii) Gross loans and advances to total deposits	118.49%	115.92%
(iv) Loans and Advances to total assets	70.96%	70.36%
(v) Earning Assets to Total Assets	90.15%	90.60%
(vi) Deposits Growth	-6.15%	-16.18%
(vii) Assets growth	-4.83%	-8.43%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31-03-2024 (Amounts in million shillings)

	Current Quarter 31/03/2024	Previous Quarter 31/03/2023	Current Year Cumulative 31/03/2024	Comparative Year Cumulative (Previous Year) 31/03/2023
1 Interest Income	520	490	520	490
2 Interest Expense	(94)	(79)	(94)	(78)
3 Net Interest Income (minus 2)	426	312	426	312
4 Bad debts Written-Off				
5 Impairment Losses on Loans and Advances		(197)		(197)
6 Non Interest Income	212	198	212	198
6.1 Foreign Currency Dealings and Translation Gains/Loss				
6.2 Fees and Commissions	212	198	212	198
6.3 Dividend Income				
6.4 Other Operating Income				
7 Non Interest Expenses:	(590)	(728)	(590)	(728)
7.1 Salaries and Benefits	(272)	(392)	(272)	(392)
7.2 Fees and Commission	(25)	(25)	(25)	(25)
7.3 Other Operating Expenses	(318)	(339)	(318)	(339)
8 Operating Income/Loss	47	(413)	47	(413)
9 Income Tax Provision	(10)	(10)	(10)	(10)
10 Net Income/Loss After Income Tax	47	(423)	47	(423)
11 Other Comprehensive Income (Items)				
12 Total comprehensive income/(loss) for the year	47	(423)	47	(423)
13 Number of Employees	47	56	47	56
14 Basic Earnings Per Share	-	-	-	-
15 Dilute Earnings Per Share	-	-	-	-
16 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.23%	-2.01%	0.23%	-2.01%
(ii) Return on Average Shareholders' Funds	1.33%	-23.15%	1.33%	-23.15%
(iii) Non Interest Expense to Gross Income	80.86%	105.50%	80.86%	105.50%
(iv) Net Interest Income to Average Earning Assets	2.57%	1.86%	2.57%	1.86%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-03-2024 (Amounts in million shillings)

	Current Quarter 31/03/2024	Previous Quarter 31/12/2023	Current Year Cumulative 31/03/2024	Comparative Year Cumulative (Previous Year) 31/12/2023
I: Cash flow from operating activities:				
Net income (loss)	47	135	47	135
Adjustments for:				
- Impairment/Amortization	71	51	71	51
- Net change in Loans and Advances	598	(88)	598	(88)
- Gain/Loss on Sale of Assets	-	0	-	-
- Net change in Deposits	(823)	(2,584)	(823)	(2,584)
- Net change in Short Term Negotiable Securities	-	0	-	-
- Net change in Other Liabilities	(119)	82	(119)	82
- Net change in Other Assets	(55)	80	(55)	80
- Tax Paid	-	-	-	-
- Others	-	-	-	-
Net cash provided (used) by operating activities	(280)	(2,324)	(280)	(2,324)
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	-	(51)	-	(51)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - CWP	-	-	-	-
Net cash provided (used) by investing activities	-	(51)	-	(51)
III Cash flow from financing activities:				
Repayment of Long-term Debt	(145)	(375)	(145)	(375)
Proceeds from Issuance of Long Term Debt	-	850	-	850
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	-	-	-
Net Cash Provided (used) by Financing Activities	(145)	475	(145)	475
IV Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(425)	(1,900)	(425)	(1,900)
Cash and Cash Equivalents at the Beginning of the Quarter	2,272	4,171	2,272	4,171
Cash and Cash Equivalents at the end of the Quarter	1,847	2,272	1,847	2,272

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-03-2024

	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2024				
Balance as the Beginning of the year	8,789	(5,983)	721	3,527
Profit for the year	-	46	-	46
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
Balance as at the end of the current period	8,789	(5,937)	721	3,573
Previous year 2023				
Balance as the Beginning of the year	8,789	(5,543)	676	3,922
Profit for the year	-	(395)	-	(395)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(45)	45	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
Balance as at the end of the previous period	8,789	(5,983)	721	3,527

SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Denis Rwayyandera..... (Signed) General Manager		30/Jan/2023
Kelvin Mushi..... (Signed) Finance and Administrative Manager		30/Jan/2023
Saleh S. Abdallah..... (Signed) Internal Auditor		30/Jan/2023
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has 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, 2016 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R Bakar..... (Signed) Chair person of Board		30/Jan/2023
2. Prof. Dominicus Kasilo..... (Signed) Director		30/Jan/2023

China-Guinea Bissau fisheries partnership thrives as fleet sets season-first sail

BISSAU

ON the Atlantic coast of Guinea-Bissau, the February afternoon sunlight glistens on the rippling sea. At the Bandim Fisheries Wharf, crew members of the China National Fisheries Corporation (CNFC) in Guinea-Bissau mended fishing nets and inspected fuel supplies, making final preparations for the year's first voyage.

As loud whistles pierced the air, seven fishing vessels slowly pulled away from the dock, bound for the deep ocean. Their hulls shimmered under the fading sunlight as they sliced through the waves, leaving behind trails of white foam.

Qi Lianghua, the 54-year-old captain of Yuanyu 884, has been fishing in Guinea-Bissau's waters for 28 consecutive years. This voyage, he said, includes 101 Chinese crew members and 127 foreign crew members. As Guinea-Bissau enforces a fishing moratorium every January, the fleet sets sail on Feb. 1 each year, spending up to 11 months at sea.

"Our crew eats fish at every meal, so whenever a supply ship delivers fresh vegetables, the entire vessel erupts in cheers," he said.

Guinea-Bissau is one of the Atlantic's most abundant fishing grounds. With a continental shelf extending 160 kilometers and an exclusive economic zone covering about 70,000 square kilometers, its waters are teeming with scaly fish,

shrimp, lobster, crabs and cephalopods. Annual fishery production reaches between 300,000 and 350,000 tonnes. However, as the country lacks its own deep-sea fishing fleet, issuing fishing licenses to foreign vessels has become one of its main sources of foreign exchange.

In August 1984, the Chinese and Guinea-Bissau governments signed a fisheries cooperation agreement before CNFC dispatched its first distant-water fishing fleet to the country in May 1985.

"Back then, our fleet carried hundreds of tons of shipbuilding and fishing supplies and spent 62 days sailing across the vast ocean," recalled Wang Songjie, the 57-year-old captain of Yuanyu 883. "At the time, Bissau Port lacked essential unloading equipment and transport vehicles. Everything had to be done manually."

Although the original pioneers have long retired, this history has been passed down by word of mouth, and every CNFC employee remains connected to the company's history in Guinea-Bissau.

Over nearly four decades, CNFC's operations in Guinea-Bissau have continued to expand. The local office now operates 15 bottom trawlers and employs 242 staff members from China and overseas. While supporting China's deep-sea fishing industry, the company has also actively contributed to local economic development. To date, it has hired and trained over 1,000 local crew members and man-



The fish market at the Bandim Fisheries Wharf in Bissau, the capital of Guinea-Bissau.

agers, while also sharing modern fishing techniques with local fishermen.

Pedro Augusto, a Guinea-Bissau sailor aboard Yuanyu 892, said "I have worked at sea with Chinese fishing vessels for many years. The Chinese

crew members are very patient and have taught me many advanced fishing techniques. My salary is also sufficient to support my family, and I feel very happy."

In May 2023, the China-aided Bandim Fisheries Wharf

was inaugurated. That same year, CNFC completed a seafood processing and storage facility near the wharf, covering about 4,000 square meters. Now the largest modern fisheries processing plant in Guinea-Bissau, it continuously

supplies local residents with affordable seafood.

Issumaila Djalo, a staff member at CNFC's Guinea-Bissau office, underlined fisheries as "one of Guinea-Bissau's pillar industries." "Thanks to China's support, our country's marine

resources are truly benefiting the people."

In March 2024, Prime Minister of Guinea-Bissau Rui Duarte de Barros visited the fisheries processing plant and presented CNFC's local office with an "Honorary Certificate for Cooperation and Development" on behalf of the government.

"The fisheries cooperation between CNFC and us is a model of economic and trade cooperation between our two countries and should serve as an example for all of Guinea-Bissau's partners," Barros said.

Sun Zhixiang, who has worked in Guinea-Bissau for 27 years and serves as the general manager of CNFC's local office, still feels emotional when recalling the moment he received the certificate. To him, it is a recognition of the company's nearly 40 years of dedication to the country and its people.

"Guinea-Bissau is my second home," he said. "I will continue to stay rooted here, contributing to the development of the country's blue economy and deepening the friendship between our two peoples."

African officials pledge continuity of malaria financing in midst of donor uncertainties

NAIROBI

THE financing of malaria programmes across sub-Saharan Africa will continue as governments shift to domestic resources and plug shortfalls occasioned by the abrupt halt in support from Western donors, senior officials said Wednesday at a forum in Nairobi, the Kenyan capital.

Hosted by the End Malaria Council Kenya and the African Leaders Malaria Alliance, the day-long forum discussed innovative strategies to ramp up domestic financing of malaria programs on the continent amid growing fatigue from foreign donors.

An estimated 6.3 billion U.S. dollars is required annually to sustain the malaria fight in Africa, inching the continent closer to eliminating the mosquito-transmitted disease by 2030, noted the officials and experts at the forum.

Christopher Getonga, chairman of the End Malaria Council Kenya, acknowledged Africa's high malaria burden, which has exerted pressure on public coffers and hampered economic growth.


To bridge the malaria financing gap, Getonga called on governments to strengthen partnerships with industry and encourage contributions from local philanthropists while utilizing available resources prudently.

"We are supposed to engage with the private sector, both locally and internationally, to bridge financing gaps that have hampered the fight against malaria in Africa," Getonga said.

In Kenya, the financing gap for malaria control stands at 23 to 25 million dollars, Getonga said, adding that contingency plans are in place to ensure the fight against the tropical disease is not disrupted by geopolitical uncertainties.

Nassor Ahmed Mazrui, minister of health for Tanzania's Zanzibar, stressed that forward-looking leadership, combined with strategic engagement with industry and civil society, would enable African countries to sustain the malaria war.

He said local private sectors could help ramp up the production of essential commodities required to contain malaria transmission and mortalities, including medicine, insecticide-treated nets, and vaccines.



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PUBLICATION OF FINANCIAL STATEMENTS
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CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30-09-2024
(Amounts in million shillings)

	Current Quarter 30/09/2024	Previous Quarter 30/06/2024
A.		
1 Cash	716	344
2 Balance with Bank of Tanzania	94	28
3 Investments in Government securities		
4 Balance with other banks and financial institutions	1,939	1,608
5 Cheques and items for clearing		
6 Inter-branch float items		
7 Bills negotiated		
8 Customers' liabilities for acceptances		
9 Interbank loans receivables		
10 Investments in other securities		
11 Loans, advances and overdrafts (net of allowances for probable losses)	13,190	13,969
12 Other assets		
13 Equity Investments	3,590	3,660
14 Underwriting accounts		
15 Property and Equipment	204	263
16 TOTAL ASSETS	19,733	18,872
B. LIABILITIES		
17 Deposits from other banks and financial institutions		
18 Customer deposits	13,370	12,754
19 Cash letters of credit		
20 Special deposits	49	49
21 Payment orders/transfers payable		
22 Bankers' cheques and drafts issued		
23 Accrued taxes and expenses payable	75	87
24 Acceptances outstanding		
25 Interbranch float items		
26 Unearned income and other deferred charges		
27 Other liabilities	260	283
28 Borrowings	2,375	3,052
29 TOTAL LIABILITIES	16,129	16,225
30 NET ASSETS/LIABILITIES (16 minus 29)	3,604	3,647
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,789	8,789
32 Capital reserves (capital Grants)		
33 Retained earnings	(5,984)	(5,984)
34 Profit (Loss) account	78	121
35 Other capital accounts	721	721
36 Minority Interest		
37 TOTAL SHAREHOLDERS' FUNDS	3,604	3,647
38 Contingent liabilities		
39 Non performing loans and advances	1,191	1,130
40 Allowances for probable losses	373	167
41 Other non performing assets		
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	18.26%	18.35%
(ii) Non performing loans to total gross loans	14.98%	12.80%
(iii) Gross loans and advances to total deposits	103.71%	114.79%
(iv) Loans and Advances to total assets	66.84%	70.29%
(v) Earning Assets to Total Assets	90.91%	90.32%
(vi) Deposits Growth	4.83%	14.8%
(vii) Assets growth	-0.70%	-0.84%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 30-09-2024
(Amounts in million shillings)

	Current Quarter 30/09/2024	Previous Quarter 30/06/2024	Current Year Cumulative 30/09/2024	Comparative Year Cumulative (Previous Year) 30/09/2023
I: Cash flow from operating activities:				
Net income (loss)	(43)	74	78	(478)
Adjustments for:				
- Impairment/Amortization	59	41	171	135
- Net change in Loans and Advances	779	252	1,629	878
- Gain/Loss on Sale of Assets	-	-	-	-
- Net change in Deposits	616	187	(20)	1,285
- Net change in Short Term Negotiable Securities	-	-	-	-
- Net change in Other Liabilities	(35)	(113)	(288)	(11)
- Net change in Other Assets	70	10	25	42
- Tax Paid	-	-	-	(10)
- Others	-	-	-	-
Net cash provided (used) by operating activities	1,446	450	1,616	1,840
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	-	-	-	(21)
Proceeds from Sale of Fixed Assets	-	-	-	-
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others - CWP	-	-	-	-
Net cash provided (used) by investing activities	-	-	-	(21)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	(677)	(316)	(1,338)	(11)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	-	-	-	-
Others	-	-	-	-
Net Cash Provided (used) by Financing Activities	(677)	(316)	(1,338)	(11)
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	769	134	478	1,808
Cash and Cash Equivalents at the Beginning of the Quarter	1,980	1,847	2,272	2,363
Cash and Cash Equivalents at the end of the Quarter	2,749	1,980	2,749	4,171

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30-09-2024

	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2022				
Balance as the Beginning of the year	8,789	(5,983)	721	3,527
Profit for the year	-	78	-	78
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	-	-	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
Balance as at the end of the current period	8,789	(5,905)	721	3,605
Previous year 2022				
Balance as the Beginning of the year	8,789	(5,543)	676	3,922
Profit for the year	-	(395)	-	(395)
Other Comprehensive Income	-	-	-	-
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	-
Regulatory Reserve	-	(45)	45	-
General Provision Reserve	-	-	-	-
Others	-	-	-	-
Balance as at the end of the previous period	8,789	(5,983)	721	3,527

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30-09-2024
(Amounts in million shillings)

	Current Quarter 30/09/2024	Comparative Quarter (Previous Year) 30/09/2023	Current Year Cumulative 30/09/2024	Comparative Year Cumulative (Previous Year) 30/09/2023
1 Interest Income	665	678	1,755	1,642
2 Interest Expense	(122)	(150)	(353)	(482)
3 Net Interest Income (1 minus 2)	543	528	1,402	1,160
4 Bad debts Written-Off				
5 Impairment Losses on Loans and Advances	(189)	36	(206)	(16)
6 NonInterest Income	220	187	660	608
6.1 Foreign Currency Dealings and Translation Gains/Loss				
6.2 Fees and Commissions	220	187	660	608
6.3 Dividend Income				
6.4 Other Operating Income				
7 NonInterest Expenses:	(607)	(686)	(1,777)	(2,085)
7.1 Salaries and Benefits	(309)	(371)	(847)	(1,152)
7.2 Fees and Commission	-	(20)	-	(60)
7.3 Other Operating Expenses	(298)	(305)	(930)	(873)
8 Operating Income/Loss	(43)	55	78	(458)
9 Income Tax Provision	-	-	-	-
10 Net Income/Loss After Income Tax	(43)	55	78	(458)
11 Other Comprehensive Income (Itemize)	-	-	-	-
12 Total comprehensive Income/(Loss) for the year	(43)	55	78	(458)
13 Number of Employees	43	56	43	55
14 Basic Earnings Per Share	-	-	-	-
15 Dilute Earnings Per Share	-	-	-	-
16 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-0.22%	23.43%	0.39%	-2.08%
(ii) Return on Average Shareholders' Funds	-1.9%	3.04%	2.15%	-13.40%
(iii) Non Interest Expense to Gross Income	68.59%	80.50%	73.60%	92.64%
(iv) Net Interest Income to Average Earning Assets	3.41%	3.31%	0.49%	-2.56%

SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Denis Rweyondera..... (Signed) General Manager		6/Feb/2024
Kelvin Mushi..... (Signed) Finance and Administrative Manager		6/Feb/2024
Saleh S. Abdallah..... (Signed) Internal Auditor		6/Feb/2024
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has been examined by us And, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the Requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R Bakar..... (Signed) Chairperson of Board		6/Feb/2024
2. Prof. Dominic Kasilo..... (Signed) Director		6/Feb/2024

By Azill Momar Lo and Shola Lawal

From street names to textbooks, Senegal is now rewriting French colonial memory



A street vendor walks around Place de l'Indépendance in Dakar, Senegal

ON a weekday at Dakar's open-air Fass Market, traders call out in a rhythmic buzz as some buyers approach from a nearby major highway: Boulevard du Général de Gaulle, a road named after a former French president and a man not everyone here knows.

It irks meat seller Matar Seck that street names like these - remnants of a painful colonial past - exist at all. Standing in front of his stall where he patiently waited for a customer, Seck questioned the point of having an Avenue Faidherbe, named after a brutal colonial governor, or a Rue de Jules Ferry, after a French politician who once claimed colonialism was necessary. Like many Senegalese, Seck said he wants change.

"I've lived in Europe. I've been to Barcelona, Rome and Milan, but I've never seen white people give the names of their most prestigious historical monuments and buildings to a Senegalese," he said. "We have no shortage of people to name our most important streets [after]. I want to see a Youssou Nour Street for example." Seck added, referring to the beloved Senegalese crooner.

Indeed, streets in the capital city and across Senegal were originally named by the French colonial government and honoured officials or royals of the French empire. Decades after independence, they've largely stayed that way, a legacy of 300 years of conquest,

slavery and colonialism.

But that might soon change: President Bassirou Diomaye Faye in December announced plans for a new government agency to rename streets and public squares to honour Senegalese.

It's a notable step for Senegal, which has historically main-

tained close ties with Paris. In November, Faye asked Paris to remove about 350 French soldiers stationed there, in effect ending a decades-long defence pact and continuing a trend in West Africa, where nations are downgrading once-strong ties with France.

After a fraught election cam-

paign last year that followed weeks of protests against former President Macky Sall, Faye came to power in April, promising to strengthen Senegalese identity and shrink ties with France - even replace French as the country's official language. Under Sall, critics saw Senegal as a puppet that put

France's needs above all. Faye promised to be different. Now, not only will the new agency rename streets, but it will also rewrite Senegal's textbooks. Dakar-based urban planner Rakhia Diallo Fall told Al Jazeera those efforts are necessary to do away with the sour taste of the past - from Senegal's role as a major slave port to its centuries of colonial rule.

"Memory also passes through toponymy," Diallo said, referring to the study of place names. "Seeing streets named after people we don't know, people who have mistreated us, is a disgrace."

Shrinking Francophone Africa, or former French West Africa, countries are sharply turning against France - militarily and culturally.

Many governments and citizens, especially in the military-led countries of the Sahel, detest France's real and perceived political interference in their countries. They see France as paternalistic for its deep involvement in their economies in sectors like mining and petroleum. French companies like the petroleum giant Total are deeply entwined in the business landscape.

The common CFA franc currency, used by former French colonies in West and Central Africa, has been a big point of controversy. The currency, created in colonial times, is pegged to the French-used euro, and critics said it continues to hinder the development of African nations.

Paris has also come under fire for failing to halt the spread of armed groups in the Sahel despite thousands of French soldiers being deployed to the region.

In Niger, where the military government kicked out French forces in 2024, officials were the first to rename Avenue de Gaulle in the capital, Niamey. In December, the highway became Avenue Djibo Bakary after the important anti-colonial activist who became the first Indigenous mayor of Niamey.

Ruault Avenue in Bamako, Mali's capital, was also changed by its military government in December to honour Captain Sekou Traore, an officer who in 2012 refused to surrender during an ambush by secessionist fighters of the Azawad movement. Traore was eventually captured and executed.

French ties run particularly deep in Senegal. The region was the first to be conquered before colonisers spread out across West Africa. The northern city of Saint Louis, or Ndar in the predominant Wolof language, is renowned for its pastel-coloured colonial houses and was the capital of French West Africa until 1902. There too, street names, squares, bridges and plaques honour mid-1800s French Governor Louis Faidherbe to the ire of many locals. In 2020, during the Black Lives Matter protests that swept the United States and ignited demonstrations in many other countries, residents

awoke to find a statue of Faidherbe toppled and sprayed with paint. The statue has now been removed. Krzysztof Gorny, an urban planning researcher with the University of Poland who has studied and written a book on Senegal's street names, said the colonial administration had a motive for naming places and streets in Dakar, where the capital was moved to in 1902.

"Generally, the idea was for the new city to remind everyone that it was in French possession," he said. "Such names were common mainly in those districts designated for French settlers. In the district designated for Africans, where the streets were narrower and the buildings denser, a numerical naming system was introduced."

Those numbers are still present today, like on Rue 34 or Rue ME 30. Past governments had begun street-renaming projects, but none had announced a dedicated government agency like Faye's administration.

Souleymane Gueye - a member of the Dakar-based Front for Anti-imperialist, Popular and Pan-African Revolution (FRAPP), which pushed for colonial names to be replaced across Senegal for years - told Al Jazeera authorities from Sall's administration had tried to politicise the process.

"In 2022, when we went to submit a letter of complaint to the Dakar Plateau mayor's office to rename Avenue Faidherbe, our representative was assaulted, his clothes torn and his dreadlocks cut off," he said.

In July 2023, the same road was renamed Avenue Macky Sall.

"It was simply a political decision guided by partisan interests. It would have been fairer to ask Senegalese citizens to suggest names rather than impose on them," Gueye said.

Weighing priorities Since he took office alongside Faye, Prime Minister Ousmane Sonko, a fierce critic of France, has focused on the sore topic of the 1944 mass murders of West African soldiers, including Senegalese, by the French colonial army.

On the morning of December 1, 1944, soldiers of the Tirailleurs Sénégalais, an army unit that fought in France's war against Nazi Germany, had been protesting against delays in salaries and poor living conditions. In response, colonial soldiers fired on them, killing an undetermined number. French authorities at the time tried to bury the evidence and claimed 35 people were killed. However, scholars estimated about 400 people died.

Although the wound remained fresh in independent Senegal, officials kept quiet about the killings until 2012 when then-French President Francois Hollande admitted France's culpability. In December, when Senegal commemorated the 80th anniversary of the murders, Faye invited several African leaders to the mournful ceremony. The street-renaming project is expected to prominently feature the Tirailleurs.

However, some Senegalese say that while they appreciate this remembrance of history, the project could also be a distraction. Faye and Sonko not only promised a stronger Senegalese identity, but they also pledged to improve and boost the economy, which has been hit by a combination of COVID-19 aftershocks, supply bottlenecks in the wake of Russia's 2022 invasion of Ukraine and the global economic downturn. Thousands of young people, especially men, in recent years have abandoned the declining fishing industry in search of a better life in Europe. Hundreds have died attempting the deadly crossing across the Atlantic to the Spanish Canary Islands.



"Kwa Maendeleo Yako"

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	Current Quarter 31/12/2024	Previous Quarter 30/09/2024
A.		
1 Cash	276	716
2 Balance with Bank of Tanzania	162	94
3 Investments in Government securities		
4 Balance with other banks and financial institutions	747	1,339
5 Cheques and items for clearing		
6 Inter-branch float items		
7 Bills negotiated		
8 Customers' liabilities for acceptances		
9 Interbank loans receivables		
10 Investments in other securities		
11 Loans, advances and overdrafts (net of allowances for probable losses)	13,349	13,190
12 Interest receivables		
13 Other assets	3,506	3,590
14 Equity investments		
15 Underwriting accounts		
16 Property and Equipment	146	204
16 TOTAL ASSETS	18,186	18,733
B.		
17 Deposits from other banks and financial institutions		
18 Customer deposits	11,838	13,370
19 Cash letters of credit		
20 Special deposits	49	49
21 Payment orders/transfers payable		
22 Bankers' cheques and drafts issued		
23 Accrued taxes and expenses payable	95	75
24 Acceptances outstanding		
25 Interbranch float items		
26 Unearned income and other deferred charges		
27 Other liabilities	304	260
28 Borrowings	2,292	2,375
28 TOTAL LIABILITIES	14,578	16,129
29 NET ASSETS/LIABILITIES (16 minus 28)	3,608	3,604
C.		
30 SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,789	8,789
32 Capital reserves (capital Grants)		
33 Retained earnings	(5,984)	(5,984)
34 Profit (Loss) account	82	78
35 Other capital accounts	721	721
36 Minority Interest		
37 TOTAL SHAREHOLDERS' FUNDS	3,608	3,604
38 Contingent liabilities		
39 Non performing loans and advances	1,382	1,191
40 Allowances for probable losses	373	373
41 Other non performing assets		
D.		
(i) Shareholders Funds to total assets	20.00%	19.26%
(ii) Non performing loans to total assets	17.28%	14.98%
(iii) Gross loans and advances to total deposits	118.42%	103.71%
(iv) Loans and Advances to total assets	73.40%	66.84%
(v) Earning Assets to Total Assets	90.82%	90.91%
(vi) Deposits Growth	-11.46%	4.83%
(vii) Assets growth	-7.84%	-0.70%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31-12-2024 (Amounts in million shillings)

	Current Quarter 31/12/2024	Comparative Quarter (Previous year) 31/12/2023	Current Year Cumulative 31/12/2024	Comparative Year Cumulative (Previous Year) 31/12/2023
1 Interest Income	535	612	2,290	2,253
2 Interest Expense	(126)	(58)	(478)	(520)
3 Net Interest Income (1 minus 2)	409	554	1,811	1,734
4 Bad debts Written-Off				
5 Impairment Losses on Loans and Advances		9	(208)	(152)
6 NonInterest Income	288	239	926	848
6.1 Foreign Currency Dealings and Translation Gains/Loss				
6.2 Fees and Commissions	288	239	926	848
6.3 Dividend Income				
6.4 Other Operating Income				
7 NonInterest Expenses:	(677)	(649)	(2,448)	(2,771)
7.1 Salaries and Benefits	(337)	(371)	(1,184)	(1,523)
7.2 Fees and Commission	(23)	(23)	(80)	(80)
7.3 Other Operating Expenses	(317)	(255)	(1,184)	(1,168)
8 Operating Income/Loss	4	135	82	(343)
9 Income Tax Provision				(10)
10 Net Income/Loss After Income Tax	4	135	82	(353)
11 Other Comprehensive Income (Expense)				
12 Total comprehensive income/(loss) for the year	4	135	82	(353)
13 Number of Employees	43	50	43	50
14 Basic Earnings Per Share	-	4.14	-	-
15 Dilute Earnings Per Share	-	4.14	-	-
16 Number of Branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.17%	0.36%	0.43%	-1.55%
(ii) Return on Average Shareholders' Funds	0.88%	4.73%	2.27%	-8.76%
(iii) Non Interest Expense to Gross Income	78.80%	8.96%	76.13%	89.37%
(iv) Net Interest Income to Average Earning Assets	2.86%	1.48%	11.88%	8.62%

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-12-2024 (Amounts in million shillings)

	Current Quarter 31/12/2024	Previous Quarter 30/09/2024	Current Year Cumulative 31/12/2024	Comparative Year Cumulative (Previous Year) 31/12/2023
I: Cash flow from operating activities:				
Net income (loss)	33	(43)	11	(343)
Adjustments for:				
- Impairment/Amortization	58	59	228	185
- Net change in Loans and Advances	(159)	779	1,470	790
- Gain/Loss on Sale of Assets				
- Net change in Deposits	(1,581)	616	(1,801)	(3,075)
- Net change in Short-Term Negotiable Securities				
- Net change in Other Liabilities	84	(35)	(194)	71
- Net change in Other Assets	84	70	109	70
- Tax Paid				(10)
- Others				
Net cash provided (used) by operating activities	(1,481)	1,446	135	(2,312)
II: Cash flow from investing activities:				
Dividend Received				
Purchase of Fixed Assets				(51)
Proceeds from Sale of Fixed Assets				
Purchase of Non-Dealing Securities				
Proceeds from Sale of Non-Dealing Securities				
Others - OWP				
Net cash provided (used) by investing activities	-	-	-	(51)
III: Cash flow from financing activities:				
Repayment of Long-Term Debt	(83)	(677)	(1,221)	(388)
Proceeds from Issuance of Long Term Debt				850
Proceeds from Issuance of Share Capital				
Payment of Cash Dividends				
Net Change in Other Borrowings				
Others				
Net Cash Provided (used) by Financing Activities	(83)	(677)	(1,221)	484
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	(1,564)	769	(1,087)	(1,899)
Cash and Cash Equivalents at the Beginning of the Quarter	2,749	1,980	2,272	4,171
Cash and Cash Equivalents at the end of the Quarter	1,185	2,749	1,185	2,272

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31-12-2024

	Share Capital	Retained Earnings	Reserve	Total
Current year 2022				
Balance as the Beginning of the year	8,789	(5,982)	721	3,527
Profit for the year		82		82
Other Comprehensive Income				
Transactions With owners				
Dividend Paid				
Regulatory Reserve				
General Provision Reserve				
Others				
Balance as at the end of the current period	8,789	(5,901)	721	3,608
Previous year 2023				
Balance as the Beginning of the year	8,789	(5,543)	676	3,922
Profit for the year		(395)		(395)
Other Comprehensive Income				
Transactions With owners				
Dividend Paid				
Regulatory Reserve		(45)		(45)
General Provision Reserve				
Others				
Balance as at the end of the previous period	8,789	(5,983)	721	3,527

SELECTED EXPLANATORY NOTES

Name and Title	Signature	Date
Dennis Rweyendera..... (Signed) Ag. General Manager		16/Jan/2024
Kelvin Mushi..... (Signed) Finance and Administrative Manager		16/Jan/2024
Saleh S. Abdallah..... (Signed) Internal Auditor		16/Jan/2024
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements has been examined by us And, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the Requirements of the Banking and Financial Institutions Act, 2008 and they present a true and fair view.		
Name and Title	Signature	Date
1. Bakar R. Bakar..... (Signed) Chairperson of Board		16/Jan/2024
2. Prof. Dominicus Kasilo..... (Signed) Director		16/Jan/2024

BY GUARDIAN REPORTER

GLOBAL CEMENT SALES TO TOP \$641.9BN BY 2030

The global cement market, valued at US\$410.2 billion in 2023, is projected to grow to US\$641.9 billion by 2030, demonstrating a CAGR of 4.7 percent from 2024 to 2033.

Cement, a cornerstone of construction and infrastructure, supports urbanization and economic progress.

As global populations expand, particularly in urban areas, the demand for sustainable and durable building solutions has become critical.

This has spurred innovation in cement production, which is noted for its substantial CO2 emissions, causing industry stakeholders to pursue carbon-neutral goals and sustainable innovations.

The Cement Market's trajectory is heavily influenced by urbanization, infrastructure investments, and advancements in production technologies.

Despite challenges like high carbon emissions and regulatory pressures, the market offers opportunities through trends in green cement and carbon capture technologies.

Regions like Asia Pacific dominate due to rapid urban expansion, while sustainability efforts drive growth in areas like Europe and North America.

Government incentives and technological advances are pivotal in shaping the Cement Market. Initiatives focusing on sustainable construction and emission reduction incentivize greener practices. Technological innovations such as green cement and carbon capture present growth areas but also elevate production costs.

Investment opportunities abound in developing regions with growing urban needs,



though risks include regulatory pressures and market saturation in mature areas. Enhanced consumer awareness is pushing demand for sustainable products, influencing market dynamics.

The regulatory environment remains stringent, particularly in developed regions, pushing for emission reductions through strict standards. This evolving landscape fosters both challenges and opportunities, compelling industry players to innovate and adapt.

The Cement Market is segmented by product type, application, and distribution channel.

Product types include Portland Cement, Blended Cement, preferred for its sustainability, and White Cement for aesthetic applications.

By application, the market serves residential, commercial, infrastructure, and industrial sectors, with the residential sector driving demand due to urbanization and

population growth.

Distribution channels are divided into B2B/Industrial, which dominates due to large-scale construction demand, and Retail/DIY, catering to smaller projects and individual consumers.

Geographically, Asia Pacific leads the market share, driven by rapid urbanization and extensive infrastructure projects, particularly in China and India.

Key drivers for the Cement Market include rapid urbanization necessitating expanded infrastructure, and government investment in public infrastructure. High carbon emissions create significant challenges, reflected in stringent regulations that increase costs.

Market growth is restrained by saturation in developed regions. However, opportunities are ripe in developing economies with burgeoning urban needs and through technological advancements like green cement and carbon capture solutions.

Vertical integration strategies also present opportunities for enhanced market control and efficiency.

The global Cement Market features influential players such as LafargeHolcim, Anhui Conch, and CNBM. LafargeHolcim leads with sustainable practices and extensive global reach. Anhui Conch and CNBM leverage large-scale production efficiencies, primarily in Asia.

Other notable players like UltraTech Cement and ACC Limited play pivotal roles, particularly in the Asian market. Strategies focus on technological development, market expansion, and sustainability initiatives, vital for maintaining competitive edges in this evolving market.

The outlook shows the global cement production in 2025 is projected to reach approximately 4.3 to 4.5 billion metric tons, reflecting a moderate growth rate of 2 production to 3 percent annually.

Demand will be driven by infrastructure development, urbanization, and the construction of green, energy-efficient buildings.

In China production is expected to stabilize at 2.2 to 2.3 billion metric tons in 2025 as the country focuses on reducing overcapacity and environmental reforms, while in India rapid growth fueled by infrastructure projects is projected to push production beyond 400 million metric tons.

In Southeast Asia, Vietnam and Indonesia will continue expanding due to regional construction demands while in Africa, Cement production is forecasted to increase in Nigeria, Ethiopia, and Egypt, driven by housing and large-scale infrastructure projects.

Reports shows in North America, cement production is expected to remain steady at around 100 million metric tons, with infrastructure spending under US federal initiatives supporting demand.

Global cement production will continue to be shaped by infrastructure development and environmental considerations. Technological innovation and sustainable practices will be critical for industry resilience and growth in 2025.

The long winding road to Africa's infrastructure development

ABIDJAN

Experts agree that Africa can accelerate its development by investing in infrastructure, which stimulates trade and economic growth.

Yet, 13 years after PIDA—the Programme for Infrastructure Development in Africa—was launched, research by the UN Economic Commission for Africa (ECA) indicates that Africa's infrastructure deficit reduces economic growth by 2 per cent annually and cuts productivity by up to 40 percent.

To catch up, an impressive list of 69 PIDA projects is now in place, adopted by the African Union in 2021, with an estimated cost of US\$160.8 billion. The projects cover transport, energy, water, and digital connectivity. If fully implemented, these projects will facilitate trade, transform connectivity, and foster inclusive growth.

"These projects are about empowering people—connecting farmers to markets, entrepreneurs to customers, and students to access educational opportunities," said Claver Gatete, Executive Secretary of the UN ECA, speaking at the 8th PIDA Week in Addis Ababa, Ethiopia, in November 2024.

The journey toward the 69 PIDA projects has been decades in the making, according to infrastructure expert Robert Lisinge, director of the Technology, Innovation, Connectivity, and Infrastructure Development Division at UN ECA.

"The Trans-African Highways network (TAH) was conceived in the 1970s, and the African Transport Policy Programme in the 1980s," said Lisinge.

He added: "TAH became part of the New Partnership for Africa's Development (NEPAD) Short-Term Infrastructure Action Plan after African leaders realized that an infrastructure programme was needed to fast-track Africa's development. PIDA was developed in 2011 as Africa's Marshall Plan for a consolidated infrastructure programme for the continent."

UN ECA has played a key role in developing the second PIDA Priority Action Plan (2021-2030). A task force mandated by the PIDA Steering Committee was appointed to select projects for implementation. UN ECA, as the Secretariat of the task force, together with other members of the task force, developed the criteria for selecting the projects that were presented to African Heads of State.

However, the challenge of physical assets—roads, rail, etc.—that are either incomplete or not interlinked in ways that contribute to real development outcomes, such as the opportunities found in the AfCFTA, worries Gatete and his team of infrastructure experts.

For this reason, "Creating a robust and integrated infrastructure is key to realizing AfCFTA's transformative potential," he said.

He explained that the Lamu Port - South Sudan - Ethiopia Transport (LAPSSET) Corridor, which connects Kenya, Ethiopia, and South Sudan, is an example of the type of linkage that enhances connectivity, reduces trade costs, and catalyzes regional economic integration.

According to Gatete, while the AfCFTA represents a market of 1.3 billion people and a com-



bined GDP of over US\$3.4 trillion, intra-African trade accounts for only 15 per cent of the continent's total trade.

Studies by the UN ECA project that adequate infrastructure and the implementation of the AfCFTA could increase this figure to 33 per cent.

"Infrastructure is the game changer. It's the glue that can make a real difference to our economies—moving from potential to connecting dreams and transforming lives," he said.

He added that the AfCFTA is an opportunity to develop road and railway networks to increase intra-Africa freight demand by 28 per cent.

Estimates by UN ECA also show that Africa will need to upgrade over 60,000 km of regional roads and complete the missing links in the Trans-African Highways to meet the increased volume of trade.

Lisinge, for his part, sees a two-way relationship between transport and trade. "Good transport will facilitate trade, and if the quality of the infrastructure is good, it means the cost of transport is lower, which increases trade and boosts intra-African trade," he said.

Lisinge, who has led the

research on this two-way relationship, said that by 2030, 1,844,000 trucks for bulk cargo and 248,000 trucks for containers would be needed under the AfCFTA. Additionally, 97,614 wagons for bulk cargo and 20,668 wagons for container cargo would also be required—this increases to 132,857 and 36,482 wagons, respectively, if planned infrastructure projects are implemented.

Furthermore, 126 vessels would be required for bulk cargo and 15 vessels for container cargo by 2030, while 254 cargo airplanes would also be necessary.

The financing of infrastructure projects, while daunting, can be achieved by attracting private sector participation through innovative de-risking mechanisms.

"The success of PIDA lies in our collective resolve to act decisively, mobilize the necessary resources, and align our efforts with the broader aspirations of the AfCFTA," said Gatete.

UN ECA has developed a partnership strategy for the implementation of PIDA, given that development partners have their own projects that should not derail the implementation of the PIDA. For example, the

Chinese have the Belt and Road Initiative, and the Europeans have the Global Gateway.

"PIDA should be the building block for infrastructure partnerships with non-African countries and organizations," said Lisinge, noting that international partners are keen to connect to the rest of the world, including Africa. Hence, it would be strategic for them to invest in PIDA projects.

Already, the Global Gateway, a European strategy to boost smart, clean, and secure links in digital, energy, and transport sectors and to strengthen health, education, and research systems across the world, has prioritized support for some projects that are part of PIDA, such as the highway between Lagos and Abidjan in West Africa. The US and the EU are supporting the development of the Lobito Corridor, which links Angola, Zambia, and the Democratic Republic of Congo.

"PIDA is a unique platform for engagement. The infrastructure challenge in Africa is much bigger than its 69 projects, and there is a need to prioritize, with countries able to have the leeway to implement their own projects," he added.

The African Development Bank (AfDB) notes that between \$130 billion and \$170 billion per year is required to fund infrastructure development.

This means there is a financing gap of up to \$108 billion per year due to poor regulatory frameworks and red tape.

The AfDB has rolled out a financing strategy that identifies different options for financing PIDA projects. Member countries can raise domestic resources from national budgets or borrow from the market.

Lisinge, however, cautions that financing has been a critical challenge for infrastructural development in Africa, as many countries are in a financial dilemma. They are unable to tap into domestic resources for infrastructural development, and international loans are expensive.

Besides, many countries are experiencing poor credit ratings, with a high cost of borrowing in the financial markets.

"Countries can make use of the NEPAD service delivery mechanism, which helps in developing and translating ideas into concrete projects. The mechanism helps in project preparation and feasibility studies to improve economic and financial viability to attract investors," he said.

In addition, he advised countries to tap into green funds that support green projects.

"Public-private partnerships are also an option for funding infrastructural development in Africa, where the government and the private sector can come together, share the risks, and combine resources to implement commercially viable projects," he added.

Global property management software market sees significant growth in 2024

LONDON

The property management software market has experienced significant growth in recent years.

It is expected to increase from \$6.07 billion in 2024 to \$6.67 billion in 2025, with a compound annual growth rate (CAGR) of 9.9 percent.

This growth can be attributed to factors such as improved efficiency and time savings, remote property management, enhanced financial management, tenant and lease management, adherence to compliance and regulations, and user-friendly interfaces.

The property management software market is projected to experience rapid growth in the coming years, reaching \$9.79 billion by 2029 at a compound annual growth rate (CAGR) of 10.0 percent.

This growth will be driven by factors such as customer relationship management, predictive maintenance solutions, energy efficiency and sustainability, tenant portals for self-service, dynamic pricing strategies, and advanced reporting and analytics.

Key trends during the forecast period include the integration of smart buildings, the rise of virtual tours and 3D visualization, the dominance of cloud-based solutions, the expansion of multinational property management, and the increasing use of advanced reporting and business intelligence.

The growing investments in smart cities are expected to drive the expansion of the property management software market during the forecast period.

Governments globally are investing in the development of smart cities, which use information and communication technologies to manage urban services efficiently, creating a demand for effective property management solutions.

The European Union is actively supporting smart city initiatives, providing research funds and setting sustainability targets for member states. The concept of smart cities is also gaining traction in developing countries.

Major companies operating in the property management software market include AppFolio Inc., Console Australia Pty Ltd., CoreLogic Inc., Entrata Inc., InnQuest Software Corporation

PUBLIC-PRIVATE PARTNERSHIP IS VITAL TO INCREASING ENERGY ACCESS IN AFRICA

By Guardian Correspondent

Public-Private Partnerships (PPPs) have emerged as a crucial mechanism in Tanzania's quest to improve energy access across Africa by 2030.

This ambitious target, set during the recent Mission 300 Africa Energy Summit held in Dar es Salaam on January 27-28, 2025, underscores the importance of collaborative efforts between the public and private sectors in addressing the continent's persistent energy deficit.

Mission 300: Bridging Africa's energy gap

Mission 300, launched by the World Bank and the African Development Bank (AfDB), aims to connect 300 million Africans to electricity by 2030.

Achieving this target requires at least US\$90 billion in investments to expand and rehabilitate electricity grids at minimal cost.

Tanzania has made a strong pledge to enhance its utilities, integrate renewable energy sources, and increase national electricity connection targets.

Notably, the World Bank plans to invest US\$30-40 billion, while the AfDB will contribute \$10-15 billion, with the remainder sourced from private investors.

This collaborative approach seeks to address the widespread lack of electricity, spurring development and creating new job opportunities.

Half of the new connections will be sourced from existing grids, while the remaining half will be powered by renewable sources such as wind and solar mini-grids. This balanced approach highlights the strategic role of clean energy in meeting Africa's future power needs.

"Electricity access is the bedrock of all development. It is a critical ingredient for economic growth and essential for job creation at scale. Our aspiration will



only be realized with partnership and ambition. We will need policy action from governments, financing from multilateral development banks, and private sector investment to see this through," said Ajay Banga, World Bank Group President.

Tanzania's commitment to PPPs

The Tanzanian government recognizes the importance of PPPs in accelerating energy access.

The Public-Private Partnership Centre (PPPC) under the Ministry of Finance has played a vital role in fostering collaborations that leverage private sector efficiency and innovation alongside public sector support and oversight.

David Kafulia, Executive Director of the PPPC, stated that of the

\$13 billion needed to enhance access to energy, projects valued at US\$5 billion are set to be implemented through public-private partnerships.

He emphasized that creating a conducive regulatory environment is essential to ensuring maximum participation from the private sector in energy projects.

Energy access is economically transformative, reducing costs and improving productivity as Tanzania consolidates its position as a middle-income country. The Julius Nyerere Hydropower Project stands as a symbolic example of this transformation.

With a capacity to produce 2,100 MW of electricity, the project has reached an advanced stage and is expected to be a game-changer for Tanzania's energy sector.

Since taking office in 2021, President Dr. Samia Suluhu Hassan's administration has increased project implementation from 40 percent to over 90 percent. Upon completion, the project will elevate Tanzania's electricity generation capacity to nearly 4,000 MW.

Financial commitments

During the Mission 300 Africa Energy Summit, significant financial commitments were made to support Africa's electrification efforts. The Islamic Development Bank (IsDB) and the Asia Infrastructure Investment Bank (AIIB) pledged up to US\$6.15 billion to support the initiative.

The IsDB will contribute US\$2.65 billion in project financing and an additional \$2 billion for insuring power projects, while

the AIIB will provide \$1-1.5 billion in financing. These commitments build on previous pledges of up to US\$48 billion from the World Bank and AfDB.

These financial injections are critical as they aim to significantly improve electricity access for around 600 million Africans currently without power.

The initiative also seeks to enhance clean cooking energy availability, reducing reliance on harmful wood and charcoal.

Challenges

Despite the promising financial commitments, challenges persist. Securing adequate financing remains a hurdle.

Projects like Uganda's \$5 billion East African Crude Oil Pipeline (EACOP) illustrate the difficulties in debt negotiations due to shift-

ing investor priorities.

This situation underscores the need for innovative financing solutions and the creation of an enabling environment for private investors.

Nevertheless, opportunities abound. Initiatives like the "Solar Mamas" in Zanzibar demonstrate the transformative potential of community-driven, small-scale renewable energy projects. Trained by Barefoot College Zanzibar, these women install solar power systems in rural areas, overcoming high costs and limited access to electricity. Such programs not only promote clean energy but also empower communities and can be scaled through PPPs.

Regional collaboration as a catalyst

Regional cooperation is essential to achieving Africa's energy goals. The East Africa Energy Cooperation Summit, held in Arusha on January 29-30, 2025, highlighted the importance of regional partnerships.

By working together, East African nations can leverage shared resources, harmonize policies, and attract larger investments to achieve collective energy access objectives.

Way forward

Public-Private Partnerships are central to Tanzania's strategy to expand energy access to 300 million people by 2030. By leveraging the strengths of both sectors, Tanzania can overcome financial and infrastructural challenges, implement innovative solutions, and ensure sustainable and inclusive energy access for its population.

The commitments and discussions from the recent energy summits underscore a shared resolve to harness the power of collaboration in achieving these ambitious targets.

To maintain momentum, Tanzania must continue fostering a favorable investment climate through streamlined regulations, stable policies, and attractive incentives. The path forward lies in innovation, cooperation, and a steadfast commitment to inclusive growth driven by energy access.

Dubai firm launches standalone residences

DUBAI

Al Seeb Real Estate Development, in partnership with Devmark, UAE's leading real estate project sales and marketing consultancy, has unveiled The Chedi Private Residences, an exceptional addition to Dubai's luxury living landscape.

Perfectly situated along Sheikh Zayed Road, the key development marks a historic milestone as the world's first standalone private branded residences under The Chedi name, said a statement from Al Seeb Real Estate.

Designed by the acclaimed Studio Bruno Guélaiff, renowned for their expertise in blending bold modernity with timeless elegance, the 238.6-m tower, distinguished by its sleek glass façade features a limited collection of residences, including expansive two to five-bedroom apartments, duplexes, and one triplex penthouse crowning the building. It is scheduled for completion in 2029.

Globally celebrated for its enduring sophistication, impeccable hospitality, and culturally immersive ethos, The Chedi now brings its iconic legacy to life in Dubai, transforming contemporary urban living with a fresh perspective on luxury and exclusivity.

As the exclusive master agent, Devmark said it is proud to bring this pres-



tigious project to market, offering discerning buyers a unique opportunity to invest in one of Dubai's most anticipated residential developments.

In collaboration with GHM, the revered custodians of The Chedi's illustrious heritage, The Chedi Private Residences in Dubai represents a distinguished addition to an acclaimed portfolio of global landmarks, it stated.

According to Devmark, these homes feature villa-sized layouts, including 3.2-m-high ceilings, discreet private entrances, and expansive terraces offering uninterrupted panoramic views of the Dubai skyline and Arabian Gulf. Every residence has been meticulously designed with interiors featuring premium finishes, ensuring a balance of functionality and modern elegance.

Bathrooms are designed as

spa-like retreats, boasting smart shower systems and high-end fixtures. Duplexes and penthouses elevate villa-style living to the sky, offering vast social terraces, private plunge pools, and serene retreats across multiple levels, it stated.

The development also incorporates additional smart living features, including biometric access, energy monitoring systems, and automated lighting and acoustic settings, it added.

Mahesh Kalwani, Vice Chair of Al Seeb Real Estate Development, said: "We are thrilled to launch The Chedi Private Residences, a remarkable brand with an established rich heritage. We understand the growing appetite for branded residences and are fully committed to delivering a product that surpasses expectations in terms of luxury, design, and service."

"Collaborating with Dev-

mark has been integral to this journey. Their unmatched expertise in successfully launching branded residences to the market, backed by an impressive track record, makes them the perfect partner for bringing this iconic project to life," he noted.

According to him, The Chedi Private Residences serves as a sanctuary, offering a comprehensive suite of world-class amenities that elevate daily living.

"Upon arrival, residents are welcomed into a luxurious lobby lounge opening onto landscaped gardens and a signature restaurant. At the heart of the development is a stunning 60-metre lagoon-style pool surrounded by lush greenery, sunbeds, and private cabanas, ensuring leisure moments for all ages. The rooftop infinity pool presents a mesmerising vantage point for residents to enjoy Dubai's iconic skyline," he noted.

The Chedi Private Residences offers extensive personalised services, from 24-hour concierge support and butler assistance to tailored 'away-from-home' packages, ensuring every detail is attended to, he added.

Richard Aybar, Managing Director of Devmark, said: "We are excited to partner with Al Seeb to introduce The Chedi Private Residences, a truly exceptional branded residential development. This project stands apart in the market, offering residents and buyers unparalleled amenities and bespoke services that redefine luxury living."

Bariadi farmers embrace digital auction system



BY CORRESPONDENT RENATHA

MSUNGU

Green gram farmers in Bariadi District, Simiyu Region, have sold their crops for the first time through a digital auction using warehouse receipts, a system they praised for its transparency and efficiency.

During the auction at the Dukwa warehouse, farmer Mwitagula Mwitagula highlighted the benefits of the system, urging continued adoption.

"This system is transparent, allowing farmers to sell their produce confidently without concerns about unfair practices," he said.

Mwitagula called on the Grain and Mixed Crop Regulatory Authority (COPRA) to provide further education on the warehouse receipt system and proper packaging techniques to maximize auction opportunities.

Kamwesige Mtembei, Acting Director of Crop Development and Quality at COPRA, revealed that 143,113 kilograms of produce were sold across Dofu, Sotera, and Dukwa warehouses during the auction.

He urged farmers to adopt digital auctions for better trade outcomes.

COPRA Director Irene Mlola emphasized the authority's commitment to transparency and fairness in grain trade, noting that export permits for crops such as lentils, peas, soybeans, and sesame would be issued only to registered buyers who purchase through government-approved systems.

"Our goal is for both farmers and buyers to benefit economically through transparent trading systems," Mlola said.

Mlola encouraged farmers to capitalize on government investments in agriculture to boost production and sales, contributing to regional economic growth.

Green gram, also known as mung beans, is increasingly gaining popularity in Tanzania due to its nutritional value, market demand, and suitability for arid and semi-arid regions.

Green gram production in Tanzania holds promise for both food security and economic empowerment, with strategic investments and education needed to unlock its full potential.

CONSTRUCTION

GOLD DEMAND REACHED NEW HIGH IN 2024

BY TASNEEM BULBULIA

Total gold demand, including over-the-counter (OTC) investment, rose 1 percent year-on-year in the fourth quarter to reach a new quarterly high and contribute to a record yearly total of 4 974 t, industry organisation the World Gold Council's (WGC's) 'Gold Demand Trends' report for the fourth quarter and full-year 2024 reveals.

Central banks continued to buy gold at considerable levels - buying exceeded 1 000 t for the third year in a row, having accelerated sharply to 333 t in the fourth quarter.

Yearly investment reached a four-year high of 1 180 t and representing a 25 percent year-on-year increase.

Gold exchange-traded funds (ETFs) had a sizable impact, with 2024 marking the first year since 2020 in which holdings were essentially unchanged, in contrast to the heavy outflows of the prior three years.

Full-year bar and coin demand was in line with 2023 at 1 186 t, the



WGC reports.

The composition shifted as bar investment grew and coin buying reduced.

Yearly technology demand also

added to the global total, as it increased by 21 t in 2024, largely driven by continued growth in AI adoption, the council points out.

Gold jewellery was the out-

lier, with consumption having dropped by 11% to 1 877 t as consumers could only afford to buy in lower quantities, the WGC

However, spend on gold jewellery jumped by 9% to \$144-billion.

The London Bullion Market Association gold price reached 40 new record highs during 2024.

The average fourth-quarter price of \$2 663/oz was also a record and yielded a yearly average price of \$2 386/oz - a 23 percent year-on-year increase.

Demand in value terms reached previously unseen levels, the council highlights.

The combination of record gold prices and volumes produced a fourth-quarter value of \$111-billion. This took 2024 over the line to reach the highest-ever yearly value of \$382-billion.

Total gold supply inched up 1 percent year-on-year to 4 975 t, marking a high for the council's data series. Growth in both mine production and recycling contributed to the increase in total supply of gold.

A sharp slowdown in fourth-quarter OTC investment led to a slight yearly decline.

Demand from high net worth investors remained good, but

contrasted with profit-taking in some areas of OTC investment.

The council expects that for the full year 2025, central banks and ETF investors are likely to drive demand with economic uncertainty supporting gold's role as a risk hedge, but on the flipside, keeping pressure on jewellery.

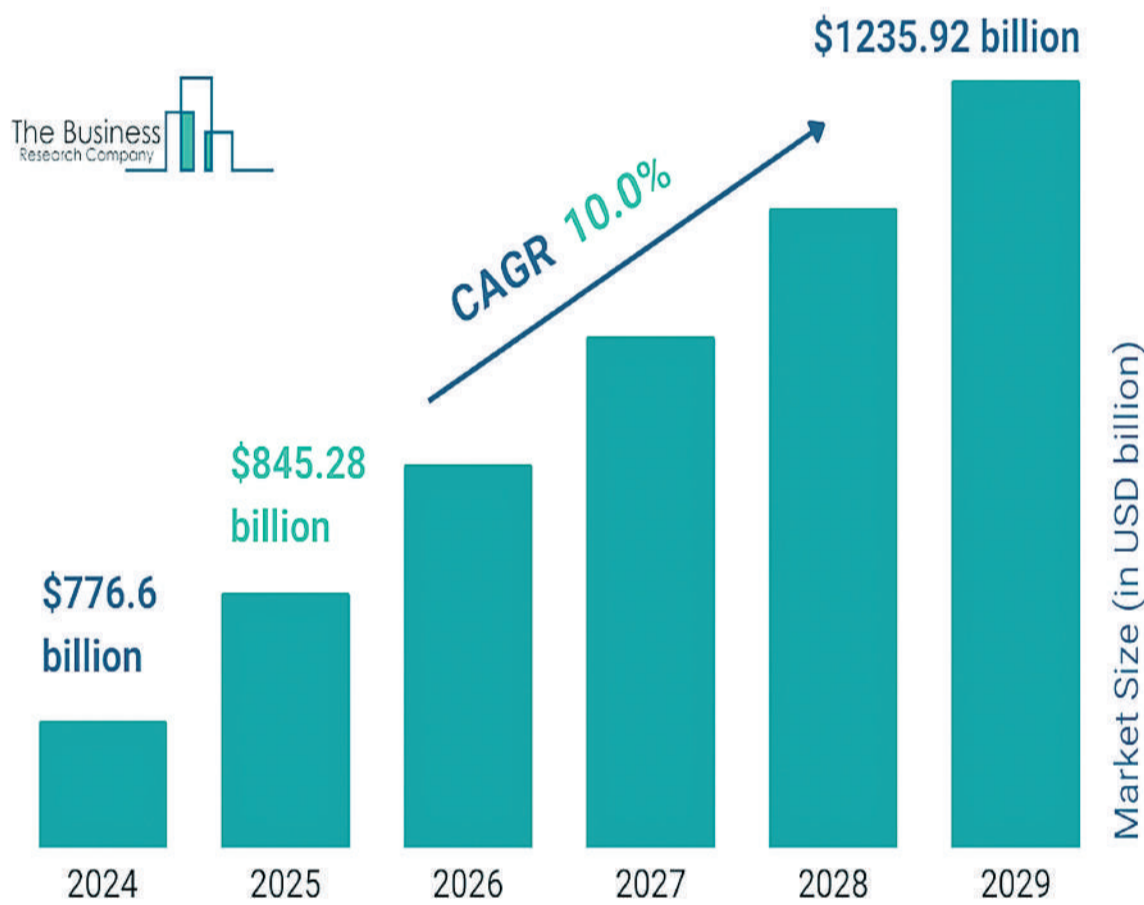
Global gold production is expected to grow by 3 percent to 5 percent annually through 2025 as technological advances and rising demand fuel exploration and development projects.

However, the sector faces mounting pressure to adopt sustainable practices and improve supply chain transparency.

Gold demand is projected to remain robust in 2025, driven by multiple factors including jewellery consumption, central bank purchases, technological applications, and investment demand.

Increased demand from key markets like India, China, and the Middle East due to cultural preferences and rising disposable incomes.

Commercial Insurance Global Market Report 2025



Global commercial insurance rates drop in Q4

NEW YORK

Global commercial insurance rates fell 2 percent in the fourth quarter of 2024 following a 1 percent decline in Q3 2024 - marking the second consecutive quarterly decrease following seven years of rising rates, according to the Global Insurance Market Index published by insurance broker Marsh.

Marsh said the result continues the moderating rate trend first seen in its index in Q1 2021, which is being driven by intensified competition in commercial property insurance, a moderation of casualty rate increases, stabilizing pricing in financial lines, and accelerated rate reductions for cyber risks.

The UK and the Pacific regions again experienced the largest composite rate decreases during Q4, at 5 percent and 8 percent, respectively, while US rates were flat, following a 3 percent increase in Q3 2024.

Asia saw 3 percent com-

posite rate decreases; Europe and Canada both recorded declines of 2 percent, while Latin America and the Caribbean (LAC) and India, Middle East, and Africa (IMEA) experienced increases of 1 percent.

Casualty insurance rates again were the only major coverage line to show an increase globally, rising 4 percent, compared to an increase of 6 percent in the prior quarter. Global property insurance rates declined 3 percent, compared to 2 percent in Q3 2024.

"The softening of rates across property, financial lines and cyber are a positive development for clients, while the challenges in other areas of the market, particularly in US casualty, are acute," according to John Donnelly, global head of Placement, Marsh, in a statement.

Property rates declined 3 percent globally during Q4, following a 2 percent decline in the prior quarter. The Pacific region experienced the

largest decrease, at 8 percent. In the US, property rates declined 4 percent, compared to a drop of 1 percent in the prior quarter.

The UK rate decrease of 4 percent was level with Q3 2024, while Canada saw average decreases of 3 percent, compared with 1 percent in the prior quarter. Property rates were flat in Europe, and IMEA experienced a 3 percent increase in Q4.

LAC recorded a decline of property insurance rates of 1 percent (versus a 3 percent hike in Q3 2024), which was the first decrease in 25 quarters. Asia's property insurance rates declined 3 percent, level with the previous quarter.

Marsh said the global property market remains sensitive to loss events, particularly the ongoing Los Angeles wildfires, which will likely affect aggregate catastrophe losses in 2025.

Casualty rates increased 4 percent globally, following an increase of 6 percent in

the prior quarter. US casualty rates saw the largest increase at 7 percent, driven largely by excess/umbrella rates (versus an increase of 10 percent in Q3 2024).

Latin America and the Caribbean experienced a 5 percent increase, while all other regions ranged from 2 percent declines to 1 percent increases.

Financial and professional rates decreased by 6 percent globally (versus a drop of 7 percent in Q3 2024). This marked the 10th consecutive quarter of FINPRO rate decreases. Q4 rate declines were recorded in every region as a result of robust competition and available capacity.

Cyber insurance rates decreased 7 percent globally - following a 6 percent decline in the previous quarter. Every region saw rate decreases driven by strong competition among both incumbent and new insurers as well as continued improvements in cybersecurity at many companies, Marsh said.

S. Africa human settlements sector struggles with housing accessibility

PRETORIA

South Africa's human settlements sector faces challenges with the housing accessibility opportunities for the gap market, says the Department of Human Settlement (DHS).

In a recent interview with "Independent Media Property", DHS Minister Thembi Simelane's spokesperson Tsekiso Machike, said the gap market pressures are felt more strongly in metropolitan municipalities, intermediate cities, and small towns.

"All stakeholders in the value chain must find long-lasting solutions to this challenge since the gap market challenges drive the proliferation of informal settlements.

"Accordingly, working with all stakeholders including the private sector, traditional leaders and NGOs amongst others is the only solution to provide adequate housing for those in need," Machike said.

Professor François Viruly, University of Cape Town associate professor and director of the Urban Real Estate Research Unit, said it is becoming increasingly clear that delivery of housing by different tiers of government does not meet the required demand.

"There are a number of issues at play that have contributed to this decline, they include available national funding, expertise at different tiers of government, the expertise of chosen contractors and land availability.

"The housing crisis in South Africa is presently

moving up the housing ladder from the lowest income segments of the market into the gap market. The rising cost of building and land is making housing unaffordable in the gap market.

"While the answers are not straight-forward, it is critical that a greater emphasis is given to the role of the private sector in delivering housing units," Viruly said.

Machike said in an endeavour to increase the housing stock, crowding in private sector investment and improving accessibility to affordable housing opportunities, the department in collaboration with social housing institutions (private sector), the sector delivered 3 066 social housing units for the 2023/24 financial year. "Again, the department has joined efforts with the Infrastructure Fund to create a portfolio of blended finance social housing projects to mobilise private sector participation in the sector.

"The NHFC continues to lead our efforts in waging the battle against unaffordable housing, especially for the gap market through its First Home Finance offering," the spokesperson said.

Machike said DHS has not been immune to the budget cuts across government departments and this has prevented them from delivering houses for all.

However, he said with the limited resources allocated to them, they have and continue to restore the dignity of South Africans.

DHS said some of the undertakings of their priorities

included the unblocking of blocked projects.

During the last budget vote, the department undertook to prioritise projects that were blocked, thus denying qualifying beneficiaries access to housing.

"We made funds available for this special project. Out of the 3 445 projects that were reported by provinces as blocked, we have managed to unblock and complete 3 150 of those projects."

With regards to informal settlements, Machike said the upgrading of informal settlements remains one of their key priorities.

"It is for this reason that in the financial year of 2019/2020, in consultation with the National Treasury, we introduced the Informal Settlement Upgrading Grant (ISUPG).

"This was an attempt by the department to ensure that there is a focus on upgrading informal settlement projects within the sector which is vital to the creation of a life of dignity for the dwellers and to breaking the apartheid spatial development."

The department said most of the provinces are currently busy with the assessment of the existing asbestos roofs that need replacement.

However, it emphasised that this exercise is taking longer than anticipated as this is a specialised field that requires special handling.

The minister's spokesperson said mud houses have become high-risk structures in areas that are prone to disasters, especially the coastal areas.



WORLD

Trump's remarks on Gaza draw wide criticism in Europe

BRUSSELS

U.S. President Donald Trump's remarks on Tuesday regarding the Gaza Strip have drawn wide criticism in Europe, with European officials and experts underscoring the importance of the two-state solution.

Trump (pictured) said on Tuesday that the United States will take ownership of the Gaza Strip and redevelop it after Palestinians are relocated elsewhere.

He made the remarks in a joint press conference with visiting Israeli Prime Minister Benjamin Netanyahu, without providing details about how to conduct a resettlement procedure.

"The EU (European Union) remains firmly committed to a two-state solution, which we believe is the only path to long-term peace for both Israelis and Palestinians," an EU spokesperson was quoted by local media as saying.

"Gaza is an integral part of a future Palestinian state," the spokesperson added. According to French presidential office Elysee, French President Emmanuel Macron held a phone talk on Wednesday with his Egyptian counterpart Abdel-Fattah el-Sisi, and they stressed that "any forced displacement of the Palestinian population in Gaza or the West Bank would be unacceptable," pointing out that it would be a serious violation of international law and an obstacle

to the two-state solution.

The French ministry of foreign affairs said, "France will continue actively promoting the implementation of the two-state solution, which alone can guarantee long-term peace and security to Israelis and Palestinians." French government spokeswoman Sophie Primas said Trump's statements on Gaza were "dangerous for stability and for the peace process."

"France is fully opposed to the displacement of populations," she said, adding, "We are sticking to our policy, which is: no displacement of populations, the search for a temporary ceasefire towards a peace process and a two-state solution."

German Foreign Minister Annalena Baerbock issued a statement on the future of the Gaza Strip, stressing that a solution must not be put in place without consulting Palestinians.

Displacing the Palestinian civilian population from Gaza would not only be a breach of international law, but it would also lead to new suffering and hatred, she said, adding that a two-state solution remains the only solution which will enable both Palestinians and Israelis to live in peace, security, and dignity.

"For the Netherlands, there is no doubt: Gaza belongs to the Palestinians," said Dutch Foreign Minister Caspar Veldekamp in a statement. "Our position is and re-



mains unchanged: the Netherlands supports a two-state solution.

That means an independent, viable Palestinian state alongside a safe Israel."

Slovenian Foreign Minister Tanja Fajon said the forced displacement of Palestinians is an "unacceptable move that runs against international law and that would only increase tensions in the Middle East." She reiterated that borders must not be changed by force, and called for a two-state solution.

Finnish President Alexander Stubb underlined that Finland continues to support the two-state solution. "Finland supports the independence of countries, their self-determination, independence and inviolability," Stubb said.

Trump's remarks regarding the Gaza Strip are "absurd, unachiev-

able and unfair," Franjo Maletic, professor at the University North in Koprivnica, Croatia, told Xinhua.

"In any case, they are against international law and destroy all the rules that are valid in the world," he said.

"Forcible displacement of the residents of Gaza is out of the question, because they deserve a Palestinian state and to decide their own destiny," Maletic added. Trump's plans are "completely unrealistic" from a legal perspective, Marcel Brus, professor of public international law at the University of Groningen told Dutch news portal Nu.nl.

"And from a human rights perspective, from the right of peoples to self-determination, from the principle of sovereignty, and so on, it's simply not feasible," Brus said.

Xinhua

MoS Kirti Vardhan Singh highlights scope of cooperation in higher studies between India and Saudi Arabia

NEW DELHI

UNION Minister of State for External Affairs, Kirti Vardhan Singh said he was 'pleased' to deliver the keynote address at the first India-Arab Universities' Presidents' Conference held on Wednesday in Delhi.

Singh said he highlighted the strong cooperation between India and the Arab countries.

In a post on X, he said, "Pleased to deliver the keynote address at the 1st India-Arab Universities' Presidents' Conference held today in New Delhi. Highlighted the strong cooperation between India and the Arab countries and how this two-day conference will further strengthen the existing cooperation in the field of higher education."

The first India Arab Universities' Presidents' Conference organized by the Ministry of External Affairs in collaboration with the League of Arab States, University Grants Commission and Association of Arab Universities, took place in Delhi on Wednesday, the Official Spokesperson of the Ministry of External AF-



fairs, Randhir Jaiswal said.

Jaiswal said in a post on X that Union Minister of State for External Affairs, Kirti Vardhan Singh inaugurated the event where ideas were exchanged in the field of higher education.

In a post on X, Jaiswal said, "Further strengthening cooperation between India & the Arab world. 1st India Arab Universities' Presidents' Conference organized by Ministry of External Affairs in collaboration with League of Arab States, University Grants Commission & Association of Arab Universities, took place in New Delhi today. MoS Kirti Vardhan Singh inaugurated the event."

Delegates from Arab countries, along with representatives from Indian universities participated in the conference, which provides a platform for further exchange of ideas in the field of higher education."

Meanwhile, Union Minister and BJP leader Piyush Goyal on Monday held talks with Bandar bin Ibrahim Alkhorayef, Minister of Industry and Mineral Resources, Saudi Arabia. ANI

Russia welcomes Trump's criticism of plans to draw Ukraine into NATO – Lavrov

MOSCOW

RUSSIA welcomes a statement from US President Donald Trump who criticized plans to integrate Ukraine into the North Atlantic Alliance as one of the main mistakes of his predecessor, Russian Foreign Minister Sergey Lavrov said at a diplomatic round table on resolving the Ukraine situation.

"For the first time ever, President Trump suddenly said bluntly in one of his first speeches, criticizing the position of the Biden administration on the Ukrainian crisis, that drawing Ukraine into NATO was a major mistake," Lavrov said.

For the first time, not just a Western leader, but a US leader - hence, the leader of the broader West - made this statement <...> as he identified the problem of NATO as something that the United States is ready to discuss seriously," he explained.

Meanwhile, Russia has repeatedly warned and insisted that NATO should not expand eastwards toward the borders of the former Soviet Union, but "in vain," Lavrov lamented.

The Russian foreign minister recounted his conversation with his former counterpart, ex-Secretary of State Antony Blinken, before the launch of the special military operation.

"In a private conversation with Blinken in January 2022, I urged him to consider seriously the proposals that we had put forward in order to prevent a military conflict in Europe.

He was straightforward with me as he said that nobody can poke their nose into the relations between NATO and those countries that we would like to admit to the North Atlantic Alliance," Lavrov concluded.

Agencies

US President invites PM Modi to White House next week

WASHINGTON

US President Donald Trump has invited Prime Minister Narendra Modi for a working visit to the White House next week, a White House official confirmed to The Hill on Wednesday.

PM Modi will travel to Washington DC for a two-day visit. The invite came just days after a recent phone call between the two leaders, as per The Hill.

The announcement came as earlier in the day, the US Air Force plane carrying Indian citizens who allegedly illegally migrated to the US arrived in Punjab's Amritsar.

Earlier on Tuesday, a US Embassy spokesperson said that while specific details cannot be shared, the United States is vigorously enforcing its border and immigration laws. The spokesperson emphasised that the actions taken send a "clear message that illegal migration is not worth the risk."

Trump held a 'productive' telephonic conversation with Prime Minister Narendra Modi, a statement by the White House said on January 27.

According to a statement from the White House, the two leaders emphasised their commitment to advance the US-India strategic partnership and the Indo-Pacific Quad partnership.

"Today, President Donald J. Trump held a productive call with Prime Minister Narendra Modi of India. The two leaders discussed expanding and deepening cooperation. They also discussed a range of regional issues, including security in the Indo-Pacific, the Middle East, and Europe. The President emphasized the importance of India increasing its procurement of American-made security equipment and moving toward a fair bilateral trading relationship."

The leaders also discussed plans for PM Modi's visit to the White House, and the Indo-Pacific Quad partnership, with India hosting Quad Leaders for the first time later this year.

"The leaders discussed plans for Prime Minister Modi to visit the White House, underscoring the strength of the friendship and strategic ties between our nations. Both leaders emphasized their commitment to advance the US-India strategic partnership and the Indo-Pacific Quad partnership, with India hosting Quad Leaders for the first time later this year," the statement read.

During the call on January 27, Trump spoke about immigration and stressed the importance of India buying more American-made security equipment and fair bilateral trading ties. ANI

EAM Jaishankar holds talks with UNGA President, discuss UN agenda

NEW DELHI

EXTERNAL Affairs Minister S Jaishankar on Wednesday met Philemon Yang, President of the 79th session of the United Nations General Assembly and discussed various issues on UN Agenda.

Jaishankar (pictured) said that they exchanged views on regional, global and developmental issues.

Yang arrived in New Delhi on Tuesday for a four-day visit to India at the invitation of External Affairs Minister S Jaishankar.

In a post on X, Jaishankar said, "Pleasure to meet President of the 79th session of the United Nations General Assembly Philemon Yang this afternoon in Delhi. Discussed various issues on UN agenda, in-

cluding the need for reformed multilateralism. Also exchanged views on regional, global and developmental issues. Appreciate his leadership and guidance at the UN."

The visit is expected to focus on key multilateral and regional issues, with discussions between EAM Jaishankar and Yang scheduled to address matters of mutual interest. Yang will also call on President Droupadi Murmu, further strengthening India's ties with the United Nations.

Randhir Jaiswal, Spokesperson of the Ministry of External Affairs, posted on X (formerly Twitter), saying: "Warm welcome to Mr Philemon Yang to India. An opportunity to enhance India-UN engagement in the lead up to the 80th anniversary of the United Nations."



sary of the United Nations."

Yang, who assumed office as UNGA President on September 10, is also scheduled to travel to Bengaluru.

There, he will visit Infosys and the Indian Institute of Science, where he will have the opportunity to interact with experts on India's innovations in various fields such as sustainability, digital public infrastructures, and more, as stated by the Ministry of External Affairs.

Under Yang's leadership, the United Nations adopted "A Pact for the Future," a vision document aimed at realising "multilateral solutions for a better tomorrow." Yang, who previously served as Cameroon's Prime Minister, has been a vocal advocate

for global unity, peace, and human dignity. He also praised India's role in advancing the interests of the Global South during his meeting with Jaishankar. ANI



There, he will visit Infosys and the Indian Institute of Science, where he will have the opportunity to interact with experts on India's innovations in various fields such

Zelensky's calls to provide Ukraine with nuclear arms 'approach madness' – Kremlin

MOSCOW

UKRAINIAN President Vladimir Zelensky's recent remarks about the provision of his country with nuclear arms that would be sufficient to defend against Russia are "approaching madness," Russian Presidential Spokesman Dmitry Peskov said on Wednesday.

"On the whole, such statements as well as all similar statements are approaching madness. There is a nuclear non-proliferation regime and so on," Peskov told journalists.

The Ukrainian president stated on Tuesday that the West should provide Ukraine with nuclear weapons and also deploy its troops on the country's territory if it was not yet ready to grant NATO membership to Kiev.

Kiev has repeatedly stated its desire to become a full-fledged NATO member state. In September, 2022, Ukraine officially requested fast-tracked membership in the alliance. On January 16, Zelensky complained that Hungary, Germany, Slovakia and the United States currently oppose Ukraine's NATO membership.

The Budapest Memorandum was signed by the leaders of Ukraine, Russia, the United Kingdom and the United



States on December 5, 1994. Under it, Ukraine disposed of its nuclear arsenal, while Russia, the US and the UK issued security guarantees to Kiev, to be later joined by France and China.

Speaking at the Munich Security Conference in February 2022, Zelensky speculated that Kiev may reconsider its obligations under the 1994 Budapest Memorandum, which stipulates that Ukraine rejects nuclear weapons in exchange for guarantees of security.

Later, Russian President Vladimir Putin said that the emergence of even tactical nuclear weapons in Ukraine would pose a strategic threat for Russia.



Cargo containers sit stacked as cranes load and unload containers from cargo ships at the Cristobal port, operated by the Panama Ports Company, in Colon, Panama, Feb 4, 2025. AP

Panama Canal Authority denies offering free transit to US government vessels

PANAMA CITY

The Panama Canal Authority denied reports on Wednesday that it would allow US government vessels to transit the canal for free, clarifying that no changes have been made to tolls or fees.

"In response to a publication issued by the US Department of State, the Panama Canal Authority, which is authorized to set tolls and other fees for transiting the Canal, announces that it has not made any adjustments to these fees," the agency said in a statement.

"With absolute responsibility, the Panama Canal Authority, as it has indicated, is willing to establish a dialogue with the pertinent officials of the United States with respect to the transit of US warships," the statement added.

The US Department of State stated on Wednesday that Panama agreed to waive fees for US government vessels.

"US government vessels can now transit the Panama Canal without charge fees, saving the US government millions of dollars a year," the department said in a post on social media X.

Chinese post growing interest in ice, snow fun as life gets better: experts

BEIJING

ICE and snow have become an essential element in the Chinese people's quest for a more fulfilling life, driven by a booming winter tourism sector, experts noted during a recent economic roundtable.

The growth of ice and snow tourism has transformed how Chinese people perceive and experience winter, according to Dai Bin, president of the China Tourism Academy, who shared his views during the latest episode of the China Economic Roundtable, an all-media talk show hosted by Xinhua News Agency.

In the past, particularly in northeast China, where bitter winter temperatures are the norm, people tended to stay indoors during the cold months. However, a noticeable shift is occurring as more people now embrace outdoor activities during winter. Many people are flocking to Harbin, the capital of China's northernmost province of Heilongjiang, which is renowned for its abundant snowfall and stunning ice sculptures, to immerse themselves in the icy atmosphere.

Research by the tourism academy projects that over 500 million people will participate in ice and snow tourism during

the peak season in 2024-2025, driving consumption by more than 600 billion yuan (\$83.7 billion), said Dai.

The passion for ice and snow sports has also ignited, noted Ai Yu, an official with the General Administration of Sport of China. The scope of people participating in winter sports has extended beyond traditional northern regions; additionally, winter sports have now shifted from winter-only activities to year-round offerings that are accessible both indoors and outdoors, Ai highlighted.

Regions with rare snowfall are also capitalizing on the trend, as winter wonderlands created by artificial snow are popping up in southern China to meet growing demand, Dai added.

China aims to boost its ice and snow economy as a new growth sector, targeting an economic scale of 1.2 trillion yuan by 2027 and 1.5 trillion yuan by 2030, according to guidelines issued by the General Office of the State Council in November 2024.

The annual Central Economic Work Conference, held in December last year, also called for active efforts to develop the country's ice and snow economy.

Xinhua



China aims to boost its ice and snow economy as a new growth sector, targeting an economic scale of 1.2 trillion yuan by 2027 and 1.5 trillion yuan by 2030, according to guidelines issued by the General Office of the State Council in November 2024

Middle East states, factions condemn US proposal to relocate Palestinians from Gaza

CAIRO

MIDDLE East governments and regional leaders on Wednesday roundly rejected U.S. President Donald Trump's suggestion that Washington could assume control of Gaza and relocate Palestinians, calling the proposal a breach of international law and a threat to longstanding efforts toward a two-state solution.

Trump floated the idea during a joint press conference with Israeli Prime Minister Benjamin Netanyahu on Tuesday, stating that the U.S. would "take over the Gaza Strip" and redevelop it, though he offered no specifics on resettling Palestinians.

"We're going to develop it, create thousands of jobs, and it'll be something the entire Middle East can be proud of," he said. In a statement, the Arab League (AL) rejected Trump's proposal, saying it violates international law and threatens regional stability.

The AL reaffirmed that the Palestinian issue remains subject to Arab consensus, emphasizing that one of its key principles is ensuring the Palestinian people's legitimate right to establish an independent state based on the 1967 borders, with East Jerusalem as its capital.

Trump's proposal "does not contribute to achieving the two-state solution, which represents the only way to bring peace and security between Palestinians and Israelis, and in the entire region," the pan-Arab body said. Turkey's Foreign Minister Hakan Fidan called the Gaza proposal "unacceptable" and fundamentally flawed.

"Even considering such a plan is wrong," Fidan told the semi-official Anadolu Agency in an interview. "We oppose all initiatives that seek to exclude the people of Gaza from the equation in the region. The idea of displacement is neither acceptable for the region nor for us."

Fidan also emphasized Turkey's firm stance on Palestinian rights, rejecting any efforts to remove Hamas from Gaza's reconstruction and governance.

The Saudi Foreign Ministry issued a statement Wednesday, reaffirming that Saudi Arabia's position on the establishment of a Palestinian state is non-negotiable. "The country will continue its relentless efforts to establish an independent Palestinian state with East Jerusalem as its capital and will not establish diplomatic relations with Israel without that," the statement read.

"Achieving lasting and just peace is impossible without the Palestinian people obtaining their legitimate rights in accordance with international resolutions, as has been previ-



A Palestinian child is pictured amid the rubble of destroyed buildings at Saftawi street in Jabalia, in the northern Gaza Strip, on Wednesday during a ceasefire deal in the war between Israel and Hamas. AFP

ously clarified to both the former and current U.S. administrations," it added.

In a meeting in Cairo, Egyptian Foreign Minister Badr Abdelatty and visiting Palestinian Prime Minister Mohammad Mustafa urged the continuation of efforts to recover Gaza without forcing Palestinians to leave the enclave, especially as they remain determined to stay.

Abdelatty reiterated Egypt's support for Palestinian rights, stressing the need for a fair, permanent political solution based on the two-state framework to end cycles of violence.

Jordan's King Abdullah II, in a meeting with Palestinian President Mahmoud Abbas in Amman, also rejected any attempts to annex land or displace Palestinians.

"We reaffirm the necessity of achieving a just and comprehensive peace based on the two-state solution, which will lead to the establishment of an independent Palestinian state with East Jerusalem as its capital, based on the 1967 borders," the statement from Jordan's Royal Hashemite Court said.

The king also reiterated Jordan's support for the Palestinian people in securing their legitimate rights.

The United Arab Emirates (UAE) announced Wednesday its strong rejection of the idea of forcibly relocating Palestin-

ians. The UAE Foreign Ministry said in a statement that any efforts to displace Palestinians are unacceptable and violate their fundamental rights. The UAE reiterated its support for a two-state solution, emphasizing that the establishment of a sovereign and independent Palestinian state is essential for achieving long-term peace and stability in the region.

Meanwhile, Hussein al-Sheikh, secretary general of the executive committee of the Palestine Liberation Organization, said the organization "categorically rejects all calls to displace our people from their homeland."

He stated that the two-state solution, based on international law, remains the only viable path to peace and stability. "We were born here, we have lived here, and we will remain here."

Strongly condemning and rejecting Trump's remarks, Hamas said in a press statement that such rhetoric would escalate tensions in the region and aims to forcibly remove the Palestinian people from their land while justifying U.S. and Israeli control over Gaza.

Hamas vowed that neither it nor the Palestinian people would allow any foreign power to impose guardianship over Gaza.

Uncertainty, humanitarian crisis grip Goma in DRC as new peace summit looms

GOMA

THE city of Goma in the eastern Democratic Republic of the Congo (DRC) awoke cautiously as urban life tentatively resumed under the shadow of ongoing conflict and a deepening humanitarian crisis. Shops reopened and streets stirred with activity despite looming uncertainty.

Goma, the capital of North Kivu province and a key regional hub, remains in turmoil after the March 23 Movement (M23) rebels on Jan. 26 asserted that they had taken control of the city, a claim the Congolese government has not recognized. Scenes of destruction painted a grim picture: looted homes, ransacked military trucks and bullet casings scattered across the ground.

The city has endured days of intense clashes between M23 fighters and the Congolese armed forces, leaving both material devastation and human loss. Over the weekend, residents mobilized to clean up the city, clearing debris and abandoned military equipment, including damaged vehicles left behind in the fighting.

"There are more than 2,000 bodies to be buried," said Patrick Muyaya, spokesperson for the DRC government, on Monday evening during a press briefing in Kinshasa, the capital of the Central African country, referring to the aftermath of the hostilities in Goma.

Despite the conflict, some semblance of normalcy is returning. Since Thursday, water, electricity and internet services have been restored in the city, home to over one million residents and more than 700,000 displaced people.

Meanwhile, the M23 rebels have announced plans to establish a "civilian administration" in Goma. However, critical infrastructure remains disrupted. Goma International Airport, which previously handled do-



Displaced people are seen at the Nzulo port, near Goma, North Kivu province, eastern Democratic Republic of the Congo (DRC), on Jan. 23, 2025. Xinhua

mestic, international and UN flights, remains closed.

Airline companies and humanitarian agencies report that warehouses storing emergency aid supplies have been looted.

In response to ongoing lawlessness, the M23 has conducted operations against looters in the city's outskirts, targeting those using weapons abandoned during the clashes. Meanwhile, urban commerce is slowly reviving.

Makeshift markets have reappeared along the streets, with trucks delivering goods to local vendors. "We came from Minova with our trucks to supply food to Goma."

We did not encounter any major security issues on the roads. It is a relief to see business resuming," said Samy Mumbere, a transporter from Minova, a town in South Kivu province that is also under M23's control.

However, the humanitarian crisis continues to worsen. The entry of armed groups into Goma has severely impacted medical services, with hospitals and clinics reaching full capacity, the World Health Organization (WHO) warned on Sunday.

Adding to the crisis, food and transportation costs have skyrocket-

ed. According to ActionAid, a non-governmental organization, prices for essential goods like flour and oil have more than doubled since the outbreak of violence.

The United Nations Organization Stabilization Mission in the DRC (MONUSCO) has expressed alarm over reports of the M23 advancing toward Bukavu, the capital of South Kivu.

However, in a statement issued late Monday, the rebels denied any plans to take control of Bukavu and announced a unilateral ceasefire starting Tuesday for humanitarian reasons.

The Congolese government has yet to respond to the ceasefire declaration. UN Secretary-General Antonio Guterres has voiced deep concern over the escalating violence and condemned M23's offensive.

He called on the rebels to cease hostilities immediately and withdraw from occupied areas. According to UN estimates, more than 400,000 people have been displaced in eastern DRC since the beginning of the year.

A fresh round of peace talks is set to take place in the coming days, aimed at mediating tensions be-

tween the DRC and Rwanda, which have been exacerbated by the M23 conflict.

The DRC has accused Rwanda of backing the M23 rebels, a charge Kigali denies. Rwanda has accused the DRC army of supporting remnants of the Democratic Forces for the Liberation of Rwanda, a group allegedly responsible for the 1994 genocide against the Tutsi in Rwanda.

On Friday, leaders from the Southern African Development Community and the East African Community (EAC) will convene for a joint summit to discuss the crisis. DRC President Felix Tshisekedi and Rwandan President Paul Kagame are expected to attend.

Kenyan President William Ruto confirmed their participation on Monday, though neither Kinshasa nor Kigali has made an official announcement. Tshisekedi was notably absent from last week's virtual EAC summit.

Efforts to broker peace have repeatedly stalled. In December, a peace summit under the African Union-led Luanda Process, which was expected to bring Tshisekedi and Kagame to the negotiating table, was abruptly canceled.

Kinshasa has firmly rejected direct talks with M23 but has hinted at reviving the Nairobi Process, a peace initiative led by the EAC and facilitated by former Kenyan President Uhuru Kenyatta.

However, the DRC excluded M23 from the Nairobi Process in 2022. Last Thursday, DRC Defense Minister Guy Kabombo dismissed any possibility of negotiations with M23, despite the rebels' claims of being "open to dialogue."

"I have ordered that all plans and instructions regarding any alleged dialogue with M23 terrorists be immediately burned," Kabombo told the armed forces.

Xinhua

The Guardian

SPORT



Golden State Warriors guard Stephen Curry (30) shoots the ball against the Utah Jazz during the second half at Delta Center in Salt Lake City, Utah, USA on Wednesday. Agencias

Jazz storm back in final minutes to edge Warriors

By Field Level Media

JORDAN Clarkson scored 31 points, Keyonte George added 26 and the Utah Jazz made a furious comeback to erase a late double-digit deficit in a 131-128 win over the Golden State Warriors on Wednesday night in Salt Lake City.

Playing under the shadow of a widely reported massive four-team trade, including these two, Golden State led 122-111 with three minutes left after Raymond Green hit two free throws.

But the Jazz scored on 10 straight possessions and made a flurry of defensive plays in the last three minutes to cap a wild night with an unlikely win.

Stephen Curry led all scorers with 32 points and Brandin Podziemski netted 29, but it wasn't enough to stave off a Jazz team playing without injured starters Collin Sexton and Lauri Markkanen.

Help reportedly is on the way for Golden State. The Warriors would acquire star Jimmy Butler from Miami in exchange for Andrew Wiggins, Kyle Anderson and a protected 2025 first-round pick, and the Jazz would send P.J. Tucker to Miami, according to reports.

Utah will get Dennis Schroder from Golden State. Detroit would get Lindy Waters III from the Warriors and Josh Richardson from the Heat.

After a rough start, the Warriors seemed to have this game under control. Golden State trailed by 14 points in the first half, but led by double digits when Utah went off with under three minutes left.

The rally started quietly enough, with George splitting a pair of free throws. George then stole the ball and assisted John Collins (19 points) for a quick bucket.

Clarkson then hit a 3-pointer, and Isaiah Collier (20 points, 11 assists, six rebounds) burst to the hoop for a layup to cap an 8-0 run, making it 122-119.

Curry momentarily interrupted Utah's flow with a couple of buckets sandwiching another Clarkson trey to keep Golden State ahead by four with under a minute left.

Clarkson then made two foul shots, and George wrapped up the game with a 3-pointer followed by two free throws to put Utah up 129-126 with 10 seconds left.

Curry cut the lead to one with two free throws a second later, but the Jazz clinched it thanks to two foul shots

from Collins and a late steal by George.

Walker Kessler had some big defensive stops in the finishing run and finished with 15 points, 18 rebounds and three blocked shots.

Meanwhile, Michael Porter Jr. tied his career high with 39 points and grabbed 12 rebounds, Nikola Jokic finished with 38 points and 10 assists and the host Denver Nuggets beat the New Orleans Pelicans 144-119 on Wednesday night.

Christian Braun scored 23 points, Aaron Gordon tied his career high with 12 assists after missing a game and Jamal Murray and Julian Strawther had 10 points each for Denver.

The Nuggets tied their season high in points and swept the two-game home set from New Orleans.

Denver was without Russell Westbrook due to a hamstring injury, while Jose Alvarado was unavailable for New Orleans due to a non-COVID illness.

Zion Williamson led the Pelicans with 28 points, Trey Murphy III had 25 points and nine assists, CJ McCollum scored 19, Jordan Hawkins contributed 15, Yves Missi finished with 12 and Karlo Matkovic scored 10 and had nine rebounds.

New Orleans has lost seven straight.

The game was tied at halftime but Denver took control with a big third quarter after the Pelicans took a 72-68 lead. Braun hit two free throws and a layup, Porter and Jokic also made layups before Braun drained a 3-pointer and hit another layup to cap a 13-0 run.

New Orleans regrouped and got within six but Porter started to heat up. He dunked, made a layup and two from deep to spark another Nuggets run that made it 96-80 midway through the third.

Porter capped his 14-point quarter with a putback that gave Denver a 113-95 lead heading into the fourth.

The Pelicans got within 122-107 on a Hawkins jumper, prompting a Nuggets timeout and Jokic back into the game. He hit a 3-pointer and a hook shot, Porter dunked off a steal and Jokic hit his fifth 3-pointer to make it a 20-point lead.

New Orleans never got the deficit into single digits.

The teams played a close first half, with Denver's biggest lead at six and the Pelicans up four at one point. There were 18 lead changes and 19 ties, including Murray's bucket with 5.6 seconds left that sent the game into intermission at 68-all.

REUTERS

Kapilima: KenGold's relegation fight continues despite Yanga 6-1 defeat

By Correspondent Nassir Nchimbi

DESPITE suffering a heavy 6-1 defeat to Young Africans at KMC Stadium on Wednesday, KenGold FC remain hopeful of avoiding relegation from the Premier League this season.

Young Africans dominated the match, scoring four goals in the first half and adding two more after the break. KenGold's only response came from Selmani Bwezi, who netted a stunning long-range consolation goal.

Pacome Zouzoua, Duke Abuya, Clement Mzize (brace), and Prince Dube (brace) were on target for Young Africans, who extended their lead at the top of the table to 45 points. Simba SC, who were to play later yesterday against Fountain Gate, remain close behind with 43 points.

KenGold's performance was hampered by the absence of key signings, including center-backs Kelvin Yondani and Steven Duah, who are yet to be registered.

Head coach Vladislav Heric (pictured) was forced to improvise, deploying defensive midfielder Zawadi Mauya as a makeshift center-back.

The Mbeya-based side showed little improvement



after the month-long league break, struggling with defensive coordination and leaving gaps for Young Africans to exploit.

Their defensive setup often lacked numbers, making it easier for the champions to find scoring opportunities.

Assistant coach Omary Kapilima acknowledged the challenges of integrating new players into the squad within a short period. He urged his team to adapt quickly as KenGold face a critical phase in their battle against relegation.

Kapilima, who previously

fortunately, we didn't perform to our potential today," Kapilima admitted.

"Our team struggled with coordination, and we failed to effectively defend against Young Africans' attacking movements. They took advantage of the spaces we left open, which led to our downfall.

"It's disappointing to lose in this manner, but we must stay focused on our survival goal. Our newly signed defenders, Kelvin Yondani and Steven Duah, are yet to receive their permits, which has disrupted our defensive structure.

"We have 13 matches left, including eight crucial home games. We must capitalize on these opportunities to secure the necessary points to avoid relegation," Kapilima emphasized.

KenGold remain at the bottom of the Premier League with just six points from 17 matches - one win, three draws, and 12 losses. They have scored 12 goals while conceding 35, resulting in a goal difference of -23.

Their next fixture is a tough away match against in-form Tabora United. Anicet Kiazayidi's Tabora side head into the game in fine form, having recently defeated Namungo FC 2-1 at home.

India's Rohit fumes at speculation about future ahead of England ODIs

NEW DELHI

INDIA captain Rohit Sharma bristled at questions about his form and future in international cricket, saying on Wednesday he was fully focused on this month's one-day international series against England and the Champions Trophy.

Rohit's side lost 3-0 at home to New Zealand and suffered a 3-1 defeat by Australia which ended their decade-long hold on the Border-Gavaskar Trophy, but the 37-year-old ruled out test retirement despite a prolonged run of poor form.

He retired from Twenty20 international cricket following India's World Cup triumph last year but said he would not react to media reports that he could end his ODI career after the Champions Trophy.

"How is it relevant that I talk about my future plans here when we have three ODIs and the Champions Trophy coming up? The reports have been going on for a number of years," Rohit told reporters on Wednesday.

"I'm not here to clarify them. For me right now, these three games and then the Champions Trophy are very important. My focus is on these games, we'll see what happens after that."

Rohit returns to the helm after T20 captain Suryakumar Yadav guided a dominant India to a 4-1 T20 series win over England.

Asked if he was confident returning to the format in which he can be devastating, Rohit appeared irritated by the line of questioning before Thursday's opening game in Nagpur.

"What kind of a question is that? This is a different format, a different time. As cricketers, we know there will be ups and downs and I've faced a lot in my career, so this is nothing

new to me," he added.

"Every day is a fresh day, every series is a fresh series. So yeah, I'm looking forward to the challenge. I'm not looking at what has happened in the past.

"A lot of good things have happened as well. It's important I focus on what is coming up and what lies ahead for me. It's as simple as that. I'll look to

start the series on a high and let's see what happens."

Rohit said India were awaiting clarity on Jasprit Bumrah ahead of the Champions Trophy starting on Feb. 19, as the pace spearhead recovers from a back injury sustained in the final test against Australia in January.

REUTERS



Elders from the elders' club located in Ilala, Dar es Salaam, Omari Ulembo (L) and Mzee Mwaia, playing the game of dhumna on Tuesday 18. PHOTO: CORRESPONDENT JUMANNE JUMA

For Scottie Scheffler, time flies when he's having fun

By Field Level Media

WORLD No. 1 Scottie Scheffler acknowledges the passage of time can play tricks on the mind, like this week's return to Scottsdale, Ariz., for the WM Phoenix Open.

Scheffler has won this tournament twice, including his first PGA Tour victory in February 2022.

"It's a weird feeling because it feels like a lifetime ago, but at the same time, it feels like I just started out here. It's kind of a weird balance," Scheffler said Wednesday.

"I really don't know how to describe it because I think about what was it, three years ago? I feel like you could have told me it was 30 years ago or three months ago, I wouldn't really know the difference. I feel like that's just how life is sometimes."

Time has flown as Scheffler found unmatched success, beginning a run of three consecutive PGA Tour Player of the Year awards.

Scheffler, 28, likened the feeling to the birth of his son.

"...I can't really remember a lot of what life was like before Bennett came, and it feels like he's been with us for forever, but he's only 9 months old," Scheffler said. "I think that's just how life is. I'm really happy with the way things have turned out here, and it's been a lot of fun, and I'm hoping to continue to play golf out here for a long time."

Since joining the tour in 2020, Scheffler has won 13 times, including the Masters and The Players Championship twice each. He has

won all four majors as well, plus nine runner-up finishes overall and 10 times in third. He has made 112 of 131 cuts. He captured the gold medal at the Paris Olympic Games last summer and the season-long FedExCup title last fall. Yet his approach is to consider the full picture, appreciating that he loses more often than he wins. It's the nature of the sport, and it drives him to be more competitive and aspire for more success.

"Golf is a game where I think you're constantly failing. Some-

times it seems like as golfers we kind of love the punishment, just getting beat up every week by this game and trying to get the best out of ourselves," he said.

"That's why I focus so much on how I approach things, and I focus on my attitude and how I'm approaching things mentally because that's what makes a successful week for me is if I'm prepared and if I have a good attitude. That's what I'm trying to focus on when I go out and play, and I feel like if I can do that over 72 holes and play

some decent golf, then I'll have a chance," Scheffler added.

He credited support from family, friends and a team of coaches and others.

"There's certain times when I need to be called out, and then there's certain times when I'm doing things the right way," Scheffler said. "But overall, I just think having a great support team out here has been one of the most important aspects of my journey out here on (the PGA) Tour."

REUTERS

Australia soccer player Sam Kerr tells racism trial UK police treated her differently

LONDON

AUSTRALIAN women's soccer captain Sam Kerr said she felt British police treated her differently because of the colour of her skin, as she gave evidence in a London court on Wednesday while on trial accused of racially abusing a white police officer.

Kerr, who has Indian ancestry, told officer Stephen Lovell that "you guys are fucking stupid and white" after police were called following a drunken dispute with a cab driver in the early hours of Jan. 30, 2023.

The 31-year-old, who plays for Chelsea in the Women's Super League, accepts saying those words but has pleaded not guilty to one count of racially aggravated harassment. Her lawyer has argued she was making a comment about power and privilege.

Kerr gave evidence at Kingston Crown Court on Wednesday, as her mother, father and brother watched from the public gallery.

Prosecutor Bill Emlyn Jones told jurors on Monday that Kerr and her partner Kristie Mewis, who plays for West Ham United, were taken to a police station after a cab driver complained they tried to smash a window.

Kerr said she felt "terrified for my life" when the driver began driving erratically after she felt ill and spat out of the open window during the journey.

She told officers that she and Mewis thought they were being kidnapped after the cab driver would not take them home and that Mewis kicked in the rear window to try to escape.

Kerr gave evidence that she felt police officers unfairly took the cab driver's side. Her lawyer Grace Forbes asked: "What did you feel was the power dynamic in that situation?"

Kerr replied: "I felt like I was powerless, they didn't believe me and they had all the power in that moment."

"I believed they were treating me differently based on what they perceived to be the colour of my skin," she added.

'QUITE EMBARRASSED'

Asked how she felt watching footage of her arguing with police officers, Kerr said: "It's honestly really hard to watch myself act like that. I don't normally act like that, so I'm quite embarrassed."

"I expressed myself poorly in that moment, for sure ... the point I was trying to get across was I felt that they were treating me differently and not believing me and treating me as the person who had done something wrong," she added.

Earlier, Kerr told the jury that she and Mewis plan to get married in December and that Mewis is pregnant with their first child, a boy, due to be born in May.

She also recounted how they first met after Mewis "slid into my DMs", referring to direct messages on social media, prompting laughs from the public gallery and a quizzical look from Judge Peter Lodder.

Kerr, one of the world's top female strikers and Australia's all-time leading scorer with 69 goals, has not played since suffering an anterior cruciate ligament injury in January 2024.

Her trial is expected to conclude this week.

REUTERS

Marseille now aim to develop amputee football with new team

MARSEILLE, France

OLYMPIQUE de Marseille are no strangers to being trailblazers in French football and they have set yet another benchmark by becoming the first Ligue 1 club to establish an amputee football team.

This new side will play their first French championship match at the weekend in a four-team league which includes amputee teams set up by Ligue 2 clubs Annecy and Paris FC. Bouaye complete the league.

"When I was able-bodied, it was a dream to come and play here (for OM)," Marseille captain Jerome Raffetto, 45, whose former career in Ligue 2 was ruined by a road accident in 2005, told Reuters.

"After the accident, I had lost the idea of playing for Olympique de Marseille."

Raffetto first thought of the idea four years ago before pursuing it more seriously last year.

"Soccer is the most popular sport and, for this reason, it's necessary that it stays accessible for all," OM's institutional and sports advisor Fabrizio Ravanello, a former Italy and OM striker, said in a statement when the team were launched in January.

"We are particularly proud to be the first Ligue 1 club to get an amputee football section."

Raffetto hopes that this integration into a professional structure can help the growth of the sport.

"It's really historic and important for amputee football development," he said. "With the aura of this club in Europe and globally, we will have communication and that's what we miss at the moment." **REUTERS**

Arsenal lacked composure, says Arteta after League Cup exit

NEWCASTLE, England

ARSENAL lacked their usual composure, according to manager Mikel Arteta, as his side bowed out of the League Cup semi-final with a 4-0 aggregate defeat by Newcastle United on Wednesday.

Arteta said his team arrived with high expectations that they could overcome a 2-0 deficit from the first leg, but after Martin Odegaard wasted a glorious early chance, they faded.

Less than two minutes after Odegaard's miss, Jacob Murphy left Arsenal with a mountain to climb by converting a rebound after Alexander Isak's shot had cannoned off the post.

"To believe that we could turn it around, we needed to generate momentum, especially in the first half," Arteta told reporters. "Then we had the moment, two big moments, with Martin, we didn't capitalise the next action, they scored the goal and obviously, the game shifted."

"Then, you need to stay cool, to score a goal as early as possible. We didn't manage to do that in the first half even though we had another big chance. In the second half then we started to struggle. The game started to get away from



Arsenal's Declan Rice in action with Newcastle United's Bruno Guimaraes during their Carabao Cup semi-final match at St James' Park, in Newcastle, Britain on Wednesday. Agencies

us." Arsenal were flustered from the start by Newcastle's high-intensity pressing game with defenders Gabriel and William Saliba unusually panicky under pressure.

"It's true that today we've been a bit more unsettled, especially when the game became more chaotic or when they were very direct with their play," Arteta said.

"Normally we are much more composed, today we lacked a bit of that and the game went away from us."

Arsenal are already out of the FA Cup so they will now use a rare blank weekend by traveling to Dubai for some warm-weather training which Arteta hopes will provide a tonic for the final months of the Premier League title race.

"First of all, I think this is going to be a painful one and

while we are in Dubai, recharge and then go again because we have still a lot to play for," Arteta said.

He will be keeping his fingers crossed that Gabriel Martinelli, who limped off with a hamstring injury in the first half, is not too seriously injured.

Arsenal are already without Gabriel Jesus and Bukayo Saka and failed to land a forward in the transfer window.

"He felt something, I think it was his hamstring and he wasn't comfortable to continue so we'll have to do an MRI scan tomorrow to see the extent of the injury," Arteta said.

Meanwhile, Eddie Howe said his Newcastle United team executed his game plan to perfection as they completed a 4-0 aggregate romp over Arsenal to reach the League Cup final on Wednesday.

Leading 2-0 from the first leg in north London, it would have been easy for Newcastle to sit back and try to protect their advantage. But that was never in Howe's thinking.

Instead, Newcastle's intense pressing smothered Arsenal from the start and forced the likes of Gabriel, William Saliba and Declan Rice into a series of uncharacteristic mistakes.

Jacob Murphy extended Newcastle's advantage before the midway point of the first half and Anthony Gordon punished a mistake by Arsenal keeper David Raya to kickstart the Toon Army party at a boisterous St James' park.

"We wanted to get pressure on them (William Saliba and Gabriel) and in order to do that we had to get bodies in the right areas and press high -- that is how we decided to do it," Howe

told Sky Sports.

"We were playing against elite players and one mistake can make things difficult. We had to be ourselves, be front foot."

Howe said the planning for the game had only started on Monday, but that his side's Champions League experience last season meant the players can quickly adapt.

"The Champions League experience really helped us because that got us working with two-day turnarounds," he said. "We can tweak things depending on the opposition and you could see today the change in our performance."

Howe led Newcastle to the League Cup final two years ago but they fell short as the club's wait for major silverware, which now dates back 70 years, went on.

Newcastle fans will be forgiven for hoping that Tottenham Hotspur can protect a 1-0 advantage in the second leg of the second semi-final away to holders Liverpool on Thursday.

Whichever team Newcastle face in the Wembley showpiece next month, Howe believes they will be better-equipped to deliver.

"It is huge (to get back to Wembley)," Howe said. "The first appearance there was a bit unexpected, but the club we want to be we have to be there regularly, so it's not a surprise."

"We are there on merit, our run has not been easy this year, we've faced four Premier League teams, so we have done the hard yards. Hopefully we can learn from the last experience and improve our performance."

REUTERS



Real Madrid's Gonzalo Garcia scores their third goal during their Copa del Rey quarter final match against Leganes at Estadio Municipal de Butarque, in Leganes, Spain on Wednesday. REUTERS

Ancelotti praises Real's youngsters after 3-2 cup win at Leganes

MADRID

REAL Madrid manager Carlo Ancelotti praised his side's young players for stepping up and making the difference as they earned a last-gasp 3-2 victory over Leganes in the Copa del Rey quarter-finals with a largely second-string team on Wednesday.

Ancelotti rested several key starters ahead of Saturday's LaLiga derby against Atletico Madrid and next-week's Champions League playoff clash at Manchester City.

After Juan Cruz scored twice for Leganes to cancel out early goals by Luka Modric and Endrick, 20-year-old academy striker Gonzalo Garcia came off the bench to head the stoppage-time winner that sent Real through to the semis.

"We have to be very satisfied with what the young players have done

tonight and we have to count on them," Ancelotti told a press conference.

"The youth academy adds up, those who work down below do well and the players arrive prepared. Sure, they lack experience, but that's basically all they need."

"When I put a team together, I do it to try to win the game, not to give minutes to the youth academy. But this year they have had the opportunity due to injuries and other factors and they are doing really well."

In addition to 18-year-old Endrick and 19-year-old Arda Guler who started up-front, Ancelotti gave 20-year-old Jacobo Ramon his first senior start alongside fellow academy player Raul Asencio, who is a year older.

But it was substitute Garcia who grabbed the

headlines by scoring the winner a few minutes after coming off the bench, his first goal with the senior squad.

"It was a competitive game. At the back we struggled a bit, Jacobo (Ramon) felt the weight of playing his first game with us a bit, he was a little nervous but then he was more clinical as the game progressed," Ancelotti said.

"Gonzalo (Garcia) is on a very good run with Castilla (Real Madrid's reserve team). Endrick has scored and we have a good feeling working for the team."

"We avoided extra time that would have cost more to recover. We've left players out to be ready on Saturday, so we'll be ready (for Atletico)." **REUTERS**

Neymar makes lacklustre Santos return in 1-1 draw with Botafogo

SANTOS, Brazil

BRAZILIAN forward Neymar made his long-awaited return to his childhood club Santos in a lacklustre 1-1 draw with Botafogo in the Brazilian Paulista Championship on Wednesday.

The Urbano Caldeira stadium erupted in celebration as jubilant and tearful fans lit up their mobile phones to give the striker, who left the club 12 years ago, a hero's welcome before kick-off.

Neymar, who was celebrating his 33rd birthday, started on the bench and came on after the break as Santos had taken the lead through Tiquinho Soares' first-half penalty.

However, the forward struggled under the pressure of his first game in 16 months.

He tried to conjure up some of the magic that placed him among the world's best for five years at Barcelona, but it wasn't enough.

Botafogo equalised through Alexandre de Jesus in the 67th minute. Wallison was sent off four minutes later for a foul on Neymar but Santos were unable to take advantage of their superior numbers.

REUTERS

Gwiji by David Chikoko



SPORT

Arsenal lacked composure, says Arteta after League Cup exit

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Simba held to a 1-1 draw by Fountain Gate in dramatic Premier League encounter



Fountain Gate goalkeeper John Noble pictured yesterday failing to stop a shot from Simba striker Leonel Ateba during their Premier League match in Manyara. Photo: Courtesy of SSC

By Guardian Correspondent

SIMBA SC failed to consolidate their position at the top of the Premier League standings after being held to a 1-1 draw by Fountain Gate FC in a match filled with unexpected twists held in Manyara.

The result leaves Simba in second place with 44 points after 17 games, trailing defending champions Young Africans, who lead with 45 points from an equal number of matches.

Simba took the lead in the 57th minute through a cleverly executed quick free kick. Jean Ahoua played the ball swiftly to Ladack Chasambi, who then set up Leonel Ateba to slot it home.

The Fountain Gate players were caught off guard as they were still waiting for the referee's whistle when the goal was scored.

However, Simba's hopes of securing all three points were dashed when Chasambi, in an attempt to pass back to his goalkeeper Moussa Camara from 45 meters out, inadvertently scored an own goal. Camara misjudged the ball, failing to control it as it rolled into the net, leveling the match at 1-1.

The game witnessed further drama in injury time when Fountain Gate's goalkeeper,

John Noble, was shown a red card after receiving two yellow cards for time-wasting.

The teams spent much of the first half battling for control in midfield. It took 25 minutes for Simba to register their first meaningful attempt, when Ahoua's shot from the edge of the penalty area was safely collected by Noble.

In the 32nd minute, Chasambi dribbled past three Fountain Gate defenders, only to see his effort from inside the six-yard box punched over the bar by Noble.

Just a minute later, Fountain Gate responded with a promising attack, but

defender Amos Kadikilo's cross was cleared by Simba's backline.

Simba had another golden opportunity in the 40th minute when defender Che Malone found himself unmarked inside the box but sent his effort over the bar after a precise cross from Ahoua.

Noble was again called into action in first-half injury time, punching away a powerful strike from Ahoua.

Despite the draw, Simba remain one of only two teams yet to suffer a defeat on the road, having won eight of their away fixtures this season. So far, they have conceded just six goals

while scoring 35 across 17 games - an impressive average of two goals per match.

Earlier this season, Simba demonstrated their dominance over Fountain Gate with a resounding 4-0 victory at the KMC Mwenge Complex.

Looking ahead, Simba face a challenging February schedule that could prove crucial in the title race. They will return to Dar es Salaam for two consecutive home matches against Tanzania Prisons on February 11 and Dodoma Jiji on February 15, both at the KMC Complex.

Following these home fixtures, they will travel to Ruangwa for a clash against

Namungo FC on February 19 before wrapping up the month with a high-profile encounter against Azam FC at home on February 24.

Fountain Gate FC starting lineup:

Noble John, Amos Kadikilo, Salum Kihimbwa, William Edgar, Abdallah Kulandana, Anack Mtambi, Sadick Said, Daniel Jolam, Jackson Shiga, Shaaban Pandu, Mudrik Abdi Shehe

Simba SC starting lineup:

Moussa Camara, Shomari Kapombe, Mohamed Hussein, Abdulrazack Hamza, Che Malone Fondor, Yusuph Kagoma, Chasambi, Fabrice Ngoma, Leonel Ateba, Jean Ahoua, Elie Mpanzu



Singida Black Stars look to add hurt to struggling Kagera Sugar

By Correspondent Michael Mwebe

SINGIDA Black Stars will look to capitalize on Kagera Sugar's struggles when the two sides meet in the Premier League this afternoon.

Currently fourth with 33 points from 16 matches, a win for Singida would bring them closer to third-placed Azam and restore their comfortable eight-point cushion over fifth-placed Tabora United.

They enter the match following a 1-0 defeat against title contenders Simba, their second loss in their last five league outings.

This game also marks their first without head coach Miloud Hamdi, who recently joined Young Africans. Assistant coach David Ouma (pictured), alongside Muhibu Kanu, will take charge.

Kagera Sugar, on the other hand, are fighting for survival, currently occupying one of the automatic relegation spots.

However, they are only three points behind 13th-placed Tanzania Prisons, who hold the final relegation playoff position.

Their recent form is woeful, with just one win in their last ten - a 2-1 home victory over Dodoma Jiji in early November.

Since then, they've drawn three times (Namungo, Tanzania Prisons, and Mashujaa) and lost six, including a heavy 4-0 defeat to Young Africans last weekend.

Despite these struggles, coach Melis Medo can find a small measure of comfort in the fact that his most recent losses have come against the league's top three teams.

Nevertheless, their away form is a major concern, as they remain winless in eight road games this season, losing six.

While both teams have significant motivation - Singida to solidify their top-four position and Kagera Sugar to escape relegation - the hosts are clear favourites given their contrasting form.

When the two sides met earlier this season, Singida Black Stars triumphed 1-0 at Kaitaba Stadium courtesy of a late strike from Ivorian import Anthony Tra Bi.

Yanga boss says Hamdi inherits a strong squad from Ramovic

By Correspondent Michael Mwebe



YOUNG Africans (Yanga) caretaker coach Abdihamid Moallin has expressed confidence in the team following their dominant 6-1 victory over KenGold, stating that new head coach Miloud Hamdi (pictured) has inherited a strong and well-prepared squad.

Hamdi's appointment follows the sudden departure of Sead Ramovic, who left to join Algerian club CR Belouizdad.

Leading the team in an interim capacity, Moallin dedicated the victory and six goals to Ramovic, acknowledging the former coach's contribution to the squad's preparation.

He also commended the players for their professionalism and focus amid the recent changes, highlighting their exceptional

performance against KenGold.

"Alhamdulillah for these three points. Congratulations to the players; they've done an amazing job. I want to dedicate this victory and the six goals to coach Sead Ramovic," Moallin said.

"He worked very hard in preparing for this game, so these three points are also his. The players stayed focused despite the changes, and their performance was fantastic."

Moallin believes that Hamdi is well-positioned to build upon the team's current foundation and lead them towards their ultimate goal: winning the Premier League title.

"Coach Hamdi will be taking over a very strong team. Even against Kagera Sugar, we played well in the first half but struggled to convert our chances - unlike

today," Moallin added.

"The players put the game away early, which was crucial. Everything went well: three points secured, excellent performance."

Moallin emphasized the importance of maintaining momentum and consistency throughout the season, stressing that every game and goal is crucial in the title race.

"With such a great group of players, any coach who takes over will have a solid team to work with," he explained.

"Ramovic did an amazing job in bringing us to this level. Now, it's up to coach Hamdi to take us the rest of the way. The objective remains the same: to win the Premier League."

"Every game matters, every goal matters - we must keep working hard," Moallin concluded.

Flexibles by David Chikoko

