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TANZANIA

MONDAY 31 JANUARY, 2022

National Pg 2 Conservation for sustainable development





Opinion Pg 9



Treasury registrar pledges to assist TPC recover over 2 billion/- from defaulters

Guardian

NALA finitech

million, wants to help citizens in

Diaspora send money to Africa

EABL's agility delivers major robust performance as halfstartup raises \$10

Netflix earmarks US\$1m as it looks to up subscriber numbers in Africa

Page 13

TAHA eyes \$1bn in exports by 2026

By Guardian Correspondent, Arusha

HE government has unveiled a five vear strategic plan for 2021-2026 envisaging horticultural exports to hit USD1bn per year.

Agriculture minister Hussein Bashe unveiled this plan before members of the

Tanzania Horticultural Association (TAHA) here at weekend at the horticulture business forum tied with the association's 15th annual general meeting at the Mount Meru

He commended TAHA as a key player in the multi-million-dollar horticulture industry for the crucial preparatory document, directing that ministerial experts work with the private sector to convene a nationwide horticultural conference on the subject.

TAHA Group CEO Dr Jacqueline Mkindi said the blueprint is meant to harness new opportunities and face up to challenges encountered by the industry. It also examines the TAHA institutional set-up, including

reaching out services to its members.

If implemented, it will see over 2,000 tonnes of horticultural products exported come 2026, up from barely 850 tonnes exported last year.

"However, the plan needs at least \$30m to increase global and local competitiveness and to ensure the industry becomes inclu-

sive, transformative, competitive and sustains its pace of growth," she said, pointing out that TAHA is optimistic that membership and service fees will meet 25 per cent of its operational costs.

TURN TO Page2

NBC posts record profit before tax in Q4 of 2021

By Francis Kajubi

NBC Bank Ltd has posted a record profit before tax in the fourth quarter ending December 2021, upscaling its performance tone for 25 years.

One of the top five commercial banks in the country's financial sector, it recorded a profit before tax amounting to 60bn/-, a runaway increase from 7.5bn/- recorded in the corresponding quarter for 2020.

NBC managing director Theobald Sabi told The Guardian in an interview that the profit growth is in line with the bank's strategy of growing its operations through expansion of the customer base and heavy investments in digital banking.

"The profit before tax for 2021 is the highest recorded since the inception of the bank and underscores the economic potential and conducive regulatory environment that Tanzania offers," he stated.

As for emerging opportunities in the banking sector, Sabi cited data in the 2017 FinScope Tanzania financial inclusion statistics where only 17 percent of people reported having opened bank accounts. NBC considers such low accessibility as inviting efforts to bridge the gap as the global economy goes digital, he said.

"We are scaling up our customer base through a mix of service channels from branches, agents, and digital avenues. We are focusing on products that will attract the unbanked population to start using banking services," he explained.

The bank is on the frontline in strategic development projects participation being implemented across the country, he stated, pointing out that the NBC is working with the government directly and indirectly as a commercial bank that offers diverse services.

A number of contractors for strategic government projects have been facilitated by the NBC via credit facilities, he asserted, affirming that. NBC is among the top collectors of tax and non-tax rev-

TURN TO Page2







Works and Transport minister Prof Makame Mbarawa (L) pictured yesterday making a confirmatory inspection tour of Dar es Salaam's newly built 2.63-km 256bn/- Tanzanite Bridge. The bridge, built thanks to joint funding by the Tanzanian and South Korean governments, is set to come into use officially beginning tomorrow – as scheduled. It is widely expected ease traffic congestion appreciably, particularly along Ali Hassan Mwinyi Road and Barack Obama Road. He is with Tanzania National Roads Agency (Tanroads) CEO Rogatus Hussein Mativila.

CJ: Judges should prepare for relocation to Dodoma

By Polycarp Machira, Dodoma

CHIEF Justice, Prof. Ibrahim Juma has told judges based in Dar es Salaam to get ready for relocation to the capital right after the completion of ongoing construction of headquarters of the Judiciary.

Shifting to Dodoma was not optional and just awaits finishing up on the new buildings along Treasury Square, billed for completion towards the end of this year, he stated at an event to lay the foundation stone for the new buildings.

The Court of Appeal will be housed here as well, alongside chamber of the High Court and Judiciary administration as a whole, he stated at an event attended by scores of top officials of the Judiciary.

I believe that the project will be completed on the given timelines

The project, billed at over 120bn/- involves the construction of a nine-storey building, on the basis of explanations by the chief judicial administrator, Prof. Elisante ole Gabriel.

The CJ said it will be the most imposing headquarters of the Judiciary in East and

Central Africa on the basis of its design, underlining that it was high time for judges to prepare to work from the new offices in

Dodoma. A good number of them had already shifted from Dar es Salaam to Dodoma, he remarked, noting further that after the official launching of Treasury Square, Law Day ceremonies would be marked at the new buildings, as the Judiciary calendar takes off at that point.

"My predecessor, CJ Mohammed Chande Othman, once said he was unhappy to have retired from office without having the Judiciary headquarters in place, but we are now happy that his dream is being realised," he stated.

He lauded the government for providing

funds for implementing the project, whereupon the minister for Justice and Constitutional Affairs, George Simbachawene, expressed satisfaction for the collaboration the ministry was obtaining from the Judiciary in the period he has been on the post.

For the short period he has been in the new portfolio he has not seen any difference in cooperation he was receiving when he was at the Ministry of Home Affairs, he stated, commending the prospective completion of the Judiciary headquarters build-

"I believe that the project will be completed on the given timelines," he said, while Prof. ole Gabriel elaborated that the Judici=

TURN TO Page2

Regulator impounds fake pesticides at shop counters

By Guardian Correspondent, Mbeya

THE Tanzania Plant Health and Pesticides Authority (TPHPA) has seized a consignment of counterfeit pesticide in Mbeya as it was being sold to farmers for

TPHPA inspector Mkalasa Kubila said here at the weekend that among the pesticides seized was 'Karate,' the rat poison of Latox type and 'Carbon Fulate' that is banned as well, with the confiscation conducted at the weekend in an impromptu inspection of shops selling pesticides. In an operation it conducted in collaboration with police detectives, other types of pesticides were seized as the quality thereof had not been certified by the authority, while 'Carbon Fulate' was actually banned.

"These pesticides entered the country through informal ways, and according to the law, the quality of any pesticide imported into the country

have first to be certified for the importer to obtain a permit from us," he said. Pesticides banned in the country are dangerous for the environment and living organisms, he said, calling upon traders not to sell them to farmers or anyone. Some dealers in the seized pesticides said they imported them but were unaware that they were already banned, noting that this is why they were selling them despite not having the TPHPA label.

Furaha Kyamba, one of the dealers, said the pesticides were imported from Zimbabwe and they were not aware that they were legally banned in the country. Importers who supplied him with the pesticides told him they were in high demand and that is why he bought them, unaware of the banning

Emmanuel Mausa, a senior TPHPA zonal officer, called on farmers to buy pesticides that have been registered

by the regulatory body and look for the TPHPA label showing the product to be legally certified. The regulator is the only institution that certifies the quality of pesticides to make sure they are not hazardous to plants, human, the environment and livestock, he stated. Traders must stop selling uncertified pesticides to avoid legal measures that can be against them, he added.

Monday 31 January 2022

Guardian

NATIONAL NEWS

NBC posts record profit before tax in Q4 of 2021

FROM PAGE 1

enues on behalf of the government.

The bank is focused on supporting local and international investors to set up operations in line with the country's industrialization drive, he similarly asserted, noting that a big number of commercial banks in the market heightens the competition. More innovative approaches are needed for a bank to survive, the CEO intoned.

"It is a highly competitive atmosphere. We are focused on delivering quality, convenient and timely services to our customers. We have been in this market for decades now and have the experience and resilience as a trusted banking partner for our customers," he

"We are investing in digital financial service solutions to provide our customers with conveniences and also efficien-

cies. Our customers should expect more developments on this front," he affirmed.

As economies struggle with the impacts of the Covid-19 outbreak, NBC has leveraged measures implemented by the government through the central bank to cushion the economy, he stated, underlining that safeguarding financial sector stability and facilitating the financial intermediation process was key to these efforts.

In addition, the bank increased its focus on sectors given growth priority for the country's economy and those presenting more visible opportunities during this period, he remarked further.

"Nevertheless, NBC as a responsible corporate entity and one of the major players in the financial system remained responsible to support the efforts of the government and other organizations to fight the pandemic and support economic growth," he added.



Temeke district commissioner Jokate Mwegelo, (in cream) launches this year's edition of the annual Tanzania Women Industrials Awards organised in Dar es Salaam at the weekend by the Tanzania Women Chamber of Commerce. She is with TWCC chairperson Mercy Sila (R) and director Mwajuma Hamza. Photo:

More sensitisation needed on link between conservation and sustainable development'

By Correspondent Joseph Mwendapole

THE government has restated the importance for continued public education on environmental conservation and sustainable development successes.

The call was made over the weekend by the Deputy Minister of State in the Vice President's Office (Environment and Union), Hamis Hamza Chilo, when he paid a courtesy call to the National Environment Management Council (NEMC) offices in Dar es Salaam.

able challenges so that they are resolved amicably.

Chilo said that majority Tanzanians still need to be educated on the importance of environmental conservation in their daily lives, a task which can be performed by institutions like NEMC.

"Tanzanians, whenever they are, should be reached with this education," said Chilo, adding that some of the challenges that NEMC faces need immediate attention from the government's top officials.

According to the Deputy Minister, there The visit was meant to learn about NEMC are a lot of environmental challenges in responsibilities as well as knowing the avail- mining activities, markets, industries and

in public transport as many people are not aware of the consequences of environmental pollution.

He, however, commended NEMC under the leadership of Dr Samuel Gwamaka, saying on-going environment conservation efforts would lead to sustainable development achievements.

NEMC Director Dr Samuel Gwamaka said the Deputy Minister's tour to the council is a blessing because the guidance and directives given are meant to further improve the

council's work. "We are blessed to have top government officials with us; we believe things will move fast and smoothly within a short period of time. Most of the challenges we face will get permanent solutions," he said.

Dr Gwamaka said despite all the efforts there are still environmental pollution challenges all over the country, calling upon citizens to provide information to the council wherever they see the environment being polluted.

"This country is too big, NEMC cannot be everywhere but we can get information from people who stay around places where there is environmental pollution. We need whistle-blowers to save our country from environmental pollution," he said.

CJ: Judges should prepare for relocation to Dodoma

FROM PAGE 1

ary was planning to spend 129.5bn/- to complete Treasury Square buildings.

As of vesterday, the contractor, Arqes Africa Ltd had received 47.2bn/-to proceed with the work, with drawings of the buildings having been de-

signed by local architect Rose Nestory.

The architect had at some point told The Guardian that the design had also considered the needs of people with disabilities (PWDs), with the infrastructures being user friendly for PWDs "until they reach the main entrance."

TAHA eyes \$1bn in exports come 2026

FROM PAGE 1

The main part of its operational needs is expected from donations of development partners, with the United States Department of Agriculture and the United States Agency for International Development contributing 29 per cent in its five year strategic plan for 2017-2021 now being wound up.

Other contributors are Sweden (24 per cent) and the United Nations Development Programme (UNDP), Trade Mark East Africa, TRIAS (Belgium) and the Andreas Hermes Akademie (AHA) of Germany at nine per cent each.

TAHA similarly attracted contributions from Rikolto also of Belgium (seven per cent), the European Union with TRIAS and AHA (five percent), Fintrack of Finland (two per cent) while Plan International of Finland, TAHA members and others put up one per cent each.

The blueprint tasks the industry to adapt changes and mitigate the impact of climate

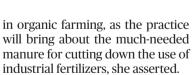
change by integrating environmental conservation aspects across activities to be implemented in a bid to promote a healthy and balanced ecosys-

"TAHA will have to build the capacity of about 50,000 farmers in climate smart agriculture (CSA) and over 200 crop-based facilitators to transform horticultural activities into green and climate resilient practices," she further observed.

practices aim at CSA sustainably increasing agricultural productivity and incomes, building resilience to climate change and reducing, if not removing, greenhouse gas emissions.

The new approach calls for the TAHA to devise a CSA action plan, harness partnership with fisheries, livestock keeping and forestry, among others, for the group to promote biodiversity for a healthy soil and ecosystem.

Adapted methods in fisheries and livestock keeping will, in turn, be a windfall to players



Agroforestry, environmentally safe agents for pest and disease control, water-efficient farming practices will also be promoted for the industry to adapt to increasing water constraints globally.

Climate change mitigation interventions will further promote key fruit value chains in areas with degraded land, including Dodoma and Singida, to generate economic returns for farmers and the economy, while diminishing the use of forest resources.

Special varieties of trees such as Gliricidia will be planted along Uluguru and other mountainous areas to produce vanilla and animal feeds, the director noted.

The new strategic plan also requires that TAHA Group relate to a market authority coordinating value chain actors to improve produce handling facilities countrywide, along with collaborating with other partners in reducing post-harvest

The cut in losses in key value chains is projected to shoot up from 20 per cent usable harvests at the end of the processing in 2020 to about 70 percent in 2026.

Avocados production per acre will rise from 4,800 kg in 2020 to 9,600 kg by 2026, pineapples from 25,000 kg to 36,000 kg, passion fruits from 14,000 kg to 19,600 kg, mangoes from 5,850 kg to 8,190kg while bananas are projected to rise from 4,590 kg to 29,400 kg on the basis of the blueprint.

TAHA Group will carry out nutrition promotion programmes to ensure at least 70 per cent of households countrywide diversify diets to improve their health through horticultural products. In so doing they would be expanding the local market for the industry, as around 46 per cent of households were using such products regularly last

"TAHA will have to mobilise over \$1m in loans for its members and other industry stakeholders to access the farmers," she said, specify-

ing that TAHA linked up over 1,000 farmers to financial institutions up to the end of last year, to secure loans amounting to 2.74bn/-.

With an annual average growth rate of 21 per cent in 2019, horticulture is a fast tracked growing industry in the country's entire agricultural sector, with its contribution to exports increasing from \$24.8m in 2016 to \$779m well before the COVID-19 pandemic broke out in March 2020.

While the world economy plunged from 2.9 per cent growth in 2019 to 3.3 per cent negative growth 2020 as a result of the pandemic, economies of developing countries grew at 2.25 per cent, down from 3.6 per cent annually, earlier.

Tanzania was, however, able to sustain a positive growth of 35.4 per cent in horticultural products during the period; thanks to increasing demand for its products, adherence to international standards, rising productivity and decreasing postharvest losses, the director added in the report.

Youths urge govt to support Ngorongoro Conservation Area unique protected area

By Guardian Correspondent, Ngorongoro

YOUTHS living in Ngorongoro district, Arusha region yesterday urged the government to continue recognising Ngorongoro Conservation Area (NCA) as a unique protected area.

They made the recommendations in the joint statement when met with journalists over the weekend in the district.

In the joint statement, they said the participation of the Maasai in NCA is in accordance with the law establishing the Ngorongoro area.

"So, any attempt to remove them from area is against the law as it distort the whole meaning of the area, which is part of the world heritage site," they said in a statement.

They also appealed to President Samia Suluhu Hassan to reject all reports of Multiple Land Use Model, General Management Plan and Proposals of Law as the whole exercise was not participatory as it did not take into account the views of all stakeholders and was particularly oppressive for residents of Ngorongoro.

"For the broad interest of Maasai community and to maintain peace within the NCA, we urge the Ngorongoro Conservation Area Authority and the government to allow pastoralists in the Ngorongoro Conservation Area to continue feeding their livestock in key areas for grazing, water and salt during the dry season as it was in the past," a statement reads in part.

It adds: "We urge the government and the Ngorongoro Conservation Authority to repay the funds owed by Ngorongoro Pastoralists Council (NPC) and the NCP is under them in order to serve the locals reliably and fulfill the objectives of its establishment. We also urge the NCAA to refrain from restricting building permits within the area as well as preventing locals from importing building materials as long as they check the layout of housing in a manner that will not cause harm to conservation.

The youths have also appealed == the NCAA to stop harassing locals at the entrance gates of the area when they return from neighboring districts.

"We also urge NCAA that the people have never been a problem for wildlife or conservation in general but are policies and laws that have been the norm for their lives, so it is time to organize a debate on reforming policies and laws outdated especially those that oppress humanity and violate human rights.



forum on financial skills and business strategies dubbed 'Women & Money Talk Wealth Creation'. The one-day event, which was held in Dar es Salaam at the weekend, was organised by Bridge Consult Company and sponsored

Guardian



Dr Selemani Jafo, Minister of State in the Vice President's Office (Union and the Environment), launches a mangrove planting campaign along Rufiji delta from Mbuchi village in Kibiti District, Coast Region, at the weekend. Photo: Guardian Correspondent

Govt launches tree-planting campaign within Rufiji delta

By Guardian Reporter

THE government has launched mangrove planting campaign within Rufiji delta to conserve the environment and protect infrastructure projects within it.

The launch was officiated at the weekend by Minister of State in the Vice President's Office (Union and Environment) Dr Selemani Jafo at Mbuchi Village, Mbwela Division, and Kibiti District.

launch, Jafo said the apart from conserving the environment, the initiative is meant to slow down water loss and soil erosion at the bridge being built in Mbuchi Village

He said the government has allocated a lot of money to upgrade infrastructure such as roads and bridges, so citizens have a responsibility to protect the investments and identify and report vandals to authorities so that

"Durability of this bridge will depend heavily on the conservation of our environment, we will plant mangroves in large quantities," he said.

The minister said the government has launched a tree planting campaign at household and schools levels.

"We have launched a tree planting campaign where every household

is required to plant and

Speaking after the they can be dealt with maintain at least three draining much of the in accordance with the trees and one tree per student," Dr Jafo said. Kibiti District Com-

missioner Col. Ahmed Abbas Ahmed said that more than half of all mangroves in Tanzania are located within Rufiji delta so through protection committees at all levels, they will ensure the speed of mangrove planting and protection is improved.

The Ruaha-Kilombero-Rufiji is the longest and largest river system in Tanzania,

southern highlands, southern areas of the central plateau and the coastal lowlands. The delta of the Rufiji River is the largest tidal mangrove wetland on the eastern coast of Africa. Mangroves cover an area of 54,500 hectors within the delta, and are protected as the Mangrove-Rufiji Forest Reserves. Seven genera of mangrove occur, with Rhizophora, Avicennia and Heritiera dominant.

TFRA calls on farmers to jointly buy fertiliser in bulk from manufacturers

By Guardian Reporter

TANZANIA Fertiliser Regulatory Authority (TFRA), through Agricultural Marketing Cooperative Society (AMCOS), is mobilising farmers countrywide to make joint bulk purchases directly from fertiliser manufacturers and importers instead of purchasing the farm input individually in order to enjoy lower wholesale price.

The call was made here at the weekend by TFRA Acting Director of Internal Production and Joint Purchases Joseph Charos as he was submitting TFRA implementing report at the Authority's Board of Director's meeting. Charos explained that due to the increase of fertiliser prices at the world market, the prices in the local market have also risen, and cited an example that the farmers' retail price for Urea rose from 53,318/- per 50kg bag in December 2020 to 104,069/- in December 2021, whereas the price for DAP fertiliser rose from 66,995/- per 50kg bag in December 2020 to 109,179 in December pared to the same period in 2020/21.

2021, equivalent to 95 and 63 per cent increase respectively.

He said according to fertiliser prices announced in the word market in the period July-December 2021, the average prices that was imported into the country were somewhat affordable whereby for the Urea the FOB price at the world market during that period was USD 420 to 1,000 per tonne while the its CIF price was USD 570 to 1,398 per tonne.

He said in regard to DAP fertiliser, the FOB price at global markets during July to December 2021 was USD 550 to 912 per tonne while the CIF value was between USS 659 to 810 per tonne.

Due to the high prices of fertiliser in the world market, the local competitive market has necessitated traders to make concerted efforts to look for the fertiliser from sources with cheap

In conclusion, Charos said in general the price of imported fertiliser between July to December 2021 have gone up for all types of fertiliser com-

Tourism players recognises Manongi an icon sustainable conservation hero

By Guardian Reporter, Arusha

KEY tourism players have recognised the Ngorongoro Conservation Area Authority (NCAA) Commissioner Dr Fredy Manongi as an icon of sustainable conservation in a historic move.

Dr Manongi is regarded as an unsung conservation hero for significant achievements in protecting, expanding and promoting Tanzania's most fragile, but tourism jewel of the Ngorongoro conservation area.

Few years since he was appointed at the helm of NCAA, Dr Manongi has been steering the state-run conservation authority with competence, skill, dedication and sincerity. Citing a recent endorsement of the 'Ngorongoro-Lengai into the Global Geopark catalogue, by the United Nations Educational Scientific and Cultural Organization (UNESCO), raising the profile of the site, as his, but key milestone, among others.

"This feat, among other factors, is a result of Dr Manongi's unique approach that saw effective sustainable conservation not only in terms of ecology, but also the community within the tourism jewel," said

Tanzania Association of Tour Operators (TATO)'s CEO, Sirili Akko.



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ADD INTERNATIONAL JOIN THE TEAM

1. Job Title: Program Manager

Task order 51 Program: **ADD Country Director** Reporting to: **Program Manager** Position: **Position Type: Full Time** Location: Shinyanga **Contract duration:** 2.5 years 9th February 2022 Deadline:

2. Job Title: MEL Program Officer **ADD International Tanzania Program Employer Name:** Program: Task order 51 **Program Manager** Reporting to: Position: **MEL Program Officer Position Type: Full Time** Shinyanga Location: **Contract duration:** 2.5 years 09 February 2022 Deadline:

Persons with disabilities candidates are particularly encouraged to apply and as a 'disability confident employer' ADD guarantees to interview all persons with disabilities candidates who meet the minimum

ABOUT TASK ORDER 51- INCLUSIVE EDUCATION PROJECT

Task Order 51 is a two and a half -year Inclusive Education program implemented as a consortium between three Organizations that is ADD International, Sense International, and Leonard Cheshire, targeting children with disabilities.

PROGRAM MANAGER JOB PURPOSE.

To manage the Inclusive Education program, by delivering high-quality programme work that is developed and delivered with full inclusion and involvement of organizations of people with disabilities, reflecting their priorities and delivered in ways that strengthen their organisations so that they are better able to represent the needs of all learners with disabilities

MEL OFFICER JOB PURPOSE.

To design, coordinate and manage the implementation of the monitoring and evaluation, research, and learning framework of the To51 Project. He/she will develop a systematic monitoring framework to improve the qualitative and quantitative evidence gathered by the Project.

Interested applicants should visit the following websites for more information, including a full job description, and details of how to apply.

Program Manager: https://add.org.uk/program-manager-tanzania MEL Officer: https://add.org.uk/program-mel-officer-tanzania

TENDER NOTICE

PROVISION OF VARIOUS SERVICES - BENCHMARKING

- 1. National Bank of Commerce Limited has set aside funds for the procurement of various services during financial year 2022/2023, it is intended that, part of the proceeds of the fund will be used to cover eligible payment under the various contracts.
- 2. Request for proposal is open to all eligible service providers with proven experience and capacity to offer the required services. Interested eligible bidders are invited to apply for the provision of below list of services;
 - **SMS Notification**
 - ii. **Branch Operating Channel**
 - **Customer Lead Management System**
 - **HR Management System**
 - **Learning Management System**
 - Financial Crime Risk Management System vi.
 - **Branch Paperless Banking** vii.
 - **USSD Mobile Banking** viii.
 - **Customer Data Analytical Tool**
- 3. Request for Proposal documents can be downloaded from the website www.nbc.co.tz and then click 'Procurement' to access the document.
- 4. All Proposals in one original and one copy set properly filled in, and enclosed in sealed envelope marked as per service name written on the RFP Document and should be addressed to; CHIEF OPERATING OFFICER, NATIONAL BANK OF COMMERCE LIMITED, HEAD OFFFICE BUILDING, 6th FLOOR, and P. O. BOX 1863 DAR ES SALAAM.
- 5. Sealed applications and Bids must be submitted not later than Monday, 21st February 2022 at 1600 hrs. Proposal shall be delivered by hand to the Tender Box located at reception of Head Office building, ground Floor along Sokoine Drive /Azikiwe Street.

CHIEF OPERATING OFFICER NATIONAL BANK OF COMMERCE LIMITED



NATIONAL NEWS

Guardian

Abide by road safety issues to avoid accidents - Iringa RPC

By Correspondent Friday Simbaya, Iringa

POLICE in Iringa Region has brought together government motorists to educate and remind them on road safety issues in a move aimed to fight road accidents caused by recklessness.

Speaking during the meeting with drivers, Iringa Regional Police Commander (RPC) Allan Bukumbi advised them to adhere to road safety regulations and laws as well as exercising professional ethics.

"Public vehicle drivers should ensure that they always adhere to traffic rules and regulations, respect road signs and traffic police orders especially when they are stopped on the road, some of them have been disrespecting police orders while on road and this is intolerable," he

Among the speakers during the meeting were Iringa Regional Police Commander, ACP Allan Bukumbi, Regional Road Safety Officer (RTO) Yusuf Kamota, District Road Safety Officer (DTO) ASP Gloria Mtui and Iringa Regional Vehicle Inspector SGT, Isaack Kuppe.

The drivers thanked the Police Force for drilling them with the essential education and asked the RPC to also provide education to government officials who have ernment officials.

been using the vehicles.

Early this year, five journalists from various media outlets in the country died and several others injured after the car they were travelling in crashed in the Mwanza Region.

The journalists who died were Abel Ngapemba who was the Mwanza Regional Information Officer, Johari Shani of Uhuru Media Group, Husna Mlanzi and Athony Chuwa from ITV and Steven- Ukerewe District Information Officer and the injured were Tunu Heman - Freelancer and Vany Charles - Icon TV.

According to the media reports, the government driver whose vehicle carried the journalists was in the convoy of the Mwanza Regional Commissioner who was on his way to Ukerewe district for a working visit.

Mwanza Regional Press Club chairman, Edwin Soko, said in a statement to the media that the accident had taken place in the Busega area and that the Mwanza Regional Chief Medical Officer had confirmed the deaths of five people.

Therefore, education provided to drivers of government vehicles and compliance with safety regulations has come at the right time to reduce road traffic involving these drivers, many of whom drive gov-



Swineherd Abed Madege (L, foreground) of Igoda village in Mufindi District, Iringa Region, pictured at the weekend making a briefing on commercial pig farming to youths who have just joined a Youth Agency Mufindi programme. Photo: Correspondent Francis

(Amount in Million Tshs)

UNITED BANK FOR AFRICA (TANZANIA) LIMITED



FINANCIAL STATEMENTS FOR THE QUARTER ENDING 31-12-2021

Report of Condition of Bank pursuant to section 32 (3) of the Banking and Financial Institutions Act, 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2021

		(Amount	in Million Tshs)
		Current	Previous
		Quarter	Quarter
		31-Dec-21	30-Sep-21
	A. ASSETS		
- 1	Cash	4,150	6,571
2	Balances with Bank of Tanzania	15,835	24,017
3	Investments in Government securities	28,691	19,182
4	Balances with other banks and financial institutions	4,967	17,159
5	Cheques and items for clearing	-	-
	Inter branch float items	-	-
	Bills negotiated	-	-
8	Customers' liabilities for acceptances	-	-
	Interbank Loans Receivables	31,099	31,026
	Investments in other securities	-	-
	Loans, advances and overdrafts (net of allowances for probable losses)	71,174	66,148
	Other assets	22,415	10,984
	Equity Investments	-	-
	Underwriting accounts	-	-
	Property, Plant and Equipment	1,937	2,045
16	TOTAL ASSETS	180,270	177,133
	B <u>LIABILITIES</u>		
	Deposits from other banks and financial institutions	25,459	9,302
	Customer deposits	113,060	119,254
19	Cash letters of credit	-	-
20	Special deposits	9,339	12,802
21	Payment orders/transfers payable	-	-
	Bankers' cheques and drafts issued	32	-
	Accrued taxes and expenses payable	1,542	1,968
	Acceptances outstanding	•	-
	Interbranch float items		
	Unearned income and other deferred charges	2,272	1,175
	Other liabilities Borrowings	3,710	4,978
			440.4770
29	TOTAL LIABILITIES	155,414	149,479
	NIET ACCETS//LIABILITIES\//16	04.050	07.055
30	NET ASSETS/(LIABILITIES)(16 minus 29)	24,856	27,655
	C CAPITAL AND RESERVES		
	Paid up share capital	31,420	31,420
	Share Premium	29,104	29,104
	Retained earnings	(37,053)	(37,053)
	Profit (Loss) account Other capital accounts	1,385	4,184
	Minority Interest] []
	TOTAL SHAREHOLDERS' FUNDS	24,856	27,655
"		24,000	21,000
38	Contingent liabilities	945,310	1,002,626
	Non performing loans & advances	4,228	4,149
	Allowances for probable losses	168	354
	Other non performing assets	-	-
	D SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	14%	16%
(ii)	Non performing loans to total gross loans	5.9%	6.2%
(iii)	Gross loans and advances to total deposits	59%	50%
(iv)	Loans and Advances to total assets	39%	37%
(v)	Earning Assets to Total Assets	73%	66%
(vi)	Deposits Growth	-7%	41%

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

				(Amount i	n Million Tshs)
		Current Quarter 31-Dec-21	Comparative Quarter 30-Sep-21	Current Year Cummulative 31-Dec-21	Comparative Year Cummulative 31-Dec-20
1	Interest Income	2,859	3,144	11,916	13,516
2	Interest Expense	(1,025)	(1,223)	(4.053)	(4,259)
3	Net Interest Income (1 minus 2)	1,834	1,922	7,863	9,092
4 5	Bad Debts Written Off Impairment losses on loans and advances				- (165)
6	Non-Interest Income	119	2,510	9.361	9,075
ľ	6.1 Foreign currency dealings and translation gains/(losses)	364	413	1,346	1,428
	6.2 Commissions and fees	(254)	2,074	7,893	7,604
	6.3 Dividend income	(201)	E,074	- 7,000	- ,,,,,,
	6.4 Other operating income	9	24	123	43
7	Non-Interest Expenses	(4,786)	(3,765)	(15,698)	(14,630)
	7.1 Salaries and other staff benefits	(1,866)	(1,744)	(6,841)	(6,573)
	7.2 Fees and Commissions	(413)	(270)	(1,400)	(1,155)
	7.3 Other operating expenses	(2,507)	(1,751)	(7,457)	(6,902)
8	Operating Income /(Loss)	(2,832)	667	1,526	3,537
9	Income Tax Provision	34	(120)	(141)	(92)
10	Net Income/(Loss) After Income Tax	(2,799)	548	1,385	3,445
11	Other comprehensive Income (itemized)				
12	Total comprehensive income/(loss) for the year	(2,799)	548	1,385	3,445
13	Number of employees Basic earning Per Share	128	124 87	128 220	114 548
14 15	Number of branches	(445) 7	7	7	548
15	Number of branches	′	· '	,	5
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	-1.57%	0.31%	0.78%	1.78%
	(ii) Return on Average Shareholders' Fund	-10.66%	1.98%	5.28%	16.26%
	(iii) Non Interest Expense to Gross Income	160.67%	66.58%	73.78%	64.76%
	(iv) Net Interest Income to Average Earning Assets	1.48%	1.65%	6.36%	2.01%

CONDENSED STATEMENT OF CASH FLOW STATEMENT

I: Cash flow from operating activities	Current Quarter 31-Dec-21	Comparative Quarter 30-Sep-21	Current Year Cummulative 31-Dec-21	Comparative Yea Cummulative 31-Dec-20
Net Income(Loss)	(2,799)	548	1,385	3,445
Adjustment for:				
-Impairment/Amortization	639	456	639	1,783
-Net change in loans and advances	5.027	5,298	15,229	(13,941)
-(Gains)/Loss on Sale of Assets		-		(2)
-Net change in Deposits	6,501	(238)	9,275	(5,999)
-Net change in Short Term Negotiable securities	9,509	8,887	4,684	63,637
-Net change in other liabilities	(1,268)	167	2,890	(2,788)
-Net change in other Assets	11,430	(713)	17,244	8,000
-Tax paid		1 .		(61)
-Others (specify)				1 '
Net cash provided (used) by operating activities	29,040	14,405	51,347	54,074
II. Cash flow from investing activities:				
Dividend received				l .
Purchase of fixed assets	295	(372)	4,875	(922)
Proceeds from sale of fixed assets		`	_	5.1
Purchase of non-dealing securities				
Proceeds from sale of non-dealing securities				l .
Others	_			
Net cash provided(used) by investing activities	295	(372)	4,875	(917)
III. Cash flow from financing activities:				
Repayment of long-term debt				(1,609)
Proceeds from issuance of long-term debt	_			(1,007)
Proceeds from issuance of share capital	_			
Payment of cash dividends	_			
Net change in other borrowings				(3,470)
Others				
Net cash provided(used) by financing activities	-			(5,078)
W. Cash and Cash equivalents:				
Net increase(decrease) in cash and cash equivalent	29.334	14.033	56,222	
Cash and cash equivalents at the beginning of the quarter	118.247	104,214	118,247	12,009
Cash and cash equivalents at the end of the quarter	147.582	118.247	174,469	60.088
Casi and casi equivalents at the end of the qualler	147,562	110,247	174,407	00,000

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2021

	Share capital	Share Premium	Retained Earning	Regulatory Reserve	General Reserve	Others	Total
Current Year 2021							
Balance at the beginning of the year	31,420	29,104	(37,053)		-		23,471
Profit/(loss) the year		-	1,385				1,385
Other Comprehensive income	-	-	-		-	-	-
Transactions with owners	-	-	-		-	-	-
Dividend Paid		-	-		-	-	-
Regulatory Reserve	-	-	-		-	-	-
General Provision Reserve					-		
Others		-	-		-	-	-
Share issued					-		
Balance as at the end of the current period	31,420	29,104	(35,668)		-		24,856
Previous Year 2020							
Balance at the beginning of the year	31,420	29,104	(40,498)		-		20,02
Profit/(loss) the year		-	3,445				3,44
Other Comprehensive income	-	-	-		-	-	
Transactions with owners		-	-		-		-
Dividend Paid	-	-	-		-	-	
Regulatory Reserve					-		-
General Provision Reserve		-	-				-
Others							
Share issued		-	-		-		
Balance as at the end of the previous period	31,420	29,104	(37,053)	-	-	-	23,47

Ви	and do do the order of the provided period	01,000/	20,171
	Name and Title	<u>Signature</u>	<u>Date</u>
1	Gbenga Makinde Managing Director / CEO	Signed	31st January 2022
2	Chomete Hussein Chief Finance Officer	Signed	31st January 2022
3	Joseph Ringa Country Head, Internal Audit	Signed	31st January 2022
	We, the undersigned directors, attest to the faithful representation of the abo the statements have been examined by us and, to the best of our knowled in conformance with International Financial Reporting Standards and the rec Banking and Financial Institutions Act, 2006 and they present a true and fair	e and belief, have been prepared juirements of the	
	Name and Title	Signature	Date
1	Amb.Tuvako Manongi Director	Signed	31st January 2022
2	Oliver Alawuba Director	Signed	31st January 2022

Tanzania Goodwill Ambassador talks of Mt Meru technical climb

By Correspondent James Lanka, Moshi

THE Tanzania's Goodwill Ambassador for tourism in the US Macon Dunnagan had for the first time a successfully Mount Meru climb to its highest peak (4,562) metres above the sea levels, before his 46th Mount Kilimanjaro Climb for the cause.

Dunnagan was selected by the Tanzania Tourist Board (TTB) as the Tanzania Goodwill ambassador for tourism in the US.

The US national said that for the first time will start his first Mount Meru climbing before having his 46th Six-Day Mount Kilimanjaro Climb with a group of other tourists for the cause.

The Goodwill ambassadors will also visiting other tourism destinations in the country including Zanzibar beaches, a move that aims at promoting the country's tourism destinations in his country and other parts of the World.

"I'm now a professional mountaineer, as I have already climbed Mount Kilimanjaro 45 times, and I will my 46th Mount Kilimanjaro expedition, but what I have experienced from Mount Meru Climbing is more challenging than Kili as during my Meru summiting I used a special chain to climb as technical climb! My Meru expedition was more special and more challenging to me compared with Mount Kilimanjaro climbing," he said, adding:

"There's nowhere else on earth that the transition between a pristine mountainous landscape and a bustling city landscape is as abrupt as it in Arusha National Park, which is dotted with an abundance of unique mammal species such as the African elephant, Cape buffalo, hippo, zebra, giraffe, and even the camera-shy wildebeest.'

"As you enjoy the sights of the white and black Colobus monkeys, you will have an unclouded view of Mt. Meru. It is also interesting to know that the mountain is still an active volcano and billowing fumes can be occasionally being seen rising from the highest sum-

UN assisting thousands affected by tropical storm Ana in Mozambique

UN teams are on the ground in Mozambique assisting thousands of people affected by Tropical Storm Ana, which made landfall in central and northern regions of the country earlier this week.

More than 45,000 people, including 23,000 women and children, are likely to need humanitarian aid, UN children's agency, UNICEF, said on Thursday.

UNICEF is deploying staff and preparing medical and nutrition supplies, water, sanitation and hygiene kits, as well as setting up temporary learning spaces to support children and their families. The agency estimates it will need \$3.5 million to respond to the immediate needs.

Maria Luisa Fornara, UNICEF Representative in Mozambique, said they are working alongside the government and partners to ensure children and their families receive life-saving assistance.

"This latest storm to hit Mozambique is a blunt reminder that the climate crisis is very much a reality and children are most impacted by climate-related severe weather events,' she said.

Tropical Storm Ana has passed over several countries in eastern and southern Africa, affecting Mozambique but also Madagascar, Malawi and Zimbabwe. Strong winds and heavy rains have caused floods, widespread destruction and fatalities, according to media re-

Homes destroyed

In Mozambique, the storm hit the provinces of Nampula, Zambezia, Tete, Niassa, Sofala and Manica on Monday. More than 10,000 homes were destroyed, along with bridges, powerlines, schools, health facilities, water systems and other public infrastructure.





BANK OF AFRICA

BMCE GROUP ①

REPORT OF CONDITION OF BANK PUBLISHED PURSUANT TO SECTION 32 (3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006

DALANCE CUEFT			INCOME CTATEMENT					CASH FLOW STATEMENT						
BALANCE SHEET	Position	Docition	INCOME STATEMENT	Current	Comparative	Current year	Cummulative	CASH FLOW STATEMENT		Curre	nt C	omparative	Current year	Cummulative
AS AT 31 DECEMBER 2021	as at 31-Dec-21	as at 30-Sep-21	FOR THE QUARTER ENDED 31 DECEMBER 2021	quarter ended	quarter (Pre year)	cummulative 31-Dec-21	(Previous year) 31-Dec-20	FOR THE QUARTER ENDED 31 DECEMBER 2021		quart ended	er q	quarter (Pre year)	cummulative 31-Dec-21	(Previous year) 31-Dec-20
A. ASSETS				31-Dec-21	31-Dec-20					31-De	c-21 3	I-Dec-20		
1.Cash	15,514	22,330	1. Interest Income	13,029	11,705	51,026	47,087	I.Cash flow from operating activities Net income /(loss) Before tax			106	2,937	6,526	6,043
2.Balances With Bank of Tanzania 3. Investment in Government Securities	35,591 123,762	49,534	2. Interest Expense	(4,934)	(4,397)	(18,385)) (16,547)				4,715	2,287	12,317	11,184
4. Balances with Other Banks and Financial Institutions	10,077		3. Net Interest Income 4. Bad Debts Written off	8,095	7,308	32,641	30,540	, ,			· -	_	_	_
5.Cheques and Items for Clearing 6. Interbranch Float Items	16,138	9,735	5. Impairement Losses on Loans and Advance					 Net Change in Loans and Advances Net Change in Deposit 			3,402) 31,674	5,248 (26,280)	(67,397) 62,152	15,367 (25,703)
7. Bills Negotiated	_	_	6. Non Interest Income 6.1 Foreign exchange profit/(loss)	6,146 1,311				 Net change in Short Term Negotiable Securi Net change in Other Liabilities 	ties		1.088)	400	15,565	(41,096) 8,102
8. Customers' Liabilities for Acceptances 9. Intebank Loans Receivables	58,822	- 11,415	6.2 Fees and Commissions () 6.3 Dividend Income	2,786	3,347	7 10,151 35	1 13,041	- Net change in Other Assets		((833)	188	802	753
10. Investent in Other Securities 11. Loans, Advances and Overdrafts	· -	_	6.4 Other Operating Income	2,050		6,202	2 3,933	- Tax Paid -Change in SMR			(770)	(3,420)	(257) (2,870)	(341) 4,284
(Net of Allowances for Probable Losses)	317,489	307,667	7. Non Interest Expenses 7.1 Salaries and Benefits	(10,555) (3,881)	(11,138) (3,818)			Net Cash Provided(used)by Operating Activit	ies:	2	0,402	(18,640)	26,838	(21,407)
12. Other Assets 13. Equity Investments	18,447 1,445		7.2 Fees and Commission	(693)	(744)	(2,842)	(3,676)	II.Cash Flow From Investing Activities:				7.5	7.5	
14. Underwriting Accounts	,	,	7.3 Other Operating Expenses 8. Operating Income/(Loss)	(5,981) 106	(6,576) 609	(23,156) 6,52 6		Dividend Received Purchase of Fixed Assets			(321)	35 (468)	35 (2,274)	(819)
15. Right of use of asset 16. Property, Plant and Equipment	10,136 14,263		9. Income Tax Provision	(32)	(183)	(2,288)	(2,819)	Proceed from Sale of Fixed Assets Purchase of Non- Dealing Securities			(795)	(15,353)	211 (20,969)	20
17. TOTAL ASSETS		584,869	10. Net Income/(Loss) After Income Tax	74	426	4,238	3,223	Proceeds from sale of Non- Dealing Securities	s		(,,,,,	(13,333)	15,615	-
B.LIABILITIES			11. Number of Employees 12. Basic Earnings Per Share	287 1,465				Others Net Cash Provided(used)by Investing Activiti	ies		(1,117)	(15,785)	(7,382)	(799)
18.Deposits From other Banks and Financial institutions	485	275	14.Number of Branches	20				III.Cash flow from financing activities:						
19.Customer Deposits	485 413,022							Repayment of Long Term Debt Proceeds from Issuance of Long Term Debt			-	-	(1,091)	(7,860)
20.Cash Letters of Credit 21.Special Deposits	- 3,848	- 3,681	SELECTED DEDEGLIANCE INDICATORS					Proceeds From Issuance of Share Capital			=	_	_	-
22. Payment Orders/ Transfers, Payables	-	-	SELECTED PERFOMANCE INDICATORS Returns on Average Total Assets	0.05%							5,468	(12,085)	(3,181)	(2,664)
23. Bankers Cheques and Drafts Issued 24. Accrued Taxes and Expenses Payable	22 2,007	42 1,939	Return on Ordinary Shareholders' Funds Non Interest Expense to Gross Income	0.4% 74.1%				Others Net Cash Provided (Used) By Financing Activi	ities		5,468	(12,085)	(4,272)	(10,524)
25. Lease Liabilities 26. Acceptances Outstanding	10,711	9,141	Interest Expense to Gloss income Interest Margin to Average Earning Assets	6.9%				IV. Cash and Cash Equivalents	icies		5,400	(12,005)	(-,-/-)	(10,524)
27. Interbranch Float Items	-	-						Net Increase (Decrease) in Cash and Cash Equ	uivalents	2	24,754	(46,510)	15,185	(32,731)
28. Unearned Income and Other Deferred Charges 29. Other Liabilities	2,076 11,156		Name and Title Signature			Date		Cash and cash equivalents at the beginning of Cash and cash equivalents at the end of the c	of the quarter quarter	1	87,981 12,736	134,491 87,981	97,551 112,736	130,282 97,551
30. Borrowings 31. TOTAL LIABILITIES	97,054	91,586	Adam Mihayo			27-Jan	1-22	CONDENSED STATEMENT OF	•		•		, , , , , , , , , , , , , , , , , , ,	
32. NETS ASSETS/(LIABILITIES)(17 minus 31)	81,304	502,758 82,112	(Managing Director)					CHANGES IN EQUITY						
			Baltazari Marwa (AG. Head of Finance)			27-Jan	1-22	AS AT 31 DECEMBER 2021	Chara	Share	Retained	Revaluatio	Total	
C. SHAREHOLDERS' FUNDS			Ĺ ′			27.1	22		Share Capital	Premium	Earnings	reserve	on lotal	
33. Paid Up Share Capital 34. Share premium	50,500 22,242		Rose Mbonea(Head of Internal Audit)			27-Jan	1-22							
35. Retained earnings 36. Profit or Loss Account	3,217 4,238	3,217 4,494						Current Year 2021 Balance as at 01 January 2021	50,500	22,242	3,217	7 1,65	8 77,6	17
37. Other Capital Accounts	-	_	We, the undersigned directors, attest to the f					Profit for the year to date	50,500	22,242	4,238		- 4,23	
38. Revaluation reserve 39. Minority Interest	1,105	1,658 -	statements. We declare that the statements lour knowledge and belief, have been prepared					Net loss on fair value changes of investments	_	_	4,250			
40. TOTAL SHAREHOLDERS' FUNDS	81,304	82,112	Reporting Standards and the requirements of 2006 and they present a true and fair view	the Banking	and Financ	cial Institut	ions Act,	Balance as at 31 December 2021	50,500	22,242	7,456	•	,	•
41. Contingent Liabilities	57,506		2000 and they present a trae and rail view											
42. Non Performing Loans & Advances 43. Allowances for Probable Losses	23,145 17,748		Name Signature			Date		Current Year 2020						
44. Other Non Performing Assets	-	-						Balance as at 01 January 2020	50,500	22,242	-6	5 1,19	8 73,93	34
D. SELECTED FINANCIAL CONDITION INDICATORS			Moremi Marwa			27-Jan	1-22	Profit for the year to date	-	-	3,223	š	- 3,22	23
(i) Shareholders Funds to Total Assets (ii) Non Performing Loans & Advances to Total Advances	13.1% 6.9%		Interim Chairman					Net gain on fair value changes of investments	-	-	-	- 460	0 46	0
(iii) Gross Loans & Advances to Total Deposits	80.3%	84.3%	Ghali Lahlou			27-Jan	1-22	Balance as at 31 December 2020	50,500	22,242	3,217	7 1,65	8 77,6	17
(iv) Loans & Advances to Total Assets (iv) Earning Assets to total assets	51.1% 80.4%	52.6% 75.6%	Director											
(v) Deposit Growth (vi) Assets Growth	8.2%	-6.4%												
(VI) ASSEES CIOWEII	6.3%	-5.9%												

BANK'S TARIFF GENERAL TARIFF DESCRIPTION CHARGES									
		RPORATE		SME FCY		INDUAL			
	1ZS	PCY (USD,EUR,GBP)	TZS	FCY (USD,EUR,GBP)	TZS	(USD,EUR,GBP)			
Current Account			100,000.00	100.00	100,000,00	50.00			
Opening Balance Corporate	250,000.00	500.00	100,000.00	100.00	100,000.00	30.00			
NGO/Club	500,000.00	1,000.00							
Minimum Balance			50,000.00	50.00	20,000.00	20.00			
Corporate	100,000.00	250.00							
NGO/Club	100,000.00	250.00							
Current Account Tandika/Mtoni	6,000.00	Equivalent			3,000.00	3.00			
Ledger Foes			15,000.00	10.00	10,000.00	10.00			
Corporate	30,000.00	Equivalnet							
NGO/Club	NI	NI							
Maintanance Fee	30,000.00		N/A	N/A	N/A	N/A			
Corporate	30,000.00	Equivalent 1.22% of total							
Euro Account Maintanance Fee	N/A	bolance per annum in EUR							
Financial Institutions		11.000	N/A	N/A	N/A	N/A			
Ledger Foes	50,000.00	Equivalnet		1,071					
	1.2% of the total	1.2% of the total							
Bulk cash Withdrow fee	amount	amount							
Bulk cash Deposit fee	0.5% of the total amount	0.5% of the total amount							
	unoun	uncom							
Withdrawal Charges Over the counter									
<tzs 15="" million<="" td=""><td>2500.00</td><td>1.2% min 5</td><td>2,000×5m</td><td>1<1,000</td><td></td><td></td></tzs>	2500.00	1.2% min 5	2,000×5m	1<1,000					
-120 10 1111011	1% of the total	12.01110	4,000.011	111,000					
>TZS 15 million	amount min	Equivalnet	> 0.2% MAX 100,000.00	0.5% Mox					
	500,000 except FIA		100,000.00	100					
<tzs 10="" million<="" td=""><td></td><td></td><td></td><td></td><td>2,000.00</td><td>1% min 5</td></tzs>					2,000.00	1% min 5			
>TZS 10 Million					0.12% max 50,000	1% min 5			
Cash deposit charges									
Cash deposit charge	Nil	NI	NI	Nil	NI	NI			
USD/EUR 100, GBP 50	NI	NI	Ni	NI	NI	NI			
FCY Coins	N/A	N/A	N/A	N/A	N/A	N/A			
FDR									
Breaking of contract	Intrest forfeiture	Intrest forfeiture			Intrest forfeiture	Intrest forfeiture			
Coins deposit									
Small denominations (1,5,10 and 20)	N/A	6% min of total amount	N/A	6% of the total amount	N/A	6% of the total amount			
Cheques									
Cheque book issuance - 100 leaves	67,500.00	Equivalnet	67,500.00	Equivalent					
Cheque book issuance - 100 leaves Cheque book issuance - 50 leaves	67,500.00 34,00.00	Equivalnet	67,500.00 34,000.00	Equivalent Equivalent	500 per leaf	Equivalent			
Cheque book issuance - 100 leaves				Equivalent	500 per leaf				
Cheque book issuance - 100 leaves Cheque book issuance - 50 leaves Cheque book issuance -	34,00.00	Equivalent	34,000.00	Equivalent Equivalent	500 per leaf				
Chaque book issuance - 100 leaves Chaque book issuance - 50 leaves Chaque book issuance - 25 leaves	34,00.00 34,000.00 18,000.00	Equivalent 15USD/11EUR/ 15GBP	34,000.00	Equivalent Equivalent 15USD/ 11EUR/15GBP		Equivalent			
Chaque book issuance - 100 leaves Chaque book issuance - 50 leaves Chaque book issuance - 25 leaves	34,00.00 34,000.00 18,000.00	Equivalent 15USD/11EUR/ 15GBP	34,000.00	Equivalent Equivalent 15USD/ 11EUR/15GBP		Equivalent			
Chaque book issuance 100 lannes Chaque book issuance 50 lannes Chaque book issuance 25 lannes Courier chaque land Stop Poyment-Local Chaque Uncollected Chaque book	34,00.00 34,000.00 18,000.00 1% of total volue with min 50,000 and max 250,000	Equivalent 15USD/11EUR/ 15G8P 16.00 Equivalent	34,000.00 34,000.00 18,000.00 42,000.00	Equivalent Equivalent 13USO/ 11EUR/15GBP 16.00	20,000.00	Equivalent Equivalent Equivalent			
Charge book issuance - 100 lierons - 100 lie	34,00.00 34,000.00 18,000.00	Equivaled 15USD/11EUR/ 15G8P 16.00	34,000.00 34,000.00 18,000.00	Equivalent Equivalent 15USD/ 11EUR/15GBP	20,000.00	Equivalent Equivalent			
Chaque book issuance 100 lannes Chaque book issuance 50 lannes Chaque book issuance 25 lannes Courier chaque land Stop Poyment-Local Chaque Uncollected Chaque book	34,00.00 34,000.00 18,000.00 1% of total volue with min 50,000 and max 250,000	Equivalent 15USD/11EUR/ 15G8P 16.00 Equivalent	34,000.00 34,000.00 18,000.00 42,000.00	Equivalent Equivalent 13USO/ 11EUR/15GBP 16.00	20,000.00	Equivalent Equivalent Equivalent			
Chape book issuers - Chape book issuers - So feeres Chape book issuers - So feeres Courte chape look issuers - Si feeres Courte chape look Stop Payment-Local Chape Uncolared Chape book (ofer 3 north) Bathers Chape	34,00.00 34,000.00 18,000.00 1% of hotal value with min 50,000 and max 250,000 21,000.00	Equivaled 15USD/11EUR/ 15GBP 16:00 Equivaled 21:00	34,000.00 34,000.00 18,000.00 42,000.00 21,000.00	Equivalent Equivalent 13USO/ 15UE/15GBP 16.00 25.00	20,000.00	Equivalent Equivalent Equivalent Equivalent			
Chape book insures Chape book insures Chape book insures So foreve Chape book insures So foreve Courter cheque leaf Uncaleund Chape book gints 3 months Barkars Chape Barkars Chape Barkars Chape Barkars Chape	34,00.00 34,000.00 18,000.00 1% of total value with min 50,000 and max 250,000 21,000.00	Equivaled 15USD/11EUE/ 15G8P 16:00 Equivaled 21:00 Equivaled	34,000.00 34,000.00 18,000.00 42,000.00 21,000.00	Equivalent Equivalent 15U5D/ 11EUR/15GBP 16.00 25.00 21.00 Equivalent	20,000.00	Equivalent Equivalent Equivalent 10.00			
Chegair Book Insurare - 100 larens - Chagair Book Insurare - 500 larens - Chagair Book Insurare - 520 larens - Chagair Book Insurare - 520 larens - Stop Physicant Local Chaque Uscolforaid Chagair Book (offer 3 month) Book	34,00.00 34,000.00 18,000.00 1% of total value with min 50,000 and max 250,000 21,000.00 34,000.00	Equivaled 15USD/11EUE/ 15G8P 16:00 Equivaled 21:00 Equivaled Equivaled	34,000.00 34,000.00 18,000.00 42,000.00 21,000.00 54,000.00	Equivalent Equivalent 15U5D/ 11EUR/15G8P 16.00 25.00 21.00 Equivalent Equivalent	20,000.00 20,000.00 20,000.00 30,000.00	Equivalent Equivalent Equivalent 10.00			
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							Ta	riff Gu	ıide	
		\$ 60 [F forex isn't					1	Bills for collection		Г
Outward # - Customers for Mainthauxi, Aggrey, Ilalia & Tuncluma	Equivalent	bought , \$ 96 (if forex is bought / EUR Equivalent/ GBP Equivalent	Equivalent	\$ 120 (If forex isn't bought), \$ 108 (If forex is bought)	Equivalent	\$ 120 (If forex isn't bought) \$ 100 (If forex is bought)		Document Collection:	Equivalent	0
Ostward TT - within BOA Group	24,000.00 per transaction	15.00 per transaction	24,000.00 per fronsaction	15.00 per transaction	17,000.00 per transaction	15.00 per transaction		b. Isward commission	Equivalent	3.5
Inward TT - Corporate	32,000.00	15.00	Equivalent	15.00	Equivalent	15.00		Clean Bills for Collection:		t
Inward TI-Individual	32,000.00	15.00	Equivalent	15.00	Equivalent	15.00		a. Immediate value on foreign	Equivalent	:
MT Charges (940,941,942,950)	NI	\$ 20 per month flat	Nil	Nil	NII	Nil		cheque (negotiation) b. Inward commission	Equivalent	H
Search fees:								c. Outward commission	Equivalent	t
a. Search old documents - up to 6	24,000.00	Equivalent	20,500.00	Equivalent	51,000.00	Equivalent		d. Foreign cheque collection	Equivalent	\vdash
b. Search old documents - up to 12 c. Search old documents - up to 5 years	29,000.00	Equivalent Equivalent	120,000.00	Equivalent Equivalent	75,000.00	Equivalent Equivalent		Avalisation commission	Equivalent	t
up to 5 years d. Search old documents - more than 5	180,000.00	Equivalent	144,000.00	Equivalent	360,000.00	Equivalent		Bill Discounting	0.6% plus Swift	Т
e. CCIV	36,000.00	Equivalent	28,000.00	Equivalent	69,000.00	Equivalent		Bonds and Gurantees		
Salary Processing & Multiple (Supplier) Payments								Shipping guarantee	Cosh cover 0 #%; Non cosh cover 2%; per op nic 100,000	
Manual:								Bid bonds	Unsecured 3.6%; Secured 3%; Cash cover 0.6% per afr	Т
a. Internal	3,000.00	Equivalent	2,000.00	Equivalent	N/A	N/A			Secured 3%; Full cash cover 0.6% per qtr	+
b. External Automatic:	4,500.00	Equivalent	3,000.00	Equivalent	N/A	N/A	-	Performance bonds	0.6% per qtr	L
a. Internal	2,500.00	Equivalent	2,000.00	Equivalent	N/A	N/A		Advance payment	Secured 3%; Full cash cover 0.6% per qtr	
b. External	3,500.00	Equivalent	2,500.00	Equivalent	N/A	N/A				\vdash
Re- installation of Salary/ supplier payment processing								Other guarantees	Secured 3%; Full cash cover 0.6% per off	
without Training With Training	36,000.00 AD,000.00	Equivalent Equivalent	36,000.00	Equivalent Equivalent	N/A N/A	N/A N/A		T-Bond commission	3% for all T- Band	
ATM Charges - SESAME	60,000.00	Ednisoleu	83,000.00	Editioni	N/A	N/A		Internet Banking		
First issue of ATM cord	11,000.00	N/A	11,000.00	N/A	10,000.00	N/A		Monthly lee E- Statements	Nil Free	\vdash
Stolen/ lost / Worn out card	24,000.00	N/A	24,000.00	N/A	15,000.00	N/A		Digiposs	120,000.00	t
Cash withdrawal	1,300.00	N/A	1,300.00	N/A	550.00	N/A		Other Charges		
Pin mailer re-issue Uncollected Cards (after 3	7,500.00 7,500.00	N/A N/A	7,500.00 7,500.00	N/A N/A	10,000.00	N/A N/A		Audit Confrimation	120,000.00	Г
months Blocking/Hotting ATM Cord	NI	N/A	NI	N/A	NI	N/A	1	Reference Letters • Visa		П
Smart Junior Investor Account card (replacement)					10,000.00	N/A	1	Visa Confirmation of Balance Introduction letter Status repost	72,000.00	
Statements								Account Activation	14,500.00	+
Statements	6000.00 per page Max 100,000	Equivalent	6000.00 per page Max 100,000	Equivalent	2,000.00	Equivalent		Account Closure	41,000.00	
Statements	100,000		100,000		per page			Ledger fees on Dormant Accounts		L
Daily	Free	Free	Free	Free	Free	Free		Current Account	18,000.00	
o. weekly	Free	Free	Free	Free	Free	Free		Savings Account	1,500.00	Е
c. Monthly	Free	Free	Free	Free	Free	Free		Cash collection	144,000.00	+
d. Quarterly	Free	Free	Free	Free	Free	Free		Savings Products		
etters of Credit								Opening Balance		
Droft	Equivalent	40.00	N/A	N/A	N/A	N/A		Normal Savings Account	Nil	L
Transfer	Equivalent	0.30% Min 200	N/A	0.30% Min 200	N/A	N/A		Smart Junior Investor Account Premium Plus Account	Nil Nil	╀
a. Opening L/C	Equivalent	1% pq min 200	Equivalent	1% PQ min 200	N/A	N/A		Opening Balance Tandika/Mtoni	Nil	+
C. Confirmation C. Amendments	Equivalent	0.75% min 200 60.00 flat fine	Equivalent	0.75% min 200	N/A	N/A		Minimum Balance		
(simple amendment)	Equivalent	60.00 flat fee	Equivalent	60.00	N/A N/A	N/A N/A		Normal Savings Account	Nil	
Swift charges L/C acceptance	Equivalent Equivalent	0.01%	Equivalent Equivalent	60.00 N/A	N/A N/A	N/A N/A		Smart Junior Investor Account Premium Plus Account	Nil Nil	⊬
Extension commission Tenor	Equivalent	0.75% min 200	Equivalent	0.75% min 200	N/A	N/A		Minimum balance Tandika/Mioni	Nil	+
g. Extension Commission amount	Equivalent	0.75% min 200 on extended amount	Equivalent	0.75% min 200 on extended amount	N/A	N/A	•	Below min balance	NI	
h. L/C Settlement commission	N/A	N/A	Equivalent	N/A	N/A	N/A		Penalty below minimum balance charges	Nil	
I/C Concellation	Equivalent	120.00	Equivalent	120.00	N/A	N/A		Normal Savings Account	Nil	
Concellation of draft L/C	Equivalent	60 Flat fee	Equivalent	N/A	N/A	N/A		Smart Junior Investor Account	Nil	L
Export LC:								Min. Intrest earning balance	Nil	\vdash
Payment Chaser a. Pre - advice	Equivalent Equivalent	50.00 42.00	Equivalent Equivalent	N/A N/A	N/A N/A	N/A N/A		Normal Savings Account	Nil	t
b. Advising commission		0.3% min 200 max		0.3% min 200			1	Smart Junior Investor Account	Nil	
Customer	Equivalent	350	Equivalent	max 350	N/A	N/A		Premium Plus Account	Nil	
c. Advising commission - To other banks	Equivalent	350.00	Equivalent	350.00	N/A	N/A		Mobile Banking Funds transfer to another account	Nil	
d. Confrimation charge - unsecured	Equivalent	1.2% min 300 per qfr	Equivalent	1.2% min 300 pq	N/A	N/A		Funds transfer to M-Pesa, Airtel Money, Tigo Pesa	Nil	T
e. Confrimation Charge - secured	Equivalent	0.6% min 300 per qfr	Equivalent	0.6% min 300 pq	N/A	N/A		Wallet (M-Pesa, Airtel Money, Tigo Pesa) to bank	Nil	Г
f. Document verification	Equivalent	150.00	Equivalent	150	N/A	N/A		Account balance enquiry	Nil	+
g. Negotiation Charge	Equivalent Equivalent	0.6% min 200	Equivalent	N/A	N/A	N/A N/A		Mini-Statement	Nil	T
h. Discrepancy fees i. Postage	Equivalent Equivalent	120.00	Equivalent Equivalent	120.00 N/A	N/A N/A	N/A N/A	-	Full statement request	Nil	Γ
Courier charges	Equivalent	70.00	Equivalent	70.00	N/A	N/A		SMS Alert	Nil	\vdash
k. Extension / increase - customer	Equivalent	0.3% min 200 max 350	Equivalent	0.3% min 200 max 300	N/A	N/A		Cheque book request	Nil	
l. Extension/ increase - To other banks	Equivalent	350.00	Equivalent	350.00 flat fee	N/A	N/A		Utility bill payment Airline recharge	Nil Nil	+
m. Ammendment	Equivalent A	60 Flat fee	Equivalent	60 flat fee			1	marriange	Oll	+

Document Collection:						
a. Outward commission	Equivalent	0.6% min 200 max 350 + 70 courier fee	Equivalent	0.6% min 200 max 350 +70 courier fee	N/A	N/A
b. Inward commission	Equivalent	0.6% min 200 max 350	Equivalent	0.6% min 200 max 350	N/A	N/A
Clean Bills for Collection:	/					
a. Immediate value on foreign cheque (regotiation)	Equivalent	2.5% min 40+ 70 courier charges	Equivalent	2.5% min 40+ 70 courier charges	N/A	N/A
	Environheat	120.00	Equivalent	120.00	N/A	N/A
b. Inward commission	Equivalent	0.6% min 100				
c. Outward commission	Equivalent	max 250	Equivalent	0.6% min 200 max 350+70 courier fee	N/A	N/A
d. Foreign cheque collection	Equivalent	100 flat	Equivalent	100 flat	N/A	N/A
Availation commission	Equivalent	0.50%	Equivalent	0.50%	N/A	N/A
Bill Discounting	0.6% plus Swift	Equivalent	N/A	N/A	N/A	N/A
Bonds and Gurantees						
Shipping guarantee	Cosh cover 0.6%; Non cosh cover 2%; per op mis 100,000	Equivalent	Cosh cover 1%; Non cosh cover2% per str min 100,000	Equivalent	N/A	N/A
			Unsecured 3.6%;			
Bid bonds	Unsecured 3.6%; Secured 3%; Cash cover 0.6% per afr Secured 3%;	Equivalent	Unsecured 3.6%; Secured 3%; Cosh cover 0.6% per qir Secured 3%; Full cash cover 0.6% per qir	Equivalent	N/A	N/A
Performance bonds	Full cash cover 0.6% per qtr	Equivalent	0.6% per qir	Equivalent	N/A	N/A
Advance payment	Secured 3%; Full cash cover 0.6% per qtr	Equivalent	Secured 3%; Full cash cover 0.6% per qtr	Equivalent	N/A	N/A
Other guarantees	Secured 3%; Full cosh cover 0.6% per ofr	Equivalent	Secured 3%; Full cash cover 0.6% per qtr	Equivalent	N/A	N/A
T-Bond commission	3% for all T- Bond	Equivalent	N/A	N/A	N/A	N/A
Internet Banking						
Monthly fee	NI	NI	NI	NI	NI	NI
E- Statements	Free	Free	Free	Free	Free	Free
Digipass	120,000.00	Equivalent	120,000.00	Equivalent	120,000.00	Equivalent
Other Charges						
Audit Confrimation	120,000.00	Equivalent	120,000.00	Equivalent	120,000.00	Equivalent
Reference Letters						
Visa Confirmation of Balance Introduction letter Status repost	72,000.00	72.00	00,000,00	40.00	72,000.00	72.00
Account Activation	14,500.00	15.00	10,000.00	10.00	14,500.00	15.00
Account Closure	41,000.00	41.00	50,000.00	50.00	41,000.00	41.00
Ledger fees on Dormant Accounts						
Current Account	18,000.00	Euro 9, GBP 8, USD 12	18,000.00	Euro 9, GBP 8, USD 12	18,000.00	Euro 9, GBP 8, USD 12
Savings Account	1,500.00	Euro 0.6, GBP 0.5, USD 0.72	1,500.00	Euro 0.6, GBP 0.5, USD 0.72	1,500.00	Euro 0.6, GBP 0.5, USD 0.72
Cash collection	144,000.00	Equivalent	144,000.00	Equivalent	NI	NI
Cash collection Savings Products	144,000.00		144,000.00	Equivalent	NI	NI
Savings Products Opening Balance		Equivaluet				
Savings Products Opening Balance Normal Sovings Account	NI	Equivalent Nil	NI	NI	24,000.00	25.00
Savings Products Opening Balance Normal Savings Account Smart Juriar Investor Account	NI NI	Equivalent Nil Nil	NI NI	NI NI	24,000.00 42,000.00	25.00 USD 24/ GIP 16
Savings Products Opening Bolance Normal Sovings Account Smart Juriar Investor Account Premium Rus Account	Nal Nal	Equivalent NII NII NII	NI NI	NI NI	24,000.00 42,000.00 60,000.00	25.00 USD 24/ GRP 16 50.00
Savings Products Opening Bolance Normal Sovings Account Smart Jurior Investor Account Premium Rus Account Opening Balance Tandika/Moni	NI NI	Equivalent Nil Nil	NI NI	NI NI	24,000.00 42,000.00	25.00 USD 24/ GRP 16
Savings Products Opening Bolance Normal Sourings Account Smort Jurior Investor Account Premium Files Account Opening Balances Tandika/Mateni Minimum Balance	Nati Nati Nati	Equivalent Nal Nal Nal Nal	NE NE NE	NI NI NI	24,000.00 42,000.00 60,000.00	25.00 USD 24/ GBP 16 50.00 Equivalent
Savings Products Opening Balance Normal Sovings Account Smort Jurior Investor Account Premium Plus Account Opening Balance Tradition/Morni Minimum Balance Normal Sovings Account	Nati Nati Nati Nati	Equivalues Nal Nal Nal Nal Nal	NE NE NE NE	NI NI NI NI	24,000 00 42,000 00 60,000 00 10,000 00	25.00 USD 24/ GBP 16 50.00 Equivalent
Savings Products Opening Balance Normal Sovings Account Smort Jurior Investor Account Opening Balance Premium Ples Account Opening Balance Ninimum Balance Normal Sovings Account Smort Jurior Investor Account	Nal Nal Nal Nal	Equivalent Nall Nall Nall Nall Nall Nall Nall Na	NE NE NE NE NE NE	NI NI NI NI NI NI	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00	25.00 USD 24/ GBP 16 50.00 Equivalent 12.00 USD 18/ GBP 12
Savings Products Opening Bolance Normal Sourag Account Smart Jurior Investor Account Premine The Account Opening Bolance Tandilla/Moon Minimum Bolance Normal Sourage Account Smart Jurior Investor Account Premine Treas Account	Nat	Equivales Nal Nal Nal Nal Nal Nal Nal Na	NE NE NE NE NE NE	NI NI NI NI NI NI NI NI	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00	25.00 USD 24/ GBP 16 S0.00 Equivalent 12.00 USD 18/ GBP 12 240.00
Sovings Products Opening Bolance Normal Sourge Account Smot Jairon Investor Account Opening Bolance Opening Bolance Normal Sourge Account Normal Sourge Account Paratire from Account Opening Bolance Normal Sourge Account Description From Account Minimum Bolance Opening Bolance Normal Sourge Account Minimum Bolance Opening Bolance	Nat	Equivalues Nal Nal Nal Nal Nal Nal Nal Na	NE NE NE NE NE NE NE NE NE	Nal Nal Nal Nal Nal Nal	24,000 00 42,000 00 60,000 00 10,000 00 12,000 00 30,000 00 5,000 00	25.00 USD 24/ GBP 16 S0.00 Equivalent 12.00 USD 18/ GBP 12 240.00 Equivalent
Sorings Products Opening Bolonce Neared Source Account Smet Johns Institute Account Premium File Account Opening Bolonce Opening Bolonce Neared Soring Account Smet Johns Institute Smet Johns Institute More Institute More	Nat	Equivalent	NE	Nal Nal Nal Nal Nal Nal Nal Nal	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 5,000.00 6,000.00	25 00 USD 24/ G8P 16 S0 00 Equivalent USD 18/ G8P 12 240 00 Equivalent 6 00 O
Sorings Products Opening Bolonce Neural Sorings Account Smart June Instete Account Personal Flat Account Opening Bolonce Instella, (Mann Minimum Bolonce Neural Soring Account Smart June Instella, (Mann Personal Flat Account Workman Indiance Instella, (Mann Bolonce Instella, (Mann Bol	No.	Top-rodust	NE N	Nai	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 5,000.00 6,000.00 12,000.00	25.00 USD 24/ G8P 16 SO.00 Equivalent 12.00 USD 18/ G8P 12 240.00 Equivalent 6.00
Sorings Products Opening Bolosce Norred Sorings Acoust Forman File Acoust Personal File Acoust Orients Balance Teachild/Hore Minimum Bolosce Norred Sorings Acoust Final Joint Horston Teachild/Hore Borner Horston File Acoust Minimum Bolosce Personal File Acoust Minimum Bolosce File Acoust Norred Sorings Acoust Norred Sorings Acoust Norred Sorings Acoust	Nat	Tepi-rober	NE N	NI N	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 5,000.00 6,000.00 12,000.00 12,000.00 11,000.00	25.00 USD 24/ G8P 16 50.00 Equivalent 12.00 USD 18/ G8P 12 240.00 Equivalent 6.00
Sovings Products Opening Bolance Horned Sovings Account Smart Journal Investor Account Premise The Account Opening Bolance Testifical/More Minimum Bolance Novem Sovings Account Smart Joint House Account Freshine The Account Minimum Bolance Account Minimum Bolance Account Borned Sovings Account Bolance India Minimum Bolance Testifical/More Bolance India Minimum Bolance Testifical/More Bolance India Minimum Bolance Account Facely India Facely	No.	Equivalent	NE N	NI N	24,000.00 42,000.00 64,000.00 10,000.00 30,000.00 30,000.00 5,000.00 12,000.00 12,000.00 12,000.00 12,000.00	25.00 ULD 24/GBP 16 50.00 Expresses 12.00 USD 18/GBP 12 240.00 Expresses 6.00 Expresses NII NII
Sorings Products Opening Belance Neared Soring Account Sand James Neared Accept Paramas Fina Accept Opening Belance Tradia,///wan Minimum Belance Normal Soring Accept Normal Soring Accept Normal Soring Accept Parama Fina Accept Parama Fina Accept Minimum Belance Parama Fina Accept Minimum Belance Parama Fina Accept Belance Tradia////hon Belance Normal Belance Accept Normal Soring Accept Normal Soring Accept Normal Soring Accept Thermal Soring Accept Parama James James Accept Parama Fina Accept Pa	Nat	Tepi-rober	NE N	NI N	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 5,000.00 6,000.00 12,000.00 12,000.00 11,000.00	25.00 USD 24/ G8P 16 50.00 Equivalent 12.00 USD 18/ G8P 12 240.00 Equivalent 6.00
Sorings Products Opening Bolance Norred Sorings Account Family Hard Account Permina Plan Account Opening Bolance Tacklin/Mann Minimum Bolance Family Hard Account Family Hard Account Family Javies I results Account Permina Plan Account Bolance Insulan Account Permina Plan Account Family Hard Account Bolance Hard Account	140 1 140 1	Teproduct	NE N	Nal	24,000,00 42,000,00 60,000,00 10,000,00 12,000,00 30,000,00 5,000,00 6,000,00 12,000,00 12,000,00 1,500,00 NI	25.00 USD 24/ORP 16 50.00 Equivalent 12.00 USD 16/ORP 12 240.00 Equivalent 6.00 Equivalent NII NII
Sovings Products Opening Bolance Norred Sovings Account For Account of the Acc	Pall	Equivalent	NE	Nai	24,000,00 42,000,00 60,000,00 10,000,00 12,000,00 30,000,00 5,000,00 6,000,00 12,000,00 11,500,00 Ni Ni	25.00 USD 24/ GBP 16 Equivalent 12:00 USD 18/ GBP 12 24:00 USD 18/ GBP 12 24:00 Equivalent 6:00 Equivalent NII NII NII 1,200:00
Sovings Products Opening Bolance Horsed Sorings Account Smart Journal Investor Account Premise The Account Opening Bolance Testifical/Manie Minimum Bolance Novem Sovings Account Smart Joint Howards Account Premise The Account Minimum Bolance Account Premise The Account Minimum Bolance Account Premise The Account Minimum Bolance Account Premise The Account Fordy Joint Investor Account Fordy Joint Account Novem Bolance Bolance Novem Bolance Bolance Bolance Novem Bolance Bolance Bolance Novem Bolance Bolance Bolance Bolance Bolance Bolance Bolance Bolance Bolance	140 1 140 1	Egorolard	NE N	Nal	24,000,00 42,000,00 60,000,00 10,000,00 12,000,00 30,000,00 5,000,00 6,000,00 12,000,00 NI NI NI 1,200,000,00 1,200,000,00	25.00 USD 24/ GPP 16 50.00 Equivalent 12.00 USD 18/ GRP 12 240.00 Equivalent 6.00 Equivalent NII NII NII 1,200.00 1,200.00
Sorings Products Opening Belance Neared Soring Account Forest Soring Account Soring Institute Soring Account Opening Belance Normal Soring Account Opening Belance Tradisin/Mont Minimum Belance Normal Soring Account Soring Account Norman Institute Tradisin/Mont Belance Tradisin/Mont Mini. Intent coming belance Forest Justice Montal Account Forest Justice	Pall	Equivalent	NE	Nai	24,000,00 42,000,00 60,000,00 10,000,00 12,000,00 30,000,00 5,000,00 6,000,00 12,000,00 11,500,00 Ni Ni	25.00 USD 24/ GBP 16 Equivalent 12:00 USD 18/ GBP 12 24:00 Equivalent 12:00 Equivalent 14:00 Equivalent 15:00 Equivalent 15:00 Equivalent 15:00 NI NI NI NI 1,200:00
Sorings Products Opening Bolonce Norred Sorings Account Factor Javan Fresh Account Opening Bolonce Testifact/More Minimum Bolonce Norred Soring Account Factor Joven Fresh Account Fresh Account Minimum Bolonce Fresh Account Minimum Bolonce Fresh Account Minimum Bolonce Fresh Account Minimum Bolonce Fresh Account Fresh Account Soring Account Minimum Bolonce Norred Soring Account Soring Accoun	140 1 140 1	Teproduct	NE N	NI N	24,000.00 42,000.00 10,000.00 112,000.00 30,000.00 5,000.00 12,000.00 11,500.00 NI NI NI 1,200,000.00 1,200,000.00	25.00 USD 24/ ORP 16 50.00 Equivalent 12.00 USD 18/ ORP 12 240.00 Equivalent 6.00 Equivalent NII NII 1,200.00 1,200.00
Sovings Products Opening Bolance Norred Sovings Account From Joint Jeres Investor Account Personnel Flore Account Opening Bolance Tradition (Moral Minimum Bolance Norred Sovings Account Florest Flore Account Florest Florest Florest Florest Florest Florest Sovings Account Florest Florest Florest Florest Florest Florest Florest Flo	140	Teproduct	NE N	Nai	24,000.00 42,000.00 60,000.00 10,000.00 112,000.00 30,000.00 30,000.00 12,000.00 12,000.00 NI NI 1,200,000.00 1,200,000.00 1,200,000.00 450,000.00	25.00 UID 24/ ORP 16 50.00 Equivalent 12.00 UID 18/ ORP 12 240.00 Equivalent NI NI NI 12.00 1,200.00 1,200.00 NI/A
Sovings Products Opening Bolance Norred Sovings Account For Account Flora Account Opening Bolance Trailing (Mont Minimum Bolance) Floration Flora Account Modified Bookings Floration Flora Account Floration Floration Floration Floration Floration F	140 140	Teproduct	NE N	Nat	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 30,000.00 1,000.00 1,000.00 11,000.00 11,000.00 11,200.000.00 11,200.000.00 11,200.000.00 11,200.000.00 11,200.000.00 11,200.000.00 450.00	25.00 UID 24/ ORP 16 50.00 Equivalent 12.00 UID 18/ ORP 12 240.00 Equivalent NI NI NI 1,200.00 1,200.00 1,200.00 N/A N/A
Sorings Products Opening Bolance Navard Sorings Account Famina File Account Opening Bolance Teachin/Warnel Naminam Bolance Faminam File Account Faminam Bolance Bolance Bolance Faminam Bolance Bolance Bolance Faminam Bolance Faminam Bolance Bolance Bolance Faminam Bolance Faminam File Account Maninam Bolance File Account Mininam Bolance Fil	141 141	Teproduct	NE N	Nat	24,000.00 42,000.00 42,000.00 10,000.00 112,000.00 300,000.00 300,000.00 12,000.00 112,000.00 NII NII 11,200,000.00 11,200,000.00 11,200,000.00 11,200,000.00 11,200,000.00 NII 11,200,000.00 11,200,000.00 NII 11,200,000.00	25.00 UID 24/ ORP 16 50.00 Equivalent 12.00 UID 18/ ORP 12 240.00 Equivalent NI NI NI 1,200.00 1,200.00 NI/A NI/A
Sovings Products Opening Bolance Norred Sovings Account For Account Flora Account Opening Bolance Tradition (Mont Minimum Bolance Floration Flora Account Floration Floration Flor	140 140	Teproduct	NE	Nai	24,000.00 42,000.00 10,000.00 11,000.00 12,000.00 130,000.00 130,000.00 130,000.00 130,000.00 130,000.00 130,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00 140,000.00	25.00 UID 24/ ORP 16 50.00 Equivalent 12.00 UID 18/ ORP 12 240.00 Equivalent NI NI NI 1,200.00 1,200.00 1,200.00 N/A N/A N/A
Sovings Products Opening Bolance Horsed Sorings Account Franz January Levels Account Opening Bolance Treatiles/Menni Minimum Bolance Opening Bolance Treatiles/Menni Minimum Bolance Some Johns Invested Account Franzis File Account Moream bolance Treatiles/Menni Bolance Account Moream bolance Treatiles/Menni Bolance Index Franzis File Account Moream bolance Treatiles/Menni Bolance Index Franzis File Account Moream Bolance Treatiles/Menni Bolance Index Franzis File Account Menni Account Named Sorings Account Somet Johns Invested Account File Account Menni Bolance Index Somet Johns Invested Account File Account Moream File Account File Account Moream File Account File Account Moream File Account Valles File File Valles File File Valles File File Valles File File Valles Valles File Valles V	140 140	Equivalent	NE	Nal	24,000.00 42,000.00 10,000.00 112,000.00 30,000.00 300,000.00 300,000.00 12,000.00 12,000.00 13,000.00 14,000.00	25.00 UID 24/ GBP 16 50.00 Equivalent 12.00 UID 18/ GBP 12 240.00 Equivalent NI NI NI NI 1,200.00 1,200.00 N/A N/A N/A N/A
Sorings Products Opening Bolince Norred Sorings Account Franch Javan Versel Permiss Plan Account Opening Bolince Testiskin/Ment Minimum Bolince Norred Soring Account Series Javan Versel Series Javan Versel Bellow minimum bolince Bellow	140 140	Tigorodust	NE N	Nal	24,000.00 46,000.00 10,000.00 112,000.00 122,000.00	25.00 USD 24/ CRP 16 50.00 Equivalent 12.00 USD 16/ CRP 12 24:00 Equivalent 6.00 Equivalent 11.200 NI 11.200 NI 11.200 NI 11.200 NI
Sovings Products Opening Bolance Horsed Sorings Account Franz January Levels Account Opening Bolance Treatiles/Menni Minimum Bolance Opening Bolance Treatiles/Menni Minimum Bolance Some Johns Invested Account Franzis File Account Moream bolance Treatiles/Menni Bolance Account Moream bolance Treatiles/Menni Bolance Index Franzis File Account Moream bolance Treatiles/Menni Bolance Index Franzis File Account Moream Bolance Treatiles/Menni Bolance Index Franzis File Account Menni Account Named Sorings Account Somet Johns Invested Account File Account Menni Bolance Index Somet Johns Invested Account File Account Moream File Account File Account Moream File Account File Account Moream File Account Valles File File Valles File File Valles File File Valles File File Valles Valles File Valles V	140 140	Equivalent	NE	Nal	24,000,000 42,000,000 10,000,000 11,000,000 12,000,000 130,000,000 130,000,000 130,000,000 130,000,000 140,000,000 141,000,000 141,000,000 141,000,000 142,000,000	25.00 UID 24/ GBP 16 50.00 Equivalent 12.00 UID 18/ GBP 12 240.00 Equivalent NI NI NI NI 1,200.00 1,200.00 N/A N/A N/A N/A
Sovings Products Opening Bolance Florand Sovings Account Smart Journal Investor Account Premise Res Account Opening Bolance Testifical/Manu Minimum Bolance Florand Sovings Account Smart Johns Personal Testifical/Manu Bolance Res Account Florand Sovings Account	140 140	Teproduct	NE N	Nal	24,000.00 42,000.00 60,000.00 10,000.00 12,000.00 30,000.00 30,000.00 1,200	25.00 USD 24/ CRP 16 50.00 Equivalent 12.00 USD 16/ CRP 12 240.00 Equivalent 6.00 Equivalent 13.00 Equivalent 14.1 13.00.00 13.200.00 14.200.00 14.200.00 14.200.00 14.200.00 14.200.00 14.200.00 14.200.00 14.200.00 14.200.00 15.200.00 16.200.00 16.200.00 17
Sovings Products Opening Bolince Norred Sorings Account Francisco Program Soring Francisco Program Francisco Francisco Program Francisco Franc	140 140	Tigorodust	NE N	Nal	24,000,000 42,000,000 10,000,000 11,000,000 12,000,000 130,000,000 130,000,000 130,000,000 130,000,000 140,000,000 141,000,000 141,000,000 141,000,000 142,000,000	25.00 UID 24/ CRP 16 50.00 Equivalent 12.00 UID 18/ CRP 12 240.00 Equivalent 6.00 Equivalent 13.00 13.00 14.200.00 13.200.00 14.200.00 1

Card Replacement	24,000.00	Nil	
Pin Re-issuing	6,000.00	Nil	
First Loading Fees Prepaid Card)	1,500.00	Nil	
Reloading Fees (Prepaid Card)	1,500.00	Nil	
Cash Back Commission	1,500.00	Nil	
Transaction Commissions			
Cash withdrawal Commission (On - Us)	1,500.00	Nil	
Cash withdrawal Commission (Domestic)	2,000.00	Nil	
Cash withdrawal Commission (International)	4,000.00	Nil	
Balance Inquiry Commission	300/600/1500 (BOAT/OTHERS/INTL)	Nil	
Min-Statement Commission	300.00	Nil	
Purchase Commission (On - Us)	600.00	Nil	
Purchase Commission (Domestic)	1,800.00	Nil	
Purchase Commission (International)	3,600.00	Nil	
Internet Purchase	1,800.00	Nil	
Card To Card Transfer Commission	1,200.00	Nil	
BANK'S	TARIFF ACAP PRODUCTS		
TARIFF DESCRIPTION	•	CHARGES	
	TZS	FYC (USD, EUR, GBP)	
Account Opening Balance			
My Business Pack	12,000.00	N/A	
Public Service Pack	Nil	N/A	
Employee Pack	Nil	N/A	
Minimum Operating Balance			
My Business Pack	Nil	N/A	
Public Service Pack	Nil	N/A	
Employee Pack	Nil	N/A	
Ledger Fees			
My Business Pack	2,500.00	N/A	
Public Service Pack	10,000.00	N/A	
Employee Pack Minimum Interest Earning Balance	10,000.00	N/A	
Savings Accounts My Business Pack	120,000.00	N/A	
Public Service Pack	60,000.00	N/A	
Employee Pack	120,000.00	N/A	
Ambitions Savings Plan	120,000.00	N/A	
Cash Withdrawal Charges Over the Counter			
My Business Pack:			
a. <tzs 20="" million<="" td=""><td>3,000.00</td><td>N/A</td></tzs>	3,000.00	N/A	
b. >TZS 20 million	0.14%max 50,000	N/A	
Public Employee Pack	2,500.00	N/A	
ATM Card			
New card	Free	N/A	
2nd Card/Replacement	11,000.00	N/A	
Cheque Book			
a. Public Service Pack	Free	N/A	

BANK'S TARIFF VISA

Credit Facilities Fees and Charges								
Tariff Description	Fees							
	TZS	FCY						
	0.12% of the principal							
Loan Application Fee	amount minimum TZS	Equivalent						
	150,000	to TZS						
Loan Arrangment and Processing Fee	2%	2%						
Penalty Interest for late payment	10% + effective lending	5% + effective						
renally interest for late payment	rate	lending rate						
Company Search Fee	22,000							
Valuation fee	as per Valuer							
Base/ Prime Lending rate	17%	8%						
Management Fee	1% per annum	1% per annum						

*In accordance with s.10 (1) of the banking and financial institutions (disclosures) Regulations, 2014 we report that during the quarter the bank was penalized with TZS 1 Million due to an error in submission of the Statutory Minimum Reserve report to the central Bank.





Guardian NATIONAL

ZLB's move to appoint three firms to import and distribute alcohol earns clerics' accolades

By Guardian Reporter, Zanzibar

SOME religious leaders in Zanzibar have praised the decision of the Zanzibar Liquor Board (ZBL) by appointing three companies that will import and distribute alcohol instead of nine in accordance with the requirements of the Alcohol Act No. 9 of 2020.

Speaking to reporters here, religious leaders from different outlets have said the move will help alleviate the

problem of arbitrary importation of alcohol and increase government revenue.

Kilimani Madrasa teacher Ahmed Saleh Ali said the ZLB has used wisdom and prudence in managing the issue of alcohol abuse by starting to regulate it in accordance with the Alcohol Act including reducing the number of alcohol importing companies and respecting Zanzibar cul-

tural traditions and culture. "We commend ZLB for enforcing the law in practice," Ahmed said, adding that the new board had started working well and congratulated Zanzibar President Dr Hussein Ali Mwinyi for dissolving the old board after failing to properly administer the law.

Zanzibar madrasa head teacher Zahrani Nassor Mohamed said the board's decision to appoint three companies instead of nine to eliminate the indiscriminate importation of alcohol as well as to control the spread of marijuana which is every-

He said the increase in alcohol consumption had led to many young people morally degraded, losing the nation's productive workforce and escalating incidents of abuse of women and children in Zanzibar's traditional culture, customs and culture.

For his part, Sheikh Abdulhamid Suleiman, a lecturer at the Islamic College

in Mazizini, said the Alcohol Act should be administered as passed by the House of Representatives (BLW) and come into force after the signing of retired Zanzibar President Dr Ali Mohamed Shein May 11, 2020. "We commend the government for making strong decisions to appoint three drug companies in accordance with the provisions of the law," said Sheikh Abbas

Sheha Bakary Sheikh Bakari suggested the need for the government to take a closer look at the problem of increasing the number of bars being built near people's homes, houses of worship, schools or hospitals as per Act No. 9 of Alcohol Act,

Fuoni Madrasa teacher Kassim Ali said if ZLB enforces the law properly, acts of abuse of women and children resulting from alcoholism will be reduced because alcohol is the source of many problems. However, he said leaders should respect the laws of the land instead of supporting companies that have failed in tenders in accordance with the procedures by issuing permits illegally without due consideration of the law.

Monday 31 January 2022

ZLB chairman Khamis Haji said nine companies emerged after the tender was announced and three companies were appointed to meet the qualifications and conditions to remain the same.

Activists want law to force political parties to abide by gender equality

By Guardian Reporter, Zanzibar

CIVIL society activists and politicians in the Isles have called upon the country's Political Parties Registrar to have in place a special law that will force leaders of political parties to abide by gender equality in various contested political positions.

The activists made the call here at a workshop organised by Zanzibar Tanzania Media Women Association (TAMWA-Zanzibar) in collaboration with the Norwegian embassy in Tanzania and involved representatives from political parties and civil society organisation, other activists and democracy stakeholders.

They said the step will enable many women participate in vying for leadership posts and increase their representation in democratic elections.

They said despite great efforts being done including the empowerment of women, but still political parties have been denying many women opportunities despite the ability shown in many of them.

The added that it has been the norm seeing some women given the opportunities by their parties to contest as MPs, are given difficult constituencies for them to win, often deliberately.

Nadhira Ali Haji, one of the workshop's participants from CUF said she has served the party for many years including offering her house to be used as party office, but when it was time for contesting for a political post she was always told that she had no ability.

She said such environment should be looked into in order to bring gender equality in leadership positions in political parties including enacting a law that would force the parties to implement the requirement of gender equality.

For her part, Lulua salim, lecturer from the State University of Zanzibar (SUZA) said people in authority within political parties have been regarding women as a group without any big contribution in political activism and were most used to elevate others to high positions.

Speaking about a woman's position in religion, Ukhti Amina Salum Khalfan, another workshop participant said women and men are equal in the religions, and Added that religions does not discriminate in regard to gender, both men and women are equal.

Earlier, opening the workshop, the Permanent Secretary in the President's Office (Finance and Planning) Dr Malik Juma Akili said the society should understand that being led by or giving women leadership positions is a blessing that should make everyone proud.

He said researches have shown that the situation has changed very much and many women have woken up and hold leadership positions.



Contractors Registration Board vice chairman Joseph Tango speaks in Dodoma city at the weekend when closing a three-day capacity building training for Tanzanian contractors. He is with CRB chairperson Consolata Ngimbwa (R) training coordinator Neema Fuime. **Photo: Correspondent Joseph Mwendapole**

Girls drop out due to lack of school building

By Guardian Correspondent.

LACK of a secondary school in Puni ward of Shinyanga District Council in Shinyanga Region is affecting the education sector and causing girls to drop out of school.

This has forced the majority of students in the area to

walk long distances 10km every day to and from Itwangi Secondary School for ward

dress the situation, citizens at Puni ward have reorganized and aside

studies.

То

ad-

acres of land for the construction of a ward's secondary school which will enable children to access education smoothly and in a conducive environment.

Villagers in the area told this paper over the weekend that having the secondary school far away from the villages, affects development and bars children, especially females, from achieving their educational dreams.

They raised their voices during the implementation of a project on media posiagainst women and children, implemented by the Shinyanga Regional Press Club (SPC) through Tanzania Women's Fund (WFT).

Happiness Kishimba, one of the residents, called on the government and stakeholders to help address the challenge by constructing a new school in the ward so as to fight school dropouts caused by long distances.

"Male students have been leading the way in graduating primary and secondary education compared to females, so we are appealing for the government to see this and find a solution to keep female students in schools and support them to achieve their education dreams," she said.

Amos Daudi on his part highlighted corporal punishment given by teachers as another reason which forces students to drop out of school. "Some teachers have tion in eradicating violence been walking with sticks to punish students, this is not a friendly manner, I call them to change as punishing them heavily does not only frighten children in classes but also makes them drop out of school and thus affect their future," he explained.

Daudi cited an example saying: "My grandson was studying at Itwangi High School, one day he came home heavily beaten and his hands were swollen, his situation was not good as he wasn't able to eat by himself and we had to feed him, after he recovered, he left school and ran to his aunt in Sengerema." Stewart Makali, the council's secondary education officer said only two wards of Usule and Puni among the 26 wards in the district do not have secondary schools and efforts were ongoing to construct new schools so as to support provision quality education in the areas.

He said the government's national plan is to build 1,000 secondary schools across the country, and this will see the Usule and Puni wards having new secondary schools. "We have seen construction is ongoing in Usule ward after the citizens showed their efforts to donate building materials, we will ensure that the construction is completed to allow students to start learning," he said.



AUCTION NOTICE

The Public is hereby informed that Air Tanzania will be selling by Public Auction different types of unserviceable Motor Vehicles in Dar-es-Salaam region as below;

DATE	LOCATION	TYPE OF ITEMS	
		Toyota Landcruizer	5
	Terminal. 1 Admin	Toyota Coaster	1
	Block.	Toyo Tractor	1
		Toyota Hiace	1

CONDITIONS OF THE AUCTION:-

- 1. The item will be sold as it is and where it is;
- 2. The highest bidder will pay 25% of the amount immediately and the remaining balance of 75% within fourteen (14) days from the date of auction. Failure to do that will lead to the purchaser losing all his rights of purchasing the item and the deposited amount will not be refunded;
- 3. The purchaser will be required to remove the purchased item within seven (7) days from the date of paying the remaining balance of 75%;
- 4. The items will be inspected two(2) days before the date of auction;
- 5. The auction will start at 10:00am everyday in sequence of dates and location as shown above.

Managing Director & Ceo Air Tanzania Company Limited







Invitation of Bids

The Community Development and Relief in Tanzania (CODERT) is a non-governmental (NGO) partnering in the EU funded KIBOWAVI Project in the Southern Highlands regions to offer microfinance services. CODERT is inviting bidders for the supply of microfinance HISA Kits and Printing of books from experienced suppliers of HISA Kits with proven evidence, The items are,

A. 150 Complete VSLA Kit with the following items: -

- Strong, well-made lockable metal cash box, able to be closed with 3 locks. Three good quality padlocks (this is very important), each with two keys.
- Ledger book, 35 passbooks, Rubber stamp for marking shares.
- Ink pad and spare bottle of ink, Ruler
- Two ball point pens: one black or blue, the other red Good quality calculator, Mark pen
- 3 plastic bowls in different sizes

B. 150 Printed VSLA village agent guide Swahili version 1.05.

Bidders should collect tender document from CODERT office located within KIBOWAVI project office in the NBC Building, Ground floor, Karume road, Mbeya. Tel number 025 250 0271 after depositing tender fee of Tzs.100,000.00 to Account number 016103008073,NBC Bank, Mbeya Branch.

Tender must be accompanied by a tender security amounting to 10% of the tender price in an acceptable form of unconditional bank guarantee, bankers' cheque, or irrevocable letter of credit

Deadline for collection and submission of tender is on 15th February 2022 at 10.00 hours in the morning and will be opened in the same day and time in the presence of bidders in the Mbeya KIBOWAVI main office.

VAT will not be considered for price evaluation since the goods are under EU donated funds and are thus VAT exempted.

Solar-powered oxygen saving lives of children **DHUSAMAREB**

THE installation of a solar-powered medical oxygen system at a hospital in central Somalia is proving effective in saving lives, Somali and World Health Organisation doctors said.

The innovative solar oxygen system, the first of its kind in Somalia, was installed at Hanaano hospital, in the central town of Dhusamareb a year ago. Doctors say the system is having an impact and helping save the lives of very young patients.

"This innovation is giving us promise and hopes," says Dr. Mamunur Rahman Malik, WHO Somalia Representative.

Malik says 171 patients received oxygen at the hospital from the solarpowered system from February to October last year. Of these 163 patients (95.3 pc) fully recovered and were discharged from the hospital. Only three patients died, and five other patients were referred to other hospitals.

Monday 31 January 2022

NATIONAL NEWS



Residents of Kikuyu South in Dodoma District take part in an environmental cleanliness campaign, as captured at the weekend. Photo: Correspondent Peter Mkwavila

RMO explains why Mwanza is among leading regions in Covid-19 vaccination

Guardian

By Correspondent Sabato Kasika

MWANZA Regional Medical Officer, Dr Ruta Thomas has said what made the region to be among five regions that have performed well in Covid-19 vaccination is the involvement of all stakeholders starting from the community level.

In an interview with this paper yesterday, Dr Thomas said Mwanza Region was closely collaborating with health workers starting from the community level, as well as local government officials in mobilising people to be vaccinated.

"In addition, the Mwanza Regional Commissioner has been receiving daily reports from each local council, as these are the ones overseeing the vaccination exercise, but also there is the Regional Peace Committee," he said.

He added that the Committee, under clerics from various religious denominations have the responsibility to mobilise for peace and love and that it has been appealing to people to be vaccinated.

"Our region has 346 vaccination centres in eight district councils - Kwimba, Sengerema, Buchosa, Ukerewe, Ilemela, Misungwe, Magu and Mwanza City Council," he said and added that his office, in collaboration with various stakeholders, continues to vaccinate to region's residents in the 346 vaccination centres.

"We continue to stress to all the people to take precautionary measures against the disease, including wearing masks, washing hands with running water, use of sanitizers and avoid huge assemblies," said Dr Thomas.

Mwanza is among five regions named by the former Minister for Healthy, Dr Dorothy Gwajima as leading in the Covid-19 vaccination drive, the others being Ruvuma, Mara, Kagera and Dodoma.

She also said since the vaccination campaign was launched in early August last year, by December 18 the same year a total of 1.2 million people had received the jabs.

Dr Gwajima had also said among the regions that were performing poorly in the vaccination campaign were Manyara, Songwe, Njombe, Singida and Iringa.

Utilise efficiently building skills acquired, CRB tells contractors

By Correspondent Joseph Mwendapole, Dodoma

CONTRACTORS have been urged to utilize efficiently the capacity building training they are given to improve their skills so that they can compete even in international construction tenders.

Contractors Registration Board (CRB) chairperson, Eng Consolatha Ngimbwa said this over the weekend when closing of the three-day training for local contractors in Dodoma.

She said CRB has been conducting several training to build their capacity so that they can properly manage their construction companies and leave the habit of doing business as usual.

She said some of the training were concerning construction pre contract practice, contract management, how to fill tenders in Tanzania National electronic Procurement Systems (TANePS) and how to handle their clients during difficulties while implementing construction project.

"There are some of us who attend training and make contributions but when they leave this place they dump everything on the gate. We must change and value these trainings because it is for our own benefit because there is no miracle your company can grow if you don't have enough skills but it is through this training you will make it," she insisted.

Ngimbwa said in February there will be training about contract management and Joint Ventures (JVs) so she urged local contractors to attend as many as they can because it is the place where they will acquire knowledge and sharpen skills about construction industry.

She said it is very common to see local contractors hiring some experts of various field of works during the implementation of construction project but she cautioned them not to be too dependent on them.

Eng Ngimbwa said there are a lot of construction project in the country but there is stiff competition for a local contractor to win tender adding that instead of sitting down and complaining about shortage of tenders they should utilize the knowledge they get to compete with others.

"There are no enough projects to satisfy everyone, but there are projects that need your muscles. For you to win you must be very competent in various field of work so in order to win the market you have to learn and learn that is why I insist attend training wherever opportunities arise go and exchanges ideas with fellow contractors don't hide," she said

She said currently government has announced many construction tenders on water projects, class rooms and road construction through TARURA so she urged local contraction who will get chance to do the best so that they can attract the government.

"If you do better you create your own path to win tenders next time and you will open the door for us also and if you fail to deliver you close the door for us also. This industry is good and is respected so please don't embarrass us, ensure you deliver on time and with high standards," she said.

The CRB Assistant registrar, engineer David Jere said the training attracted 175 contractors from Dodoma, Dar es Salaam), Singida, Morogoro, Tabora, Mbeya, Arusha, Mwanza, Iringa, Katavi, Ruvuma, Shinyanga, Mtwara, Mara, Njombe, Geita, Kilimanjaro, Lindi, Coast and Rukwa.

He said the three days training about "Construction Pre-Contract Practices" intended to sharp local contractors on the best way to write and submit their tender documents.

He said CRB is organizing an additional training on Contracts Management to be held on February this year in Dodoma and Joint Ventures in March also in Dodoma.



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

A. ASSETS	CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31-12-2021 (Amounts in million shillings)						
1							
2 Balance with Bank of Tanzania							
1							
A Balance with other banks and financial institutions				66			
5 Cheques and Items for clearing . . 6 Inter branch float Items . . 7 Bills negotiated . . 8 Customers' liabilities for acceptances . . 10 Investments in other securities . . 11 Loans, advances and overdrafts (net of allowances for probable losses) 15,051 14,299 12 Other assets 4,229 4,272 13 Equity Investments . . 14 Underwriting accounts . . 15 Property and Equipment 569 554 16 TOTAL ASSETS 24,426 22,985 18 LUBILITIES 2 2,285 18 Customer deposits 3 3 3 3 18 Customer deposits 15,265 14,745 14 14 14 14 14 14 14 14 14 14 14 14 14 14 14							
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19							
20 Special deposits 1,142 337 21 Payment orders/transfers payable							
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22 Bankers' cheques and drafts issued							
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(vi) Deposits Growth 8.78% 2.77%							
		(vii) Assets growth	6.27%	2.37%			

		Current	Comparative		Comparative
			l ' l	Current Year	
		Quarter	Quarter	Cumulative	Year Cumulativ
			(Previous Year)		(Previous Year
		12/31/21	12/31/20	12/31/21	12/31/20
1	Interest Income	914	964	3,871	3,1
2	Interest Expense	(113)	(278)	(656)	(9
3	Net Interest Income (1 minus 2)	801	686	3,215	2,8
4	Bad debts Written-Off				
5	Impairment Losses on Loans and Advances	(139)	(119)	(374)	(
6	Non Interest Income	221	227	831	7
	6.1 Foreign Currency Dealings and Translation Gains/Loss				
	6.2 Fees and Commissions	197	177	748	
	6.3 Dividend Income				
	6.4 Other Operating Income	24	49	82	
7	Non Interest Expenses:	(618)	(554)	(2,739)	(2,6
	7.1 Salaries and Benefits	(317)	(269)	(1,344)	(1,
	7.2 Fees and Commission	(45)	(41)	(213)	(
	7.3 Other Operating Expenses	(256)	(244)	(1,182)	(1,
8	Operating Income/Loss	265	240	933	3
9	Income Tax Provision	(30)	(48)	(90)	
10	Net Income/Loss After Income Tax	235	192	843	
11	Other Comprehensive Income (itemize)				
12	Total comprehensive income/(loss) for the year	235	192	843	7
13	Number of Employees	54	59	60	
14	Basic Earnings Per Share	7.19	5.88	25.81	21
15	Dilute Earnings Per Share	7.19	5.88	25.81	21
16	Number of Branches	2	2	2	
	SELECTED PERFORMANCE INDICATORS				
	(i) Return on Average Total Assets	1.12%	1.03%	3.93%	4.
	(ii) Return on Average Shareholders' Funds	6.01%	4,54%	21.16%	60.
	(iii) Non Interest Expense to Gross Income	54.50%	56.47%	58.25%	61.
	(iv) Net Interest Income to Average Earning Assets	4.24%	3.98%	17.01%	20.

	Share Capital	Retained Earnings	Regulatory Reserve	Total
Current Year 2021	· ·		,	-
Balance as the Beginning of the year	8,887	(5,280)	87	3,694
Profit for the year	-	933	-	933
Other Comprehensive Income	-	-	-	
Transactions With owners	-	-	-	-
Dividend Paid	-	-	-	
Regulatory Reserve	-	-	-	
General Provision Reserve	-	-	-	
Others Balance as at the end of the current period	(91) 8,796	-	- 87	(91 4,535
balance as at the end of the current period	0,770	(4,348)	07	4,550
Previous year 2020				
Balance as the Beginning of the year	2,763	(4,116)	24	(1,329
Profit for the year	-	716	-	716
Other Comprehensive Income	-	-	-	-
Transactions With owners	6,124	-	-	6,124
Dividend Paid	=	-	-	-
Regulatory Reserve	-	-	_	-
General Provision Reserve	-	(1,817)	-	(1,817
Others	-	(63)	63	
Balance as at the end of the previous period	8,887	(5,280)	87	3,694

		Current Quarter	Previous Quarter	Current Year Cumulative	Comparati Year Cumula
				Cumulative	(Previous Year
		12/31/21	9/30/21	12/31/21	12/31/20
I:	Cash flow from operating activities:				
	Net income (loss)	265	304	933	
	Adjustments for:				
	- Impairment/Amortization	183	156	573	
	- Net change in Loans and Advances	(755)	1,168	(1,090)	
	- Gain/Loss on Sale of Assets	-			
	- Net change in Deposits	1,325	491	1,212	
	Net change in Short Term Negotiable Securities	-			
	- Net change in Other Liabilities	(109)	88	(320)	
	- Net change in Other Assets	55	(547)	(632)	
	- Tax Paid	(30)	(30)	(90)	
	- Others (Interest)	(158)			
_	Net cash provided (used) by operating activities	7775	1,573	238	
II:	Cash flow from investing activities:				
	Dividend Received				
	Purchase of Fixed Assets	(52)	(31)	(83)	
	Proceeds from Sale of Fixed Assets	-			
	Purchase of Non-Dealing Securities				
	Proceeds from Sale of Non-Dealing Securities				
	Others - CWIP				1
	Net cash provided (used) by investing activities	(52)	(31)		
III	Cash flow from financing activities:		1		
	Repayment of Long-term Debt		(100)	(200)	
	Proceeds from Issuance of Long Term Debt				
	Proceeds from Issuance of Share Capital				
	Payment of Cash Dividends				
	Net Change in Other Borrowings				
	Others	(10)	(83)	(91)	(
_	Net Cash Provided (used) by Financing Actitivities	(10)	(183)	(291))
IV	Cash and Cash Equivalents:				
	Net Increase/(Decrease) in Cash and Cash Equivalents	713	1,359	(136)	
	Cash and Cash Equivalents at the Beginning of the Quarter	3,864	2,506	4,714	
	Cash and Cash Equivalents at the end of the Quarter	4,577	3,864	4,577	

CONDENSED STATEMENT OF CASH FLOWS STATEMENT FOR THE QUARTER ENDED 31-12-2021

Name and Title	Signature	Date
Philip Raymond General Manager	(Signed)	25/Jan/2022
Kelvin Mushi Finance and Administrative Manager	(Signed)	25/Jan/2022
Saleh S. Abdallah Internal Auditor	(Signed)	25/Jan/2022
And, to the best of our knowledge and belief,	Il representation of the above statements. We declare t have been prepared in conformance with internatic ions Act, 2006 and they present a true and fair view.	that the statements has been examined by us onal Financial Reporting Standards and the
Name and Title	Signature	Date
Prof. Dominicus Kasilo Chairperson of Board	(Signed)	25/Jan/2022
2. Kitova Mungai. Director	(Signed)	25/Jan/2022

SAVINGS ACCOUNT	CHARGES AND FEES	Malengo account	interest rates are as follows:	
ndividual Savings Account		Period		Rate
count opening minimum amount	20,000	3 months		4%
inimum operating balance	5,000	6 months		5%
inimum Interest Bearing balance	20,000	12months		6%
onthly Service Fee	Free		,	
redit Interest Rate	2%	_	FIXED DEF	POSIT ACCOUNTS
oint Savings Account		Period 3 months	Range Up to Tzs 9,999,999,00	Rate 4.00%
count opening minimum amount	20,000	6 months	Up to Tzs 9,999,999,00 Up toTzs 9,999,999,00	4,00%
inimum operating balance	5,000	9 months	Up to Tzs 9,999,999,00	5.00%
inimum Interest Bearing balance	20,000	12 months	Up to Tzs 9,999,999.00	6,00%
onthly Service Fee	Free	24 months	Up to Tzs 9,999,999.00	7,00%
redit Interest Rate	2%	36 months	Up to Tzs 9,999,999.00	8.00%
venile's/ Minor Savings Account		FDR of Tre 10 00	0,000 and above is negotiable at ma	panament discretion
ccount opening Fee	Free	1 511 01 125 10,00	ejeee and above to negotiable at the	nagoment anotition,
count opening minimum amount	10,000		GENERAL CH	ARGES AND FEES
linimum operating balance	5,000		GLHERAL UT	nitoto niio (EEU
finimum Interest Bearing balance	20,000	GENERAL CHAR	GES/ FEES	TZS
lonthly Service Fee	Free			
terest Rate	2%	Dishonored/Unpa	id cheque	
		Fund related		NA NA
iashara Savings Account		Technical		NA NA
ccount Opening minimum amount	65,000			
linimum operating balance	50,000		RAWAL TRANSACTIONS	
inimum Interest Bearing balance	50,000	Cash deposit at br		Free
onthly Service Fee	5,000		up to Tzs 1,500,000)	15,000
terest Rate	2%		above Tzs 1,500,000)	1%
			less Tzs 5,000,000)	1,000
roup Savings Account		Cash withdrawal-	Tzs 5,000,000 and above)	Tzs 1,000 plus 0.08% of excess above 5,000,000, f
count opening Fee	Free			Tzs 150,000
ccount Opening minimum amount	10,000	Account closure		15,000
linimum operating balance	5,000	Dormant account r		3,000
linimum Interest Bearing balance	20,000	Dormant account r		1,000
lonthly Service Fee	Free		ed Fixed Deposit Fee	No interest given
iterest Rate	2%	Interim Statement		1,000
		Audit confirmation		10,000
accos Savings Account		Balance certificate	ree	20,000
occunt opening Fee	Free	Reference Letter TT Outward local-	TICC	NA NA
ccount Opening minimum amount	55,000	TT Outward local-		NA NA
linimum operating balance	50,000	TT Inward local- T		NA NA
linimum Interest Bearing balance	100,000	TT Outward local-		NA NA
onthly Service Fee	2,000	Salary Processing		2,500
terest Rate	2%	Bank Guarantees	(por oring)	2,300 NA
		Balancy Inquiry		100
limu Savings Account	_	Money Transfer		12,000
count opening Fee	Free	ATM card replacer	ment	15,000
count Opening minimum amount	10,000	ATM w/drawal Fee		1,300
linimum operating balance	5,000	To other bank ATN		1,300
inimum Interest Bearing balance	10,000	ATM mini stateme		
onthly Service Fee	Free	Wallet to Bank		1,000
terest Rate	2%	SMS alart		1,000
		Bank to Wallet (Be	low Tzs 100,000)	1,000
alengo Savings Account		Bank to Wallet (Tz		1,300
count opening Fee	Free		s 200,000-299,999)	1,700
ccount Opening minimum amount	5,000	Bank to Wallet (Tz		2,000
linimum operating balance	5,000		s 400,000 -4 99,999)	2,500
inimum Interest Bearing balance	20,000		s 500,000-599,999)	3,000
lonthly Service Fee	Free		s 600,000-699,999)	3,500
nterest Rate	See Table below	Savings account in		2%

EDITORIALS.OPINION

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MONDAY 31 JANUARY 2022

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

Sustainable development will keep private sector thriving in Tanzania

HISTORICALLY speaking, Bastille Day celebrates the victory of the people against injustice and an oppressive political system leading to the sovereignty of the whole nation. Since then, Bastille Day has become an occasion to remind the core values and motto of the French nation: Liberty, Equality, and Fraternity. In this sense, France and Tanzania share many values, thus enabling a mutual understanding and a trustful relationship since the independence of Tanganyika in December

This trust that we have built throughout the years allows us to enjoy a strong cooperation on various and important subjects, economic, political, cultural and societal. The most recent example is our work together for the success of the Generation Equality Forum, held in Paris between June 30th to July 2nd, with the exceptional visit of the Vice-President Dr. Philip Mpango, embodying Tanzania's commitments to gender equality.

In 2020, the total amount of trade between France and Tanzania represented 150 million dollars. More than 90 per cent of French exports are based on 4 major sectors: mechanical equipment, electrical, electronic and IT equipment; while imports from Tanzania are mainly from the agro-food sector, forestry, and fishing industry.

In order to pave way to deeper and stronger economic bilateral relations, the French-Tanzanian Chamber of Commerce (FTCC) was launched in January 2020 with the objective to promote partnerships between French and Tanzanian companies.

We believe our bilateral exchanges will continue to increase in the coming years as we attest efforts to put our economy at the centre of Tanzania's foreign policy, her desire to improve the business climate in the country and to foster East African economic integration.

The private sector led four day forum aimed at strengthening and nurturing trade initiatives whose ultimate goal is to improve the two countries' business partnership.

The event focused on sectors that will support the Tanzania strategy of industrialisation: Energy, including renewable energies, transport, digital solutions and sought how to provide capacity building to local businesses.

More than 200 people participated, including at least 50 French and Tanzanian companies. Tanzanian students from universities and technical high schools of Dar es Salaam also were invited.

It is open secret that French participation in East African bloc trading and investment was low compared to West Africa but said we hope things would change. Total is well known in East Africa, but France have bigger companies as well on energy, IT, manufacturing with a number of subsidiaries. Total, one of the largest petrolproducts distributors, has been operating in the country for some four decades.

The installation of a minigrid of solar panels, which will progressively be replicated throughout Africa, constitutes one of Engie's key objectives, which is to provide rural populations with access to environmentally-friendly energy.

Inclusive green growth is

THE first Rio Summit in 1992 was historic for arguing that development has to be sustainable, and that to be sustainable, it must integrate the environmental with the social and the economic dimensions. Twenty vears on, that is still a powerful message, but sustainable development is not a reality.

There has been significant progress over the past 20 years. While the world's population has increased by a third, world GDP has tripled, helping millions of people to work their way out of poverty.

The number of children in developing countries who die before the age of five dropped from 100 to 72 per 1 000 live births between 1990 and 2008, and around 90 per cent of children in developing countries are now enrolled in primary school.

However, economic expansion has come at a price to the planet. If we do not protect the environment and its natural resources, this expansion could grind to a halt because we will have destroyed or permanently damaged the water and mineral resources, ecosystem diversity and other natural foundations on which our well-being relies.

If we do not change course, the impact on our quality of life and health will be significant, with an increasing economic burden. More and more financial and human resources will need to be spent to make enough water available and drinkable, keep the land productive, ensure that the air is breathable, and supply industry with the raw materials

Inclusive green growth offers an optimistic, realistic alternative to countries looking for new sources of growth that make economic, environmental and

social sense. Green growth is not a replacement for sustainable development. Together with innovation, going green can be a long-term driver for economic

Agriculture is the foundation of life, as we know it. It is what led to our contemporary human societies. This means there is no culture without agriculture. Civilisation began when humans settled in one place and started growing crops.

We cannot live without a system that grows our food. We cannot flourish without healthy food. In Tanzania, like elsewhere in Africa, agriculture is the engine that drives growth and empowers people with food self-sufficiency, maintains stewardship over the environment and builds a sense of community

Farmers constitute 85 per cent of the country's workforce and they are the foundation of its economy, and the key to triggering its broader growth.

Research shows that increasing agricultural productivity is the most effective way to reduce poverty afflicting the majority rural dwellers in this great East

In fact, agricultural stakeholders say the sector offers the country its best opportunity to turn a vicious cycle of poverty into a virtuous cycle of development. That is why leaders, policymakers and bilateral donors support the country's initiatives aimed at boosting agriculture and food security.

Tanzania should be is ready to borrow a leaf from Korea's economic growth model that uses natural resources in a sustainable manner towards industrialisation with minimal environmental risks.

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Who decides Africa's health? Learning from Covid-19 disaster

By David Bell

THE past two years of sub-Saharan health policy has centred on reducing healthcare access, reducing services for pregnant women and children, and promotion of malnutrition. Childhood vaccination has been reduced, while reversing progress on malaria has brought tens of thousands of additional child deaths. A broad policy of school closures, enforced unemployment and increased national debt will reduce the ability of future generations to recover. A new disregard for human rights has reversed progress on girls' education and child marriage, ensuring higher birth rates and gender inequality.

These policies, externally driven and reminiscent of a previous era when Europeans disrupted and pillaged African society, are based around management of Covid-19. This emphasis on a single disease would make sense if the virus itself was devastating society. But it isn't, certainly not in Africa, where it has kills at about a fifth the rate of malaria, and a tenth that of HIV and AIDS.

So what happened? Has healthcare been stolen? As a resident of the West, I try to make sense from afar. And the problem seems, inescapably, here.

The corporate colonization of global health

Global health policy was led almost solely by the World Health Organization (WHO) through post-War decolonization to the late 1990s, based on its broad definition of health: 'Physical, mental and societal health, not just the absence of disease.' Related UN organizations such as UNICEF, private charities and NGOs provided onground support, and government aid was largely bilateral.

Something changed 20 years ago. Private foundations rapidly increased their influence on health policy through political influence and sheer financial clout. The Bill and Melinda Gates Foundation (BMGF), soon became one of WHO's largest funders at over \$300 million per year, disrupting its former sole dependence on country-based funding. The Clinton Foundation funnelled young Western public health graduates into the offices of African ministries of health, whilst a bevy of NGOs grew off increasing aid budgets. While increasing private funding improved many health metrics, it also radically tilted power over policy towards private interests from a for-profit world that shared little common background with those whose health was at stake.

Private money also helped spawn specialist agencies including Unitaid, Gavi and CEPI, as 'global public-private partnerships' dedicated to increasing the use of health commodities; vaccines, drugs and diagnostics. Uninhibited by WHO's theoretical restrictions on industry partnering, these institutions have ignored conflicts of interest by providing the companies making these commodities with a seat at the table setting rules for their own markets. The private club where these wealthy corporations meet - the Switzerland-based World Economic Forum (WEF) - took this further, partnering directly with the United Nations on policy development.

Even with the best intentions, a shift towards a top-down, technology-based approach to global health was inevitable. Wealthy entrepreneurs from a technology background, lacking experience in community-based public health, tend to think of technology when looking for answers. The corporate partners of Gavi and CEPI have a responsibility to their shareholders to maximize profits. That is how capitalism works. In contrast, there is little profit to be made in training community health workers and improving nutrition. The stage was set.

Covid-19 finds its role

By March 2020 it was clear that the newly-emerged coronavirus causing Covid-19 was overwhelmingly targeting old, overweight, and chronically sick people. A scourge for Western nursing homes, but not sub-Saharan Africa, where over 50% of people are below 19 years of age - teenagers and children. Ignoring such realities, existing evidence-based pandemic guidelines, and the fragile nature of African health, they deliberately stoked fear to support the transfer of new 'lockdown' policies from Chinese cities and northern Italian towns to the people of the African continent. Amidst the growing economic and health system destruction, the aerosolized virus spread essentially unhindered through Africa's densely-packed cities and towns, causing relatively little mortality.

Emerging evidence of the growing disaster, however, has not staid the hands pushing this new onesize-fits-all public health. As vaccines became available, the focus has pivoted to insistence that all the world be vaccinated - ignoring the highly focused nature of severe disease risk and a century of knowledge on natural immunity.

WHO has essentially proclaimed that African children should be vaccinated to protect old, obese Western adults, under the patently false slogan of 'No one is safe, until everyone is safe'. Ignoring continued transmission amongst vaccinated people and fading efficacy, the clear nonsense of this unfocused policy continues unabated. Africa CDC estimates such a mass vaccination programme will cost up to \$10 billion - WHO estimates the whole world currently spends just \$3 billion per year on malaria.

An opportunity to decolonize, again

The wheel appears to have turned back over a century. Like 'omnipotent moral busybodies', Pfizer, BMGF, the WEF and their adherents now mirror the colonial administrations and companies of the 1800s, dictating policy for the 'good' of distant peoples, and doing extremely well for themselves in

the process. Their proclamation of the new religion of 'Build back better' and 'Vaccine equity' (not health equity) recalls similar justifications for the pillaging of a century ago.

Western corporations and rich software entrepreneurs are not going to 'save' Africa's people. The WHO, Gavi, CEPI and their courtiers have declared their allegiance. Their staff no longer have the backs of the market sellers, farmers, mothers, infants, girls, and communities seeking equality, health and prosperity in sub-Saharan Africa.

If public health policy in African countries is to prioritize the people of Africa, then African expertise will have to form it free of the webs of neo-colonial intent. The disaster these distant health tyrants have wrought is becoming so stark that it should provoke an urgency to reverse course, now.

David Bell (MBBS, MTH, PhD, FRCP, FAFPHM) is a public health physician who has worked in international public health for over 20 years, including the World Health Organization, and in private health philanthropy. He currently resides in the USA.

Debating Ideas is a new section that aims to reflect the values and editorial ethos of the African Arguments book series, publishing engaged, often radical, scholarship, original and activist writing from within the African continent and beyond. It will offer debates and engagements, contexts and controversies, and reviews and responses flowing from the African Argu-



START THE WEEK WITH CYNTHIA STACEY

The easiest way to dodge middlemen, saving billions...This is the way to go

HELLO and greetings for the week. In one of my past columns I found recently, I wrote about a government policy conversion which came via a flash of celestial light and I wondered if there'd been a similar happening at Muhimbili National Hospital!

A current news report stated that from this financial year, the hospital will start purchasing drugs and other medical equipment directly from the manufacturers to cut costs and after getting permission from the Tanzanian Food and Drugs Authority, they've bought kidney medicines, straight from India.

Well, you readers might be asking what's the point of commenting on this un-dynamic subject? The drug transaction of 226mn/- was nearly half the price of the local one at 500mn/-. Similarly, ordering surgical suturs direct from the manufacturers for 321mn is a massive saving which would otherwise have cost 668mn/-. So if these figures along with other planned expenditure cutting measures are correct, it becomes very dynamic indeed.

But why wasn't it done earlier and what was the catalyst for the overdue change? Did the 'Chief Money Master' jump up in a meeting and shout "I've got it......I've seen the light....cut out the middlemen and buy direct.... praise the Lord and hallelujah?"

It was Archimedes, a physicist, astronomer and inventor in ancient Greece who famously shouted "Eureka"Greek for "I've found it on realising the significance of water in his bath rising when he got in thus resulting in the Archimedes principle on fluid displacement.

Many centuries later, Scotsman James Watt in 1769, perfected the design of the first steam engine after watching a kettle boil and thus helped to bring about the industrial revolution. It seems some of the greatest discoveries have occurred through commonplace observations but allied to supercharged brain power.

It must have been the west that came up with the odd sounding term 'think tank as in an "Independent think tank recently reported blah, blah."

Or TTTs for Tanzanian Think Tanks......are the way to goand 2000 years on...it's time for an African Archimedes or a dozen or so!

And they've just said on the BBC that "China has set out to be a world power in innovation." There you are, we're on trend.

But let's end the humour, and move on to something that hasn't been humourous at all for the nation and its coffers over the years.

Sometime ago, there were two major issues under debate: one being CCM's 50bn/- budget for the October 2016 elections, and the other was Air Tanzania's 50bn/- requested bailout to save it from collapse.

The election budget revealed that 5bn/- was for vehicles to be used by Isles' presidental candidates, 1.5bn/- for hiring a chopper and jet during the 60-day campaign plus a further 2.bn/- to buy 170 motorcycles and 23,000 bicycles.

Over the course of that election and others, ATC would have been in the bacground like a fiscal predator awaiting sustenence yet whatever it's consumed over the years has never been enough and its misdeeds are legendary.

Infrastructure Development Minister at the time Shukuru Kawambwa revealed that the gross loss from the national carrier was 18bn/- between July 2009 and March 2010. This means in a period of only eight months, twice as much as the 9bn /- election transport costs were lost.

Nevertheless, Kawambwa said the government believed a strong national airline was vital for the growth of the economy.

But recounting the history of the national flag carrier, another observer of it wrote "Stop using our meagre funds to nurse an ailing bird and put the money into revamping strategic institutions like the aging railway system instead."

I was here at the time, and writing about the days of Air Tanzania's worst behavioural excesses, which even when exposed didn't end. So, it seems obvious that some of those in positions to retard the situation were also beneficiaries of the same. So what appropriate changes have currently taken place that will hopefully remain and not only via access to the public purse?

Didn't Magafuli, or his team after his sad demise, get a chance to appoint a good midwife......or an angel?



I was here at the time, and writing about the days of Air Tanzania's worst behavioural excesses, which even when exposed didn't end. So, it seems obvious that some of those in positions to retard the situation were also beneficiaries of the same. So what appropriate changes have currently taken place that will hopefully remain and not only via access to the public purse?



An ATCL Airbus A320 on the tarmac at Julius Nyerere International Airport in Dar es Salaam. Once a symbol of pride for the country will, the national flagship carrier when revamped successfully operate in the current highly competitive market. File Photo

DIB DIAMOND TRUST BANK

Achieve Mor

PUBLICATION OF FINANCIAL STATEMENTS

DIAMOND TRUST BANK TANZANIA LIMITED

	CONDENSED STATEMENT OF FINANCIAL PO		ER 2021
	(Amount in million	shillings)	
		Current quarter December 31, 2021	Previous quarter September 30, 2021
A.	ASSETS		
1	Cash	21,022	23,236
2	Balance with Bank of Tanzania	84,132	132,008
3	Investment in Government securities	293,801	283,380
4	Balances with Other banks and financial institutions	84,134	68,306
5	Cheques and items for clearing	135	
6	Interbranch float items		
7	Bills negotiated		
8	Customers' liabilities for acceptances Interbank Loans Receivables	70.064	72.204
10	Investments in other securities	78,064	73,294
11	Loans, Advances and overdrafts		
	(net of allowances for probable losses)	758,078	689,941
12	Other Assets	36,249	37,879
	Equity investments		
14 15	Underwriting accounts Property, Plant and Equipment	34,286	33.539
16	Right of use asset	19,389	20,062
	TOTAL ASSETS	1,409,290	1,361,645
В.	LIABILITIES	1,403,230	1,301,043
	Deposits from other banks and financial instituations	1,932	690
19		1,126,446	1,096,564
20		8,117	11,472
21	Special deposits	1,052	1,933
22	Payment orders/transfers payable		
23	Bankers Cheques and drafts issued	60	74
24	Accrued taxes and other expenses payable	2,732	2,824
25 26	Acceptances outstanding Interbranch float items		•
27	Unearned income and other deferred charges	1,607	1,486
28	Other liabilities	7,647	8,899
29	Long term borrowing	23,593	10,863
30	Lease liability	22,918	23,273
31	TOTAL LIABILITIES	1,196,104	1,158,078
32	NET ASSETS(LIABILITIES)(16 minus 29)	213,186	203,567
C.	SHAREEHOLDERS' FUND		
33	Paid up share capital	2,520	2,520
34	Capital reserves	45,935	45,935
35	Retained earnings	145,564	142,762
36	Profit(Loss) account	18,103	8,484
37	Others capital accounts	1,064	3,866
38	Minority Interest		
39	TOTAL SHAREHOLDERS' FUNDS	213,186	203,567
40	Contingent liabilities	130,114	135,686
41	Non performing loans & advances	49,003	44,310
	Allowances for probable losses	36,220	30,300
43	Other non performing assets		
D.	SELECTED FINANCIAL CONDITION INDICATORS		
	Shareholders fund to total assets	15.1%	15.0%
	Non performing loans to total gross loans Gross loans and advances to total deposits	6.2% 70.3%	6.2%
(iii) (iv)	Gross loans and advances to total deposits Loans and advances to total assets	70.3% 53.8%	65.5% 50.7%
(v)	Earning assets to Total Assets	79.3%	75.8%
		9.8%	6.4%
(v) (vi)	Annualized deposits growth		
(vi)	Annualized deposits growth Annualized assets growth	6.7%	2.2%

	TEMENT OF CASH FLOW			
	ARTER ENDED 31 DECE			
(Amor	unts in million shillings)			
				Componenting Van
			Current Year	Comparative Yea (Previous Year
	Current quarter	Previous quarter	Cumulative	` Cumulativ
	December 31, 2021	September 30, 2021	December 31, 2021	December 31, 20
I: Cash flows from operating activities:				
Net income	7,529	4,611	18,220	14,18
Adjustments for:		-		
Impairment/ Amortization	7,468	13,057	32,827	14,80
Net change in Loans and advances	(73,587)	(4,334)	(50,523)	(12,48
Loss on sale of assets		8	(5)	(14
Net change in deposits	25,663	12,662	75,598	74,98
Net change in Short term Negotiable Securities	19,213	20,670	78,065	98,81
Net change in Other Liabilities	(1,694)	1,910	(11,327)	8,37
Net change in Other Assets	3,439	(1,394)	(5,705)	14,63
Income tax paid	- ()	-	(5,410)	(9,14
Others (specify)	(2,500)	-	(2,500)	(2,00
Net cash provided (used) by operating activities	(14,469)	47,190	129,240	202,03
II: Cash flows from investing activities				
Dividend Received				•
Purchase of Fixed assets	(2,991)	(2,042)	(5,700)	(22,87
Proceeds from sale of Fixed Assets	2	2	20	4
Purchase of Non -Dealing Securities	-	-	(20,162)	(110,83
Proceeds from sale of Non -Dealing Securities	-	-	-	
Others (specify)	-	-	-	
Net cash provided (used) by investing activities	(2,989)	(2,040)	(25,842)	(133,66
II: Cash flows from financing activities:				
Repayment of Long-term Debt	-	(1,729)	(5,781)	(8,08
Proceeds from issuance of Long Term debt	-	-	-	
Proceeds from issuance of share Capital	-	-	-	
Payment of Cash Dividends	-	-	-	(2,52
Net Change in Other Borrowings	-	-		-
	(28,585)	-	(78,606)	-
Others (specify)				
Net cash used by Financing activities	(28,585)	(1,729)	(84,387)	(10,60
Net cash used by Financing activities V: Cash and cash equivalents:	(28,585)			
Net cash used by Financing activities V: Cash and cash equivalents: Net increase (Decrease) in cash and cash equivalents	(28,585) (46,043)	43,421	19,011	57,76
Net cash used by Financing activities V: Cash and cash equivalents:	(28,585)			57,76
Net cash used by Financing activities V: Cash and cash equivalents: Net increase (Decrease) in cash and cash equivalents	(28,585) (46,043)	43,421	19,011	(10,60 57,76 108,48 166,24

Net Interest Income (1 minus 2)

Non-Interest Income:

6.4 Other Operating income

Impairment on Loans and Advances

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2021							
	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	Others	Total	
Current Year							
Balance as at the beginning of the year	2,520	45,935	139,252	6,273	1,103	195,083	
Profit for the year	-	-	-	-	18,103	18,103	
Other Comprehensive Income	-	-	39	-	(39)	-	
Transactions with owners	-	-	-	-	-	-	
Dividends Paid	-	-	-	-	-	-	
Regulatory Reserve	-	-	6,273	(6,273)	-	-	
General Provision Reserve	-	-	-	-	-	-	
Others	-	-	-	-	-	-	
Balance as at the end of the current							
period	2,520	45,935	145,564	-	19,167	213,186	
Previous Year							
Balance as at the beginning of the year	2,520	45,935	137,475	-	3,663	189,593	
Profit for the year	_	_	8,010	-	-	8,010	
Other Comprehensive Income	_	_	40	_	(40)	_	
Transactions with owners	_	_	-	_	-	-	
Dividends Paid	-	_	-	-	(2,520)	(2,520)	
Regulatory Reserve	-	_	(6,273)	6,273	- 1		
General Provision Reserve	_	_	-	_	-	-	
Others	-	-	-	-	-	-	
Balance as at the end of the previous							
period	2,520	45,935	139,252	6,273	1,103	195,083	

- 1	7 Non interest expense	13,838	13,155	55,670	58,827
- 1	7.1 Salaries and Benefits	5,268	3,890	21,175	21,549
- 1	7.2 Fees and Commission	989	545	3,089	2,073
- 1	7.3 Other Operating expenses	7,581	8,720	31,406	35,205
- 1	8 Operating Income	7,529	(2,565)	18,220	14,182
- 1	9 Income Tax Provision	(549)	(1,148)	(2,756)	(6,172)
1	Net Income/(Loss) After Income Tax	6,980	(3,713)	15,464	8,010
- 11	11 Other Comprehensive Income (itemize)	2,639	-	2,639	-
1	2 Total comprehensive income for the year	9,619	(3,713)	18,103	8,010
- 1					
1	3 Number of employees	536	531	536	531
1	4 Basic Earning Per Share	1,108	(589)	818	424
1	15 Number of Branches	28	28	28	28
П	SELECTED PERFORMANCE INDICATORS				
П	(i)Return on average total assets	0.7%	-0.7%	1.4%	0.7%
- 1	(ii)Return on average shareholders' fund	4.6%	-4.2%	9.1%	4.5%
П	(iii)Non interest expense to gross income	50.8%	52.1%	55.5%	62.6%
П	(iv)Net Interest Expense to gloss income (iv)Net Interest Income to Average Earning Assets	1.8%	6.8%	5.6%	7.3%
L	(IV) Net interest income to Average carning Assets	1.0 70	0.676	3.0%	1.5 %
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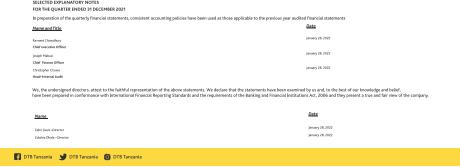
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TARI unveils Govt efforts, achievements towards reducing edible oil shortage in Tanzania

TARI unveils Govt efforts, achievements towards reducing edible oil shortage in Tanzania

FOR at least three consecutive years Tanzania is haplessly grappling with acute shortage of edible oil, the challenge which has been compelling the government to annually import a total of 365,000 MT, at a high cost of around 500bp/-

To that end, the government has so far put in place diverse strategies, targeting to improve sunflower production from 790,000 tons to 1,600,000 tons. It is envisioned that production of sunflower grain to the tune of 2 million MT when processed or rather crushed will produce over 500 MT. Together with the present capacity of 205 MT will exceed the domestic demand by over 100 MT which will make the country an exporter of edible oil to the Eastern Africa region.

The strategies, among others, include provision of special seed subsidy towards the sunflower growers in order to increase productivity and violds.

In a further effort, the government had tasked the Agriculture Seeds Agency (ASA) to import sunflower seed, the development which has recently seen the Agency produce and distribute to the farmers at least 2000 tons of sunflower seeds.

In this regard, and with understanding that TARI llonga Centre is mandated to coordinate production of the sunflower sub-sector, Senior Correspondent with The Guardian, VALENTINE OFORO has conducted an exclusive Q & A interview with the Acting Center Director of TARI llonga Center, Mr. Meshack Makenge with an eye to get impeccable information over the Centre's initiatives in supporting the government to curtail edible oil shortage.

Q: What TARI llonga Centre has so far done/ and is continuing to implement to ensure the farmers with abundant supply of sunflower

A: TARI llonga which is located 8 km north of Kilosa town has a mandate of research for sunflowers among other five commodities. The research areas include developing improved sunflower seed with good traits (high oil contents) and resilience to biotic and abiotic stress and also good agronomic practices which enable the high yielding varieties to produce at its optimal yield level. Therefore, after the Government determined to work for means of reducing edible oil imports, proposals of how to achieve the Government objective were written and presented narrating how inadequate improved seed were contributing to low sunflower yield in the country and what we are going to do to reduce the gap.

Before we proceed, it is crucial for the sake of reader to explain major bottlenecks why low yield of sunflower: one is use of local poor yielding varieties as farmers generally recycles seed and where they buy hybrid at high costs, they are compelled to recycle to run away from buying again in the following season.

Another serious bottleneck is that farmers do not use good agronomic practices including sowing many seeds per hill, large spacing between hills and adjacent strips/crop lines which make the plants of sunflower to be less by far from the recommended number and also timely field operations including planting, weeding and pest management.

For example, for the sunflower recommended spacing of 30 cm between hills and 75 cm between lines, a one-hectare farm will have 44444.444 plants of sunflower. This means, if the 20 heads of sunflower is producing 1 kg of sunflower grain, it means even if one only harvests 40,000 heads, one will obtain 2000 kg per hectare. This means apart from other factors, plant population per unit area is a critical one. This is easier for farmers to adapt as long as they know its implication to yield.

So, what TARI llonga is doing to make sure the Government goal is reached is that we have started cultivating land for production of seed. We are supposed to cultivate 352 acres, already we have cultivated over 200 acres and the remaining farm is being cultivated. Second, we are preparing training guides for agronomic practices and our staff together with MoA staff have contacted training to Extension officers in priority regions: Singida, Manyara, Dodoma and beyond

Q: Edible oil processors are decrying that most of the locally produced sunflower seed varieties are producing grains with poor oil content, often less than 35 percent. What are efforts by TARI llonga to ensure the farmers are adopting improved seed?

A: Globally, there are two types of sunflower varieties which are hybrid and open pollinated, with oil content that ranges from 35.6 to 41.7 percent.

Toward addressing the demand of edible oil processors, we have germplasm from outside (300 different types) and started screening for adaptation and identification of good traits (high oil, high protein etc) for the purpose of making new sunflower varieties that suit market demand but also that are well adapted to the current prevailing climatic conditions. This process can take two to three years to bear desired fruits.



The National Coordinator for sunflower crop from the Tanzania Agriculture Research Institute (TARI), longa Centre in Morogoro, Mr Frank Reuben as seen attending one of the sunflower plantation. Photo: Correspondent Valentine OFORO.

While we are developing new varieties, we have also started doing demonstration and training extension staff and progressive farmers to adopt the sunflower varieties available at Agricultural Seed Agency (ASA), who are custodians of the Government, record seeds which are better than the local varieties they use. It is important to understand that there is great correlation between profit, following good agronomic practices and those include sawing improved sunflower seed and sticking to recommended spacing, timely planting, weeding and the rest management

Q: The Center has so far produced how many improved sunflower seed varieties? (And their names)

A: The TARI llonga Centre started 1947 it was called Central Research Centre, mainly devoted to cotton research in the Eastern regions which were Morogro, Iringa, Manyara, Arusha, Kilimanjaro and Tanga. Later in the 1950s it started research of other crops including sunflower, and there were several releases including Record that was released in the 1980s.

In modern times, Tanzania Agricultural Research Institute (TARI) centers of Ilonga and Naliendele release two new sunflower varieties which are TARI-ILO2019 and TARI-NA2019 and they characterized with

high oil contents ranges between 38 and 41 percent and yield of 2 t/ha under optimal conditions. The recorded levels of oil contents and yields are comparable to the global best sunflower varieties.

Q: What are the Centre's strategies in ensuring local farmers are producing as per recommended agronomic practices as well as use of improved seed

A: Our aim and ambition are to see farmers adopting and practicing technologies and hence benefit from them by getting good high-quality harvests. There are no shortcuts to this, because we have we call them "Agri-Expo" where we team-up with several seed companies and set-up a farm of around 5 acres plant different crops using all recommended agronomic practices and then hold Farmers' Field Day where they come and visit all treatments and ask questions and get all the answers of questions they ask. What is surprising is the truth that the following season few or no farmers try to emulate what they have seen last season. We have an example where one farmer was planting maize in 100 acres and harvested 100 bags of 100 kg/bag, which is a great loss. He attended the "Agric-Expo" demonstrations of 2019 and observed a high yield of up to 8 t/ha but the next season of

technolog

Therefore, our strategy remains education through closer participatory demonstrations implementation together with farmers' and also air training of good practices using TV and radio broadcasting.

We have already started training of extension staff and Councilors in different districts including Kilosa, Gairo, Kiteto, Kongwa and Bahi. The success of adoption of technology is rooted in seeing profit and accessibility of the technology.

Apart from that, we have managed also to initiate equipped Agricultural Technology Hubs, which operated throughout the year in Simiyu (Nyakabindi), Morogoro (Mwalimu J.K. Nyerere), Dodoma (Nzuguni) and Tabora (Fatuma Mwasa).

In all these Hubs we have demonstration plots of Sunflower seed where various stakeholders in sunflower value chain around Eastern, Lake, Western and Central zone they are allowed to visit and learn, good agronomic practices including spacing, managerial skills, crop protection, sunflower improved seeds, postharvest management technologies and other many opportunities that is available in TARI Agricultural Hubs.

Q: How many sunflower seed varieties are

being imported from other countries?

A: To be precise, there are 14 sunflower varieties that are either imported or produced locally by foreign investors. All varieties were recorded by the Tanzania Seed Certification Institute in short TOSCI after being satisfied with the important quality attributes for seed. Many of the seeds in the country in 2020 where 7 varieties were either imported or produced locally. Another year of relatively big import was 20215 where 5 varieties were recorded.

Q: The imported seeds are often coming from which countries?

A: The sunflower seeds are coming from different countries mainly, India and Kenya. This does not mean there are restrictions of importing sunflower seed from elsewhere as long as they comply with import procedures.

Q: What about their quality (in-terms of oil content and yields in comparison with the locally innovated varieties?

A: There are variations between imported and locally innovated varieties in some but of the varieties are quite similar in terms of vield and oil content. For example, locally innovated sunflower varieties grown at range of 0 - 2000 meters above see levels with vields of up to 2.0 t/ha and the oil content of 39 to 40% whereas the imported once over 50% have the same range while another 50% have high yields of up to 3.5 t/ha and oil content 40-41% and limited elevation range. Again while all the locally innovated are open pollinated varieties (OPVs) that allow up to two season seed recycling, most of the imported sunflower seeds are hybrid which cannot be replanted and the seed prices are

Q: What is the long-term strategy by TARI to ensure Tanzania walks out from deficit of sunflower seed and edible oil

A: TARI long strategy is to see to it that the Government objectives of ensuring that farmers in the country are in abundant access to affordable sunflower seed is realized. To achieve this, breeding of new sunflower varieties and multiplication of the existing one are concurrently going in different TARI Centres including TARI llonga, TARI Uyole and TARI Tumbi to mention just a few. The main target is to produce adequate pre-basic seed for the Government see agency (ASA) but also to other seed companies interested in making sure that the problem of sunflower seed is eradicated. TARI is also doing screening of various sunflower materials for development of new seeds that answer market and climate dynamic challenges.

CPB ventures in sunflower oil seeds production sector

IN EFFORTS to advance performance of the sunflower sector in the country, the Cereals and Other Produce Board of Tanzania (CPB) has successful established a modern sunflower seeds processing plant.

Installed in Dodoma Capital City, the ultra modern factory which gobble up 2.8bn/- upon it completion has a capacity to process at least 40 tonnes of sunflower oil in a day.

"Among others, investment in this timely factory at the heart of Tanzania has helped in creating new jobs, but also reducing the country's dependency on edible oil from abroad," CPB General Director, Dr. Anselm Moshi told The Guardian during an exclusive interview.

He informed that the annual demand for sunflower seeds for the factory was standing at a total of 12,000 tonnes.

And he added: "This means in order to get enough seeds throughout the year, more than 12,000 acres needed to be planted, which is an prestigious economic opportunity for the farmers and other relevant stakeholders in the entire sunflower sub-sector,"

Giving more details over the facility which christened 'CPB Kizota', the Director detailed that the factory was operated by high profile and experienced experts in the sunflower oil processing sector.

"At the factory, we have installed modern machines from Turkey, the state - of- the -art eqquipment that are useful and with good capacity to double refine the products," he expressed.

However, to ensure the factory gets needed sunflower grains, he said PCB was continuing to conduct diverse contract farming with stakeholders as well as other Institutions.

"Through mutual understanding and cooperation with financial institutions, including the Tanzania Agriculture



Development Bank (TADB), CRDB and NMB, to mention but a few, we have managed to develop a useful model to roll out capital loans as well as necessary agro inputs to the farmers under the contract," he stated.

Moreover, he said through the well- initiated supporting system, the beneficiary farmers are also getting crop insurance from the National Insurance company (NIC).

"Crop insurance is vital in enabling the farmers to be bankable worth," Dr. Moshi intoned.

Apart from that, he said the state- owned board continues to sensitise the farmers in the regions of Dodoma, Tabora, Singida and Morogoro to enter into an agreement with it with an eye to form an agriculture contract.

He added that through agricultural contracts the board was education and sensitising the farmers to join in special groups and SACCOS in order to be linked with the financial institutions to access diverse loans.

"As per the contract, CPB remain a chief purchaser of all sunflower grains being produced by the contracted farmers, and we're buying the crops at reasonable and patriotic prices to ensure the farmers are managing to service their loans, but also pocketing rewarded profits to help push their individual livelihood," he unveiled.

Dwelling on other success, he said the factory's product, dubbed 'Nguvu Sunflower Oil' has successful fetched impressive market trend in all regions within the country and in neighboring countries of Kenya, Uganda, Rwanda and Southern Sudan, to mention but a few.

The timely investment, according to the CPB chief boss, doesn't end only in creating new employments, but plays a major role in stimulating cultivation of sunflower by ensuring indigenous farmers with reliable and vast

market for their produce.

Dr. Moshi who has been at the CPB's top position since 2019 said they were also collaboration with the District Council Agricultural Officers to disseminate key training towards the farmers, especially to help them adopt best agronomic practices.

Apart from the archivement, he expressed some challenges facing the sector, including failure by most of the farmers to produce sunflower grains with needed oil content.

"Principally, sunflower grain supposed to posses oil content of between 30 to 42 percent, but unfortunately, most farmers are producing the grains with poor oil content of between 25 to 28 percent, this is a major challenge," he observed.

However, in an effort to help curtail the challenge, he said the board was working round the clock in cooperation with Agricultural Officers from the parent ministry to educate and sensitise the farmers over the important to adopt improved seed varieties.

He said in a further efforts to cheat a challenge of low availability of sunflower grains to feed the factory, the board was purchasing crude oil from the smallholder processors and double remain it to reach the needed international level.

"Our products are always being inspected and certified by the Tanzania Bureau of Standards (TBS)," he assured.

He expressed to have been impressed with the professional manner to which the sixth phase government has so far managed to improve the performance of the economic sector.

"The government has played crucial role to help heighten performance of the sunflower sub sector, and the whole agriculture sector per see, through providing the extension officers with motorcycles as well as other vital working tools, including soil testing kits," he appreciated.

Pyxus Agriculture Tanzania Limited: The factory behind sunflower farmers successes

IT is undeniable fact that when it comes to production of edible oil, sunflower growers have a significant role to play, in terms of providing the much needed raw material.

For the past three consecutive years Tanzania has been haplessly grappling with the acute shortage of edible oil, among others, due to poor production and productivity in the production of sunflowers.

In Tanzania, sunflowers contributes to at least 68.9 percent of all edible oil produced, whereby the remaining 30.1 percent are coming from other crops, including palm oil.

Established and registered on 30 November 2018, the Pyxus Agriculture Tanzania Limited is specifically focused to support the sunflower farmers from across the country by providing them with a viable market for their produce.

The main objective is also to allow the growers to expand and further diversify and increase their livelihood.

" As part of diversification strategy, the company has from December 2018 contracted, and will continue to enter into patriotic contracts with commercial and smallholder farmers within the country to grow sunflower seeds that will be processed at our newly acquired and upgraded Edible Oil mill and refinery in Dodoma region," expressed the Company's Managing Director, Mr. Malcolm McGrath.

He informed that during the crop year 2020, the reputable company sealed contracts with at least 4,800 sunflower growers in Tanzania, added: "This has played a key role in helping to promote employment in the community by engaging into the farming activities,"

He detailed that, in a robust project to assist the farmers, Pyxus Agriculture Tanzania Limited separates the growers into three categories.

" The first category involves the smallholder farmers (AMCOS and registered groups) owning 1.5 to 5 hectares of land, whereby the second category attracts the farmers with from 5 to 80 hectares," he expressed.

Moreover, he said the third group is of the commercial growers who possesses over 80 hectares.

"The contracted farmers are based in Dodoma, Manyara, Iringa, Kiteto, Morogoro, Tanga, Tanga, Magu, Kilimanjaro and Singida regions," he informed, adding that most of the commercial farmers were from Katesh, Simanjiro as well as Babati.

Giving more details, Mr. McGrath said the company has a strong and well-planned agronomy support structure, logistics' infrastructure and support system in place within Tanzania that are used to ensure and improve farmer's performance and their incomes.

Following a set-strong support system on the extension services that the company rolled-out to it's growers, and linkage so far created, he said most farmers have been attracted and keen to work with Pyxus Agriculture Tanzania Limited.

"The company continually trains it's contracted farmers on how best to increase productivity and yields, the development which enable them to fetch more profit," he observed.

He disclosed some of the key agro- practices that the farmers are being imparted with as professional application of fertilizer, planting spacing as well as use of improved and hybrid seed varieties.

"We're seriously supporting and encouraging indigenous farmers to embark on large plantation of sunflower seeds in order to curtail a sharp shortage as statistics depicts that the country imports between 50 to 60 percent edible oil due to shortage," the director added.

He assured that the esteemed company will continue to encourage and lead the growers to adopt good agronomic practices, including fertilization and use of mechanical farming



implements in order to boost farmers productivity and yields.

However, despite putting helpful system of getting enough raw materials for the factory, he expressed grave concern over failure by the farmers to provide needed tonnage of sunflower grain seed.

" The factory's annual demand for sunflower grain seed stands at 20,000 metric tons (MT) but the contracted farmers have yet to cater as per the demand as we're experiencing a shortage of 50 percent," he unveiled.

To mitigate the challenge, he said the company has decided to buy crude oil from smallholder processors and refine it to standard edible oil.

Apart from that, he expressed concern at the tendency by some contracted farmers to market their produce out of the contract.

" It's very challenging as some farmers are failing to adhere to the selling and buying contract by selling their

produce to third parties even though there's a contract agreeing to sell to Pyxus Agriculture Tanzania,"

To that end, he said the company was seeking support from the parent ministry in order overcome these challenges.

Mr McGrath spoke over other challenge, saying imported oil is permitted to land in Tanzania at a very low price, observed: "This brings

difficulties to local producers who work directly with growers and provide services to them,"

Unreliable supply of safe water was a challenges he also said frustrated the company in running it's production activities smoothly.

The company is a producer of the high quality and favorable edible oil, dubbed 'Golden Harvest (pure sunflower oil).

" Our brand is equal to imported ones and we have so far fetched good markets in Dar es Salaam, Kilimanjaro, Arusha, Mwanza and Dodoma," he informed.

He said plans are afoot for the company to extent it's market foothold to neighboring countries of Uganda, Kenya, Rwanda and DRC Congo, to mention but a few.

Dwelling over the company's future plans, he said the modern plant plans to expand its production scope from the currently 20,000MT to at least 40,000MT in a period of five years to come.

" Our current annual seed processing capacity is at 20,000 MT which produces approximately 6,000MT (6.6 million liters) of refined fortified sunflower oil," he stated.

Contrary to many other like- minded factory, he said the company was using high oil refining process which includes deodorization, neutralization, fortification and winterization (20MT/ 24 hours).

On his side, the company's smallholder farmers manager, Mr. Edwin Shio, said the farmers have been introduced to best sunflower varieties, which involves mixture of improved and Open Pollinated Varieties (OPV).

He named the seeds as Hysun 33, Aguara 4 and 6, SuperSun 66, Ancilla, Michele and Improved Records.

" The objective is to ensure the farmers are getting good yields, but also produce grain seeds with high oil content," he said.

And he observed, most of the planting seed sold and supplied to farmers in Tanzania is imported and sold at high prices which most growers cannot afford.

With good relationship with different financial institutions, he said Pyxus Agriculture Tanzania Limited will continue link it's contracted farmers to secure lucrative financial agricultural support.

" For instance, CRDB Plc, the Tanzania Agricultural Development Bank (TADB) and NMB have shown interest and readiness to support the farmers at diverse tunes," he unveiled.

With the best agronomic practices, he said the farmers were expected to yield up to 1,500MT per hectare.

On the same vein, he said the company in partnership with other agro-stakeholders was implementing a special project to assist the farmers in Kongwa, Mpwapwa and Kiteto to produce sunflower organically.

"We're implementing the project with an eye to start producing edible oil from the organically produced sunflower grain seeds, but the products will specifically be for exportation," he informed.

Pyxus Agriculture Tanzania Limited employs over 390 staffs on both, permanent and seasonal basis through it various sunflower operation around the county.

According to the Tanzania Investment Centre (TIC) oil demand for consumption in Tanzania is 600,000MT per annum.

The country produces only 180,000MT of edible oil forcing it to import 420,000MT and it is forecasted that demand would increase to 700,000MT by 2030.

Locally produced sunflower oil can only cover the gap of importation through improved yields, modern infrastructure and if all challenges will be resolved.

We need to have a perfect market to cater the consumers where all standards are common and effectively enforced, this will enable local market to have highest of qualities that are locally manufactured. Consumers should determine what to buy based on quality and value addition.



Guardian

Another scandal: Zuma Inc's cash flows from Free State housing project

FEATURE

BY PIETER-LOUIS MYBURGH

AYMENTS to the Sizakele Zuma Foundation in 2014 from a contractor involved in a R100-million housing project in the Free State raise fresh questions about cash flows between businesses involved in lucrative state projects and the Zuma family's charitable foundations.

The Sizakele Zuma Foundation was headed by former president Jacob Zuma's eldest wife, Sizakele "MaKhumalo".

Scorpio can reveal that Durban businessman Vikash Narsai's VNA Consulting had transferred R250,000 to the non-profit on the same day that Narsai's company received a R17-million upfront payment for building 1,000 low-cost houses in Vrede.

In all, the Sizakele Zuma Foundation received nearly R345,000 in payments directly linked to the housing deal.

There are also questions over much larger payments totalling more than R6-million that VNA Consulting had made to two businesses on the back of invoices bearing the name of one of the Sizakele Zuma Foundation's directors.

These details are contained in court documents and accompanying financial records.

Thanks to the Zondo Commission's first report, we now also know that another Zuma non-profit, the Jacob G Zuma Foundation, in 2015 received R1.8-million that can be "traced" to Narsai's VNA Consulting.

Despite the large upfront payment from the Free State provincial government, VNA Consulting and its partners allegedly failed to deliver on their mandate amid claims that a large portion of the money had been misappropriated.

This journalist's 2019 book, Gangster State, first examined allegations of a so-called thank you fee paid to former president Zuma in relation to the RDP project.

Sources familiar with the housing development had alleged that then Free State Premier Ace Magashule ensured that some of the proceeds from the provincial contract reached Zuma.

We are yet to obtain documentary evidence proving that Zuma and Magashule were involved in the alleged scheme, but we can now report with certainty that the Sizakele Zuma Foundation received some of the proceeds of the Vrede housing project via VNA Consulting.

Money upfront

The relevant financial details are contained in a 2015 civil lawsuit, which has since been withdrawn.

It is not clear whether, or on what basis, the respective parties had settled their differences out of court.

Durban-based construction firm Tekeweni Civils, VNA Consulting's former consortium partner for the housing project, had taken VNA to court.

The dispute revolved around an advance payment of R22.5-million that the Free State's housing department had made to Tekeweni in May 2014.

Tekeweni had subsequently

transferred R17.1-million to VNA Consulting.

"This payment was to be utilised for setting up, establishing the sites, purchasing the necessary materials to get the job started and for the development of the initial 100 homes," reads an affidavit by Selvan Moodley, Tekeweni's co-owner.

VNA Consulting, Tekeweni and another consortium partner had been tasked to build 1,000 lowcost houses in Vrede's Thembalihle

But Moodley quickly became concerned about the "pace at which the development was moving".

He later confronted Narsai about the R17.1-million paid to VNA Consulting, seeing as "no materials were delivered to the site", according to Moodley's affidavit.

After he had hounded an "evasive" Narsai for answers, Narsai in September 2015 sent Moodley a "Vrede Project Cost Breakdown".

This was more than a year after the upfront payment from the Free State's Department of Human Settlements, and there had been very few completed houses to show for the

Narsai's cost breakdown was intended to allay Moodley's fears that VNA Consulting had squandered the money, but it only raised more red flags.

The document showed that VNA Consulting had incurred what it referred to as "expenses" totalling R20.6-million.

This consisted of payments to an array of sub-contractors and supposed "suppliers", as well as VNA Consulting's own costs.

Among the "suppliers" Narsai had included in his list was the "Sizakeke [sic] Zuma Foundation", which had supposedly received R344,900 in three instalments.

An mail included in the court filings shows that the foundation's director, Nozipho Maureen Mlotshwa, had contacted Narsai in February

Mlotshwa has also previously been listed as a contact person for the Jacob Zuma RDP Education

The email from Mlotshwa came roughly one month after VNA Consulting and its consortium partners had signed an agreement for the

Vrede project. "Amount to be paid R33,500 adding R11,400 for the two family funerals, total of R44,900," reads Mlot-

shwa's email. Narsai promptly transferred R44,900 to the foundation from VNA Consulting's account, according to bank records.

In May 2014, Narsai again paid the foundation, this time with money that emanated directly from the

Vrede housing project. ekeweni Civils received the R22.5million upfront payment from the Free State provincial government

That same day, Tekeweni transferred R17.1-million to VNA Consult-

VNA Consulting then transferred R250,000 to the Sizakele Zuma Foundation, also on 12 May.

Narsai had labelled these payments as "donations", according to



Former South African president Jacob Zuma and former South African Airways chairperson Dudu Myeni at the International Convention Centre in Durban on 4 October 2014. (Photo: GCIS)

the bank records

The following day, VNA Consulting paid R50,000 into Mlotshwa's personal account, under the transaction description "N Mlotshwa Consulting Fees 1". In his "cost breakdown", Narsai included this last figure in the total for all payments he had made to the Sizakele Zuma Foundation, even though the money went to Mlotshwa's own account.

Mlotshwa, who hails from the Nkandla area, told Scorpio that her mother was related to "MaKhumalo" Zuma.

She said she had urged Zuma's wife to establish the foundation in 2013, after community members had constantly come knocking on the first lady's door at the Nkandla homestead to ask for financial assistance.

"I was the one who approached Vikash [Narsai] for a contribution to the foundation. MaKhumalo didn't know about it, and I was not aware that the money was coming from a housing project in Vrede," she told us.

The R250,000 went towards school uniforms for children from a local primary school in the Nkandla area, said Mlotshwa.

Then-president Zuma had accompanied his wife at the handover ceremony held at the school, added Mlotshwa.

"He [Zuma] didn't want MaKhumalo to do it alone, because she was not good with handling the media and those kinds of things," explained Mlot-

The R50,000 VNA Consulting had paid into her own account was for other expenses related to the foundation, while the R44,900 payment covered the funeral costs for two Nkandla locals who had died in a car accident.

"The families of the deceased had asked MaKhumalo for financial assistance," explained Mlotshwa.

R6-million for 'sub-contractors'

The payments to the Sizakele Zuma Foundation were small compared with those made to a closed corporation called South West Consulting and to a company called M Sandy Contractors.

These payments caught our attention, seeing as they were made on the back of invoices bearing the name of the foundation's director, Mlotshwa. In total, VNA Consulting had transferred R3.75-million to South West and R2.3-million to M Sandy Contractors. The payments to both companies were directly linked to the Vrede

housing project, as evidenced by Narsai's cost breakdown and the businesses' respective invoices.

According to South West's invoices, it had delivered "sub-contract consulting" for the Vrede project. The description on M Sandy Contractor's invoices read "Free State Dept.

of Human Settlements". Both sets of invoices included Mlotshwa's name as the reference person, even though she is not listed as a director or member of either business. Mlotshwa said she did not know why her name appeared on the invoices.

She had been dating Sandile Langa, the director of M Sandy Contractors, she told us. According to Mlotshwa, it was Langa who had introduced her to Narsai after she had asked her boyfriend if he knew any businesspeople who

might donate money to the Sizakele Zuma Foundation. She said she didn't know that Langa's company had received R2.3-mil-

lion from VNA Consulting. According to Mlotshwa, South West Consulting's owner, Viwe Mathmba,

was a contact of Langa. She didn't know why Mathimba's business had received R3.75-million

from VNA Consulting. Mathimba appears to have read a Whatsapp message requesting com-

ment, but he did not respond.

We got hold of Langa on his cellphone. He said he was in a Zoom meeting and vowed to call back later. He never did.

In his answering affidavit in the civil case, Narsai made no attempt to explain why the Sizakele Zuma Foundation had been paid as a socalled supplier. However, he offered a somewhat

startling explanation for the role M Sandy Contractors and South West Consulting played in the affair. The two entities' "services were

required to enable the [Vrede housing] contract to be procured", Narsai had stated.

Scorpio sought a better understanding from Narsai as to how one might "procure" a government con-We also wanted to know why ex-

actly VNA Consulting had paid the Sizakele Zuma Foundation, South West Consulting and M Sandy Con-Narsai chose not to directly ad-

dress any of these substantive issues. "In the circumstances, our clients respectfully decline to respond any further than they have done from 2019 onwards to your enquiries," Narsai's lawver wrote in a letter.

"[Narsai and VNA Consulting] have made it clear that they will incorporate [sic] with an authorised investigating authority and the National Prosecuting Authority and stand by that commitment..." reads the letter.

"The fact that our clients adopt the afore-going approach is not to be construed by yourself, the Daily Maverick or any other person or entity as being an admission of the correctness of what you enquire about or that our clients do not have proper answers or explanations, which will exonerate them entirely," added Narsai's lawyer.

Narsai, the Myenis and 'Mr X'

Gangster State examined a R2million payment from Narsai's VNA Consulting to a business owned by the son of Dudu Myeni, a well-known ally of former president Zuma.

Three years on, Part 1 of the State Capture Commission's report has delivered astounding findings in this regard.

The commission's forensic investigators had traced the R2-million and determined the following:

In October 2015, after Premier At-

traction had received the payment from VNA Consulting, Thalente Myeni's company started making substantial transfers to a business owned by "Mr X", the anonymous witness who had testified about his dealings with Dudu Myeni.

Monday 31 January 2022

In all, Mr X's company had received about R3-million from Myeni's business. This means Premier Attraction must have had other sources of income apart from the R2-million it had received from VNA Consulting. On two occasions after Mr X's

company had been paid by Myeni's Premier Attraction, Mr X forwarded the bulk of the money to the Jacob G Zuma Foundation. He told the Zondo Commission

that this was done on Dudu Myeni's instruction. At the time, Myeni was the foundation's chairperson. On 11 December 2015, Premier At-

traction paid R1.15-million to Mr X's company. That very same day, Mr X paid R1million to the Jacob G Zuma Founda-

On 2 February 2016, Premier Attraction paid exactly R1-million to

the company owned by Mr X. Two days later, Mr X paid R800,000 to the former president's

foundation. The Zondo Commission seems certain that these payments all emanate from the Vrede housing pro-

"The Commission traced the money that Mr X had received from Mr Thalente Myeni's business, to a R2-million payment from VNA Consulting. VNA Consulting had been involved in a housing project in the Free State Province and had used some of the monies it received on that project to pay Mr Myeni's business, Premier Attraction," reads the report.

"So, the money appears to have originated from the Free State government's coffers, been paid to VNA Consulting, then to Mr Myeni's business 'Premier Attraction', then to Mr X's company's bank account, and then, on instruction by Ms Myeni, into the bank account for the Jacob Zuma Foundation," according to the commission's findings.

The report recommended further investigation into these cash flows.

"It is clear from that statement that the commission made no findings of its own as to whether there was a corrupt relationship and required the matter to be investigated to ascertain whether the same existed or not," countered Narsai's at-

Dudu and Thalenthe Myeni both ignored our requests for comment. Speaking on behalf of the Jacob G Zuma Foundation, Mzwanele Manyi

said the State Capture report did not contain any evidence of the payments made to the foundation. "[I] cannot respond without you backing up your allegations. The ball

is firmly in your court," said Manyi. Regarding the 1,000 houses in

Vrede, only 166 had been completed by November 2018.

The Free State Department of Human Settlements eventually appointed another contractor to finish the job, despite the large prepayment that had found its way to VNA Consulting.









HRS WEEK END SHOW II HRS NEWS BRIEF HRS WEEK END SHOW III -05:00HRS MUZIKI NGANYIKO



) 5 HRS RAFIKI I 0 HRS NEWS BRIEF 3 HRS RAFIKI II 0 - 05:00 MUZIKI IANGANYIKO

Monday 31 January 2022

Guardian

BUSINESS



DCB Commercial Bank Plc's 'Sinia la DCB' campaign goodwill ambassador, Maxwell Machange (R), presents a cash prize of 200,000/- to DCB Magomeni customer service officer, Nancy Shemndolwa after her branch won the campaign last month as best performer during a handing over ceremony held in Dar es Salaam this week. The three months deposits mobilization campaign which started in October last year was aimed at encouraging the bank's customers to adopt a saving culture. Photo courtesy of DCB

INVESTMENT

NALA finitech startup raises \$10 million, wants to help citizens in Diaspora send money to Africa

LONDON

NALA has a platform which allows payments from the United Kingdom to African countries. Just recently, the startup, which is currently based in Tanzania, extended its services from domestic to international money trans-

In 2019, newly established cross-border payments company created this mobile money platform to serve customers who are in Diaspora and would like to send money from countries in the United Kingdom to Eastern African of which nations like Kenya, Uganda and Tanzania are currently its target.

And now, it is announcing that it has secured an investment of 10 million (in dollars) to be used to "build infrastructure across the continent where we can do outbound from the continent and allow people to send money back." Its aim is basically to scale its business Apart from Tanzania, Kenya, Uganda, Rwanda, Ghana and South Africa, NALA seeks to be established in Twelve other African nations by the end of 2022 with "Nigeria" being an intended market.

The startup has other goals, which, in a discussion with TechCrunch, is to launch a crowdfunding campaign. NALA intends to replicate a particular business strategy which Eversend, its competitor have been practicing.

This journey of helping customers secure and reliable payments from the UK and the USA to Africa started three years ago. Back then, the startup got a seven-figure investment in a pre-seed round in which Accel participated. This was in the year 2019. NALA had set up a mobile money service in East Africa and wanted to increase the number of users to 250,000 and beyond.

While this was on-going, the startup perceived that Kenyans, Ugandans and Tanzanians were seeking to transfer money countries in the United Kingdom were they were back home. This was what led to the NALA entering the Remittance business.

Indeed the Tanzanian startup thrived. After launch in 2021, NALA's remittance business recorded more than 8,000 transactions, all in 8 figures. This happened last year, and the countries it reached were Tanzania, Kenya, Uganda, Rwanda and Ghana.

Treasury registrar pledges to assist TPC recover over 2 billion/- from defaulters

By Guardian Reporter

REASURY Registrar, Mgoya Benedicto has assured Tanzania Posts Corporation to assist the company receiver over 2bn/- owed by defaulters.

Benedicto told a TPC workers council meeting held in Dodoma last week that the government recognises the crucial role that the corporation plays in the development of the country hence all debtors must pay up.

"It's because of your importance that the government has continued to support your as you transform to offer better services to the public," Benedicto said while noting that last year Treasury paid retirees of the defunct Tanzania Posts and Telecommunications Company Limited before its split up over 7.9bn/- in pension payment.

"The government decided to pay the 7.9bn/- on behalf of TPC to enable it operate smoothly



Treasury registrar, Benedicto Mgonya addresses Tanzania Posts Corporation's staff in Dodoma last week. Photo courtesy of TRO

stressing that management and board should be more innovative The Treasury Registrar also services.

after the split," he noted while in ensuring that the corporation survives market competition.

revealed that the government has relieved the corporation of debts amounting to over 26bn/-.

In a welcoming address to the TR, an assistant Director for Evaluation from Ministry of Information Communication Technology, Elisa Mbise said the government is doing everything to ensure that TPC remains strong and competitive. "Use the little resources that you have in improving efficiency and productivity and the government will continue supporting you,"

Mbise said. the TR, acting Briefing Postmaster General, Macrice Mbodo said the corporation is transforming most of its services into digital format to meet growing market needs. "During this meeting, members have also been given some training on how to use digital tools in service delivery," Mbodo said. He pointed out that in its five year strategic plan whose theme is 'Digital Posts Corporation' for 2022/26, focus is on digitalization of products and

IMPRESSIVE

EABL's agility delivers major robust performance as halfyear profit grows 131 percent

NAIROBI

East African Breweries PLC (EABL) has reported Kshs 54.9 billion in net sales for the halfyear ended 31 December 2021, representing a 23% growth compared to the same period last

Volumes grew strongly at 23%, driven by investment behind brands and innovation in the route to market in response to consumer behaviour shifts. Additionally, the continued investment in capacity of Shs 6.2 billion enabled EABL to rapidly respond to the increased consumer demand.

Consequently, the Group's profit after tax grew 131% to Kshs 8.7 billion, primarily driven by the higher net sales, margin expansion, robust cost management and the re-opening of bars in Kenya in the second quarter. EABL has reported the best interim profit after tax in the last 5 years.

EABL Managing Director Jane Karuku said: "During this pandemic, our strategic clarity enabled us to maintain focus on brand-building, active portfolio management, consumer-led innovation, and digital transformation, all executed through extra-ordinary efforts and resilience of our people."

Markets sales highlights for the half-year include: Kenya had net sales increased 27% primarily due to accelerated strategic investment behind brands and channels. The re-opening of bars in the second quarter further improved the net



EABL managing director Jane Karuku.

sales growth.

As for Uganda: net sales grew 18% driven by the market's agile response to the shifting consumer trends as well as strategic pricing decisions. Uganda's innovative channel delivery model ensured outstanding last-mile success, guaranteeing growth.

While for Tanzania, net

sales grew 15%, with beer and spirits registering double-digit growth. The growth momentum continued through increased strategic investment behind brands and innovations.

Commenting **EABL's** on Environmental, Social and Governance (ESG) agenda, Karuku said: "We continue to

focus on spirit of progress, our 10year sustainability programme. This is a three-pronged agenda aimed at promoting positive drinking, championing diversity and inclusion and pioneering grain to glass sustainability across our value chain."

She further noted that EABL's regional effort to support the hospitality industry through the pandemic has gathered pace, with 60% of the Raise the Bar fund (Kshs 570 million) already spent. "This fund is enabling physical and digital support to bars welcoming customers back after lockdowns. EABL has also complemented government efforts the region in driving national programmes to combat the impact of COVID-19, vaccinating our employees, their families, and consumers," the EABL chief noted. Looking into the future, Kakuru added: "The trading environment remains uncertain

with the lingering socio-economic impact of the pandemic, excise tax volatility, and the upcoming electioneering period in Kenya. However, we are cautiously optimistic that the regional economies will continue on the recovery path, sustaining growth momentum across East Africa."

The board has recommended an interim dividend of Kshs 3.75 per share which reflects the EABL's strong performance and confidence in the long-term growth and sustainability of the

INCENTIVE

Netflix earmarks US\$1m as it looks to up subscriber numbers in Africa

CAIRO

Netflix has earmarked US\$1-million to support African content providers via the Creative Equity Scholarship Fund (CESF) as it looks to bolster subscriber growth in the EMEA and Sub-Saharan Africa regions.

The CESF was established to provide content developers with access to quality tertiary education subscriber numbers for

Netflix topped 222 million as at the end of December 2021, subscriber growth within the Europe, Mid-

Analysts are expecting subdued growth in new subscribers in Q1 2022. According to Laura dle East and Africa (EMEA) Hoy, equity analyst at region slowed down, with Hargreaves Lansdown, in film and TV-focused 3.54 million additions Netflix does not "break out disciplines. While total compared to 4.46 million a any of the Africa-specific data" as it is bundled

together under its Europe, adding Middle East & Africa numbers.

"However, there's no denying the importance emerging markets in Africa as a driver for growth moving forward," Hoy told ITWeb Africa,

"... emerging markets such as Africa will be a key part of their strategy moving forward as Netflix looks to rope in new subscribers, engage them, and eventually push prices higher."

Netflix has also been

procuring content from African countries such as Tanzania and South Africa as it looks to attract subscribers. Ben Amadasun, Netflix director of content for Africa, said: "There are great stories to be told from

Africa and the company hence the company wants to play its part in supporting students who are passionate about the film and TV industry so they too, can ultimately contribute to the creative

WINDFALL

M-Pesa customers to share 3.4bn/profit made in last quarter of 2021

BUSINESS NEWS

By Guardian Reporter

Vodacom Tanzania Plc's M-Pesa platform will share 3.4bn/- in dividend made during the last quarter of

Vodacom's M-Commerce Director, Epimack Mbeteni said in Dar es Salaam on Friday that the profit will be paid to all individual customers, retail agents and other M-Pesa business partners who will receive amounts based on transactions made via their mobile wallets.

"Our mobile money service, M-Pesa, continues to be a remarkable success story, delivering significant social and financial value to Tanzanians. We have seen substantial growth on the M-Pesa platform with more customers, agents, merchants and institutions transacting around 100bn/- each day,"



Vodacom's M-Commerce Director Epimack Mbeteni speaks at a past event in Dar es Salaam.

domestic market leader, has over

11 million customers on its M-Pesa Vodacom Tanzania which is the platform commanding a market share of 40 percent according to

recent Tanzania Communication Regulatory Authority figures. The company has so far paid out a total of 171bn/- as interest pay out since July 2015 when BoT's regulation on profit sharing with customers, took effect.

"In line with regulations of Bank of Tanzania, interest earned from the deposit is periodically shared with the customers. Today we are happy to share this dividend with our over eight million customers who used our M-Pesa services in the said quarter," Mbeteni added.

The M-Pesa Director further noted that the profit share per customer is calculated as per the central bank's circular and will depend on, among other things, the level of activity one would have had on the platform.

"We have started distributing the money to customers' M-Pesa wallets. Upon receiving the disbursed amount, M-Pesa customers can redeem the interest via cash withdrawal, airtime or bundle purchases or even transact the bonus to pay bills or purchase

products," he noted.

In 2018 Vodacom M-Pesa was awarded the GSMA Mobile Money Certification (MMC) after meeting by 100 percent benchmarks set in following categories: safeguarding of customer funds, service security, safeguarding of customer data and privacy, and mitigation against money laundering, terrorist financing, and fraud risks.

M-Pesa was the first mobile money product to enter the local market in 2008 and has through innovation, played a key role in enabling the country attain over 70 percent financial inclusion, up from 15 percent in 2008.

"We will continue to lead in innovation, bringing more Tanzanians into an inclusive digital economy, increasing the number of customers using our mobile money offerings and expanding on our enterprise services," Mbeteni stated adding that M-Pesa will remain faster, easier and more convenient and safer for businesses and individuals alike.

INNOVATION

Smart agriculture as the key to the famine free future in Madagascar

ANTANANARIVO

Southern Madagascar experiencing its worst famine in history. According to UNICEF, 20% of youngsters are malnourished. In 2020. a locust infestation decimated all crops, precipitating the famine.

"We conducted active screening in each district and discovered that 20% of youngsters are underweight. This exceeds the tolerance level, and we have entered the emergency phase "According to Armand Rakoto, a representative of Unicef in southern

Madagascar. School canteens have been established to enable malnourished students to eat while attending lessons as part of an urgent government campaign to combat starvation in this hard-hit region of the island. The ministry of Agriculture responded to the crisis and launched an initiative that provided people who lost everything on dry terrain that is irrigated with a solar-powered drip system.

"We'll assist them in producing food. Food will be preserved in a food bank as a precautionary measure but also to ensure that it is available in the event of a drought "Minister of Agriculture and Fisheries Harison Edmond Randriarimanana pledges. A climate change-ready agriculture strategy is advocated by the World Food Program of the United Nations.

"It's crucial to grow what works best based on the availability or lack thereof of water, as well as the qualities of the soil. The important thing to remember is that this is climate-smart farming. However, it must be complemented by agriculture that is focused on nutrition "Boliko Mbuli Charles, the World Food Programme's representative in Madagascar, speaks out in defense of the organization. More money is needed to combat starvation and prevent a fresh locust plague in southern Madagascar, according to the UN agency.

"All of our agricultural efforts could be jeopardized next year if we do not take action in the next weeks to limit the spread of the migrating locust. We require immediate assistance; we require USD\$ 6,800,000, some of which may not be available for some time, but we require this money immediately so that we may take the required steps to avert a locust revival next year. "

OPTIMISM

Irish potato project to benefit thousands of Iringa farmers

By Friday Simbaya, Iringa

A private Irish potato processing factory in Iringa region will benefit thousands of smallholder farmers who will be assured of a reliable market for the commodity.

SAI Energy and Logistics Services Limited's owner, Rajan Marwahaa told Deputy Minister for Agriculture, Anthony Mavunde who visited the factory last week that he has been facing shortage of the raw material.

"The factory had temporarily which we use as raw materials," Marwahaa said adding that the factory will soon become operational.

He said the crisps and potato chips manufacturing factory which is located at Kibwabwa Industrial area in Iringa Municipality, will contract smallholder farmers to produce the commodity in large volumes to meet demand. Marwahaa further explained that the factory will need 18,000 metric tonnes of potatoes per annum

which will be produced by over 5,000 farmers that will be engaged through contract farming.

In remarks during the visit, Mavunde urged farmers in Iringa region to grab the opportunity by growing more Irish potatoes because a reliable market is now available through the potato processing

He stressed that the presence of the factory is an opportunity for unemployed groups of people, especially women and youth."I will stopped in the past three years ask Iringa District Commissioner because of lack of enough potatoes Mohammed Moyo, to help us sit with experts here to set aside an area where we will establish a model potato farm using block farming so that our farmers can learn from it," he said.

> Meanwhile, Mavunde instructed Director General of Tanzania Agricultural Research Institute (TARI) to send experts to the investor and ensure they quickly resolve the hybrid seed shortage facing farmers.



The Deputy Minister for Agriculture, Anthony Mavunde (2nd -L) listening to SAI Energy and Logistics Services Limited investor, Rajan Marwahaa (L) when he visited the crisps manufacturing factory in Iringa Municipality last week. Photo: Correspondent Friday Simbaya

INVESTMENT

Moroccan king officiates construction of Covid-19 vaccine manufacturing plant

RABAT

King Mohammed VI of Morocco officiated the construction of a coronavirus and other vaccines manufacturing plant in the province of Benslimane last week.

King Mohammed VI kicked started the works for the realization of a manufacturing plant for Covid-19 and other vaccines which will contribute towards vaccine sovereignty for kingdom and the African continent as a

The industrial unit is in line with the vision of the king to position Morocco as a key biotechnology hub in Africa and in the world, capable of meeting the health needs of the continent in the short and long term.

The project which will integrate pharmaceutical research, clinical development, manufacturing and marketing of biopharmaceutical products is an investment worth approximately 400 to 500 million euros.

This project consists of setting up a plant for the manufacture and syringing of vaccines with three industrial lines whose combined production capacity will reach 116 million units by 2024. These lines will be dedicated to the production of pre-filled syringes, liquid vials and lyophilized vials. The projected investment is approximately €200 million, and the start of production of the trial batches is scheduled for July 30, 2022.

The project, which is the result of a publicprivate partnership, including the support of one of the world leaders in biotechnology



King Mohammed VI being briefed on the design of the vaccines manufacturing plant when he launched the construction work in Benslimane last week.

and the 'fill&finish' industry, the Swedish company Recipharm, will ensure the kingdom's self-sufficiency in vaccines and make the country a leading biotechnology platform on the African continent and the world.

Named Sensyo Pharmatech, the in-

dustrial unit, the largest platform by capacity of 'fill&finish' of vaccines in Africa, will eventually become one of the first five in the world. This largescale project aims, in the medium term (2022-2025), to transfer the aseptic filling and active substance manufactur-

ing of more than 20 vaccines and biotherapeutic products, including three anti-Covid-19 vaccines, to Morocco in less than three years, covering more than 70 percent of Morocco's needs and more than 60 percent of those of the African continent.

It is planned in this framework the transfer to Morocco of advanced biotechnology platforms, including clinical research, development and production of cell and gene therapies, stem cells, and advanced in vitro diagnostic technologies.

The project aims, in the long term (2023-2030),to create an African pole biopharmaceutical and vaccine innovation in Morocco recognized worldwide and is within the framework of a partnership between major international players in the fields of research and development of advanced technologies in vaccines and bio-therapeutic prod-

Moroccan institutions in supervision of the project, include the Ministry of Higher Education, the Ministry of Health, the Ministry of the Interior and the Ministry of Industry and Finance.

King Mohammed also chaired the signing ceremony of the investment agreement for the realization of the manufacturing plant which was done by Nadia Fettah Alaoui, Minister of Economy and Finance, Nizar Baraka, Minister of Equipment and Water, Khalid Ait Taleb, Minister of Health and Social Protection, Younes Sekkouri, Minister of Economic Inclusion, Small Business, Employment and Skills, and Mohcine Jazouli, Minister Delegate for Investment, Convergence and the Evaluation of Public Policies. It was also inked by

Othman Benjelloun, president of the company Sensyo Pharmatech, Said Ahmidouch, Wali of the region of Casablanca-Settat, Samir Lyazidi, Governor of the province of Benslimane, Aoufiq Moucharraf, Secretary General of the Ministry of Industry and Trade, and Abdellah Kabiri, Director of the industry pole at the National Office of Electricity and Drinking Water.

BUSINESS NEWS

RELIEF

Putin backs crypto mining despite bank of Russia's hard line

MOSCOW

resident Vladimir Putin backs a Russian government proposal to tax and regulate mining of cryptocurrencies, rejecting the central bank's proposal to ban it completely, according to three people familiar with the matter.

Putin supports the proposal, which would allow mining to continue, as Russia has many regions with a surplus of electricity, including Irkutsk, Krasnoyarsk and Karelia, the people said, asking not to be identified because the information is not public. Kremlin spokesman Dmitry Peskov declined to say what Putin's stance was and said that the president ordered the government and central bank to work out their differ-

The central bank continues to oppose mining on environmental grounds and because it creates incentives to

bypass regulations, its press service said in a response to questions. The government's press service did not respond to a request to comment on the status of the talks.

Putin's position is good news for an industry that has suffered numerous setbacks recently, including China's complete ban last year and Kazakhstan temporarily unplugging miners this week as the country faced blackouts. Russia became the world's third biggest crypto miner in 2021, after the US and Kazakhstan, according to Cambridge University data released in October.

The president's backing, combined with his public comments this week, mean that the proposals are likely to be approved. Putin on Wednesday called for the government and central bank to reach an agreement soon over how to regulate crypto.

"We also have certain competitive advantages here, especially in the so-called mining," Putin said during a government meeting, while acknowledging risks associated with crypto. "I mean the surplus of electricity and well-trained personnel available in the country."

Mining Bitcoin, the world's most valuable cryptocurrency, requires special computers that work to solve complex encrypted problems, and the biggest operating expense for the business is electricity. Russia has a number of regions that have a surplus of electricity due abundant supplies from hydroelectric plants or because energy-intensive Soviet-era industrial facilities shut down.

Vitaliy Borschenko, cofounder of Russian miner Bit-Cluster, said that miners were invited to join a working government group after the central bank published its report proposing a blanket ban on crypto. "Most ministries and agencies are against radical measures," Borschenko said.



President Vladimir Putin of Russia.

BULLISH

Apple proves yet again why it is seen as safe tech haven

NEW YORK

Traders often cite Apple as a safe haven amid the rout in technology stocks, and for good reason. Ringing up record revenues in a quarter roiled by severe chip shortages impressed Wall Street analysts and investors, pushing Apple shares 3% higher at open.

A sobering note for tech investors, though: Even a rally in shares of the world's biggest company isn't enough to lift stock prices more broadly: the Nasdaq 100 Index was down 0.4% at 9:35 a.m. in New York, with worries about tighter Federal Reserve monetary policy dominating sentiment.

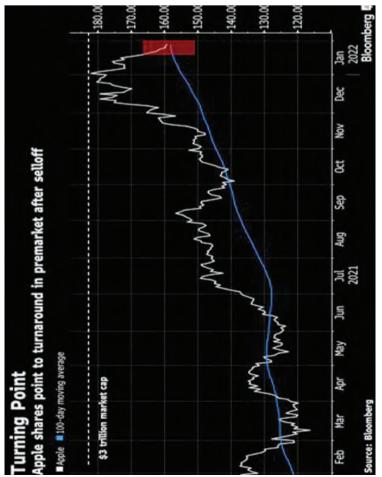
"Just the Right Amount of Everything" and "Apple Doesn't Disappoint" were some of the headlines in post-earnings research reports from analysts. The tech giant navigated the crisis and benefited from a flood of new products, including the iPhone 13, Apple Watch Series 7 and updated Macs. Sales of Macs surged 25% to \$10.9 billion, beating analyst estimates.

With 1.8 billion Apple devices in customers' hands, the company has a wide range of opportunities to generate revenue, analysts and investors flagged. The earnings report "highlights the strength, and stickiness, of Apple's ecosystem," Morgan Stanley's Katy Huberty wrote in a note. She reiterated Apple as her top pick for 2022.

While the shares trade at 26.7 times estimated earnings for the next year, a tad above the Nasdaq 100's multiple, bulls say that premium is deserved. Aaron Rakers of Wells Fargo says the price doesn't reflect the long-term gross margin expansion, noted the company's whopping 72.4% gross margin in services.

Investors have often prized Apple for its consistent sales growth and hefty cash balance. Analysts also pointed to the high-growth opportunities in its potential venture into autonomous vehicles and its planned foray into metaverse via augmented reality and virtual reality products.

The blowout quarter and outlook is also putting Apple back on path to a \$3 trillion market value – a milestone that was in touching distance just a few weeks back. The stock, which finished Thursday just above \$159, would need to reach almost \$183 to get there. At least 20 analysts, or roughly half of those with price targets tracked by Bloomberg, see Apple surpassing the milestone in the next 12 months. Despite the ongoing tech rout, software stocks are still expensive versus pre-pandemic levels on a forward sales basis, indicating there may be more pain



Apple performance graph.

ITV

	-	
MON	DAY 31 Jan	
5:30	Uwanja wa Mazoezi	
6:00	HABARI	
6:40	Kumekucha	
7:30	HABARI	
8:00	Kumekucha Michezo	
8:55	Habai za saa	
9:00	Kumekucha Kishindo	
9:30	Soap: Uzalo	
9:55	Habari za saa	
10:00	Watoto wetu	
10:55	Habari za saa	

11:55 Habari za saa 12:00 Al jazeera 12:30 Kipindi Maalum: Huru Talk Show rp 12:55 Habari za saa 13:00 Mjue Zaidi Art and Lifestyle rpt 13:55 Habari za saa 14:00 Art and Lifestyle rpt Soap: Love to Death 14:55 Habari za saa 15:00 Meza Huru

17:00 The Base 18:00 18:10 Aibu yako rpt 18:15 Mapishi DWTV: Kesho leo 18:30 Afya ya Jamii 19:30 Soap: Uzalo

Watoto Wetu

20:00 21:05 Dakika 45 22:00 Kipindi Maalum: Bundesliga na DW 22:15 Soap: Love to Death 23:00

00:30 Al Jazeera 02:00

The Base

23:30

TUESDAY 1 Feb

Uwania wa Mazoezi 6:00 HABARI 6:40 Kumekucha 7:30 HABARI 8:00 Kumekucha Michezo 8:55 Habai za saa 9:00 Kumekucha Kishindo

9:30 Soap: Uzalo 9:55 Habari za saa 10:00 10:25 Jagina rpt 10:55 Habari za saa 11:55 Habari za saa

12:00 Al Jazeera 12:30 Afya ya jamii 12:55 Habari za saa 13:00 Ripoti Maalum rpt: Shika Bamba rpt 13:55 Habari za saa 14:00 Soap: Love to Death 14:55

Meza Huru

Watoto wetu

15:00

16:30

17:00

21:35 Ripoti Maalum 22:10 23:00 23:30 The Base 00:30 Al Jazeera DWTV **THURSDAY 3 Feb** 5:30 6:00 HABARI 6:40 Kumekucha 7:30 HABARI 8:00 8:55 Habai za saa 9:00 9:55 Habari za saa Watoto wetu 10:00 10:25 Shamba lulu 10:55 Habari za saa

11:00

20:00

Jiji Letu Yu wapi Igizo: Mizengwe rpt

Jarida la wanawake 19:00 Soap: Uzalo 21:00 Kipindi Maalum: Reflexology

Kipindi Maalum: Maisha ni Nyumba 21:45 Chetu ni chetu

Habari The Base 00:30 Al Jazeera 02:00 DWTV

WEDNESDAY 2 Feb

Uwanja wa Mazoezi HABARI 6:40 Kumekucha 7:30 HABARI Kumekucha Michezo 8:55 Habari za saa 9:00 Kumekucha Kishindo Soap: Uzalo

9:55 Habari za saa 10:00 Watoto wetu 10:25 Uchumi wetu 10:55 Habari za saa 11:00 The Base rpt Habari za saa 12:00 Al Jazeera

12:30 Jarida la wanawake 12:55 Habari za saa 13:00 Dakika 45 rpt 13:55 Habari za saa Soap: Love to Death 14:55 Habari za saa 15:00 Meza huru

16:30 Watoto Wetu 17:00 The Base 18:00 Jiji Letu 18:15 18:30 Igizo: Rebeca 19:00 ljue Sheria 19:30 Soap: Uzalo

Habari

21:00 Aibu Yako Kipindi Maalum: Tanesco Soap: Love to Death

Uwanja wa Mazoezi Kumekucha Michezo Kumekucha Kishindo

The base

Habari za saa 12:00 Al Jazeera liue sheria rpf 12:55 Habari za saa 13:00 Shamsham za pwani 13:55 Habari za saa 14:00 Soap: Love to Death

14:55 Habari za saa 15:00 Meza huru Watoto Wetu 17:00 The Base 18:00 Jiji Letu 18:15 Igizo: Mizengwe rpt 18:30 Jagina

19:00 Usafiri wako 19:30 Soap: Uzalo 20:00 Habari 21:00 Malumbano ya hoja 23:00 Habari 23:30 The Base 00:30 Al Jazeera

02:00

FRIDAY 4 Feb 5:30

Uwania wa Mazoezi 6:00 HABARI 6:40 Kumekucha 7:30 HABARI Kumekucha Michezo 8:00 8:55 Habai za saa 9:00 Kumekucha Kishindo 9:55 Habari za saa 10:00 Watoto wetu

10:25 Usafiri wako 10:55 Habari za saa 11:00 The Base rpt Habari za saa 12:00 Al Jazeera Kipindi Maalum rpt: Tanesco 12:30 12:55 Habari za saa

13:00 Kipindi Maalum: Maisha ni Nyumba rot

13:30 Chetu ni Chetu rpt 13:55 Habari za saa 14:00 Chetu ni Chetu rpt Igizo: Rebeca rpt 14:15 15:00 16:30 Watoto Wetu 17:00 The Base (DJ Show)

17:30 Kiislam 18:00 Jiii Letu 18:15 Korean: Jumong 19:00 Shamba lulu 19:30 Soap: Uzalo 20:00

21:05 Kipima Joto 23:00 Habari 23:30 The Base 00:30 Al Jazeera 02:00 DWTV

SATURDAY 5 Feb Uwania wa Mazoezi

5:30 6:00 HABARI 6:40 Kumekucha 7:00 Habari 8:00 Al Jazeera

9:00 Watoto wetu 10:00 Shika Bamba 5

Mjue Zaidi rpt

Chetu ni chetu rpt 11:50 Hawayumi lakini wamo

12:50 Korean: Jumong 13:30 Soap: Love to Death rp 15:45 laizo: Mizenawe 16:15 Igizo: Rebeca

Shamsham za Pwani Jiii Letu Kipindi Maalum: Huru Talk Show

Jungu Kuu 19:30 Habari Igizo: Rebeca

21:30 Art and lifestyle ITV TOP 10 22:45 Hawayumi lakini wamo 23:45 Soan: Uzalo rot 01:15 DWTV

SUNDAY 6 Feb

Uwanja wa Mazoezi 6:00 6:40 Kumekucha 7:00 Habari 8:00 Al jazeera 09:00 Watoto Wetu

10:00 Soap: Uzalo rpt 11:35 Bongo Movie rpt: 14:00 Tamasha la Michezo 15:30 Mwangaza 16:30 ITV Top 10

17:20 Kipindi cha kikristo 18:00 18:15 Mapishi 18:30 Matukio va wiki 19:30 Igizo: Rebeca 20:00

21:00 Kipindi maalum: Biko 21:05 Kipindi Maalum: Reflexology 21:10 Mizengwe 21:30 Miue Zaidi Bongo Movie

00:00 Soap: Love to Death rpt

Al jazeera

CAPITAL

Mon 31 Jan 06:00

Al iazeera 07:00 Deutsche Welle 09:00 Al jazeera Club 101 (via Capital Radio)

Telenovela rpt: Lover her to death Series rpt: Beats of Love 16:30 Tanzania Yetu rot 17:00 Dw News Africa rpt 17:30 Meza huru

19:00 The Décor rot Shamba lulu 19:30 20:00 Series: Beats of Love The Monday Agenda 20:45 Capital Prime News 21:30 22:00

Deutsche Welle

00:00 Al Jazeera Tues 01 Feb 06:00 Al iazeera

07:00

Telenovela rpt: Lover her to death Club 101 (via Capital Radio) 16:30 Capchat rpt 17:30 Meza huru 19:00 Innovation

19:30 Our Earth

20:00 Series: Beats of Love Telenovela: Laws Of love Turning the spotlight rpt Eco@Africa

23:00 Al Jazeera Wed 02 Feb Jan

06:00 Al iazeera 07:00 Deutsche Welle 09:00 Al jazeera

12:00 Our Earth Rpt 12:30 Innovation Rpt Telenovela rpt Laws Of love 14:00 Club 101 (via Capital Radio)

Series rpt: Beats of Love Culinary delight rpt 17:00 Innovation rpt 17:30 Meza huru 19:00 Sports Gazette

19:30 Chetu ni chetu 20:00 Series: Beats of Love Telenovela: Laws Of love Capital Prime News

21:30 22:00 Dakika 45: 22:45 The Décor 23:15 Al Jazeera

Thurs 03 Feb 06:00 Al Jazeera 07:00 Deutsche Welle

09:00 Al jazeera 12:00 Our Earth rpt Telenovela rpt: Laws Of love Club 101 (via Capital Radio)

Series rpt: Beats of Love 16:00 16:30 Business edition rpt In good shape 17:30 Meza huru

Turning the spotlight 19;30 Tanzania yetu 20:00 Series: Beats of Love 20:45 Telenovela: Laws Of love 21:30

Capital Prime News Capchat rpt 23:00 Al Jazeera

Frid 04 Feb

Al Jazeera Deutsche Welle 09:00 Al jazeera

12:00 Shamba Lulu rpt Dw News Africa rpt Telenovela rpt Laws Of love 14:00 13:00

Club 101 (via Capital Radio) Series rpt: Beats of Love 16:30

The Monday Agenda rpt 17:30 Meza huru

19:00 Eco@Africa 19:30

Guardian www.ippmedia.com

WORLD

Sergio Mattarella reelected as Italy's president

was elected to a second term, Lower House Speaker Roberto Fico announced late Saturday, after the parliament gathered in a joint session and concluded its eighth round of voting.

Mattarella was reconfirmed with a broad majority, namely 759 votes in favor from a total of 983 lawmakers and regional representatives actively taking part in the ballot.

"I wish to thank lawmakers and regional representatives for the faith they have put in me," Mattarella, 80, said in a declaration broadcast live from the Quirinale presidential palace immediately after receiving the official notice of his re-election.

"The difficult days of this election, taking place during the serious health, economic, and social emergency we are still going through, call for a sense of responsibility and for the respect of the parliament's decisions," he said.

"These conditions require (us) to not avoid duties, which must prevail over other thoughts and different per-

ITALIAN President Sergio Mattarella sonal perspectives," he added.

Mattarella's candidacy emerged prominently at the end of a tense week in which the two major political blocs -- the center-left and the center-right -failed to agree on a different common candidature.

As a consequence, seven rounds of voting were held since Monday, all delivering inconclusive results and exposing deep fractures within both coalitions.

After the leaders of the largest parties from center-right and center-left acknowledged the stalemate on Saturday morning, and agreed on Mattarella's possible second term, a direct request was submitted to the president by all parties' whips.

After a brief talk with Prime Minister Mario Draghi, Mattarella made himself available, despite having repeatedly made clear prior to the election that he would not serve a second term. The re-election of a head of state is rare in Italy. So far, only Giorgio Napolitano,



Italian President Sergio Mattarella

second term, and only for less than two years.

All major political leaders thanked Mattarella for his availability. "This is a great news for Italians, and I am grateful to the president for choosing to oblige to the strong will expressed by the parliament to reconfirm him to a second term." Prime Minister Mario Draghi said in a note.

Enrico Letta, leader of center-left Democratic Party, hailed Mattarella for taking a choice "of great generosity toward the country."

Meanwhile, Letta noted the fact Mattarella's predecessor, had served a that parties were unable to find an term officially ends. *Xinhua*

alternative common candidature should not be neglected.

Right-wing League's leader Matteo Salvini said he was "comforted" by Mattarella's choice. "I also feel very serene, because I have made (prior to the re-election) all possible proposals."

Foreign Minister Luigi Di Maio, also a leading figure of the Five Star Movement, told reporters the reelection was "a victory for the coun-

The pledging ceremony to reconfirm Mattarella is expected to take place next Thursday, when his first

London hopes to improve relations with Moscow after ministers' visit to Russia - statement

LONDON

UK Secretary of State Liz Truss and Defense Secretary Ben Wallace are supposed to improve London's relations with Moscow during their upcoming visits to Russia, Prime Minister Boris Johnson's office said in a statement, published Saturday.

According to the statement, Johnson ordered the two officials to prepare for visits to Moscow in the upcoming days to hold talks with their Russian counterparts.

They will be tasked with improving relations with the government of Russian President Vladimir Putin and achieve de-escalation, the statement reads.

Earlier, the Prime Minister's office also said that Prime Minister Johnson plans to have a phone call with Vladimir Putin next week and urge him to engage in a diplomatic dialogue on Ukraine.

Downing Street also underscored that Johnson still considers it important to take diplomatic efforts in coordination with other Western states to continue the dialogue with Russia and prevent the allegedly planned invasion of Ukraine.

The statement noted that Prime Minister Johnson, US President Joe Biden and NATO Secretary General Jens Stoltenberg emphasized in their conversation with EU leaders that diplomatic negotiations with Russia remain the top priority.

Huawei cements position as Top African Employer

JOHANNESBURG

GLOBAL ICT leader Huawei's Sub-Saharan African region has achieved Continental HQ Certification for 2022 from the Top Employer Institute after being accredited in 9 countries.

These are South Africa, Zambia, Kenya, Nigeria, Angola, Ghana, Botswana, Mauritius and Uganda.

The Top Employer Insti- Huawei Southern Africa Region,

tute is a global authority on excellence in people practices. Through the Top Employers Institute certification programme, participating companies are annually assessed, surveyed and accredited as leading

HR Director Chen Yu

employers in respect of their Human Resources practices. Coming at a time when COVID-19 has disrupted life and working conditions for people and organisations around the world, the award underlines the work Huawei has done to ensure that its employees across the region feel valued

and cared for. Throughout the pandemic, Huawei ensured that its employees were a top priority and placed an even greater emphasis on their well-being. This, together with the initiatives it's built to ensure a strong pipeline of ICT talent in each of the countries it operates in, has helped cement Huawei's

position as an employer of choice. "This is a remarkable achievement for Huawei Africa, in recognition of our commitment and continued focus towards implementing HR best practices within our region," says Huawei Southern Africa Region, HR Director

"As an organisation, we understand that the intellectual capital provided by our diversified workforce is our biggest asset, so we constantly strive to provide the best people practices."

Top Employers Institute CEO David Plink, says the past two years have impacted organisations across the world. "Huawei has continued to show that it prioritises maintaining excellent people practices in their workplace. In the past year, they continued to meet the challenges of the wider world of work while working determinedly to positively impact the lives of their workforce.

The Top Employers Institute programme, established over 30 years ago, has certified over 1857 organisations in 123 countries/regions.

These certified Top Employers positively impact the lives of over 8 million employees globally. The Top Employers Institute programme certifies organisations based on the results of its HR Best Practices Audit carried out on each organisation after the completion of a highly intense survey.

The survey covers topics such as people strategy, work environment, talent acquisition, learning, well-being, diversity, change management, performance management, culture and more.

Agencies

Envoy: China, US should join hands to curb Taiwan separatists

WASHINGTON

CHINA and the United States should "work together to contain the separatist forces of Taiwan," Chinese Ambassador to the United States Qin Gang has said.

The one-China principle is the most important foundation of China-US relations in the past decades, said Qin in an interview with US National Public Radio aired Friday, adding that the United States has been walking away from this commitment "bit by bit."

Speaking of the recent esca-Qin said, "This is because the Taiwanese authority is trying to seek independence agenda by borrowing support and encouragement of the United States and the US is playing

"We have taken notice of President (Joe) Biden's words that the United States does not support Taiwan independence and the United States wants to see peace and stability across the Taiwan Strait, the United States will adhere to its one-China policy, but so far we haven't seen many actions to honor his words," he said.

Qin stressed that "we will do our utmost in the greatest sincerity to achieve a peaceful reunification," which is in the best interests of people across the Taiwan Straits, in the best interests of China-US lation of tension in the situarelations, in the best interests tion across the Taiwan Straits, of peace and stability in the region.

Meanwhile, China will not commit to giving up nonpeaceful means for reunification, "because this is a deterrence to separatist forces, not targeting Taiwanese people,"



Chinese Ambassador to the US Qin Gang

The Taiwan question "is the na and the United States," Qin the United States. The United said. "If the Taiwanese authority, emboldened by the United States, keeps going down the road for independence, it and the United States, the two the separatist forces of Taiwan, and win-win cooperation," big countries, in a military contogive peace a chance," he said the ambassador.

"China does not want to have biggest tinderbox between Chi- conflict or confrontation with States does not want war with China. So, no war, no conflict is the biggest consensus between China and the United States. So would most likely involve China let's work together to contain

Deeming the China-US relationship "the most important relationship," Qin said "we must work well and not mess it up."

"But the question is: can the United States respect and accept China's rise as a positive force to maintain or to facilitate world peace and prosperity? Can the United States believe that China's rise will benefit other countries, benefit people in the United States and provide more business opportunities and more jobs?" he asked.

"Both countries are in the process of recognizing each other and finding an appropriate way to get along with each other. In China's belief, we hope that good relationship will be established based on the principles of mutual respect, peaceful coexistence

UN official calls on Libyan parties to set clear timeline for elections

WASHINGTON

US President Joe Biden stopped to look at a Pittsburgh bridge that collapsed just hours before he arrived for a scheduled visit to the city on Friday, dramatically underscoring the urgency of his drive to rebuild the United States' creaky infrastructure.

Ten people suffered minor injuries in the collapse of the halfcentury-old Fern Hollow Bridge, including four who were taken to the hospital, city officials said.

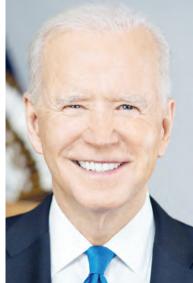
One emergency worker described the scene after the collapse as loud as a jet engine. Biden praised the work of rescuers, noting a natural gas leak that was not stopped until some 30 minutes after first responders arrived at the

"The idea that we have been so far behind on infrastructure, for so many years - it's just mind-boggling," the president said during the inspection.

Rescuers rappelled at least 150 feet into Fern Hollow, and used ropes to pull people to safety after the snow-covered span over the ravine collapsed around 6 am

when it fell and the cause of the collapse is under investigation, Jones added.

Ed Gainey, mayor of Pittsburgh, revealed that the bridge over Hot Dog Dam Dog Park was last in-



spected in September.

Residents and motorists have been urged to avoid the area.

More than 220,000 US bridges need major repair work or should be replaced, according to an analysis by the American Road and Transportation Builders Association analysis in 2021. That figure represents 36 percent, or more than onethird, of all US bridges.

The states with the most serious or worse bridge conditions are Iowa, Oklahoma, Illinois, Pennsylvania, Missouri, and Louisiana, the study also showed.

In a statement on Friday, Lieutenant Governor of Pennsylvania John Fetterman called the collapse "the latest in a long line of preventable, man-made disasters..

"Our infrastructure is failing our people. Our roads and bridges, which are supposed to connect us and bring us together, are increasingly putting us in danger," Fetterman said.

DEMOCRACY is a pursuit and common value of humanity, as well as a right that should be enjoyed by all the people in the world. While pursuing democracy, countries around the world have established different forms of democracy and jointly developed the political civilization of humankind.

Chinese President Xi Jinping noted that there are many ways to achieve democracy, and there is no one-size-fits-all model.

The key criterion for whether a country is democratic is whether its people are truly the masters of their own fate.

Whether a country is democratic depends on whether the people have the right to vote, and more

(1100 GMT), Pittsburgh Fire Chief Darryl Jones said. Four vehicles were on the bridge

US President Joe Biden

Whether a country is democratic should be judged by its people

importantly, the right to participate extensively; whether they have been given verbal promises in elections, and more importantly, how many of these promises are fulfilled after elections; whether there are set political procedures and rules in state systems and laws, and more importantly, whether these systems and laws are truly enforced; whether the rules and procedures for the exercise of power are democratic, and more importantly, whether the exercise of power is genuinely subject to public scrutiny and checks.

Democracy is not a decorative ornament, but an instrument for addressing the issues that concern the

people. China's whole-process people's democracy is a complete system with supporting mechanisms and procedures, and has been fully tested through wide participation.

In China, the people enjoy broad democratic and political rights ensured by the Constitution and laws. They participate in the management of state affairs, social affairs, and economic and cultural affairs; they provide opinions and suggestions for the design of national development plans at the highest level, and also contribute to the governance of local public affairs. Democracy is achieved in every link, from democratic elections and consultations to decision-making, management, and oversight.

Democracy and national governance operate in parallel. Progress in democracy and modernization of national governance are mutually reinforcing. One essential feature of a good model of democracy is that it will promote sound governance and boost national development. Whether a country is democratic and how it should achieve better democracy should be judged by its people.

China's whole-process people's democracy can effectively adjust national political relations, coordinate wills and interests of all parties, unleash people's enthusiasm, initiative and creativity, and build an institutional advantage that enables the country to concentrate resources to accomplish key national undertakings.

China has completed a process of industrialization that took developed countries several centuries in the space of mere decades, and maintained long-term social stability while realizing rapid economic development. Whole-process people's democracy is one of the keys to China's two miracles of rapid economic development and longterm social stability. According to statistics, the level of public satisfac-

tion with the Chinese government has remained above 90 percent for many years. The Chinese people are gaining in increasingly stronger sense of fulfillment, happiness and security due to China's sound and effective national governance.

Democracy is reliable and works well only when it is rooted in a country's unique social environment, developed according to the country's history, culture and tradition, as well as the exploration and innovation made by the people in the country, and suited to the country's own modernization process. A country can learn from the models of democracy of other countries, but shall never duplicate them.

People's Daily

Pfizer, Moderna step up testing Omicronspecific vaccines amid pandemic surge

WASHINGTON

PFIZER and Moderna are stepping up trials of COVID-19 vaccines that specifically target the Omicron variant, as the highly contagious variant now accounts for 99.9 percent of new infections in the United States.

Pfizer and its partner BioNTech announced on Tuesday the initiation of a clinical study in up to 1,420 healthy adults aged 18 to 55, to evaluate the safety, tolerability and immunogenicity of an Omicron-based vaccine candidate.

The study will have three cohorts examining different regimens of the current Pfizer-BioNTech COVID-19 vaccine or an Omicron-based vac-

The Omicron-specific vaccine will be administered as a 30-microgram dose, the same as the current vaccine. "While current research and real-world data show that boosters continue to provide a high level of protection against severe disease and hospitalization with Omicron, we recognize the need to be prepared in the event this protection wanes over time and to potentially help address Omicron and new variants in the future," said Kathrin U.

Jansen, senior vice president and head of vaccine research and development at Pfizer. A Pfizer spokesperson told CNN the company has already begun to manufacture this vaccine.

A day later, Moderna also announced it has begun dosing patients in a clinical trial testing its COVID-19 vaccine booster shot that is specific to the Omicron variant. The Phase 2 study will assess the safety, tolerability and immune response generated by the Omicron-specific shot in adults.

Moderna expects to enroll about 600 adult participants aged 18 and older, split equally between two groups. The first group will include people who received the two-dose vaccine, and the second group will include people who received the two-dose vaccine and the current booster.

MELBOURNE / WELLINGTON / ANKARA

THOUSANDS of Australian students

return to school today after a summer

break, as the country remains anxious

about the spread of COVID-19, which on

Sunday killed at least 88 people in the

Although some schools reopened last

week, most will do so on Monday, many

requiring students to be tested twice a

Fuelled by the fast-spreading Omi-

cron variant, infections have exploded

in Australia since December, the be-

ginning of summer in southern hemi-

There have now been 2 million CO-

VID-19 cases there; up until December,

Australia, a country of 25 million peo-

ple, had counted just 400,000 since the

In New South Wales, the country's

most populous state, with 8 million

people, more than 700 have died of

COVID-19 this year. In the whole of Aus-

tralia just more than 3,700 people have

"The single most important thing,

and I can't stress this enough, if we can

roll out our booster program, lift that

uptake of boosters," Kerry Chant, the

state's chief health officer, said on Sun-

day, warning that there would be more

On Sunday, at least 88 people died of

COVID-19 across Australia. The death

rate has increased sharply recently but

remains a fraction of what other devel-

pandemic began two years ago.

died during the pandemic.

/ JERUSALEM

country.

sphere.

Participants in both groups will receive a single dose of the Omicron-specific booster. Moderna plans to seek authorization from the U.S. Food and Drug Administration for its Omicron-specific COVID-19 vaccine booster by the summer, said Moderna's Chief Medical Officer Paul Burton on Thursday.

The time frame means that the targeted vaccine may not be available to the public until the second half of the year, according to a report of NBC News. The Omicron-specific booster shots are being developed as the highly transmissible variant strengthens its dominance in this country.

The latest data from the U.S. Centers of Disease Control and Prevention (CDC) show that 99.9 percent of new infection cases in the country are now driven by the Omicron variant. The Delta variant, which spiked last summer, now only makes up the remaining 0.1 percent.

The new infections driven by Omicron have risen rapidly since early De-

The variant accounted for only 0.6 percent of new cases in the week ending Dec. 4, rising to 88.9 percent in the week ending Jan. 1, and 99.4 percent in the week ending Jan. 15, CDC data show.

Although Omicron can evade the antibodies elicited by authorized vaccines, making breakthrough infections more common, current vaccines still provide strong protection against hospitalization and death, several studies have suggested.

Protection against infection and death during the Delta-predominant period and against infection during Omicron emergence were higher among booster vaccine dose recipients, especially among persons aged 50 and older, according to a recent CDC study.

Another CDC study published Thursday suggests a third COVID-19 mRNA vaccine dose provides improved protection against COVID-19-associated hospitalization among immunocompromised adults.

The CDC has recommended everyone aged 12 and older get boosters or an extra dose of COVID-19 vaccine to restore the protection against the Omicron variant.

Australia has vaccinated more than

93% of its adult population with two

doses; nearly eight million have re-

Dan Andrews, the premier of Victoria state, which reported 20 deaths on

Sunday, flagged that all Australians may

soon need to be triple-dosed to be con-

"I think it's only a matter of time be-

Israel reported 53,020 new COVID-19

on Saturday, bringing the total cases to

2,751,363, according to the Health Min-

The number of COVID-19 patients in

serious condition in Israel rose 946 to

1,010, the highest figure since February

The death toll from the virus in the

The number of active cases decreased

New Zealand Prime Minister Jacinda

Ardern stayed in self-isolation on Sun-

day, as the country recorded 103 new

Ardern, in self-isolation until tomor-

row took a coronavirus test yesterday

after being exposed to an infected per-

son. Results were expected later on yes-

terday or today, her office said.

to 444,886, while the positive rate of all

daily COVID-19 tests in Israel hit a re-

fore the relevant federal agencies confirm that this is three doses, it is not two

ceived more than two.

sidered fully vaccinated.

plus a bonus," Andrews said.

Israel

2021, it added.

cord 27.44 percent.

New Zealand

COVID-19 infections.

country rose by 38 to 8,657.

Australia anxious as schools back

in full swing amid Omicron wave

Virus: Palestine official warns of 'catastrophic' situation in Gaza

SEOUL / WELLINGTON / ANKARA /

A Palestinian health official on Friday said the Gaza Strip is passing through a "difficult and catastrophic" situation due to the rapid spread of the Omicron variant of COVID-19.

"The infection curve is rising at an accelerating and unprecedented rate," Fathi Abu Warda, an adviser to the Palestinian minister of health, told reporters in Gaza, adding that 95 patients are hospitalized with 63 in critical condition, and the occupancy rate of intensive care beds reached 56 percent.

Abu Warda called on every citizen who suffers from COVID-19 or has any COVID-19 related symptoms should go immediately to the hospital, noting that 48 percent of the admitted patients in the hospitals in the Gaza Strip "are cases infected with Omi-

"The current cold weather that hits the Palestinian territories and the lack of power in the Gaza Strip that reaches 12 hours blackout per day amid a shortage of warming means" have helped the spread of the virus, he said.

"So far, 30 percent only of the Gaza Strip populations have received the vaccinations," Abu Warda said, adding that the health ministry urges people to get jabbed.

On Friday, Palestine reported five fatalities and 5,380 new COVID-19 cases in the West Bank and the Gaza Strip in the last 24 hours, according to the health ministry's daily coronavirus report.

South Korea

South Korea reported 17,542 new coronavirus cases for Friday, another daily record after posting 16,096 a day before, amid the spread of the highly infectious Omicron variant, the Korea Disease Control and Pre-



Palestinian children play outside their homes during a cold weather spell in a slum on the outskirts of the Khan Younis refugee camp, southern Gaza Strip, Jan 19, 2022. AP

vention Agency said on Saturday.

Turkey reported a record 93,586 daily COVID-19 cases on Friday, bringing the total number of infections in the country to 11,343,693, according to its health ministry.

The death toll from the virus in Turkey rose by 210 to 86,871, while 85,503 more people recovered in the last 24 hours.

The country's daily COVID-19 cases have rapidly surged to record high levels in the past weeks following the spread of the Omicron vari-

"The virus is not as strong as it once was. There's no need to be concerned about the rising numbers," Turkish Health Minister Fahrettin Koca tweeted on Friday.

He said Turkish citizens could go about their daily lives as usual by taking precautions, but urged protection for the elderly and those suffering chronic diseases.

New Zealand

New Zealand reported 97 new community cases of COV-ID-19 on Saturday, the Ministry of Health said in a statement.

Among the new community infections, 61 are in the largest city Auckland, 14 in Waikato, eight in Bay of Plenty, seven in the Lakes region, three in Hawke's Bay, three in Tairawhiti, and one in Northland, according to the ministry.

In addition, 58 new cases of COVID-19 were detected at the New Zealand border.

New Zealand has 116 community cases of COVID-19 that have either been confirmed by whole-genome sequencing as the Omicron variant or have been linked to a previously reported Omicron case, said the ministry.

The ministry urged everyone

in New Zealand to act like Omicron is circulating in their community.

There are seven CO-VID-19 patients in New Zealand hospitals, but no COVID-19 patient was at the ICU.

The country has recorded 15,770 cases of COVID-19 since the beginning of the pandemic, including 11,811 cases from the current community outbreak.

New Zealand is currently at the highest Red settings under the COV-**ID-19 Protection Frame**work. At Red settings, face masks become mandatory in many indoor environments, and gatherings are limited to 100 people.

China's Beijing 2022 delegation established

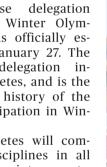
THE Chinese delegation for the 2022 Winter Olympic Games was officially established on January 27. The 387-member delegation includes 176 athletes, and is the largest in the history of the Chinese participation in Winter Olympics.

Chinese athletes will com-

jority of the Chinese squad. According to statistics, the average age of the Chinese athletes competing in the Winter Games is 25.2 years old, and 131 athletes will make their debut in the Winter Games, accounting for 74.43 percent of the total Chinese competitors. He Jinbo of the men's freestyle skiing and Peng Qingyue of the women's ski jumping are 17 years old and the youngest

"I hope I can outdo myself and leave no regret," said Chinese snowboarder Liu Jiayu, who's about to join her fourth straight Winter Olympic Games. Winning a silver medal in women's snowboard halfpipe at PyeongChang 2018, Liu is the first Chinese athlete to have reached the heights of the Olympic podium in the event.

China has always been com-



pete in 15 disciplines in all seven Olympic winter sports. They have secured a total of 194 spots in 104 events, or 95.4 percent of the total for Beijing 2022, and four of the spots will depend on the athletes' performance in certain events. Young athletes make the ma-

athletes of Team China.

petitive in short-track speed skating. Its short track team contributed 10 out of China's



Tiananmen Square in Beijing, capital of China, Jan. 25, 2022.

total 13 gold medals at Winter Games.

The team, having secured maximum quota places for Beijing 2022, is led by threetime Olympic skaters Wu Dajing and Fan Kexin. They will once again go for gold and defend the honor of Team China.

Eight Chinese athletes will compete in all the five events of figure skating. The pair Sui Wenjing and Han Cong, as well as figure skating star Jin Boyang will continue their performance at the Winter Olympics. Four years ago, in PyeongChang, Sui and Han took silver, and Jin was ranked fourth to set a best result for the country in men's singles figure skating at Winter Olympic Games.

Besides, Team China has also

made historic breakthroughs for being qualified for the first time in a number of Olympic snow events.

Gu Ailing, the first female free skier ever to land a double cork 1440 in a competition, will join multiple events at Beijing 2022. She said she can't wait to participate in the Winter Olympics and have high expectations for her performance.

Young athlete Zhao Jiawen will compete for the first time in the Winter Games and join Nordic Biathlon. He is the first Chinese athlete to have been qualified for the event in the Winter Games. He said he will get ready for it and go all out.

Compared with four years ago when China competed in five sports, 12 disciplines

and 53 events, this time the country is joining two new sports of ice hocky and luge, three new disciplines including Nordic Biathlon, and 47 new events such as women's 5,000m speed skating. There's a big increase in both the number of events the country participates in and the number of Chinese athletes competing in the Winter Games.

Team China is expected to debut in a number of Olympic events, and is also trying to turn from a follower to a leader in certain events. China will compete in all the events of alpine skiing, and a 12-member squad of cross-country skiing of the country will also join all the 12 events of the discipline.

People's Daily

CAIRO

deaths.

ALGERIAN President Abdelmadjid Tebboune's visit to Egypt, the first by an Algerian president in 14 years, has helped set the agenda for the upcoming Arab League Summit hosted by Algeria, according to analysts.

oped countries have seen.

During the meeting between Egyptian President Abdel-Fattah al-Sisi and his Algerian counterpart on Tuesday, they discussed ways to strengthen bilatpolitical, economic,

and commercial relations, regional issues such as the situations in Libya, Syria and Palestine, and terrorism in Africa and the Arab world, according to a statement released by Egypt's presidency.

"Both sides agreed on activating the mechanism of unified Arab action and maintaining Arab national security in view of common regional challenges," the statement read.

ing to Tariq Fahmy, a political science professor at Cairo University, will help coordinate efforts to resolve Arab issues ahead of the Arab League summit, which is scheduled for March 22 in Algiers but has been reportedly delayed because of the COVID-19 pandemic.

Agencies

The Egyptian expert sees Egypt and Algeria as regional and Arab heavyweights and believes that their ac-

Tebboune's visit, accord- tive cooperation will help their fight against a number of regional threats.

"Algeria wants the summit to be a success and consultations with Arab powers are important," Fahmy said. "During his visit to Cairo, President Tebboune aimed to seek Egypt's support for increasing the level of participation in the summit, particularly from Arab Gulf states whose presence might have an impact on the sum-

Algerian president's rare visit to Egypt boosts coordination ahead of Arab League summit mit's success," he added. "The Algerian president

seeks top-level Gulf representation," said Mohamed Sadiq, chairman of the Arab Center for Political Studies in Cairo.

However, given Algeria's objection to normalizing ties with Israel, the country may have issues with Arab Gulf states and other Arab countries that have signed peace treaties with Israel, Sadiq noted.

Algeria, possibly along with Egypt, also supports the restoration of Syria's membership in the Arab League despite reservations from several Arab countries, which will be a contentious issue at the upcoming Arab summit, he added.

According to Sadiq, the region is facing threats that require a clear and quick response, and therefore joint efforts between Egypt, Algeria and other concerned

countries will be important. Meanwhile, Egypt and Algeria share similar concerns about Libya's security, and both countries continue to provide support for Libya's political path, which will be completed by holding parliamentary and presidential elections, Sadiq told Xinhua.

Egypt and Algeria support peaceful and political solutions to many Arab concerns, as well as the rejection of any threat to Arab national security, he said.

Monday 31 January, 2022

Guardian



GP Pak Stars' Zafar Khan puts his batting prowess to show when his club confronted Shree Kutchi Leva Patel Sports Club in a recent Dar es Salaam Cricket (DC) Caravans T20 Cup tournament, which took place in the city. PHOTO: COURTESY OF CARAVANS CLUB

Dar cricketers set for National League

By Correspondent Nassir Nchimbi

THE Tanzania Cricket Association (TCA) is determined to bring back the National League to develop talent and increase competition in the country due to the rapid growth of the game.

With the tournament dates yet to be announced, TCA has decided to restore formance metrics." the league that was held in previous years and attract the attention of many

The association's information officer, Atif Salim, disclosed five regions are set to participate in the league

The official stated: "The National League is nothing new, we are bringing it back due to the awareness and competitive atmosphere that exists now even in the past when it was taking place, where the standards of the players have been visible, improving every day to this very day."

"The association will have five regions, Dar es Salaam, Mwanza, Tanga, Arusha, and Morogoro, to participate in the league."

"We hope this league will give us a good light to choose the best players for the national team especially towards the upcoming international tournamentts.'

Salim revealed domestic cricketers will benefit from the league as they try to step up their performance.

The TCA leader noted the association is looking into the possibility of hosting the competition in centers the association has opened.

The Dar es Salaam regional cricket league, according to the leader, now has a lot of followers and feedback on its development.

Salim said TCA is working on attracting enthusiasts in other regions in an effort to having a better National

He disclosed: "Cricket started here in Dar es Salaam, as you know it is a commercial city, many cricket clubs have players from abroad that are working here, such players later join other

"We also have a development program. Cricket leagues organized in various reagions are progressing, unlike in the previous years."

"We want to bring that awakening to the other regions, on how the game is played and its rules."

Salim further said TCA has come up with an application which will contain

match results and statistics of all regional competitions.

"TCA's application will let people know what is going on in the upcoming matches, this has helped many Dar teams to register players from other regions after getting details on the players' development as well as their per-

Salim also pointed out that TCA will set its sight on Junior Development League, which will involve cricketers that made up the national U-19 team that missed out on the U-19 Cricket World Cup, which is taking place in the

"The cricketers' progress is good. We have one plan, we will put them in the same group, all junior cricketers are allowed to play in all regional leagues in the country, so they can get experience."

"We are looking to prepare a batch of players who will come together and take part in the National U-18 League as well as the U-15 leaague, aiming at identifying players that will turn out for nation team in future.'

Salim revealed TCA has come up with an ambitious plan aiming at improving the level of female cricketers.

The official noted: "This year we have done some interesting decision. All women's teams in the country will be allowed to participate in Dar es Salaam Cricket Men's Division C League to gain experience."

"We did so last year and they were able to win some matches, I think this year they can reach the knockout

"We have 11 teams in Dar es Salaam Cricket's Division C League, we rely on our coaches to keep them fit, and this time the goal is to make sure they are not simply taking part in it."

He added: "The goal is to see the women's teams make it to the Division C League semi-finals.

"Last season, Women Combine cricket side made up of cricketers from each region performed well and we consequently had competent national team."

"Senior men's national team head coach Steve Tikolo is now on a short break, when he returns he will set strategies, no player selected for the previous national squad is guarranteed a place in the team tis year due to competition".

Azim Dewji risks making a good prediction rather than a bad joke

By Correspondent John Kimbute

TOP Simba SC official, said to be in charge of player recruitment and signing, Azim Dewji, made a prank of the New Year when he pointedly told the club's fans to take the pain as the leadership had noticed plenty of discomfort, rumblings and risks of violence at the Msimbazi Street outfit.

In that case, the Msimbazi Street outfit's leadership took the bite and allowed that the club stalls, lose matches and leave their disturbed rivals, Yanga, to take the title.

Was this intended to either hoodwink their rivals to drop their guard, or alert the fans to expect anything?

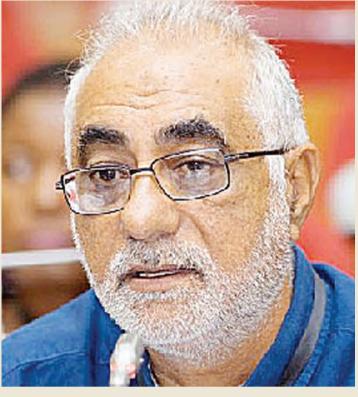
The background was the 1-0 loss to Kagera Sugar, which even after it won the match against the title holders is still slotted at number nine on the standings, implying that it is not a top side to actually hold the big guns to silence.

Anything can happen in a Premier League match but it appears that it becomes a perennial problem for Simba SC, and less so Yanga this year, to fail to find answers to matches played in sub-optimal grounds upcoun-

Opponents appear to relish those situations and gain priceless victories.

A few questions were on the lips of the fans and especially the pundits in the wake of the loss, the second in a row and the third outing without a win in the Premier League series for the title holders.

That clearly is not the way the title is defended, as the loss opened up an 11-point gap with the hot contenders, who have screamed their claims to the title this year that even a Dewji comes up and says it is totally sue was to take the match easy,



Former Simba SC sponsor, Azim Dewji.

justified.

That is precisely the danger with that prank, namely that it may settle in the club psyche, stick like gum.

A message of this sort was all too apparent in the morning reactions, where not without reason the prank by the top adviser to the leadership was almost systematically ignored, and what was being heard was a realistic analysis of the match, and what to expect of the side in the next round of matches.

Those looking at the game saw a technical problem as with all matches, and no indication whatsoever of an apparent 'will to lose' or rather 'will to give' the title to Yanga by losing a series of matches.

That was a fabrication intended to uplift spirits somewhat, but it carries the risk of making losing ties normal.

For instance, if really the is-

a second list would have been unfolded despite that top officials of rivals' clubs at times claim they do not have a 'Team B' though everyone knows the proper line up and the substi-

In the Kagera Sugar outing, Simba SC's whole usual lineup was on the field as well as the usual substitutes, not starting from player number 15 to 30 among the registered squad to play in the game.

That way, the leadership could say they are all our players, so we simply lost.

In addition, figuring out the pain that the rank and file of the club feels right now and especially with that match, the idea that the leadership could have willed such an outcome was close to an insult, but as they would say in literature, 'Dewji is an honourable man' in the club, hence the idea of an insult was out of the question.

The fans just tried to understand what he said, perhaps even chuckled but would scoff at the idea of taking it up realistically that this is indeed the picture. Nor was the technical bench of that mood.

Simba SC head coach Pablo Franco Martin for instance took pains to actually apologise to the fans for the pain they passed through watching the match and accommodating the outcome, and pundits were trying to put up the scenario as to what happened and what is to be expected.

Depending on which discussion one may have listened to, it is possible to draw parallels with what is happening outside as local comparisons do not suffice.

There is a sort of atrophy of a side that has reached its height, and cannot be sharpened anymore.

One recurring theme is that Simba SC can play best only at the Benjamin Mkapa Stadium, as here they can spread out and their better control ability, a bit of air command etc helps the side to get results, while the crowding in sub-optimal pitches upcountry helps their opponents.

Still this technical disadvantage should have weighed in as to the margin of a win rather than a series of losses, in which case a more pernicious issue is involved, and coach Pablo actually raised it at some point, player expectations.

It remains to be seen if he can actually either address it or is incapable, as it also appears that the assistant coach drives team selection, etc.

As Pablo is not a veteran in African coaching and is relatively young, he may easily throw in the towel.

Firm to award plots to top Tanzanian runners in 2022 Kilimanjaro Marathon

By Guardian Correspondent

THE organizers of the prestigious Kilimanjaro Premium Lager Marathon have announced a new official supplier, namely Surveyed Plots Company (SPC) Ltd based in Dar es Salaam.

The company will award plots to the first male and female Tanzanian runners in this year's Kilimanjaro Marathon's main race.

"All costs associated with registering the land in their names, along with all legal frameworks around it will be met by SPC," the organizers stated.

The SPC Head of Operations, Kenny Rodgers, said they are proud to be part of the 2022 Kilimanjaro Premium Lager Mara-

He stated: "This is a big event and a good avenue for us to market ourselves and our products as this is one of the biggest sporting events in the entire East African region and we thought this would be a fabulous opportunity to celebrate a truly Tanzanian event for its 20th Anniversary!"

"The winners will get all the necessary documents in their names after the marathon," he

He called on Tanzanians to train intensively in order to win the land incentives.

He pointed out: "It is going to be quite competitive therefore those who train harder stand the highest chance of getting these prizes at the end of the day."

The organizers said for the first time, they will host the Kili Expo (The People's Expo) which



Athletes battle it out in a past edition of the Kilimanjaro Marathon, which took place in Moshi.

will see sponsors and other stakeholders get the chance to showcase their products and services for three days from February 24-26, 2022 at the Moshi Cooperative University (MoCU) grounds.

"The expo is meant to give the public a true Kili Marathon experience and we will also have number collection this time happening at MoCU and not Keys Hotel as it used to hap-

pen in the previous years," the organizers revealed.

Sponsors for this year's marathon, which will be the 20th Anniversary event, include main sponsor, Kilimanjaro Premium Lager, and co-sponsors,

Tigo- 21km, Grand Malt- 5km. The marathon's water table sponsors are Absa Tanzania, Unilever Tanzania, TPC Sugar, Simba Cement, Kilimanjaro

GardaWorld Security, Keys Hotel, Kibo Palace Hotel, Surveyed Plots Company Ltd, Tanzanian Tourism Board and CMC Automobiles are the marathon's official suppliers.

The Kilimanjaro Premium Lager Marathon will be held on February 27 at the MoCU venue.

The race is organized by the Kilimanjaro Company Limited and locally coordinated by Executive Solutions Limited.

transfers to Europe

SAO PAULO

MANY talented and young Brazilian players hope to join European leagues this January and could be bargains for clubs seeking last-minute deals.

Some of them are among the best of the latest edition of the Brazilian championship.

Here are a few names to keep an eye on: *MATIAS ZARACHO

The 23-year-old Atletico Mineiro right-winger was key for the club's first Brazilian championship title in 50 years, which was followed by the trophy of the Brazilian Cup. The Argentina native is fast and skilled. Zaracho scored seven goals and had two assists in the Brazilian championship. He can also play as a midfielder, which has rendered him comparisons with Willian. He has been linked to Bayer Leverkusen.

The 20-year-old Fluminense midfielder started last season in the youth division but quickly rose to be one of Brazil's best in the position. A great passer, André played 26 matches for his club in the Brazilian championship and scored once – in the 1-0 victory over rival Flamengo. André's style is often compared to Manchester City's Fernandinho.

*GABRIEL PEREIRA

The 20-year-old Corinthians right-winger scored his two first professional goals last year, which made him a fan favorite. Pereira's moves often draw fouls, which also highlights that he still has to improve physically. Brazilian media reported he rejected an offer from Atlético Madrid in November.

*MATHEUZINHO

The 21-year-old Flamengo right-back has become a frequent starter for a team that has a Chile national team player competing for the same position. A good marker and passer, Matheuzinho played 58 matches last season, with two goals and seven assists. Brazil coach Tite reportedly has his eye on him for a position he desperately needs players for – so don't be surprised if Matheuzinho makes the World Cup

*ARTUR

The 23-year-old striker was key for Red Bull Bragantino to reach the final of the Copa Sudamericana and qualify for this year's Copa Libertadores. He scored 21 goals in 2020, most from powerful shots, which has reportedly brought him the interest of several European clubs. His agents say he is expected to join RB Leipzig in the middle of the year unless a better offer appears.

Serbians and Albanians kick aside differences on football pitch

BELGRADE

RELATIONS have rarely been good between Albania and Serbia. But for Serbian footballers playing in the land of their erstwhile foes, the sport transcends the long standing differences between the rivals.

"Football is a fabulous tool for learning to live together," said Luka Milanovic, 29, who is one of 15 Serbian footballers playing professionally in Albania. Ties between Albania and Serbia have long been

beset by differences, especially their conflicting views over the status of Kosovo.

Following a bloody war in the late 1990s, Belgrade continues to view the territory as a renegade province and has never recognised its independence declaration made in 2008.

The mistrust between Kosovo -- with its Albanian and Muslim majority -- and Serbia -- a largely Orthodox nation -- is far from Milanovic's thoughts

He has been given a "warm welcome" since arriving four months ago to play professionally in Albania for Kukes, a first division team hailing from a mountainous region bordering Kosovo.

The area once hosted more than 500,000 ethnic Albanians fleeing attacks by Serb forces during the war in Kosovo.

Now, the region is peaceful and home to Kosovar Albanians, Montenegrins and Croatians who also play football professionally for Kukes.

"I'm here for the love of football," Luka told AFP. For him, competing in Albania is a natural continuation of a career that has seen him play for Red Star and OFK Belgrade in Serbia along with stints in Belgium, Malaysia, Greece and Hungary.

- 'The language of football' -

"For the players and supporters, Luka is one of us," said Erjon Allaraj, the club's spokesman.

"We speak different languages, but we all know the language of football," added Kukes' captain Gjelberim Taip -- an Albanian from the southern Serbian town of Bujanovac.

For the birth of Milanovic's first child in December, the whole team joined him in celebrating.

His experience is far from the exception.

On the other side of the country not far from the shores of the Adriatic, Aleksandar Ignjatovic, 33, remembers the shock and concern from his friends when he told them he was moving to Albania to play

"Now, when they look on Instagram at my life in Albania, many tell me they want to come visit me," Ignjatovic tells AFP.

Young Brazilian players seek last-minute Hosts Cameroon and Burkina Faso through to AFCON semi-finals

DOUALA

ameroon and Burkina Faso qualified for the semi-finals of the Africa Cup of Nations on Saturday with Karl Toko-Ekambi's double leading the hosts to a 2-0 win over Gambia before the Stallions edged Tunisia 1-0 in the late game.

French-born Lyon Toko-Ekambi striker scored twice in the space of eight minutes at the start of the second half in Douala as Cameroon played their first game at the tournament since the deadly crush in Yaounde.

His goals led to ecstatic scenes of celebration and they were just reward for Cameroon, who completely dominated against a Gambian side appearing in their first Cup of Nations.

'We are proud to be in the semi-finals," said Toko-Ekambi and Cameroon march on to a last-four showdown with Egypt or Morocco as they continue their quest for a sixth continental title.

The host nation's first and only visit to the country's economic capital in the tournament meant there was always going to be a frenzied



Burkina Faso players celebrate after Dango Ouattara scored against Tunisia in Garoua (AFP)

city as fans descended on the 50,000-capacity Japoma Stadium.

The Indomitable Lions had not taken to the field since Monday's tragic crush prior to their game against the Comoros in Yaounde which left eight dead and 38 injured.

- Security measures -Authorities in Douala massively stepped up their security operation around the ground in an attempt to avoid any re-

Army officers with rifles stood atop buildings lining the route to the stadium while vast numbers of police patrolled atmosphere in the port the streets and watched over entrances.

On the eve of the game Cameroon's sports minister announced a raft of measures aimed at avoiding a repeat of the Olembe disaster.

Those included stopping the distribution of free tickets and banning children under 11 from attending games.

The minister also urged supporters to arrive earlier, and the gates at Japoma opened five hours prior to kick-off.

That meant the deafening noise of vuvuzelas filled the air well before the Cameroon team arrived, dancing their way from the bus to the

changing room, and only stopped momentarily for the silence in memory of

the crush victims.

Coronavirus restrictions put in place for the AFCON have limited crowds to a maximum of 60 percent of capacity but that is raised to 80 percent when the host nation play, and the official attendance was 36,259.

The opening goal arrived five minutes into the second half as rightback Collins Fai crossed and Toko-Ekambi headed into the far corner.

Out came the vuvuzelas, and the crowd were on their feet again on 57 Burkina Faso edged Tu-

the touchline VAR moni-

minutes as the impres-

sive Martin Hongla sent

a low ball across goal for

Toko-Ekambi to finish

emphatically for his fifth

Captain Vincent Abou-

bakar, with six, is the

only player with more

and together they have

scored all of Cameroon's

Pending confirmation

from the Confederation

of African Football, Cam-

eroon are now due to re-

turn to Olembe for their

In Garoua in the north

of the country, Dango

Ouattara scored the only

goal of the game on the

stroke of half-time as

semi-final on Thursday.

goal at this AFCON.

- 'Emotional' -

goals.

Success for Burkina Faso came just five days after the landlocked west African country was plunged into political uncertainty when President Roch Marc Christian Kabore was ousted

nisia to set up a semifinal against either Sene-

gal or Equatorial Guinea.

turned villain eight min-

utes from time when a

yellow card for elbowing

Ali Maaloul was changed to a red after the referee

from Botswana checked

Ouattara, just 19, then

in a military coup. "I'm very emotional. Allow me to dedicate this win to our people who are being tested by current events," said Burkina Faso coach Kamou Malo.

"The Burkinabe people will always stand up, just like the team. We put in the time today and we want to go all the way in this competition."

The remaining quarter-finals were both to be played later yesterday at the Ahmadou Ahidjo Stadium in Yaounde, with Senegal hoping to have Sadio Mane back after he suffered suspected concussion in their last-16 win over Cape Verde.

Cameroon blames stadium deaths on 'massive' influx of fans

YAOUNDE, Cameroon

CAMEROON authorities have blamed a deadly stadium crush at the African Cup of Nations soccer tournament on a "massive" influx of ticketless fans who arrived late to a game involving the host team and tried to force their way in to avoid security checks and COVID-19 screening.

In response, the government ordered 250 extra police officers for Cameroon's next game, a quarterfinal against Gambia on Saturday at a different stadium. Cameroon won the game 2-0 with security visibly heightened both inside and outside the stadium.

The stampede at Monday's Cameroon-Comoros last 16 match at the African Cup's main Olembe Stadium in the capital of Yaounde left eight people dead and another 38 injured, seven of them seriously. It was one of the worst stadium disasters in the history of Africa's biggest soccer tournament.

Cameroon Sports Minister Narcisse Mouelle Kombi said at a news conference on Friday that the full results of a government investigation were not yet available, but he did reveal some new information.

Close to 60,000 fans tried to get into the game at the Olembe, Kombi said, when the crowd was meant to be capped at a maximum of 48,000 people because of CO-VID-19 restrictions.

African Cup organizers have made it compulsory for fans to present negative virus tests and proof they are vaccinated against COVID-19 to attend games.

But many fans didn't



lvory Coast's Max Gradel, right, is pulled by a fan who invaded the playing field at the end of the African Cup of Nations 2022 group E soccer match between Ivory Coast and Algeria at the Japoma Stadium in --- Douala, Cameroon, Thursday, Jan. 20,

have tickets or meet the COVID-19 screening criteria and so forced their way in, Kombi said. Local TV stations have broadcast footage of fans climbing over security fences at the time of the crush.

"I will not be able to give you the results of investigations ordered by Cameroon President Paul Biya but the massive and late influx of supporters and spectators at Yaounde's Olembe stadium caused the crush," Kombi said.

Also, the fans had arrived late because they had been watching an earlier match on TV, Kombi said.

Authorities haven't yet explained why security officials directed fans toward a gate that was locked, as witnesses have claimed and which contributed to the crush. Or why security was so inadequate and so easily overwhelmed.

Kombi is also the presi-

dent of Cameroon's local organizing committee results. for the tournament.

He said the increased security for Cameroon's game against Gambia in the commercial capital Douala on Saturday was "to stop the uncivil behavior of Cameroonians who want to force themselves into the stadium when they do not have entry tickets and

negative COVID-19 test

Kombi said organizers would no longer allow children under the age of 11 to attend games after a number of children were caught up in the crush at the Olembe.

African Football, which safe. runs the African Cup alongside local organizers, has taken one of the

quarterfinals away from the Olembe Stadium as a result of the crush. CAF president Patrice Motsepe said the Olembe also will not host a semifinal and the final on Feb. 6 unless Cameroon soccer officials can guar-The Confederation of antee the games will be

> The extra police presence at the Japoma Stadium in Douala for Sat-

urday's game was also in response to an incident at that stadium during a group game between Algeria and Ivory Coast, when around 40 fans invaded the field at the end of the match. Some of the fans grabbed hold of players and had to be dragged away.

Cameroon police chief Martin Mbarga Nguelle said he has personally overseen the security preparations for Cameroon's quarterfinal.

The Central African nation is hosting the African Cup for the first time in 50 years and its preparations have been under scrutiny. It was meant to host in 2019 but was stripped of that year's event by CAF because of problems with its stadium preparations.

CAF warned Cameroon as recently as a few months ago that the facilities and security plans at the Olembe were inadequate and threatened to take the opening game away from the 60,000seat arena, which cost Cameroon over \$300 million to build for the African Cup.

AP

by David Chikoko



20 Monday 31 January, 2022

Guardia.com Guardian

Yanga official heaps praise on NBC Premier League referees

Hosts Cameroon and Burkina Faso through to AFCON semi-finals

PAGE 19

By Correspondent Nassir Nchimbi

san Bumbuli, says Tanzania's

football referees are lately do-

ing well despite facing com-

plaints from various stake-

Bumbuli said there are a

few challenges the referees

encounter but football fanat-

ics' pressure and criticism

According to Bumbuli, the

situation has made many of

the referees make mistakes

and appear to be doing badly,

given the match officials are

The Yanga official stated:

"Our league has a lot of chal-

lenges, it has challenges

for analysts, journalists, it

not given a chance to grow.

holders and fans.

have been huge.

ANGA's Head of

Information and

Communication Department, Has-



14:00 Wanawake Live (r) 14:30 Bongo Hits

15:00 Funguka 16:00 Akili & Me (r) 16:30 #HASHTAG

17:00 5SELEKT 18:00 eNewz 18:30 Music/Soap

19:00 EATV SAA 1 19:45 MJADALA 20:00 DADAZ (r. 21:00 UJENZI

21:30 5SPORTS LIVE



Tonight on EATV

Find out how using glass blocks fron Canghui Traders Limited can improve your

And Tanfix Quality Choice has an innovative solution for wall

It's all on Ujenzi at 9PM

eastafrica

06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive 20:00 Kipenga 21:00 The Cruise

Chinese Cultural **Festival** launched in Dar

By Correspondent Faustine Feliciane

THE China's Embassy in Tanzania has launched a Cultural Festival to celebrate the 'Chinese New

According to a statement issued by China's Cultural Center in Dar es Salaam, this year's festival will be celebrated online due to the challenge of the COVID-19 pandemic.

This is the second time the festival is celebrated online.

"This international festival is celebrated at all Chinese embassies in various countries and will showcase various Chinese traditions and cultures by performing various dances," the statement, signed by China's Ambassador to Tanzania, Chen Mingjian, disclosed.

He said the festival, which will be launched this week, will continue until February 15.

"Various events will take place at the festival such as Chinese dance and cuisine," Mingjian noted.

"It will be shown in a short film along with 'Auspicious Reunion' and Joyful Celebration."

This year's festival coincides with the launch of this year's 24th Olympic Games in China in Beijing.

Cultural Adviser and Director of China's Cultural Center in Tanzania, Wang Siping, said Tanzanians through this Spring Festival will have the opportunity to see and follow Chinese culture.

"Chinese Cultural Festival has become the most popular festival in the world, it is celebrated all over the world and this year we hope it will be even more diverse," he said.

The festival, which is taking place for the second

time in Tanzania, has been held more successfully. Chinese poets living in the country have had an opportunity to join other poets around the world to celebrate this great festival.



Yanga's Information Officer Hassan Bumbuli

has challenges for the broadcasters, referees, and clubs' leaders."

"Our referees are not the only ones who are wrong but sometimes they are forced to make mistakes due to the pressure that comes from the categories I mentioned.

"A referee wants to officiate a match in a way

that he will not be misunderstood."

"He does not want to award an outfit a penalty simply because if he does, he will be criticized by some soccer pundits and clubs, so, the officials are under a lot of pressure," Bumbuli revealed.

Bumbuli issued an example of a referee that is currently banned from officiating in three

Yanga's fans. referee claimed he felt

a lot of pressure from

si Tanzania due to allegations he had in

Yanga leads the rest of the pack in the league with 35 points, 10 points clear of second-placed Simba SC which has been floppy off late.

Bumbuli stated that the NBC Premier League league is strong as outfits, which battle it out in it, are preparing well for the showdown.

The official pointed out the sides are not only concentrating on facing Simba SC and Yanga.

Bumbuli moreover stated poor condition of various venues used for the top-flight fixtures hampers the development of the sport.

"Many of our regional stadiums deprive us of witnessing an entertaining performance that our teams could have shown because when those same teams play at Dar es Salaam's Benjamin Mkapa Stadium, they show very good football, even if they are playing against either Yanga or Simba SC, especially when there is no rain.'

"I think something has to be done to have a good league, Tanzania Premier League Board's members, Tanzania Football Federation, and Chama Cha Mapinduzi, which owns a lot of football stadiums in Tanzania, have seen it.'

"CCM Secretary-General, Daniel rounds of the NBC Pre- Chongoro, is a good sports enthusiast mier League, noting the who is also a former sports journalist, match official is one of so, I believe he will see to it CCM focuses the referees who face on creating a better condition on the

Complaints on the poor standard of According to him, the stadiums have this season increased.

Morogoro's Manungu Stadium, for that he was not fit to of- one, was water-logged when the venue ficiate the league game hosted a game between Simba SC and between Yanga and Poli- Mtibwa Sugar.

Simba SC confident of retaining eight players

By Correspondent Nassir Nchimbi

SIMBA SC leadership has disclosed it is looking forward to retaining the outfit's eight players, whose contracts are nearing expiry.

Goalkeeper, Aishi Manula, and central defender, Joash Onyango, are among the players who will be retained by Simba SC.

The eight footballers' contracts are coming to an end at the end of this season but Simba SC leadership has insisted that there is cash for having the footballers keep on serving the club. The NBC Premier League

defending champions, who have lost two matches and drawn two away games in the league, have Hassan Dilunga and Rally Bwalya as some of the footballers running out of contract at the end of June.

Others are the outfit's top scorer this season, Meddie Kagere, Chris Mugalu, Bernard Morrison, Mzamiru Yassin, Jonas Mkude, and Pascal Wawa.

Simba SC has already started negotiations with the outfit's footballers whose contracts are nearing expiry, except Morrison and Wawa.

Manula is rumoured to have demanded 100m/-, the amount he received when he signed a threeyear contract with the club.

The shot stopper's decision has come about due to his quality, as well as the presence of many offers from various major African clubs on his table.



Simba SC's players jubilate shortly after the outfit's player had notched a goal in the side's recent Premier League match. PHOTO: COUR-**TESY OF SIMBASC**

new contract with the club, whereas Mkude, and others to see whether the Onyango is still embroiled in salary increase from 6m/- to 11.5m/- a

Onyango has told Simba SC that he will be ready to sign a new contract for a sign-on fee totaling 60m/- as his registration value for two years, as well as demanding a minimum wage of \$5,000, which totals more than 10m/-.

The club's leadership continues Dilunga has agreed to sign a to fight to keep Bwalya, Mugalu,

footballers can agree to new contract controversy over his demand for a terms. Simba SC's Chief Executive Officer Barbara Gonzalez said the management has big plans for the deals and they are doing so in partnership with head coach Pablo Franco.

> "I assure all Simba SC fans to calm down and not worry about the leadership. We are well prepared and have a big budget for presenting new contracts to our key players," she disclosed.

Barbara revealed: "Our squad has a lot of good players. I don't think we can easily let them go and before the season is over this will be fixed."

Simba SC is keen on defending the domestic top flight's silverware this season although the club trails age-old rival, Yanga, by 10 points in the league's standing.

League leader Yanga has amassed 35 points in 13 outings, whereas Simba SC sits second with 25 points after playing 13 games.

Flexibles by David Chikoko

