



'Expeditious' Marriage Act review vital -World Bank

By Getrude Mbago

THE World Bank is calling for more coordinated efforts to fight gender-based violence (GBV) which demands changing the mindsets of the majority of women, as many still endorse a series of harmful acts.

The key global development stakeholder had demanded that lax laws such as the Marriage Act and inheritance law be reviewed and amended to enhance the protection and prosperity of girls and women.

In two reports related to the gender situation and gender based violence for 2022, the development lending institution says that around 58 percent of women and 40 percent of men in Tanzania believe that a husband is justified in beating his wife under certain circumstances, citing examples of the spouse burning food, argues with

MPs: Restart Mara River poison probe



By Felister Peter, Dodoma

MEMBERS of Parliament yesterday rejected the Mara River pollution report and directed the government to form an independent team to conduct a fresh in-depth examination on the contamination which saw the river water turn black and occasioned large numbers of fish to die.

This came days after the 11-man national committee formed by VPO minister for Union and Environment, Dr Selemani Jafo, released its findings which instantly touched off a public outcry, with MPs describing it as illogical and a waste of public resources.

Prof Samwel Manyele from the Department of Chemical Engineering and Minerals at the University of Salaam who chaired the probe committee presented the report before MPs, whereupon the legislators said the report was poor and doctored due to a limited sample size.

Some of interviewees included in the report are not residing in the affected villages, some of them asserted.

Christopher ole Sendeka (Simanjiro) said that the House demands an independent committee of experts and MPs to get real answers on the

husband, goes out without information or neglects children.

Dr Dorothy Gwajima (pictured), the Minister for Community Development, Gender, Women and Special Groups, officiated at the launch, commending the lending group for its efforts to promote equity and equality among women as a key aspect towards sustainable community development.

She praised World Bank experts for the studies, noting that they would help to accelerate policy review, impacting the development of the community and the country, underlining that the government recognizes that gender equality, equity and gender empowerment are pillars in TURN TO PAGE 2

President Samia Suluhu Hassan addresses leaders of political parties, members of the diplomatic corps and representatives of various institutions in Dodoma city yesterday shortly before opening a convention on justice, peace and reconciliation organised by the Tanzania Centre for Democracy. Seated (facing camera) are TCD outgoing chairman Zitto Kabwe (R), Leader of opposition Alliance for Change and Transparency (ACT-Wazalendo), and his successor, ruling CCM Vice Chairman Abdulrahman Kinana. Photo: State House

Samia: Political Parties Act now 30 years old

Tells stakeholders to propose amendments 'so that we check them'

By Guardian Correspondent, Dodoma

PRESIDENT Samia Suluhu Hassan has declared that it is time to start looking into whether the Political Parties Act that was enacted when the multiparty system was reintroduced 30 years ago was still the best

We have already indicated the budget cap and allocated its resources

format for the country or it ought to be reviewed, and in what manner.

Opening a consultative conference between governance institutions and political parties. the president said that political parties and other stakeholders can give proposals in that TURN TO PAGE 2

pollution of Mara River. "This will help us in assuring the people of East Africa and outside that our fish are safe," he stated, advising that investigations should not only be limited to the specific part of the river in Tanzania since the river flows from Narok County across the border.

Prof Sospeter Muhongo (Musoma Rural) said that five other rivers whose waters flow into Lake Victoria merit being investigated as well, as the report just presented does not clearly state the cause of oxygen deficiency in the water, resulting in the deaths of fish.

He alluded to the contaminated water as having three layers, but the findings do not clearly state which layer was contaminated thus causing oxygen deficiency. "We also need to

TURN TO PAGE 2

EWURA hikes petrol prices by 12 per cent

By Guardian Reporter

MOTORISTS will dig slightly deeper into their pockets following an increase in fuel prices set out by the Energy and Water Utilities Regulatory Authority (EWURA) yesterday.

In a statement, the regulator said that retail and wholesale cap prices of petrol, diesel and kerosene rise by 321/- per litre (12.65-per cent), 289/- per litre (12.03per cent) and 474/-per litre (21.45per cent), respectively.

Retail and wholesale prices of petrol, diesel and kerosene imported through



Dar es Salaam port have increased, it said, quoting its price list of early last month which it now replaces, noting that retail and wholesale prices of petrol and diesel in the northern regions (Tanga, Kilimanjaro, Arusha, and Manyara) rise in a slightly lower quotation, at 11 per cent on the whole.

The regulator referred to a depletion of kerosene at Tanga storage terminal, with petrol station operators in the northern regions asked to source kerosene from Dar es Salaam, noting that retail prices of kerosene for those regions will climb slightly due to added transport costs to the respective regions.

Last month the port of Mtwara received diesel only, in which case the retail and wholesale prices of petrol for the southern regions (Mtwara, Lindi, and Ruvuma) will remain the same as last month cap prices.

This isn't the case for diesel as retail and wholesale prices of diesel rise compared to last month, citing an increase of 281/-per litre (11.12percent). The wholesale price of diesel rises by 279.99/- per litre (11.67percent), it TURN TO PAGE 2



Burundian Prime Minister Alain-Guillaume Bunyoni (C) poses for a photo with Tanzania's Ambassador to Burundi, Dr Jilly Maleko (3rd-R); CRDB Bank Plc board chairman Dr Ally Laay (2nd-R); CRDB Bank Plc group CEO and managing director Abdulmajid Nsekela (3rd-L); CRDB Bank Burundi board member Kahumbya Kalaule Bashige (2nd-R); CRDB Bank Burundi managing director Fred Siwale (R); and CRDB Bank Burundi deputy MD Menard Bucumi. The CRDB Bank top brass were all in Burundi at the weekend. Photo: Guardian Correspondent

NATIONAL.NEWS



Muhammad Kassim Muhammad (C, with microphone), a lecturer with Zanzibar's Karume Campus of the Mwalimu Nyerere Memorial Academy, briefs Zanzibar President Dr Hussein Ali Mwinyi yesterday at an exhibition featuring an assortment of materials of historical significance. It was shortly before the opening of the fourth commemorative symposium on Zanzibar's first President. Sheikh Abeid Amani Karume. F

'369 vehicles to be distributed to police stations countrywide'

By Felister Peter, Dodoma

Hamad Masauni, minister for Home Affairs said yesterday that more than 369 vehicles are expected to arrive in the country in September this year and will be distributed to various police stations across the country.

Eng. Masauni told the National Assembly that the vehicles will be delivered under the arrangement between the government and India's Ashok Leyland Company, stating that beginning this April; a total of 78

vehicles will be inspected, approved Kilave, and Masauni said the police and distributed to police stations in force has its own workshop in Moshi, urgent need.

"The government acknowledges the need and need to provide for Police Force vehicles as a crucial working tool," said Eng. Masauni in response to a question from Special Seats MP Zuena Bushiri (CCM).

The MP wanted to know the government's plan to buy new police vehicles for the police stations in the country.

Responding to a supplementary question by Temeke MP, Dorothy

Kilimanjaro Region that repairs old vehicles from different police stations across the country.

advised the The legislator government to repair old vehicles while waiting for new ones that will arrive in September.

Mchinga MP, Salma Kikwete (CCM) inquired about the government's plans to build more police stations in her constituency to ensure safety and security.

In response, Eng Masauni stated

that the country urgently requires 563 Grade B police stations, with the country currently having only 93, which has a negative impact on the force's operations.

He said the government will continue to build police stations as long as funds are available, while also encouraging MPs to help establish police stations in collaboration with the community.

"We have a shortage of police stations; I urge MPs to follow the lead of other MPs such as Angelina Mabula, who has been actively involving herself with the public in construction of a police station in her constituency," he said, noting that the police stations are the principal emergency response centers, and they are open 24 hours a day

MPs: Restart Mara River poison probe

FROM PAGE 1

know the analytical facility used by the probe team in preparing the report," he specified.

Joseph Kasheku (Geita) dismissed the report out of hand, qualifying it as shameful by linking the deaths of fish with decomposition of living organisms in the wetlands of the Mara River, saying that this was a joke. "The government should form another probe committee that will come with concrete research findings," he declared.

Constantine Kanyasu (Geita Urban) said Mara River pollution was a sensitive issue and is likely to affect the fish processing industry in the zone. There is a need to come up with new findings that will leave no questions hanging, he stated.

He wondered if Prof Manyele's committee took samples from the various sources of the river, for instance how it connected increased animal wastes with deaths of fish as the animals have been grazing along the river for decades.

Mwita Waitara (Tarime Rural) raised concern over increased cancer cases in the Lake Zone, comprising around 80 per cent of cancer patients admitted at the Ocean Road Cancer Institute (ORCI) in Dar es Salaam. Research findings in Kenya are different from reports by our experts, he stated, arguing for a fresh investigation, similarly alluding to water being contaminated with mercury and other substances from the North Mara gold mining area

Urging presidential intervention in the matter, the MP said in-depth investigation that will clear the first report linking the water pollution and deaths of fish with animal wastes is sorely needed.

Responding, minister Jafo promised to work on the MPs' recommendations, cautioning that some suggestions were unsettling for existing investments. In his presentation, Prof Manyele said the fish died after being deprived of oxygen due to accumulated dung and urine from livestock grazing in wetlands. The probe team also found traces

of oil which was later found to be relatively harmless, but further investigations showed that it resulted from the decomposition of living organisms in the wetlands of the Mara River. There were no signs of the presence of petroleum, the don affirmed.

Prof Manyele's panel included Dr Samuel Mwafenga, the NEMC director general and committee secretary, Dr Kessy Kilulya, the head of the Chemistry Department at the University of Dar es Salaam, Dr Charles Kasanzu from the UDSM Geology Department and Daniel Ndio, the director of chemical control and management at the Government Chemist Laboratory Authority (GCLA).

Others were Renatus Shinhu, the director of the Lake Victoria Basin Authority, Baraka Sekadende, director of the Mwanza centre of the Tanzania Fisheries Research Institute (TAFIRI), Dr Neduvotio Mollel from the Tanzania Plant Health and Pesticides Authority (TPHPA), Asnath Kauya from the President's Office, Yusuph Kuwaya from the regional administration and Faraja Ngerageza, an assistant director for Environment at VPO.

He wondered if **Prof Manyele's** committee took samples from the various sources of the river, for instance how it connected increased animal wastes with deaths of fish as the animals have been grazing along the river for decades

2

prices by 12 per cent

EWURA hikes petrol

FROM PAGE 1

stated, while operators in the southern regions will also source kerosene from Dar es Salaam.

Retail prices of kerosene for those regions are based on the cost of the product received through Dar es Salaam port and the transport cost to the respective regions.

The changes in local prices arise from changes in world oil market prices, bulk purchase system (BPS) premiums, plus depreciation of the shilling against the US dollar, the statement noted, hinting that oil marketing companies are free to exercise competitive advantage without exceeding the price cap.

Prices should also not fall below

floor prices for the relevant product, it emphasized, alluding to the prices as "computed using the approved formula and EWURA (Petroleum Products Prices Setting) Rules 2022, which were gazetted through the Government Notice No. 57 published on 28th January 2022.'

Petrol stations are required to publish petroleum product prices on clearly visible boards, showing prices charged, discounts offered plus trade incentives or promotions on offer, it stated.

Consumers need to purchase such products from stations selling at the most competitive prices and offer better services, the statement added

Samia: Political Parties Act now 30 years old

FROM PAGE 1

direction, while ruling out widening state subsidies for the time being.

"We have already indicated the budget cap and allocated its resources," she stated, accepting that the matter can be discussed for a review of the subsidy format at a later stage.

Focusing her remarks on development efforts, she said that Tanzania had slid out of lower middle income status attained in 2020, vowing that the country ought to work hard and retain that status by 2025. A recent review of the World Bank says that in the long-term, the Tanzania GDP per capita is projected to trend around \$990.00 in 2022 and \$995.00 in 2023, on the basis of econometric models of income per capital, where increases in national wealth is offset by rise in population.

She examined issues of justice, peace and reconciliation at the conference must be involved as well.

organised by Tanzania Centre for Democracy (TCD), asserting that natural causes had led to Tanzania's decline from middle income status.

Shoring up the idea that it is possible to recapture that position in a few years time, the president said that next year the government expects the economy to start to grow by more than five per cent and in two years time attain six per cent as it was the case in the past.

Linking income growth to the conference theme, she said that what is important is that existing peace and stability be maintained and strengthened, implying that political parties pursue efforts of reconciliation. Governance needs to focus on justice for all and guarding the peace so as to reach higher levels of development "that we as a nation we expect," she said, insisting that the country will not be built by one political party, so others FROM PAGE 1

bringing about meaningful, inclusive and sustainable development in any society.

In the national plan of action to end violence against women and children effort are directed at household economic strengthening, creating a safe environment and support services that build on the capacities of men, women, children, families, and communities, she stated.

Dr Mara Warwick, the World Bank country director for Tanzania, Malawi, Zambia, and Zimbabwe said in her remarks that the: Tanzania Gender & Gender-Based Violence Assessment Report 2022 shows that 40 percent of all women between the ages of 15 and 49 have experienced physical violence, while 17 percent have experienced sexual violence.

Dr Warwick said the Marriage Act

of 1971 allows girls as young as 15 to be married, pointing out that in 2016 the High Court of Tanzania ruled that marriage of girls under 18 years of age is unconstitutional, and the Court of Appeal subsequently reaffirmed this finding in 2019. However, until now the necessary amendment to the law has not progressed, she stated.

"We call on the government to move forward expeditiously to amend the law to increase the legal age of marriage to 18 for all Tanzanians," the director intoned, saying that ending child marriage has enormous economic benefits.

At the national level it is estimated that reductions in population growth and fertility that would result from ending child marriage in Tanzania would bring the country \$5bn in benefits over 15 years and save more than \$300m from the education budget over 10 years, the report indicates.

Around three out of 10 Tanzanian women reported at least one experience of sexual violence before the age of 18, and 44 percent of women have experienced either physical or sexual violence by an intimate partner. That is higher than global estimates and the regional average for Sub-Saharan Africa (SSA), she said.

"Although female-genital mutilation (FGM) has decreased over the past two decades, at 10 percent prevalence level it continues to be high," she further noted, highlighting that in some regions such as Manyara, femalegenital mutilation is estimated to reach nearly 60 per cent.

Violence against children also remains a serious issue, as a staggering 75 percent of children experienced physical violence by a relative before the age of 18, and more than half of females aged 13 to 17 have experienced physical violence in the past year. A

significant instance of violence against children is harsh corporal punishment in schools as it remains common, the report affirms.

"We strongly recommend that the government ban this practice completely to eliminate this risk faced by many Tanzanian children," she emphasised.

One in three women in Tanzania get married before their 18th birthday, and more than half of women are married before their 20th birthday, she stated, noting that there is an insufficient number of social workers, as just 62 percent of community work established positions are filled.

"Despite these dire statistics, it is important to acknowledge the government's strong commitment and investment in legal frameworks and national plans of action to combat gender-based violence and violence against children," the director added.



Prime Minister Kassim Majaliwa in tête-à-tête with Dr Selemani Jafo (L), Minister of State in the Vice President's Office (Union and the Environment), in the National Assembly in Dodoma city yesterday. Photo: PMO

World Bank: 'Expeditious' Marriage Act review vital

NATIONAL.NEWS



First Maasai mother to undergo artificial insemination delivers twins, says hospital

By Correspondent Marc Nkwame, Arusha

MARTHA Sangwa from Simanjiro district, in Manyara region is probably the first Maasai mother who has successfully undergone intrauterine insemination, setting a record in Tanzania.

The 36-year-old lady has been attempting to get children for the last ten years but with no avail and in Maasai culture that was not only strange but also regarded as some sort of curse. Martha underwent artificial insemination at the Avinta care hospital located along Jacaranda Street in Arusha city, where her husband

attempts to get at least a child.

Speaking with difficulties from the hospital bed, the Maasai lady not only got a child, but two, that is twins, that when we visited the hospital, were in incubator.

In Arusha and in fact northern zone, intrauterine Insemination is a new concept and the Avinta Care hospital introduced the medical service in association with Muhimbili National Hospital in Dar es Salaam.

The Hospital gynecologist, Dr Nicholaus Mazuguni, said artificial insemination has introduced by the Avinta Care in order to bring such

Josia, took her after series of failed services closer to Tanzanians who in the past used to travel to Nairobi, Kenya, South-Africa and India for the intrauterine Insemination.

> "We have nine women here, five of them have been successfully underwent insemination and these are expected to deliver eight, which means some will deliver twins, such as the case with Mama Martha from Simanjiro," said Dr Mazuguni.

> Dr Mazuguni expressed gratitude to President Samia Suluhu Hassan, praising th head of state for improving the health sector though the Ministry of health, as far as reproductive health is concerned.

"In her independence speech last December Mama Samia promised to improve the sector especially the field of artificial insemination in public health centers and the fruits can be seen now," explained the gynecologist. Arusha regional medical officer, Sylvia Mamkwe, said it was important for people to check their health statuses because some people lack children due to minor problems that can be easily and rapidly be solved when attending medical services.

"But in case things fail, then people can resort to artificial insemination which is yet another legal way of delivering children," she stated.

President Samia to grace Africa Media Convention in Arusha

By Guardian Correspondents

PRESIDENT Samia Suluhu Hassan is on May 3 expected to grace the 2022 World Press FreedomDay (WPFD) in Tanzania as Chief Guest.

The event, which will be marked in Arusha, will seethe Eastern Africa Editors Society (EAES) host the African continent in deliberating on media freedoms issues, guided by this year's WPFD theme:'Journalism Under Digital Siege'.

An EAES press statement issued yesterday quoted Tanzania Editors' Forum (TEF) chairman Deodatus Balile as having said that it was an honour for the President to accept the invitation.

"The President is walking the talk in expanding access to information and media freedoms in Tanzania and we look forward to hearing from her on how she intends to deepen them in Tanzania and challenge other African countries to see media as an important part of growing our democracy," Balile said.

The 2022 commemoration will comprise discussions on trends in safety of journalists, an assessment of media freedoms in the region, and a Watch party for viewing of the High Level World Press Freedom Day Global Conference Opening and Guillermo Cano Prize Giving Ceremony that will be in progress in Uruguay.

The annual UNESCO/Guillermo Cano World Press Freedom Prize is meant to reward a person, organisation or institution having made a notable contribution to the defence and/or promotion of press freedom anywhere in the world, especially if this has been achieved in the face of danger.

The prize is named in honour of Guillermo Cano Isaza, an assassinated Colombian journalist, and is intended to reward journalists who have shown dedication in the name of freedom of expression and information, and to afford them the international recognition they deserve.

discuss the advancing of big data and

artificial intelligence (AI) for a media evolution in Africa, the impact of journalism and freedom of expression for sustainable development, and digital advancement and associated challenges to gender equality and women's empowerment (GEWE) in public media and information delivery.

Güardian

It will also discuss media viability in digital times as a route to resilience and the effects and moderation of privacy, online surveillance and hacking on public trust in journalism.

Churchill Otieno, the EAES Chairman, said hosting the convention in Tanzania and having the Tanzanian President attending "sends the greatest signal yet that the continent is switching on the lights that shine, inform and challenge the society".

"The symbolism with which this convention is being held should send a clear message that the media industry will not seat back as its gains are eroded through and by digital platforms," he said, adding: "We will build solidarity, learn, advocate and advance for the space to be as free as it should to ensure that we can continue to hold governments to account, educate, inform and entertain the public."

The convention is being coordinated alongside international and local partners, an organising committee that includes UNESCO, the Tanzania Editors' Forum (TEF) as well as other partners who are part of Tanzania's Coalition on Right to Information (CoRI).

EAES is the umbrella body bringing together editor organisations in Tanzania, Ethiopia,Uganda and Kenya.

CoRI membership includes Jamii Forum, Tanganyika Law Society, Legal and Human Rights Centre, Tanzania Human Rights Defenders Coalition, Twaweza, Sikika, Media Council of Tanzania, Tanzania Media Women Association (Tamwa), Media Institute of Southern Africa-Tanzania (Misa-Tan), Policy Forum, The Arusha convention will seek to and Tanzania Communication, Information Bureau.





To Our Esteemed Customers,

To optimize service delivery across our branch network, effective May 5th 2022, we will be consolidating the operations of the following branches which are closely located to each other. However, all impacted customers will continue to enjoy our services seamlessly from the receiving branches.

Please see the details below:

BRANCH TO BE CONSOLIDATED	RECEIVING BRANCH	RECEIVING BRANCH LOCATION	RECEIVING BRANCH PHONE NUMBER
Victoria	Nyanza Branch (Mwanza)	Kenyatta Road opposite PSSSF Building, Mwanza	+255 755 202240
Golden Jubilee	Amani Place Branch (Dar es Salaam)	Ohio Street, Amani Place Building, Dar es Salaam	+255 784 382427
Sokoine	Clock Tower Branch (Arusha)	Clock Tower Street, TFA Building, Arusha	+255 27 2545901
Harbour View Towers	PSSSF Branch (Dar es Salaam)	Samora Street, PSSF Building, Dar es Salaam	+255 22 2130127

NCBA Bank Tanzania remains committed to serving all of its customers across our network through our Branch Locations, ATMs, Internet Banking Portal, Mobile Banking App and our Relationship Managers. Should you have any queries, kindly call +255 22 2130113 or email contacttz@ncbagroup.co.tz

Management.

NCBA Bank Tanzania Limited is regulated by the Bank Of Tanzania

Go for it. ncbagroup.co.tz

Invest and Take Cover

Interest on **Term Deposit**

Earn Up to

BENEFITS

- Early interest payment before Maturity
- Free Life insurance Cover worth TZS 2 Million
- Free Permanent Disability Cover worth TZS 2 Million
- Free Education Cover worth TZS 600,000/- per child



***TERMS AND CONDITIONS APPLY** For more information Please Call: +255 746 985840 | +255 659 074 000

NATIONAL.NEWS

Guardian

Govt paid over 790 million/compensation to over 3,500 victims of wildlife invasion

By Felister Peter, Dodoma

THE government has paid over 790m/- compensation to 3,598 people who were affected by invasion of wildlife in their areas of domicile.

The monies have been paid in the 2021/2022 financial year, according to deputy minister, Ministry of Natural Resources and Tourism, Mary Masanja Responding to a question from Special Seats legislator, Minza Mjika, the deputy said the government is finalizing a review of compensation payment to people attacked by the animals in a number of districts including those in Simiyu Region.

The MP wanted to know government plans in controlling the wildlife-human conflicts as well as procedures for payment of compensation to those affected.

She said to control the invasion, Masanja said the government is implementing the National Wildlife-Human Conflict Management Strategy 2020/2021 - 2024/2025 which focuses on empowering communities and provides a comprehensive overview of mitigation methods that can be deployed by communities to reduce

negative impacts of wildlife on their livelihood.

The strategy is also targeting to increase villagers' social acceptability of wildlife conservation as an economically viable activity.

She said under the plan there will also be regular patrols to be conducted by game officers to help control wild animals from invading farms and residential areas.

She said that President Samia Suluhu Hassan has already directed for construction of police posts in Busega and Meatu districts in April 2022.

"We have also submitted a request for employment of 600 game wardens. We have provided training to villagers from 17 districts on how to protect themselves," she added.

A 2012-2019 report from the wildlife department in the Ministry of Natural Resources and Tourism indicates that there were 1,069 human deaths caused by HWC whereas 642 people were injured.

It said 41,404 acres of crops were damaged across the country, with the government spending over 4.6bn/- as compensation to families that lost their relatives and for damaged properties.



A British Council official (L) briefs Community Development, Gender, Women and Special Groups minister Dr Dorothy Gwajima (2nd-R) and visiting British minister for Africa Vicky Ford (R) at the council's offices in Dar es Salaam yesterday. Photo: Guardian Correspondent

KCB BANK Tariff Guide

SERVICE	TZS	USD/EURO	KES	GBP
STATEMENTS	125	USD/EURO	RES	GBP
Monthly Statement	free	free	free	free
Duplicated Statements per page	1500 per page	1.30pp	78pp	0.70pp
(excluding community account) Interim Statement per page				
(excluding community account)	1500 per page	1.30pp	78pp	0.70pp
ATM VISA DEBIT CARD			1	1
ATM Card Issuance (for the first time)	free	free	n/a	n/a
ATM withdrawal from KCB ATMs	200	a multi va la mit	o guiu a la nt	a guiug lant
(per transaction)	800	equivalent	equivalent	equivalent
ATM withdrawal from Non-KCB ATMs (Tanzania)	2500	1.3	n/a	n/a
ATMS (Tanzania) ATM withdrawal from Non-KCB	6500 per each			
ATMs (International)	400,000 limit	3.3	equivalent	equivalent
ATM mini statements	550	equivalent	equivalent	equivalent
Daily Limit Minimum withdrawals	1000000	equivalent	50000	equivalent
ATM Card Repalcement (lost/	5000	equivalent	n/a	n/a
destroyed cards)	15000	13	n/a	n/a
Blocking/unblocking ATM cards	free	free	free	free
Card Renewal STANDING ORDER	15000	13	n/a	n/a
within KCB	2500	equivalent	equivalent	equivalent
Outward to other banks	5000	3	n/a	n/a
Setup/Amend Standing Order	6500	7	500	4
Unpaid Standing Order (penalty)	10000	10	500	10
CHEQUES Unpaid Cheque (insufficient funds)				
- Outward	15000	13	n/a	n/a
Unpaid Cheque (insufficient) -	65000	52	n/a	n/a
inward			-	
Unpaid Cheques - technical USD unpaid cheque	15000 52	15 52	n/a n/a	n/a n/a
Counter Leaves	13000	52 equivalent	n/a equivalent	equivalent
Bankers Cheque	26000	26	n/a	n/a
Stop payment-per set up	25000	25	1300	13
New cheque book retail TT's INTERNATIONAL	600 per leaf	equivalent	equivalent	equivalent
	50USD(TZS equiv-	50USD(Euro		
Outward	alent)	equivalent)	equivalent	equivalent
Inward TT (excluding community	13USD (TZS equiv -	13USD(Euro	equivalent	equivalent
accounts)	alent)	equivalent) 10USD(Euro	equivalent	cquivalent
Recall of funds/Cancellation of TT	10USD (TZS equiv - alent)	equivalent)	equivalent	equivalent
Amendment of TT (Customer	10USD (TZS equiv-	10USD(Euro	oquivalant	aquivalant
induced)	alent)	equivalent)	equiva l ent	equivalent
TRANSFERS LOCAL KCB to KCB	1500	equivalent	equivalent	equivalent
EFT (KCB Tanzania to any local	3500	3		n/a
bank)	3500	3	n/a	n/a
TISS/local TT (excluding commu - nity account)	10000	13	n/a	n/a
East African Payments (EAPS)	10000	n/a	870	n/a
MINIMUM A/C OPENING BAL-				
ANCE		1	1	1
Current Account-Compa - ny(SME&CORPORATE)	100000	100	5000	13
Current-Personal		100	5000	65
	50000		15000	
Mapato Account	50000 10000	10	5000 500	65 10
Mapato Account KCB Junior Account	10000 10000	10 10	500 500	10 10
Mapato Account KCB Junior Account KCB Student Account	10000 10000 10000	10 10 10	500 500 500	10 10 10
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE	10000 10000	10 10	500 500	10 10
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers	10000 10000 10000 50000 35000 before	10 10 10 50	500 500 500	10 10 10 n/a
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE	10000 10000 10000 50000 35000 before 6months, free after 6	10 10 10	500 500 500	10 10 10
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account	10000 10000 10000 50000 35000 before	10 10 10 50	500 500 500 n/a	10 10 10 n/a
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES	10000 10000 10000 50000 35000 before 6months, free after 6	10 10 10 50	500 500 500 n/a	10 10 10 n/a
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents	10000 10000 50000 35000 before 6months, free after 6 months	10 10 50 39 13 8% for denom-	500 500 500 n/a 2200	10 10 10 n/a 26 10.5
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller	10000 10000 50000 35000 before 6months, free after 6 months 15000	10 10 10 50 39 13 8% for denom- inations that	500 500 500 n/a 22200 900	10 10 10 n/a 26 10.5 8% for denomina
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents	10000 10000 50000 35000 before 6months, free after 6 months	10 10 10 50 39 13 8% for denom- inations that are less than	500 500 500 n/a 2200	10 10 10 n/a 26 10.5 8% for denomina
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a	10 10 50 39 13 8% for denom- inations that are less than USD 50	500 500 n/a 2200 n/a	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES	10000 10000 50000 35000 before 6months, free after 6 months 15000	10 10 10 50 39 13 8% for denom- inations that are less than	500 500 500 n/a 22200 900	10 10 10 n/a 26 10.5 8% for denomina tions that are les
Mapato Account KCB Junior Account KCB Student Account KCB Student Account Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation Account MaintainAnce FEES Counter Withdrawals (excluding:	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500	10 10 10 50 39 ¹³ 8% for denom- inations that are less than USD 50 free	500 500 n/a 2200 900 n/a free	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free
Mapato Account KCB Junior Account KCB Student Account KCB Student Account Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation Account MaintainAnce FEES Counter Withdrawals (excluding:	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max	10 10 10 50 39 ¹³ 8% for denom- inations that are less than USD 50 free	500 500 n/a 2200 n/a	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current	500 500 n/a 2200 900 n/a free	10 10 10 n/a 26 10.5 8% for denominations that are less than USD 50 free 0.50%
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000,	10 10 10 50 39 ¹³ 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi-	500 500 500 n/a 2200 900 n/a free 0.50%	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current
Mapato Account KCB Junior Account KCB Student Account KCB Student Account Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation Account MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000,	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/	500 500 n/a 2200 900 n/a free	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate	500 500 500 n/a 2200 900 n/a free 0.50%	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD	500 500 500 n/a 2200 900 n/a free 0.50% 700	10 10 10 10 10 10 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP
Mapato Account KCB Junior Account KCB Student Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary &	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate	500 500 500 n/a 2200 900 n/a free 0.50%	10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat
Mapato Account KCB Junior Account KCB Student Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts Student Accounts)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD	500 500 500 n/a 2200 900 n/a free 0.50% 700	10 10 10 10 10 10 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP
Mapato Account KCB Junior Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding; Simba,Cub & Community and salary) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7	500 500 500 n/a 2200 900 n/a free 0.50% 700 176	10 10 10 n/a 26 10.5 8% for denominations that are lest than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7
Mapato Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) THIRD PARTY ENCASHMENT withdrawal fee to be paid by the	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000	10 10 10 50 39 13 8% for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD	500 500 500 n/a 2200 900 n/a free 0.50% 700	10 10 10 10 10 10 10 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP
Mapato Account KCB Junior Account KCB Student Account KCB Stimba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) THIRD PARTY ENCASHMENT withdrawal fee to be paid by the beneficiary SALARY PROCESSING	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000 1200 6500	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7 13	500 500 500 n/a 2200 900 n/a free 0.50% 700 176 450	10 10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7 7
Mapato Account KCB Junior Account KCB Junior Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) THRD PARTY ENCASHMENT withdrawal fee to be paid by the beneficiary Salary PROCESSING Salary processing	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7	500 500 500 n/a 2200 900 n/a free 0.50% 700 176	10 10 10 n/a 26 10.5 8% for denominations that are lest than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7
Mapato Account KCB Junior Account KCB Student Account KCB Student Account KCB Student Account Consign account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation Account MinTaiNANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) THIRD PARTY ENCASHMENT withdrawal fee to be paid by the beneficiary Salary processing CERTIFICATE OF BALANCE	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000 1200 6500	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7 13	500 500 500 n/a 2200 900 n/a free 0.50% 700 176 450	10 10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7 7
Mapato Account KCB Junior Account KCB Student Account KCB Student Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary & Student Accounts) THIRD PARTY ENCASHMENT withdrawal fee to be paid by the beneficiary SALARY PROCESSING Salary processing CERTIFICAT OF BALANCE	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000 1200 6500	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7 13	500 500 500 n/a 2200 900 n/a free 0.50% 700 176 450	10 10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7 7
Mapato Account KCB Junior Account KCB Student Account KCB Stimba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding simba, Cub, salary & Student Accounts) THIRD PARTY ENCASHMENT withdrawal fee to be paid by the beneficiary SALARY PROCESSING Salary processing CETIFICATE OF BALANCE Balance of Account (Flat fee per certificate)	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000 1200 6500 2600 39000	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7 13 equivalent equivalent	500 500 500 n/a 2200 900 n/a free 0.50% 700 176 450 130 equivalent	10 10 10 10 n/a 26 10.5 8% for denomina tions that are les than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporat 20GBP 7 7 equivalent equivalent
Mapato Account KCB Junior Account KCB Student Account KCB Student Account KCB Simba Savers A/C CLOSURE Closing account OTHER SERVICES Search of old documents Forex Cash Deposits (smaller denominations below US \$ 50) Dormant Account Activation ACCOUNT MAINTAINANCE FEES Counter Withdrawals (excluding: Simba,Cub & Community accounts) Ledger Fees - Current Accounts (excluding community and salary) Ledger Fees - Savings Accounts (excluding Simba, Cub, salary &	10000 10000 10000 50000 35000 before 6months, free after 6 months 15000 n/a free <10million 1500 >10million 0.1% max 20000 personal current account 10,000, business 20,000, corporate account 30,000 1200 6500	10 10 10 50 39 ¹³ ^{8%} for denom- inations that are less than USD 50 free 0.50% personal current 10USD/Busi- ness 16USD/ Corporate 20USD 7 13 equivalent	500 500 500 n/a 2200 900 n/a free 0.50% 700 176 450 130	10 10 10 10 n/a 26 10.5 8% for denomina tions that are les: than USD 50 free 0.50% personal current 10GBP/Business 16GBP/Corporate 20GBP 7 7 equivalent

TRADE FINANCE IMPORT LETTER OF CREDIT LC ISSUANCE/extension/increase amount Normal Amendment Release Commision/Ic document processing RETIREMENT CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION Documents HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer COURIER	1.3% Per Quarter 130 USD 20 USD 0.30% minimum 100 maximum 200 260 USD 200 USD 0.60% min 200 max 300 0.80% 150 USD 150 USD 150 USD 150 USD
LC ISSUANCE/extension/increase amount Normal Amendment Release Commision/Ic document processing RETIREMENT CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	130 USD 20 USD 0.30% minimum 100 maximum 200 260 USD 200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD
LC ISSUANCE/extension/increase amount Normal Amendment Release Commision/Ic document processing RETIREMENT CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	130 USD 20 USD 0.30% minimum 100 maximum 200 260 USD 200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD
Normal Amendment Release Commision/Ic document processing RETIREMENT CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOcuments HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	130 USD 20 USD 0.30% minimum 100 maximum 200 260 USD 200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD
RETIREMENT CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION BOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	0.30% minimum 100 maximum 200 260 USD 200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD 150 USD
CANCELATION EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION Documents HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	260 USD 200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD 150 USD
EXPORT LETTER OF CREDIT ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	200 USD 0.60% min 200 max 300 0.80% 0.80% 150 USD 150 USD
ADVISING NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	0.60% min 200 max 300 0.80% 0.80% 150 USD 150 USD
NEGOTIATION DISCOUNTING AVALIZATION DOCUMENTS FOR COLLECTION DOCUMENTS FOR COLLECTION DOCUMENTS HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	0.60% min 200 max 300 0.80% 0.80% 150 USD 150 USD
AVALIZATION DOCUMENTS FOR COLLECTION Documents HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	0.80% 150 USD 150 USD
DOCUMENTS FOR COLLECTION Documents HANDLING FEE COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	150 USD 150 USD
Documents HANDLING FEE COURER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	150 USD
COURIER GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	150 USD
GUARANTEE Issuance fee AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	
AMENDMENT/Reduce of amount DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	1.30%
DISCREPANCY EXAMINATION OTHERS SWIFT Tracer	
EXAMINATION OTHERS SWIFT Tracer	130 USD
OTHERS SWIFT Tracer	55 USD
SWIFT Tracer	
Tracer	50 USD
	50 USD
	150 USD
MOBILE BANKING CHARGES	
Balance enquiry	300
Mini statement Invite Friend	300 free
Cheque book	300
Stop cheque	300
Stop card	300
Change Pin	free
Full statemet	500
BILL PAYMENTS	
TANESCO(LUKU)	1.1% of the transacted amount
DAWASCO	1300
DSTV	Free
STARTIMES	Free
	Free
SMILE UHURU	Free Free
AZAM	Free
SASATEL	Free
SEND MONEY TO E-WALLET	
Mpesa	_
Airtelmoney	
Tigo Pesa Eazzy Pesa	0-50,000=1000, 50,001-100,000=1,500, 100,001-300,000=2,500, 300,001-500,000=3,500, 500,001-1,000,000=5000
Hallopesa	
T Pesa	-
FUNDS TRANSFER	500
Own accounts KCB accounts	500 700
	700
INTERCOMPANY TRANSACTION CHARGES	
Inter-company cash withdrawals charges,applicable in Kenya,Uganda,Tanza -	Up to 60 USD charge 4 USD
nia,Rwanda and Burundi	
	Between 251-1250USD charge 13 USD Between 1251-6250 USD charge 26 USD
	Between 251-1250 USD charge 13 USD
	Above 6250 USD charge 1.20% of daily cumulative withdrawals
Inter-company cash deposit charges, applicable in Kenya, Uganda, Rwanda	Up to 250 USD charge 3 USD
and Burundi	
	Between 251-1250 USD charge 7 USD Between 1251-6250 USD charge 13 USD
	Above 6250 USD charge 0.60% of daily cumulative deposits
Inter-company transaction charges on cash withdrawals and deposits applica -	
ble to Sudan branches	Intercompany cash withdrawais 1.20% of the amount withdrawn
	Intercompany cash deposits 0.97% of the amount (minimum
	\$35 and maximum of \$750) This excludes the swift charges and
	stamp duty
Intercompany standing orders across all companies	Intercompany standing order 13 USD
LOANS	
Processing/arrangement/appraisal fees	
Personal loans:	2.40%
Business loans:	2.40%
Overdrafts:	2.40%
Mortgage finance Asset finance	2.40% 2.40%
	he: 19 '9
Penalty on unpaid loan instalment:	10% above approved rate
Early repayment:	NA
Valuation fees:	As per service provider rates
Legal fees:	As per service provider rates
Loan insurance fees: Interest rates	1% + or - Base Lending Rate
Personal loans:	19%
Business loans:	'+ or - Base Lending Rate
	10% for T70 and 0% for 1000
*Base Lending Rate	19% for TZS and 9% for USD
*Base Lending Rate *All rates are subject to negotitiation based on the product	19% for TZS and 9% for USD

Ifakara town council advised to re-write project proposal for construction of main strategic crop market

By Felister Peter, Dodoma

THE government has advised authorities in Ifakara town council to re-write the project proposal for construction of the main strategic market which is expected to facilitate trading of agricultural products.

David Silinde, deputy minister in the President's Office Regional Administration and Local Government, told the National Assembly yesterday that construction of the market was scheduled to begin in the 2018/2019 financial year, but its implementation was postponed due to laxity in the project proposal.

He said the Ifakara Town Council submitted a project proposal worth 14.3bn/- but the central government couldn't approve funds for its implementation because the project



Please note: All taxes included

Name/Tittle	Signature	Date
Lulu Shikonyi - Head of Operations	Signed	14.01.2022
Christina Manyenye - Head of Marketing and Corporate Affairs	Signed	14.01.2022

f in 🛩

proposal could not meet the required criteria.

"We advise authorities in Ifakara to re-write and submit their proposal for market construction. The document must meet the required criteria to enable the central government to approve funds for its implementation," said Silinde.

He however advised the Ifakara town council to start mobilizing funds from its own collected revenues to facilitate preparation of a new project proposal. He said successful implementation of the project would boost the council's revenues as well as assuring farmers of a place to sell their agricultural products.

He was responding to a question from Kilombero MP, Abubakar Asenga (CCM) who wanted to know when the government will approve funds for construction of the Ifakara strategic market.

The legislator was concerned that the project has been delayed for over three years, hence the need to prioritize its implementation in favour of farmers and traders.

Meanwhile, the government has allocated 100m/- for construction of the 18.5 kilometers Ivuna-Chole road to facilitate transport services between Songwe and Momba.

Silinde said the road is important because it is also connected to other two crucial roads that link Momba, Mheza and Isanzu.

To connect the two districts, the government will also construct a bridge along the Vuna-Chole road at a cost of 200m/-. He said funds for construction of the bridge will be approved in the 2022/2023 financial year. He was responding to a question from Special Seats legislator, Stella Fiyao.

We advise authorities in Ifakara to re-write and submit their proposal for market construction. The document must meet the required criteria to enable the central government to approve funds for its implementation

ADVERTISEMENTS

Güardian



THE UNITED REPUBLIC OF TANZANIA

TRADE



ISO 9001:2015 Certified

TANZANIA BUREAU OF STANDARDS (TBS)

Member of the International Standardization (ISO), Codex Alimentarius Commission (WHO/FAO), Agent for ISO and other National Standards Bodies

TRAINING COURSE ANNOUNCEMENT

COURSE TITLE: LABORATORY EQUIPMENT MANAGEMENT.

Duration: Five (5) days (13th June to 17th June, 2022)

Targeted participants: Laboratory Analysts, Laboratory Technicians, Chemists, Microbiologist, Quality Control and Quality Assurance Officer, Laboratory Quality Manager, Graduates from Science field.

Course Outline:

- 1. ConceptofLaboratoryequipmentmanagement
- 2. User specification requirement
- · Selection and purchasing of laboratory equipment
- 3. Installation qualification (IQ), operational qualification (OQ) and performance qualification (PQ)
- 4. Laboratoryequipmentmaintenanceandtroubleshooting,
- 5. Laboratoryequipmentretirementanddisposal
- 6. Laboratoryequipmentdocumentation
- 7. Evaluation: group work, exercise and test

Training requirements

An option: laptop and calculator

Benefits of the course

- After completion of this course, candidate shall be able to: -
- Identify user requirements during selection and purchase of laboratory equipment
- Check performance of laboratory equipment after purchasing, repair and maintenance
- Maintain equipment documentation
- Prepare and implement maintenance schedule and equipment inventory
- Understand his/her responsibilities and roles in management of laboratory equipment
- Identify causes of problem and take corrective action
- Know importance of equipment manual for troubleshooting, repair, maintenance and operation of laboratory equipment

Candidate who attend course, participate group work, exercise, test and score 60% and above of final course evaluation shall be awarded with certificate of successful completion. Otherwise candidate who scores less than 60% of the final course evaluation shall be awarded with certificate of attendance. In addition, candidate will be provided with training material for further reference. 80% attendance of participant is required during the course.

Course presentation and methodology



RELIANCE INSURANCE COMPANY (TANZANIA) LIMITED 2021 AUDITED RESULTS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE **INCOME FOR THE YEAR ENDED 31 DECEMBER 2021**

	2021	Restated 2020
	TZS 000	TZS 000
Gross written premium	34,587,506	30,646,521
Gross earned premium	33,850,157	24,398,108
Less: outward reinsurance	(13,676,254)	(10,721,811)
Net earned premium	20,173,903	13,676,297
Commission earned	2,406,334	2,024,186
Investment income	3,154,718	2,576,787
Exchange gain	19,382	62,029
Fair value gain on quoted shares	212,087	141,993
Other income	329,741	1,442,137
Total income	26,296,165	19,923,429
Commission expense	(5,253,079)	(3,882,655)
Claims incurred	(10,554,618)	(5,411,991)
Impairment charge	(1,626,091)	(224,408)
Operating and other expenses	(8,355,049)	(8,545,860)
Finance Costs	(39,514)	(72,147)
Profit before tax	467,814	1,786,368
Income tax expense	(283,205)	(817,269)
Profit for the year	184,609	969,099
Other comprehensive income (OCI)		
Gain on fair valuation of equity investment through OCI	4,524	55,334
Deferred tax thereon	(1,357)	(16,600)
Total change in fair value of equity investment	3,167	38,734
Total comprehensive income for the year attributable to the		
owners of the company	187,776	1,007,833
Earnings per share-basic and diluted (TZS)	33	173

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2021

	2021	Restated 2020
CAPITAL EMPLOYED	TZS 000	TZS 000
Share capital	5,610,000	5,610,000
Contingency reserve	8,044,682	7,007,057
Capital reserve	1,412,632	1,412,632
Revaluation reserve	150,354	147,187
Retained earnings	528,679	1,942,695
TOTAL CAPITAL EMPLOYED	15,746,347	16,119,571
		10,117,071
REPRESENTED BY		
ASSETS		
Property, plant and equipment	598,962	318,612
Right -of-use assets	457,575	408,464
Intangible assets	284,632	11,115
Investment in subsidiary	629,102	629,102
Equity investments at fair value through P/L	846,739	634,652
Equity investments at fair value through OCI	549,734	545,210
Receivables arising out of reinsurance arrangements	2,357,856	4,918,562
Reinsurers' share of insurance contract liabilities	9,140,883	13,315,912
Deferred acquisition costs	2,354,745	2,117,621
Other receivables	1,251,910	459,164
Loan to Subsidiary	626,715	678,370
Current tax	297,290	428,922
Deferred tax	2,251,092	1,845,334
Corporate bonds	200,000	200,000
Government securities	14,851,613	11,316,984
Deposits with financial institutions	15,418,940	17,572,904
Cash and bank balances	2,400,275	1,381,466
TOTAL ASSETS	54,518,063	56,782,394
LIABILITIES		
Unearned premium	15,488,234	14,750,884
Outstanding claims	10,809,467	15,427,322
Creditors arising out of reinsurance arrangement	5,233,957	4,201,660
Creditors arising out of direct insurance arrangement	3,853,114	1,840,067
Bank overdraft	304,057	307,951
Deferred acquisition income	1,040,299	830,643
Lease Liabilities	405,110	412,539
Other payables	1,637,478	2,891,757
TOTAL LIABILITIES	38,771,716	40,662,823
NET ASSETS	15,746,347	16,119,571

- · Course will be presented in Swahili- English language.
- Also, the course will be delivered in mode of interactive tutor-led and trainee led discussions, interaction sessions, and experience from trainees, group participation, power point presentation, individual exercise, group work and test.

Course registration

• Course will cover 25 maximum participants. Each applicant shall register in the email addresses: researchandtraining@tbs.go.tz, cell phone No. +255 784 571 370, +255 655 646 934 before 16th May, 2022.

Course fees

• Course fees for 5 days training is TZS 400,000/=. The fees shall cover training materials, food and refreshment, stationaries and facilitation fees. Each applicant shall be responsible for his/her own travelling and accommodation expenses.

Mode of payment

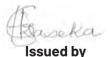
o Course fees shall be paid in full and once. Control number will be issued to applicant and payment shall be made before 30th May, 2022.

Training venue

o The training will be conducted at Test House 5th Floor Wing A in TBS Ubungo Area, Morogoro Road/ Sam Nujoma Road, Dar es Salaam.

Postponement and cancellation of Training course

If one fails to attend the training for any reason, the paid course fee will not be refunded. In case, the Bureau postpones the training the applicant will be informed ten (10) days before commencement of the training course together with re-scheduled date.



Gladness H. Kaseka **Public Relations and Marketing Manager**

TBS HEADQUARTERS Physical Address Tanzania Bureau of Standards Ubungo, Morogoro Road / Sam Nujoma Road P, O, Box 9524 DAR ES SALAAM, TANZANIA Tel. No: +255 22 245 0298/ +255 22 245 0206 Telefata: +255 22 2450959 Hotline: 0800110827 E-mail: info@tbs.go.tz Website: http://www.tbs.go.tz E-mail address for customer complaints: complaints@tbs.go.tz Twitter: TBS_Tanzania Instagram: tbs_Viwango	TBS CENTRAL ZONE Physical Address Kambarage Tower P.O. Box 2956 DODOMA, TANZANIA Tel. No: +255 26 2520310	TBS LAKE ZONE Physical Address NSSF Building, 3 rd Floor P.O. Box 1814 MWANZA, TANZANIA TaNZANIA Tel. No: +255 28 2501127	TBS NORTHERN ZONE Physical Address NSSF Mafao House Building, 2 rd Floor P.O. Box 2399 ARUSHA TANZANIA TeL.No: +255 27 2520143	TBS SOUTHERN HIGHLANDS ZONE Physical Address NHIF Bulding, 7 th Floor P.O. Box 1674 MBEYA, TANZANIA TANZANIA Tal No: +255 25 2502848	TBS SOUTHERN ZONE Physical Address MTUWASA Building P. O. Box 1396 MTWARA, TANZANIA Tel. No: +255 23 2334477	TBS WESTERN ZONE Physical Address NSSF Bulding (Mafao House), 2 rd Floor P, O, Box 1276 KIGOMA, TANZANIA TeL NC: +255 28 2804023
All	Correspondenc	e should be a	addressed to the	DIRECTOR G	SENERAL	

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2021

	Share Capital	Capital	Contingency	Revaluation	Retained	Total
	-	Reserve	Reserve	Reserve	Earnings	
	TZS 000	TZS 000	TZS 000	TZS 000	TZS 000	TZS 000
Year ended 31 December 2021	000	120 000	120 000	120 000	120 000	120 000
As previously stated, - 1 st January	5,610,000	1,412,632	7,007,057	147,187	1,942,695	16,119,571
Profit for the year	-	-	-	-	184,609	184,609
Other comprehensive Income	-	-	-	4,524	-	4,524
Deferred tax charged through OCI	-	-	-	(1,357)	-	(1,357)
Transfer to contingency reserve	-	_	1,037,625	_	(1,037,625)	-
Dividend Paid	-	-		-	(561,000)	(561,000)
Total changes	-	-	1,037,625	3,167	(1,414,016)	(373,224)
At 31 st December	5,610,000	1,412,632	8,044,682	150,354	528,679	15,746,347
Year ended 31 December 2020 -	-					
Restated						
At 1 st January	5,610,000	1,412,632	6,087,661	108,453	2,033,242	15,251,988
At 1 st January Profit for the year	5,610,000	1,412,632	6,087,661	108,453		
At 1 st January Profit for the year - As previously stated	5,610,000	1,412,632	6,087,661	108,453	115,037	115,037
At 1 st January Profit for the year - As previously stated - Prior year adjustments (Note 45)	5,610,000 - -	1,412,632 - -	6,087,661 - -	108,453 - -	115,037 854,062	115,037 854,062
At 1 st January Profit for the year - As previously stated - Prior year adjustments (Note 45) Profit for the year	5,610,000 - - -	1,412,632 - - -	6,087,661 - - -	- - -	115,037	115,037 854,062 969,099
At 1 st January Profit for the year - As previously stated - Prior year adjustments (Note 45) Profit for the year Other comprehensive Income	5,610,000 - - - -	1,412,632 - - - -		- - 55,334	115,037 854,062	115,037 854,062 969,099 55,334
At 1 st January Profit for the year - As previously stated - Prior year adjustments (Note 45) Profit for the year Other comprehensive Income Deferred tax charged through OCI	5,610,000 - - - - -	1,412,632 - - - - -	- - -	- - -	115,037 854,062 969,099	115,037 854,062 969,099
At 1 ^{er} January Profit for the year - As previously stated - Prior year adjustments (Note 45) Profit for the year Other comprehensive Income Deferred tax charged through OCI Transfer to contingency reserve	5,610,000 - - - - - - - - -	1,412,632 - - - - -		- - 55,334	115,037 854,062 969,099 - - (919,396)	115,037 854,062 969,099 55,334 (16,600)
At 1" January Profit for the year - As previously stated - Prior year adjustments (Note 45) Profit for the year Other comprehensive Income Deferred tax charged through OCI	5,610,000 - - - - - - - - - - - -	1,412,632 - - - - - - - - -	- - -	- - 55,334	115,037 854,062 969,099	115,037 854,062 969,099 55,334

STATEMENT OF CASHFLOWS FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	Restated 2020
	TZS 000	TZS 000
Cash flows from operating activities		
Cash used in operations	484,787	(5,641,220)
Interest received	3,216,287	2,455,622
Income tax paid	(559,485)	(1,025,754)
Net cash generated from / (used in) operating activities	3,141,588	(4,211,352)
Cash flows from investing activities		
Purchase of property plant and equipment	(480,254)	(239,144)
Purchase of intangible assets	(351,908)	(4,035)
Receipts from/(Advances) to the subsidiary	150,354	(16,000)
Dividends received from equity investments	92,148	-
Additions to right-of-use assets	(221,862)	(151,308)
Proceeds from disposal of equipment	53,859	2,853
Net cash used in investing activities	(757,663)	(407,634)
Cash flows from financing activities		
Payment of the lease Liabilities	(260,222)	(192,997)
Dividends paid to company shareholders	(561,000)	(561,000)
Net cash used in financing activities	(821,222)	(753,997)
Increase/(Decrease) in cash and cash equivalents	1,562,703	(5,372,983)
Cash and cash equivalents at start of year	1,073,515	6,446,498
Cash and cash equivalents at end of year	2,636,218	1,073,515

Leonard Mususa	Munir Bharwani	Lucy Sondo
Chairman	Director	Director

	BRANCHES		CITY OFFICE
DAR ES SALAAM Reliance House 3 rd & 4 th Floor, Plot 356, UN Road, Upanga, P. O. Box 9826, Dar es Salaam Tel: (22) 2120088/89/90 Fax: (22) 2112903	ARUSHA Sunda Plaza Building Goliondoi Road, P O BOX 15241, Arusha Tel: (27) 2501553 Fax: (27) 2501552	MBEYA Block 'C' Market Square, Uhindini, P. O. Box 554, Mbeya Tel: (26) 2502726 Fax: (26) 2502725	Tanganyika Tower Plot 1285, Block 84, Zaramo Street, Kisutu. Dar es salaam. Tel: (22) 2120088
MWANZA NSSF MAFAO HOUSE Mezzanine Floor, Wing A Plot 254/255, Block–T, P.o Box 1490, Mwanza. Kenyatta Road. Tel: (28) 2500838	DODOMA Uhindini - Plot 7, Block M P.O. Box 2976, Dodoma Tel: + 255 26 232 4633 Uhindini - Plot 7,	ZANZIBAR Muzammil Centre, Mlandege Street, P.O. Box 2705, Zanzibar	

NATIONAL.NEWS

By Correspondent Mary Kadoke

THE Tanzania Gender Programme Networking (TGNP) has said despite some successes the country has made in achieving 50/50 campaign in gender equality, there is need for the three pillars of state to formulate review strategies.

TGNP senior programme officer knowledge, research and analysis, Zainab Mmari said Tanzania has achieved the 50/50 agenda on the parliament, but looking at all the overall pillars the country has only achieved less than 10-percent.

of

parliament

gender committee on laws to

There should

the available

policies and

procedures

perspectives

engagement

in all political

on gender

to enable

women

seats

be a keen

review on

"Research has shown that the overall women representation remains below ten percent. We commend the government's constitution review process which we believe will shed light more on the constitution towards achievement of 50/50 aspects of gender in decision making," she said.

TGNP recently launched a book titled 'The Reality of Women Participation in state pillars' (executive, legislature, and parliament) of which acknowledges the legislature's 50/50 representation thus speaker and deputy since 2005. The TGNP official also

recommended that members

TGNP pushes for three pillars of state to formulate review strategies

should help in the war towards gender engage to aspire and form a inequality. She further suggested that parliamentary permanent

the judicially should also take part in initiatives aimed promoting gender initiatives through various forum such as employment. "There should be a keen

review on the available policies and procedures on gender perspectives to enable women engagement in all political seats," she added.

The Tanzania parliament has been led by two female speakers since its existence beginning with Anna Makinda who was Speaker from 2010 to 2015 and then the current speaker Dr Tulia Ackson. They were both deputized by

two men in which Job Ndugai was the deputy speaker from 2010 to 2015 then Dr Tulia Ackson was deputy speaker in 2015 to 2020.

NMB Bank Plc northern zone manager Dismas Prosper (R) pictured in Tanga city at the weekend presenting a three-wheeler motorcycle to Ally Athumani Mnyone for winning the bank's 'Bonge la Mpango' promotion raffle.

1ore

DT	В	DIAMOND TRUST BANK	Achieve M
	REPO	RT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF THE BANKING AND FINANCIAL INSTITUATION ACT, 2014	L

Extracts from the Audited Financial Statements as at 31st December 2021

		Dec. 2021	Dec. 2020				CASH FLOV	VS STATEM	ENT:			
										Dec. 2 Tshs in Mil		Dec. 2020 Tshs in Millior
		Tshs in Million	Tshs in Million									
				Cash flows from oper Profit before income ta		5				16	,298	14,182
ASSETS				Adjustment for:						10	6,290	14,102
				Depreciation of proper Depreciation of motor			,				206	4,85 28-
Cash and balances with Bank of Tanzania		105,154	136,241	Amortization of right-		obite branches	,				3,071	2,70
Deposits and balances due from banking institutions Government securities at amortised cost		162,333 210,694	112,289	Amortization of intang		nd caulomont					501	70
Government securities classified at FVOCI		82,029	268,867	(Gain)/ Loss on dispose Loan impairment charge			t			25	(15) ,454	9 17,82
Net loans and advances to customers		758,078	731,258	Provisions – Off-baland							317	46
Other assets		11,905	10,965	Provisions – Credit care Interest income	is					(100	130 ,698)	11 (92,710
Current income tax recoverable		8,546	11,527	Commission income in	surance agenc	У					(451)	(26
Property and equipment		34,441	33,836	Interest expense						2	5,162	24,19
Right of use asset		19,387	21,603	Cash flows from oper	ating activitie	s before chan;	ges in operating a	issets and				
Intangible assets		1,103	1,231	liabilities						(40	,569)	(41,74
Deferred income tax asset		11,440	11,414	Change in operating a		ilities						
				Statutory minimum re Government securities	serve						,614) ,703)	5,39 (15,09
Total Assets		1,405,110	1,339,231	Loans and advances to	customers						,806)	(12,01
LIABILITIES				Other assets							2,146)	2,30
Customer deposits		1,135,615	1,059,955	Deposits from banks Deposits from custome	ers						,609) 7,207	(15 68,70
Deposits and balances due to banking institutions		14,976	21,445	Other liabilities							,070)	10,22
Long term borrowing		10,554	16,502							(32	2,011)	31,79
Other liabilities		12,041	21,455									
ease liability		22,918	24,790	Interest received from Interest received from			mers and Banks),775 7,157	73,11 24,20
				Commission received f	rom insurance						451	26
Total Liabilities		1,196,104	1,144,148	Interest paid on deposition in the second se	ts						,266) ,410)	(23,70 (9,14
		2.520	2.520	Net cash generated fr	om operating	activities				35	,696	96,59
Share capital		2,520	2,520	Cash flows used in inv	esting activiti	es						
Share premium Revaluation surplus		45,935	45,935	Durchase of property a	-					15	,327)	(22,26
Regulatory reserve		1,945	1,103 6,273	Purchase of property a Purchase of intangible							(359)	(22,20
Retained earnings		157,514	139,252	Proceeds from disposa		nd equipment					20	4
Fair value reserve		1,092	-	Net cash used in inves	ting activities					(5	,665)	(22,82
		,								(5	,,	(11)01
Total Shareholders Equity		209,006	195,083	Cash flows used in fin Dividends paid	ancing activiti	es						(2,52)
				Repayment of borrowi						(5	,770)	(8,104
Total Liabilities and Equity		1,405,110	1,339,231	Interest paid on borrow							(696)	(1,45
				Interest paid on lease l Principal payment on l							(363) ,889)	(30) (3,61)
				Net such flow used in	('					(10	,718)	110.00
PERFORMANCE INDICATORS Total capital to total assets		14.5%	14.8%	Net cash flow used in	mancing acti	vittes				(10	,7 18)	(16,00
Non perfoming loans & advances to total advances				Net increase in cash and cash equivalents					19	9,313	57,76	
Gross loans and advances to total deposits		6.3% 6.4%							108,480			
			70.5%	Cash and cash equival	ents at 1 Janu	ary				166	j,246	
Loans and advances to total assets		69.0% 54.0%	70.5% 54.6%	Cash and cash equival							6,246	
				Cash and cash equival							,246 , 558	
		54.0%		Cash and cash equival	ents at 31 De	cember	HANGES	IN EQU	YTIL			
Loans and advances to total assets	COMPREHENSIVE INCOM	54.0%		Cash and cash equival	ents at 31 Dec	T OF C				185	,558	166,24
Loans and advances to total assets		54.0% 1E		Cash and cash equival	ents at 31 De	T OF C	HANGES Revaluation surplus			185		166,24
Loans and advances to total assets	Dec. 2021 Tshs in Million	54.0% 1E Dec. 2020 Tshs in Million		Cash and cash equival	ents at 31 Dec EMEN Share	TOF C	Revaluation	Retained	Dividends	185 Regulatory	Fair value	166,24
oans and advances to total assets	Dec. 2021 Tshs in Million 100,698	54.0% 1E Dec. 2020 Tshs in Million 92,710	54.6%	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000	Retained earnings Shs'000	Dividends declared	Regulatory reserve Shs'000	,558 Fair value reserve	166,24
oans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense	Dec. 2021 Tshs in Million 100,698 (25,265)	54.0% 4E Dec, 2020 Tshs in Million 92,710 (24,478)		Cash and cash equival	ents at 31 Der EMEN Share capital	Cember	Revaluation surplus	Retained earnings	Dividends declared	Regulatory reserve	,558 Fair value reserve Shs'000	166,24
oans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense	Dec. 2021 Tshs in Million 100,698	54.0% 1E Dec. 2020 Tshs in Million 92,710	54.6% At 1 January 2021	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000	Retained earnings Shs'000 139,252	Dividends declared	Regulatory reserve Shs'000	,558 Fair value reserve	166,24 • Tota • Shs'000 195,083
oans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Interest Income Jon-Interest Income:	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433	54.0% 1E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233	54.6%	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000	Retained earnings Shs'000	Dividends declared	Regulatory reserve Shs'000	,558 Fair value reserve Shs'000 -	166,24
oans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Interest Income: ee and commission income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406	54.0% 4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - - - 1,258	Retained earnings Shs'000 139,252	Dividends declared	Regulatory reserve Shs'000 6,273 - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24 Tota Shs'00 195,083 - 11,950 - 11,258
oans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER (Interest Income Net Interest Income ee and commission income ee and commission expense	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299)	54.0% 4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - 1,258 377	Retained earnings Shs'000 139,252 - 11,950 - - - -	Dividends declared Shs'000 - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - -	166,24 Tota Shs'000 195,083 - 11,950 - 12,58
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Net Interest Income ice and commission income ice and commission expense icoreign exchange income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606	54.0% 1E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer from regulatory reserve	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - - 1,258 377 -	Retained earnings Shs'000 139,252 - 11,950 - - - - - - - - - - - - - - - - - - -	Dividends declared	Regulatory reserve Shs'000 6,273 - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24 Tota Shs'000 195,083 - 11,950 - 1,258
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER (Interest Income Net Interest Income Non-Interest Income: iee and commission income iee and commission expense ioreign exchange income Dther income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166	54.0% 4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer from regulatory reserve Transfer for excess depreciation	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 1,103 - - 1,258 377 - (55)	Retained earnings Shs'000 139,252 - 11,950 - - - 6,273 55	Dividends declared Shs'000 - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24 Tota Shs'000 195,083 - 11,950 - 1,258
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER (Interest Income Net Interest Income Non-Interest Income: iee and commission income iee and commission expense ioreign exchange income Dther income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606	54.0% 1E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - - 1,258 377 -	Retained earnings Shs'000 139,252 - 11,950 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'000 - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Expense Nor-Interest Income ee and commission income ee and commission income ee and commission expense foreign exchange income Other income Deter income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366)	54.0% E Dec: 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970)	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - 1,258 377 - (55) 17 - - -	Retained earnings Shs'000 139,252 - 11,950 - - - 6,273 55 (17) - -	Dividends declared Shs'000 - - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - (6,273) - - - - - - - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Expense Nor-Interest Income ee and commission income ee and commission income ee and commission expense foreign exchange income Other income Deter income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312	54.0% 4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 1,103 - - 1,258 377 - (55)	Retained earnings Shs'000 139,252 - 11,950 - - - 6,273 55	Dividends declared Shs'000 - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income hterest Income hterest Income hterest Income let Interest Income ee and commission income ee and commission expense oreign exchange income bther income Deprating income mpairment losses on loans and advances let operating income	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366)	54.0% E Dec: 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970)	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re	Cash and cash equival	EMEN Share capital Shs'000	Cember TOFC	Revaluation surplus Shs'000 - - 1,258 377 - (55) 17 - - -	Retained earnings Shs'000 139,252 - 11,950 - - - 6,273 55 (17) - -	Dividends declared Shs'000 - - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - (6,273) - - - - - - - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Income Interest Expense Interest Income Interest Income Inter	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654	54.0% E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970) 75,699 (58,501) 17,198	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021	Cash and cash equival	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 - - - (55) - 7 7 - - - 842 - 842	Retained earnings Shs'0000 139,252 - - 11,950 - - - - 6,273 55 (177) - - 18,262 157,514	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'00(- - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Income Interest Expense Interest Income Interest Income Inter	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291)	54.0% E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970) 75,699 (58,501)	54.6% At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re Total comprehensive income	Cash and cash equival	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Share premium Shs'000 45,935 - - - - - - - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - 1,258 377 - (55) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'000 139,252 - - 11,950 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'000 - - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - (6,273) - - - - - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'00(- - - - - - - - - - - - - - - - - -	166,24
And a dvances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income terrest Expense Set Interest Income ee and commission income ee and commission income ee and commission expense oreign exchange income Other income Operating income Deprating expenses Trofit before tax and finance cost inance costs Trofit before tax	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298	4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970) 75,699 (16,970) 75,699 (158,501) 17,198 (3,016)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on fair value re Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year	Cash and cash equival	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 - - - (55) - 7 7 - - - 842 - 842	Retained earnings Shs'0000 139,252 - - 11,950 - - - - 6,273 55 (177) - - 18,262 157,514	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'00(- - - - - - - - - - - - - - - - - -	166,24 Tota Shs'000 195,083 - 1,9500 - 1,258 377 - 1,258 - 1,258 377 - 1,258 - - - - - - - - - - - - -
And a dvances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income terrest Expense Set Interest Income ee and commission income ee and commission income ee and commission expense oreign exchange income Other income Operating income Deprating expenses Trofit before tax and finance cost inance costs Trofit before tax	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356)	54.0% E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970) 75,699 (58,501) 17,198 (3,016)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income	Cash and cash equival	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 - - - (55) - 7 7 - - - 842 - 842	Retained earnings Shs'0000 139,252 - 11,950 - - 6,273 55 (17) - - - 8,262 157,514 137,476 8,010	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - -	558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24 Tota Shs'000 195,083 - 1,9500 - 1,258 377 - 1,258 - 1,258 377 - 1,258 - - - - - - - - - - - - -
Anterest Income Interest Income Interest Expense Non-Interest Income ice and commission income ice and commission expense ioreign exchange income Dether income Deprating income Deprating expenses Trofit before tax and finance cost inance costs Trofit before tax Income tax expense	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298	4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 92,669 (16,970) 75,699 (16,970) 75,699 (158,501) 17,198 (3,016)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer fom regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer from regulatory reserve	Cash and cash equival	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - 1,258 377 - (55) 17 - (55) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - 6,273 55 (17) - - - 6,273 55 (17) - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
And a set of the set o	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348)	4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 9,034 58 92,669 (16,970) 75,699 (58,501) 17,198 (3,016) 14,182 (6,172)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on fair value re Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer for regulatory reserve Transfer of excess depreciation	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 1,103 - - 1,258 1,258 377 - (55) 77 - - 842 1,945 1,143 - - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - - - 6,273 - - - 6,273 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Income Interest Expense Interest Income ea and commission income ea and commission income ea and commission expense oreign exchange income Deprating income Deprating income Deprating expenses Infit before tax and finance cost inance costs Infit before tax Income tax expense Infit hefore tax Income tax expense	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348)	4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 9,034 58 92,669 (16,970) 75,699 (58,501) 17,198 (3,016) 14,182 (6,172)	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer fom regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer from regulatory reserve	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - 1,258 377 - (55) 17 - (55) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - 6,273 55 (17) - - - 6,273 55 (17) - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	185 Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Non-Interest Income ice and commission income ice and commission expense icoreign exchange income Dther income Deprating income Deprating expenses Profit before tax and finance cost inance costs Profit before tax Income tax expense Profit for the year Dther comprehensive income for the year	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348) 11,950 1,973	54.0%	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on fair value re Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer of excess depreciation Deferred income tax on excess depr Transfer of excess depreciation Deferred income tax on excess depr Total comprehensive income	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - 11,950 - - 6,273 55 6,273 55 55 (17) 18,262 157,514 137,476 8,010 - (6,273) 5 5 7 5 7 5 7 (17)	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	Regulatory reserve Shs'000 6,273 - - - - (6,273) - - - - - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Non-Interest Income See and commission income Gee and commission expense Foreign exchange income Deparating	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (23,56) 18,298 (6,348) 11,950 1,973	54.0%	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on revaluation Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer form regulatory reserve Transfer form regulatory reserve Transfer form regulatory reserve Transfer income tax on excess depre Total comprehensive income	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - 11,950 - - 6,273 55 6,273 55 55 (17) 18,262 157,514 137,476 8,010 - (6,273) 5 5 7 5 7 5 7 (17)	Dividends declared Shs'0000 - - - - - - - - - - - - - - - - -	Regulatory reserve Shs'000 6,273 - - - - (6,273) - - - - - - - - - - - - - - - - - - -	,558 Fair value reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Loans and advances to total assets STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Non-Interest Income Gee and commission income Gee and commission income Gee and commission expense Goreign exchange income Dther income Deprating income Deprating income Deprating expenses Profit before tax and finance cost Infance costs Profit before tax Income tax expense Profit before tax Income tax expense Profit for the year Dther comprehensive income for the year Profit and comprehensive income for the year Public comprehensity of the yea	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348) 11,950 1,973 13,923 536	54.0%	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on fair value re Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer of excess depreciation Deferred income tax on excess depr Transfer of excess depreciation Deferred income tax on excess depr Total comprehensive income	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 377 - - (55) 17 - - 842 1,945 1,143 - - - (57) 17 - - - (57) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - - - 6,273 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 	185 Regulatory reserve Shs'000 6,273 - (6,273) - (6,273) - (6,273 - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
A STATEMENT OF PROFIT OR LOSS AND OTHER Interest Income Interest Expense Let Interest Income Rea and commission income de and commission expense foreign exchange income Operating income Operating income Operating expenses Profit before tax and finance cost inance costs Profit before tax Income tax expense Profit before tax Income tax expense Profit defore tax Income tax expense Profit defore tax Income for the year Other comprehensive income for the year Profit and profit for the ye	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348) 11,950 1,973 13,923 536	54.0%	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on revaluation Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer form regulatory reserve Transfer form regulatory reserve Transfer form regulatory reserve Transfer income tax on excess depre Total comprehensive income	s reciation transfer eserve	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 377 - - (55) 17 - - 842 1,945 1,143 - - - (57) 17 - - - (57) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - - - 6,273 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 	185 Regulatory reserve Shs'000 6,273 - (6,273) - (6,273) - (6,273 - - - - - - - - - - - - -	,558 Fair value reserve Shs'000 - - - - - - - - - - - - - - - - - -	166,24
A statement of proof if or the year A state of the	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348) 11,950 1,973 13,923 536	4E Dec. 2020 Tshs in Million 92,710 (24,478) 68,233 15,671 (326) 9,034 58 9,03 14,182 521 9,034 521 9,034 521 9,036 14,282 14,282 15,210 14,282 15,210 14,282 15,210 14,282 15,210 14,282 15,210 14,282 15,210 15,2	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation of properties Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on fair value re Fair value reserve Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer of excess depreciation Deferred income tax on excess depr Transfer of excess depreciation Deferred income tax on excess depr Total comprehensive income Transfer for segulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Total comprehensive income	STAT STAT	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 377 - - (55) 17 - - 842 1,945 1,143 - - - (57) 17 - - - (57) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - - 6,273 - - - - 6,273 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 	Regulatory reserve Shs'000 6,273 - - - - - - - - - - - - - - - - - - -	,558 Fair valuu reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24
Anterest Income Interest Income Interest Expense Interest Income Interest Income Inter	Dec. 2021 Tshs in Million 100,698 (25,265) 75,433 18,406 (299) 8,606 166 102,312 (26,366) 75,946 (55,291) 20,654 (2,356) 18,298 (6,348) 11,950 1,973 13,923 536	54.0%	At 1 January 2021 Profit for the year Other comprehensive income Gain on on revaluation Deferred income tax on revaluation Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on revaluation Deferred income tax on fair value re Total comprehensive income At 31 December 2021 At 1 January 2020 Profit for the year Other comprehensive income Transfer form regulatory reserve Transfer form regulatory reserve Transfer form regulatory reserve Transfer form regulatory reserve Transfer of excess depreciation Deferred income tax on excess depr Total comprehensive income Transactions with owners: Dividends: Final for 2019 paid	STAT STAT	EMEN Share capital Shs'000 2,520 - - - - - - - - - - - - - - - - - - -	Cember T OF C Share premium Shs'000 45,935 - - - - - - - - - - - - -	Revaluation surplus Shs'000 - - - 1,258 377 - - (55) 17 - - 842 1,945 1,143 - - - (57) 17 - - - (57) 17 - - - - - - - - - - - - - - - - - -	Retained earnings Shs'0000 139,252 - - 11,950 - - - 6,273 - - - - 6,273 - - - - - - - - - - - - - - - - - - -	Dividends declared Shs'0000 	185 Regulatory reserve Shs'000 6,273 - (6,273) - (6,273) - - (6,273) - - - - - - - - - - - - -	,558 Fair value reserv Shs'000 - - - - - - - - - - - - - - - - - -	166,24

Transit cargo increase raises TICTS' monthly exports, declares CEO **By Guardian Reporter**

THE Tanzania International Container Terminal Services (TICTS) has achieved its highest ever monthly throughput record of more than 61,236 Twenty-foot equivalent units (TEU) in last month.

This record is on the back of a peak season of agricultural exports and strong local and transit demand. It also comes a month after TICTS handled the largest cargo exchange ever in Tanzania on Hapag Lloyd's MV Mombasa Express with more than 6,600 TEU.

As ports globally work to relieve Covid-19 related congestion, the workforce at TICTS rose to the challenge, shattering the previous monthly record of 57,616 TEU which was set in September 2020. This new record is testament to the ongoing investment into the port, as TICTS and its parent company Hutchison Ports continue to invest in equipment, system enhancements and employee training.

TICTS currently has ongoing investment program that will see an investment of 12.5bn/- in new equipment including rubber-tyred gantry cranes and reach stackers in this



www.diamondtrust.co.tz

quarter alone.

Hutchison Ports entered the market; the TICTS facility had a designed handling capacity of around 21 thousand TEU per month. The current performance is now almost triple this amount.

Hutchison ports managing director, Middle East and Africa Andy Tsoi commented: "We are very proud of our TICTS team. While this record throughput is excellent news for the country, our team needed to step up to meet this unprecedented demand. Inevitably there were delays, but our shareholders continue to mobilize resources to further optimize operations at the port. Over the past several months, we have procured additional equipment and brought in an overseas team to help support the local team who was leading these efforts."

Acting TICTS Chief Executive Officer Matt Clifft said: "Much credit goes to the dedicated and hardworking team here at TICTS. We managed to overcome a number of obstacles, and our team is already energized to break this newly established record.

It is also noteworthy that without the support and guidance of the Tanzania Port Authority and government authorities, we would not have been able to reach this goal".

We are very proud of our TICTS team. While this record throughput is excellent news for the country, our team needed to step up to meet this unprecedented demand. Inevitably there were delays, but our shareholders continue to mobilize resources to further optimize operations at the port. Over the past several months, we have procured additional equipment and brought in an overseas team to help support the local team who was leading these efforts

The above extracts are from the audited financial statements of the Bank for the year ended 31 Dece 2021 which have been prepared in accordance to the International Financial Reporting Standards (IFRSs) The financial statements were audited by KPMG and received a clean audit report. These financia statements were approved by the Board of Directors on 3 March 2022 and signed on its behalf by

Karim Wissanji Chairman

Muzaffer Khawaja Director

Head Office DIAMOND TRUST BANK TANZANIA LIMITED 901 Harborview Towers, Samora Avenue, P.O. Box 115, Dar Es Salaam, Tanzania

Tel: +255 22 2114891/2 Fax: + 255 22 2124244

🗗 DTB Tanzania 🛛 😏 DTB Tanzania 👩 DTB Tanzania

CRDB BANK PLC AUDITED FINANCIAL STATEMENTS

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

		STATEMENT OF FINANCIA (Amoun	L POSITION AS ants in Million Shi		/IBER,2021		STATEMENT OF CASH F	FLOW FOR (Amounts i			31ST DECEN	MBER,2021		
Profit			GRO Current Year 31/12/2021	DUP Previous Year 31/12/2020	BANI Current Year 31/12/2021	K Previous Year 31/12/2020			Current 31/12/20		9 revious Year 31/12/2020	Current Y 31/12/202		evious Year 1/12/2020
Before Tax	A .	ASSETS Cash	311,717	307,431	304,998	303,209	I: Cash flow from operating activities: Net income (Loss)		387	,366	236,170	37	7,513	221,583
	2.	Balances with Bank of Tanzania	576,980	345,486	564,081	329,999	Adjustment for : - Impairment / Amortization		121	,191	159,423	12	0,438	157,541
	3	Investment in Government Securities	1,641,092	1,492,310	1,440,487	1,339,801	- Net change in loans and Advances		(1,145,	,226)	(697,908)	(1,097	,684)	(633,713)
64.0%	4	Balances with Other Banks and financial institutions	492,467	357,358	442,774	380,172	Gain / loss on Sale of AssetsNet change in Deposits		(1, 1,539	,700) 9,770	510 483,208		(799) 2,427	1,002 443,691
Dec 21 TZS 387B TZS 236B	5	Cheques and items for clearing Interbranch float items	750	4,544 -	10 -	2,035	 Net change in Short Term Negotiab Securities 	ole			_			_
	7	Bills negotiated	-		-	-	- Net change in Other Liabilities			,280	3,669		0,472	346
1775	8	Customers Liabilities on acceptances Interbank Loans Receivables	-		-	-	 Net change in Other Assets Tax paid 			,078) ,618)	(29,149) (47,777)		,969) ,937)	(23,445) (46,344)
	10	Investment in other securities	12,760	10,091	6,044	4,520	- Others (specify) Net cash provided (used) by operating	a activition	(226,	,316) 9,669	165,722 273,868		,261) B,200	147,314 267,975
	11	Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	5,040,368	3,929,096	4,903,448	3,852,158		gactivities		,,003	273,000	52	5,200	201,313
Loans	12	Other Assets	304,620	321,561	306,377	319,350	II: Cash flow from investing activities: Dividend Received			38	2,322		38	2,322
	13 14	Equity Investments Underwriting accounts	13,481	11,178	35,048	32,725	Purchase of Fixed Assets Proceeds from Sale of Fixed Assets		(69,	,456)	(94,909)		,157)	(91,820)
	15	Property, Plant and Equipment	423,325	391,417	410,532	377,475	Proceeds from Sale of Fixed Assets Purchase of Non - Dealing Securities			988	393 (7,000)		567	393 (7,000)
28.3%	16 B.	TOTAL ASSETS LIABILITIES	8,817,559	7,170,472	8,413,799	6,941,445	Proceeds from Sale Non - Dealing Secu Others (Intangible)	urities	(4	- ,449)	- (3,980)	(3	-	- (3,640)
Dec 21 Dec 20	в. 17	Deposits from other banks and financial	11,611	7,014	11,611	6,786	Net cash provided (used) by investing	g activities		,879)	(103,174)		,416)	(99,745)
ZS 5,040B TZS 3,929B	18	institutions Customer deposits	6,434,146	5,394,713	6,098,452	5,194,211	III: Cash flow from financing activities:							
	19	Cash letters of credit	-		-	-	Repayment of Long-term Debt	bt		,727)	(86,134)		,298)	(86,119)
	20 21	Special deposits Payment orders / transfers payable	48,132 14,083	33,708 8,933	48,132 14,016	33,708 8,574	Proceeds from Isuance of Long Term Del Proceeds from Issuance of Share Capita),970 -	-		0,970 -	-
	22	Bankers' cheques and drafts issued	1,766	1,382	725	498	Payment of Cash Dividends Proceeds from borrowings and subordina	ted debt		,546) ,998)	(44,401) (2,400)		,546) ,998)	(43,518) (2,400)
	23 24	Accrued taxes and expenses payable Acceptances outstanding	45,077	44,451	43,881	42,880	Others (Grant received and refund)			-	-		-	-
Assets	24 25	Interbranch float items	-		-	-	Net Cash Provided (used) by Financin	g activities	(159,	,301)	(132,935)	(158	,872)	(132,037)
	26 27	Unearned income and other deferred charges Other Liabilities	43,975 90,651	39,411 64,011	42,940 90,580	38,656 64,944	IV: Cash and Cash Equivalents: Net Increase/ (Decrease) in Cash and C	ash						
23.0%	27	Borrowings	908,789	565,885	876,535	565,884	Equivalent		367	,489	37,759	29	6,912	36,193
			7,598,231	6,159,508	7,226,873	5,956,141	Cash and Cash Equivalents at the Beginn the Year	ning of	784	,857	747,098	77	3,609	737,416
Dec 21 TZS 8,818B TZS 7,170B	30 C.	NET ASSETS / (LIABILITIES) SHAREHOLDERS' FUNDS	1,219,328	1,010,964	1,186,926	985,304	Cash and Cash Equivalents at the end	d of						
	31	Paid up share capital	65,296	65,296	65,296	65,296	the Year		1,152	,346	784,857	1,070	J,521	773,609
	32 33	Capital Reserves Retained earnings	- 675,336	- 570,512	- 660,224	- 563,481	STATEMENTS	OF CHAN	GES IN EQ	UITY AS A	T 31ST DEC	EMBER, 20	21	
	34	Profit /(Loss) account	268,164	165,185	259,618	152,989			nts in Millio					
	35 36	Others Capital Accounts Minority Interest	210,532	209,971	201,789	203,539								
Deposits	37	TOTAL SHAREHOLDERS' FUNDS	1,219,328	1,010,964	1,186,926	985,304	GROUP					General		
	38 39	Contingent Liabilities Non performing loans & advances	2,843,890 175,090	1,565,243 178,624	2,699,395 174,541	1,559,855 177,990		Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	Provision Reserves	Others	Total
	40	Allowances for probable losses	134,894	146,508	134,723	146,137	Current Year - 31/12/2021	65,296	158,314	735,698	1,259		50,397	1,010,964
19.5%	41	Other non performing assets SELECTED FINANCIAL CONDITION	-			-	Balance as at the beginning of the year Profit for the year	- 05,290	- 156,514	268,161	-	-	-	268,161
Dec 21 Dec 20	D.	INDICATORS					Other Comprehensive Income Transactions with owners	-	-	-	-	-	(1,326)	(1,326)
zs 6,494B Tzs 5,435B	(i) (ii)	Shareholders Funds to Total assets Non performing loans to Total gross loans	13.8% 3.3%	14.1% 4.4%	14.1% 3.39%	14.2% 4.3%	Dividend paid	-	-	(57,460)	-	-	-	(57,460)
	(iii)	Gross Loans and advances to Total deposits	79.8%	75.1%	82.0%	76.5%	Regulatory Reserve General Provision Reserve	-	-	(508)	(503)		-	(1,011)
	(iv) (v)	Loans and Advances to Total assets Earnings Assets to Total Assets	57.2% 81.5%	54.8% 80.7%	58.3% 80.7%	55.5% 80.3%	Others	-	-	(2,391)	-	-	2,391	_
	(vi)	Deposits Growth	19.5%	4.0%	17.6%	3.1%	Balance as at the end of the current							
	(vii)	Assets growth	23.0%	8.7%	21.2%	8.0%	period	65,296	158,314	943,500	756	-	51,462	1,219,328
Shareholders Funds		CONDENSED STATEMENT OF PROFI FOR THE YEAR (Amoun		ECEMBER 2021	REHENSIVE INCO	МЕ	Previous Year - <u>31/12/2020</u> Balance as at the beginning of the year	65,296	158,314	619,407	695		29,357	873,069
			GRO	OUP	BANI	K	Profit for the year Other Comprehensive Income	-	-	165,185 -		-	22,038	165,185 22,038
20 504			Current Year 31/12/2021	Previous Year 31/12/2020	Current Year 31/12/2021	Previous Year 31/12/2020	Transactions with owners Dividend paid	-	-	- (44,401)	-	-	-	- (44,401)
20.6%	1.	Interest Income	774,659	687,526	743,504	659,575	Regulatory Reserve General Provision Reserve	-	-	(564)	564	-	-	-
Dec 21 Tzs 1,219B Tzs 1,011B	2. 3.	Interest expense Net interest income	(144,360) 630,299	(118,441) 569,085	(136,850) 606,654	(111,161) 548,414	Others	-	-	- (3,930)	-		- (998)	- (4,928)
TZS 1,219B TZS 1,011B	3. 4.	Bad debts written off				0	Balance as at the end of the previous period	65,296	158,314	735,698	1,259	-	50,397	1,010,964
	5.	Impairment Losses on Loans and Advances	(25,635)	(74,462)	(25,953)	(74,147)								
	6.	Non-Interest Income 6.1 Foreign Currency Dealings and Transla-	353,874	283,987	352,344	273,542	STATEMENTS O					MBER 2021		
		tion Gain / (Loss)	37,768	36,721	36,504	34,444		(Amour	nts in Millio	sin Sinning	<u>,,,</u>			
Non-		6.2 Fees and Commissions6.3 Dividend Income	282,167 38	222,940 2,934	277,670 5,171	212,657 5,604	BANK							
Performing		6.3 Other Operating Income	33,900	21,392	32,999	20,837		Share	Share	Retained	Regulatory	General	0"	
Loans	7.	Non-Interest Expense	(571,171)	(542,440)	(555,532)	(526,226)	Current V 04/20/0004	Capital	Premium	Earnings	Reserves	Provision Reserves	Others	Total
		7.1 Salaries and Benefits7.2 Fees and Commissions	(293,788) (60,200)	(293,054) (44,372)	(286,246) (60,103)	(283,594) (44,368)	<u>Current Year - 31/12/2021</u> Balance as at the beginning of the year							
-24.3%		7.3 Other Operating Expenses	(217,183)	(205,014)	(209,184)	(198,265)	Profit for the year	65,296	158,314	716,470	-		45,225	985,304
	8.	Operating Income/(Loss)	387,366	236,170	377,513	221,583	Other Comprehensive Income Transactions with owners	-	:	259,617 -	1	-	- (535)	259,617 (535)
Dec 21 3.3% Dec 20 4.4%	9 10	Income tax provision Net Income (Loss) After Income Tax	(119,205) 268,161	(70,984) 165,186	(117,896) 259,617	(68,594) 152,989	Dividend paid	-	-	-	-	-		-
	11	Other Comprehensive Income	(1,326)	22,038	(535)	22,398	Regulatory Reserve General Provision Reserve	-	-	(57,460) -	-	_	-	(57,460) -
		Translation+Revaluation Reserve+Shares Traded	(1,326)	22,038	(535)	22,398	Others Balance as at the end of the current period	- 65,296	- 158,314	- 918,627	-	-	44,690	- 1,186,926
	12	Total Comprehensive income/(loss)for the	266,835	187,224	259,082	175,387	Previous Year - 31/12/2020							
	13	year Number of Employees	3,650	3,635	3,547	3,509	Balance as at the beginning of the year Profit for the year	65,296 -	158,314 -	607,181 152,989	1	-	23,528 -	854,319 152,989
	14	Basic Earnings Per Share	102.7	63.2	99.4	58.6	Other Comprehensive Income	-	-	-	-	-	22,398	22,398
Cost to	15	Number of Branches	254	244	250	240	Transactions with owners Dividend paid	-	-	- (44,401)		-	-	- (44,401)
Income Ratio		(i)Return on Average Total Assets	4.8%	3.4%	4.9%	3.3%	Regulatory Reserve General Provision Reserve	-	•	-	-			
		(ii)Return on Average Shareholders' Funds	24.0%	17.5%	23.9%	16.6%	Others	-	-	- 701	-	_	- (701)	
10 20/		(iii)Non interest Expense to Gross Income	55.3%	61.6%	55.1%	62.0%	Balance as at the end of the previous period	65,296	158,314	716,470	-		45,225	985,304
-10.2%		(iv)Net Interest Income to Average Earning Assets	19.9%	10.5%	17.9%	10.5%								



SELECTED EXPLANATORY NOTES

Dec 20 61.6%

Dec 21 55.3%

The above extracts are from the Financial Statements of the Bank for the year ended December 31,2021 which have been prepared in accordance with International Financial Reporting Standards, and Companies Act, CAP 212 Act No. 12 of 2002. The Financial Statements were audited by Ernst&Young Certified Public Accountants (T) and received a clean audit report.

The Financial Statements were approved by the Board of Directors and signed on their behalf by: Dr. Ally H. Laay : Board Chairman

Dr. Ally H. Laay	: Board Chairman
Mr. Abdulmajid M. Nsekela	: Group CEO & Managing Director
Mr.Hosea E. Kashimba	: Board Member
Dated:	: 21st March 2022





The Guardian Limited Key Contacts	Newsdesk	Advertising
Managing Editor: WALLACE MAUGGO	News Editor: LUSEKELO PHILEMON	Mobile: 0782253676
Circulation Manager: EMMANUEL LYIMO	0757154767	E-mails: advertise@guardian.co.tz
	General line: 0745700710	Website: www.ippmedia.com
	E-mail: guardian@guardian.co.tz	epaper.ippmedia.com

EDITORIALS.OPINION

Rwanda genocide victims memorial tool to educate younger generations

FRICA has faced numerous dark moments since the continent rapidly shifted to independence from different forms of colonial tutelage in the early years of the 1960s, but none was as horrendous or devastating as the Rwanda genocide of 1994. An international day of reflection was established by a resolution of the United Nations General Assembly designating 7th April as Memorial Day, encouraging organizations of the United Nations system and others, to take up the reflection effort. The idea is to bring civil society organizations to observe the day, making special observances in memory of the victims.

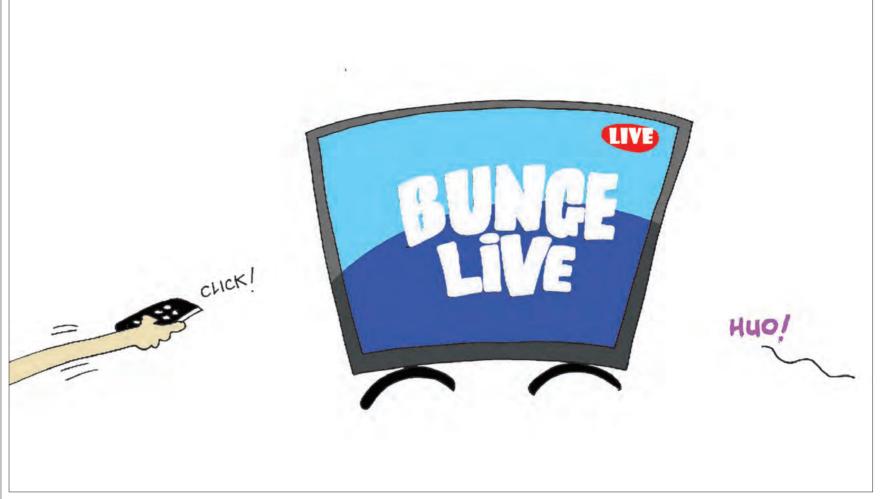
The resolution was reached just a year after those macabre events, where ruling party militants sworn to preventing any settlement with the Rwanda Patriotic Front (RPF) and its army reached the conclusion that the solution was to clear the swamp, eliminate all of the Tutsi tribe who mainly backed RPF against ruling mainly Hutu authorities. It was in the aftermath of the killing Melchior Ndadaye, elected president of Burundi over the preferred Tutsi candidate, then outgoing military ruler Major Pierre Buyoya. Ndadaye was sworn into office in July 1993 and killed by Tutsi paratroopers three months later, poisoning all talks.

This was the manner in which Africa saw its own version of a 'final solution,' a remaking of the Nazi genocide against European Jewry, to destroy the Jewish population wherever German troops occupied, as Adolf Hitler, Herman Goering and genocide organizer Adolf Eichmann (later captured, tried and

hanged in independent Israel) pursued a lightning warfare drive in Western Europe. The Rwandan genocide is estimated to have killed well over 800,000 people, mainly ethnic Tutsis, plus Hutu moderates supporting peace initiatives with RPF. In Germany, innumerable communists, indigenous peoples, were also gassed.

Genocide is a situation where a state of paroxysm arises where one nation, ethnic group or religion can't live in peace with others, or be left to live in peace in a particular territory. The most recent expression of such paroxysm can be cited as the Rohingya crisis in Myanmar which became a massive refugee crisis in Bangladesh, while another is the still smouldering conflict in Tigray province of Ethiopia, plus the brief genocidal campaign of Islamic State forces in Iraq and Syria, 2014 to 2018, clearing the zone of dissent.

It is hard to say if there is a general lesson learnt or visible from genocidal explosions in various zones around the world during the past century and even at present. Often the causes are profound ethnic or religious dichotomies splitting a country into two, or delegitimizing the presence of a portion of the society. Sometimes genocides arise out of policy, like the death of three million out of eight million people in Cambodia as the communists took over in 1975, or mass starvation in Afghanistan right now. Indian economist and Oxford don Amartya Sen said in a 1972 thesis that no country with a free media ever suffered a famine, and it can also be said so for genocide, that it thrives with tyranny, total silence.



By Rufus S. Berry

S a nation and people, we failed to understand that our forefathers' final resting places and historically significant sites will contribute to our nation's cultural and economic wellbeing, and could attract thousands of tourists each year. Maintaining these historical sites is more labor-intensive, thus creating more Liberian jobs. It's a win-win for our beloved republic.

What exactly are we celebrating? Where's our pride as a people and country, when our 1st and 7th President - one of the founding fathers, Joseph Jenkins Roberts' final resting place at the Palm Grove Cemetery is a dumpsite.

What in God's name are we celebrating when the historic gravesite of our 3rd President Daniel B. Warner and the author of our National Anthem - located at the intersection of Warren Street and Camp Johnson Road is the neighborhood motel and dump site. Oh yes, we will be celebrating 200 vears of the formation of the nation. A nation that was the beacon of hope for the black race, but what will we tell our African American cousins, when we failed to preserve the final resting place of Martin Henry Freeman, an educator. In 1856 Martin became president of Pennsylvania's Avery College, the first African-American in the United States to achieve such distinction.

Govt officially launched bicentennial celebrations: What are we actually celebrating as a people and country?

president in 1885. He was appointed president shortly before his death on the 26th of May 1889 and is buried at the Palm Grove Cemetery.

What will we say to our children and grandchildren about the Unity Conference Center? In July of 1979, 48 African national leaders and 3,000 delegates gathered at the Unity Conference Center for the 16th annual summit of the Organization of African Unity. This prestigious conference complex was designed by some of Liberia's greatest architects and architectural firms; yet, we failed to care about our heritage preservation. Why and what exactly do we cherish as a people?

The Historic Unity Conference

prestigious Monrovia Demonstration Elementary School, our 6th grand class went on a field trip to the Capitol building and we felt so proud walking in the building that was the international symbol of the Liberian people and our representative democracy.Regrettably, the Liberian people's building hasn't been properly maintained or painted in years and the smell from the rotunda would scare away our children or tourists. What do we hold dear to our hearts as a people?

We will be celebrating 200 years of formation as a state on the shores of Africa, but what exactly do we have to showcase to the world and the a people? Our forefathers started thousands of people that are already migrating to this land called Liberia here or anticipate visiting the country?

lawlessness at Vai town and Broad Street. No tourist will visit Providence Island with all the trash in the water on the shores of the island.

Yes, we will be celebrating the Land of Return - Commemorating 200 Years of Freedom and Pan-African Leadership", but what exactly will we be showcasing to the world as our accomplishment and heritage?

You can tell a great deal about a country and a people by what they deem important enough to remember, to create moments for -- what they put in their museum and what they celebrate. What have we really preserved as in the 1200s. What historical artifacts do we have to show for that? There have been archeological discoveries in Gbarpolu that depict how our people lived in those early years? How are we showcasing that history? How do we celebrate our forefathers who came through the thick forests seeking peace and a new land? History and preservation are critical to our future and the development of the tourism sector.

Karume Day a reminder of pains in how Tanzania grew as a nation

ARKING Karume Day (on April 7) is often a silent or rather low key memorial, where the principal event is a visit by top Zanzibar leaders to the Zanzibar founder president's graveside, lay wreaths and observe a minute's silence in his memory. It usually doesn't feature elaborate civic and academic activities as in Nyerere Day six months later, owing to the vast differences of leadership style and legacy, especially at the moment of death. It is a contrast of personality, fate, within the space of a shared project.

Karume is in historical terms one of the more enigmatic of Africa's revolutionary leaders, colourful by his humble levels of education and a vision, backed by resolute action which proved hard to measure up to its capacities in Tanzania, for decades after his death. A salient example is that a housing project for fairly low income earners the revolutionary leader started in the late 1960s was only completed after his son Amani Abeid Karume came into office three decades later. He saw it as a debt to his father, and all Zanzibaris really, to realise that dream, just like JPM realised the Dodoma shifting dream in recent years.

Taking up the memory of the late Dr John Pombe Joseph Magufuli on this day isn't out of place as his memorial was largely eclipsed by milestones of the first year in office of the sixth phase presidency. As if by coincidence, another figure worth of comparison with Karume, then prime minister Edward Moringe Sokoine, met with his

death slightly less than a week from the Karume memorial, in 1984. He was also a visionary in a turbulent context, the collapse of socialist economy without usable fallback tools available.

What happened in Zanzibar from the revolution early January 1964 to the assassination of President Karume eight years later is the stuff of legend, which preoccupied countless evenings of the Zanzibar Diaspora, especially its London centre. Their physical and spiritual father, Sultan Jamshid bin Abdullah and his close assistant Ali Muhsin were in London for the next four to five decades, building up an exile culture and academic tradition which now dominates Kiswahili international media outlets for instance. They are an essential part of an otherwise estranged Diaspora with whom we share history, cherishing the union, as various parties to the legendary debate vacate agenda for the disruption of the April 1964 union.

In a definite sense, the rise to the Union presidency of Samia Suluhu Hassan marks an end to all these disputes, first because 'building bridges' had already been conducted, or nearly finalised, by the time President Magufuli died, from the first government of national unity to the second. In addition, having a Zanzibari succeeding the Union presidency without a semblance of dissent buries agitation like the 1993 episode leading to demanding for a 'government of Tanganyika.' Again, with an opendoor policy that actively cultivates the Diaspora and its cultural moorings in the Gulf Zone, this legacy finally disappears.

Freeman also served as a professor at Liberia College (now University of Liberia) and became its acting a 'stink place." As a student at the

Center with its amazingly beautiful artworks and priceless paintings worth millions, is physical linked to our past. It's not just about saving bricks, but about saving the layers and layers of information about our lives and those of our ancestors. Without that, we have erased the story of what occurred in 1979, as if the people who came before us never existed. SHAME on Us as a people.

What exactly are we celebrating when our elected lawmakers have failed to effectively maintain the people's building - the Capitol Building - the Rotunda & Dome to the point where Madam Mary Broh says it is

What will we be proud when we can't effectively sell Liberia as a tourist destination, when we have lawlessness on the streets of Monrovia. We can't have people selling everywhere and kehkeh and Pehm Pehm driving recklessly and expect to have tourists flocking to our country.

Let's get our act together. No tourist will go to Nebassa or our amazingly beautiful beaches consistently when we have complete lawlessness at the Marshall junction. The Marshall junction is perhaps the first thing that's seen after leaving the Roberts International Airport and it's a national disgrace. No tourist will go to Providence Island, when you have *Community of Northern California*.

Oh Yes, we have failed our young people; therefore, I have absolutely nothing at all to celebrate.

The writer is a Lover of History & Former President of the Liberian

Eritrea is involved in Tigray to boost its stature: Why the strategy could backfire

By Richard Reid

HE Eritrean military has been involved in the war in Ethiopia's Tigray region since the conflict broke out in November 2020. Eritrea shares a 1,000 km border with Ethiopia, including with Tigray. It sent thousands of soldiers in support of the Ethiopian federal forces in their operations against the Tigray People's Liberation Front.

These actions have both prolonged and worsened the hugely destructive conflict.

Eritrea's involvement also has wider implications. It represents an attempt by Asmara to reassert itself on the regional stage, following two decades of relative diplomatic isolation.

The large-scale commitment of soldiers - as well as logistical and political support for Ethiopian Prime Minister Abiy Ahmed - is the result of a remarkable turnaround in relations between Asmara and Addis Ababa. After almost two decades of hostility, Abiy struck a peace deal with Eritrea's Isaias Afwerki in July 2018 . This appeared to usher in a new era of stability and cooperation.

But that's not what transpired. In

the following months, Abiy intensified his programme of political reform in Ethiopia. He consolidated his power at the expense of the Tigray People's Liberation Front. The movement had dominated politics in Ethiopia since 1991

The front was also Eritrea's bitterest enemy. There had been a troubled history of relations between it and Eritrean People's Liberation the Front dating back to the 1970s. This antagonism culminated in a war between Ethiopia and Eritrea between 1998 and 2000.

The outbreak of the war in Tigray served a number of purposes for Isaias. Firstly, it gave him the opportunity end Eritrea's long-standing to international isolation. It did this by enabling him to exercise influence in a conflict which threatened to completely destabilise the region. This was a deeply worrying prospect to a range of international actors.

Secondly, it reasserted his influence in Ethiopia's internal affairs.

And lastly it provided an opportunity to seek revenge on the Tigray People's Liberation Front. The front's leadership outwitted and outgunned Eritrea militarily in the 1998-2000 war. It also outmanoeuvred Eritrea diplomatically

in the years following the conflict. Eritrea's opportunistic policy

The government in Asmara has pursued an opportunistic foreign policy. Its aim has essentially been to gain regional superiority at Ethiopia's expense.

Eritrea has sought to exercise leverage by getting involved in others' conflicts. For much of the 2000s and 2010s, for instance, Asmara defied international consensus on the Somalia. This consensus was primarily orchestrated by the government in Ethiopia, at the time led by the Tigray

People's Liberation Front. Reaching the consensus involved the creation of a Transitional Federal Government with broad international support.

Ethiopian troops and African Union peacekeepers, supported in the air by the US, launched offensives against al-Shabaab, the Somali Islamist group which Eritrea was accused of supporting.

This led to the 2009 imposition of sanctions on Eritrea. There were also interventions in Darfur and eastern Sudan by the Eritrean government.

Eritrea's regional policy has largely been influenced by Ethiopia, its much more powerful southerly neighbour. But Ethiopia has represented both an

obstacle and an opportunity in the pursuit of regional dominance.

In many respects, the single biggest obstacle facing the Eritrean People's Liberation Front regime in Asmara is a strong, united Ethiopia. A country capable of dominating the region in economic, military and diplomatic terms - and especially one covertly or overtly hostile to Eritrea itself. This was the case under the Ethiopian People's Revolutionary Democratic Front regime led by the Tigray People's Liberation Front.

A weakened and disunited Ethiopia - with at least some political actors who are easy to influence - therefore represents an opportunity for Eritrea's interests.

This is because the Eritrean People's Liberation Front's vision for the country is as regional gatekeeper and pivot - secure in itself, cohesive and militarily potent.

In search of that status, the best scenario is to have Ethiopia unstable enough to allow opportunities for intervention and influence. Asmara would also want to be able to justify prolonged militarisation, which has become the hallmark of independent Eritrean nationhood. But, it wants to avoid Ethiopia's total collapse.

FEATURES

Guardian

Early diagnosis of eye problems in children key for effective treatment

By Beatrice Philemon

XPERTS are calling for regular eye screening amongst children for effective treatment. For, early detection and treatment is important to avoid lifelong visual impairments.

A recent eye screening at three primary schools and kindergartens located in Coast Region diagnosed children with all manner of vision issues with the sufferers as well as parents unaware, posing serious threats including the ultimate consequence: blindness.

The screening conducted by Vision Care Tanzania in collaboration with eye experts from Tumbi Referral Hospital found children with myopia, poor vision, optic neuritis and eye allergies in 100 children out of the 2,250 who were examined.

Vision Care Tanzania Country Director Jihye Kim said late diagnosis of eye problems can greatly affect learning ability of pupils in school, affect vision and their academic performance or achievements in school or even cause blindness and visual impairment.

"Children with poor vision struggle to read or write and it hard for them to focus on school work," she said.

The eye screening and examination was conducted at Tumbi Primary School, Kambarage Primary School and Mkoani Primary school to find out the state of pupils' eye health.

The main goal was to help pupils with vision problems to get treatment at the earliest stage, provide them with tips on caring for their eyes to prevent blindness or poor vision and assist them to perform their studies more effectively.

According to her, uncorrected vision problems in children can worsen over time and result in permanent loss of vision. This has been possible through a long term project dubbed 'Prevention of Blindness through Strengthening the Comprehensive Eye Health System in Tanzania by 2022 with funding from the Korean International Cooperation Agency (KOICA).

Under the project, schoolteachers were also trained on primary eye care and vision screening to detect eye conditions and identify eye diseases in their pupils.

A total of 62 schoolteachers from Tumbi Primary School, Kambarage Primary School and Mkoani Primary school were trained on the same.

"We decided to train them because training teachers is a very effective way for early detection and treatment of visual impairment in school children," she said.

Also, it is easier for teacher to identify a pupil with eye disease or vision problem and later on advise them to go to hospital for further treatment than most parents or guardians.

Maymarina Sway, an Optometrist at Tumbi Referral Hospital said that early treatment of eye diseases in children is critical in combating childhood blindness and eye diseases as this allows children to perform their studies more effectively.

"Vision problems have been proved to adversely affect a child's achievement in school and pupils with myopia always find it hard to read notes written on the board which may interfere with their learning," she said.



Eye testing for kindergarten pupils as captured at Tumbi Primary School recently. Experts say early detection of vision problems amongst children is key for effective treatment. Photo/Beatrice Philemon

The expert added that several types of eye disorders can lead to permanent visual impairment if not identified and treated early by an eye doctor.

Magreth Msoka, a teacher at Tumbi Primary School, lauded Vision Care Tanzania for training them on how to identify pupils with eye problems and poor vision. This has saved not only the health of the children found with problems but their academic performance too, she said.

Through the knowledge and skills acquired from Vision Care Tanzania, right now Msoka has been able to assist three pupils with eye problems in her classroom to get eye care services and eyeglasses to prevent and curing eye problems as well as boost their academic performance.

"Currently, the pupils are doing well and they perform very well in their studies compared to the period before the screening and treatment," she said. The teacher said she can now identify

pupils with eye problems in the classroom and is sharing the same knowledge with her relatives and neighbours to enable them take care of their chil-

dren's eye health, their own and access eye care services when necessary.

"They trained us after discovering that the class teacher is the one responsible for closely monitoring and supporting the academic and social development of pupils," she said.

In addition, class teachers have more interaction with pupils in their own class and have the best opportunity to identify pupils with poor vision, eye disease or visual impairment on a dayto day basis, she added.

Alice Kaguo, a teacher at the same school said involving school teachers as focal points for eye health information and knowledge is critical because what has been acquired spreads not only to children, but to the community as well.

The trained school teachers will begin to deliver eye health awareness sessions to parents to help them take care of their children's eye health and help them get eye care service on time.

Through the knowledge and skill gained from Vision Care Tanzania, Kaguo is now able to identify pupils with eye problems and provide advice

to pupils to access eye care service in hospital.

She called on Vision Care Tanzania to come up with new comprehensive programme to educate people on how to identify eye problems including poor vision for their children, the effects it has for their children and other issues relating to eye health.

"There is need to embark on this sensitization because majority of parents in Coast and other regions are not knowledgeable on eye health issues," she said.

Shukuru Mtenga, Vision Care Tanzania Project Coordinator said that the organisation will sponsor every student with vision problems to get further treatment free of charge at Tumbi or any other hospital.

Together with primary eye screening, pupils also received advice on how to ensure eye health is well maintained in terms of eating proper diet including fruits and vegetables, frequent hand-washing with soap, avoiding to play with sharp objects and the importance of informing a teacher or parents as soon as they notice any vision problems.

Students advised to wear spectacles were also educated on proper ways of wearing the spectacles so as to ensure effective healing of their challenges. "This year, our target is to reach more than 3,500 pupils in five schools. So far, we have managed to reach 2,250 for eye screening. Out of the number, 100 pupils found with different vision problems that need further treatment or eye care services in hospital," she said.

She called on parents to conduct regular eye checks for their children because most of the time, children don't even realize that their vision has changed and they may be struggling with the problem silently for far too long.

"Poor vision in childhood affects performance in school or later at work and has a negative influence on the future of the child," she said.

Regular eye screening can detect vision and eye problems early. Children tend to be more responsive to treatment at a young age, best results come from treatment started at four year old, but good results can be achieved if action is taken before nine years of age, experts say.

Common eye problems in children include turned eyes (strabismus), small swelling of the eyelid (chalazion), lazy eye (amblyopia) and needing strong glasses at an early age (refractive error).

Africa's new harvest: Sustainable development by innovation for transformation

By QU Dongyu

PROMISING transformation has already started in Africa's farmlands. Family farmers are increasingly using innovative approaches and scientific research, combined with traditional knowledge, to increase the productivity of their fields, diversify their crops, boost their nutrition and build climate resilience.

This shift can go much further with the addition of digital tools, increased links to markets and greater efficiency along agrifood chains, especially if the private sector and national policies also support this shift.

This is the African continent that the Food and Agriculture Organization of the United Nations (FAO) is working to promote, together with a broad range of partners, to make Africa's agrifood systems more efficient, more inclusive, more resilient and more sustainable.

For this transformation to be achieved, African countries must be in the driver's seat.

From 11 to 14 April 2022, more than 50 African countries will come together at the 32nd Session of the FAO Regional Conference for Africa in Malabo, Equatorial Guinea, to define regional priorities for agrifood systems transformation on the Continent. The Regional Conference comes at a time when 281 million people in Africa do not have enough food to eat each day, nearly threequarters of the African population cannot afford nutritious food, and drought threatens lives and livelihoods in the Horn of Africa. All this as countries continue to grapple with the economic impacts of the COVID-19 pandemic.

Like the tall ceiba tree on Equatorial Guinea's national flag, which grows around the island of Malabo, we too must stand tall in the face of Africa's many simultaneous and overlapping challenges. The four-day high-level meeting will be held in the same venue where leaders of the African Union member countries committed to transform the African agriculture sector and end hunger in Africa by 2025.

Time is running out. Without extraordinary efforts by every African country, it will be difficult to meet these aspirations and the targets of the Sustainable Development Goals (SDGs).

Digitalization and the African Continental Free Trade Area (AfCFTA) can be game changers in



FAO Director General QU Dongyu

this extraordinary effort. At FAO, we see digitalization as a core element of rural development. Our 1000 Digital Villages initiative is currently being piloted in seven African countries, and it aims to equip communities with digital tools and services to fast-track rural transformation and wellbeing. Through this initiative, FAO has already supported countries in using digital tools to create electronic land registries, and apps for pest and disease management, including extension services reaching last mile farmers.

In the same way, the AfCFTA can radically transform Africa's rural prosperity. This regional single market, covering 1.2 billion consumers, is a major opportunity to boost economic growth, reduce poverty, and broaden economic inclusion. Swift national implementation, taking into account women and youth, will see this opportunity benefit all.

Indeed, African countries already have a suite of instruments in their hands to speed up transformation of agrifood systems and rural development. Chief among them is the Comprehensive African Agricultural Development Programme (CAADP) - the continent-wide initiative led by African countries to end hunger and reduce poverty through agricultural development.

I welcome the African countries' recent renewed commitment to accelerate CAADP implementation towards achieving the Malabo commitments. FAO stands ready to support this effort, including on strengthening the quality of data used to measure progress as part of the CAADP biennial review.

Other existing instruments to accelerate progress include the Programme for Infrastructure Development in Africa (PIDA), which provides a common framework for African stakeholders to build integrated infrastructure to boost trade and jobs; the African Union Climate Change Strategy that aims at achieving the Agenda 2063 Vision by building the resilience of the African continent to the negative impacts of climate change; the Science Technology Innovation Strategy for Africa (STISA), which can have enormous benefits for agriculture; and Boosting Intra African Trade to make trade a development driver.

African ownership and African leadership in all of these is vital.

These issues and more will be at the core of the Regional Conference. Ministerial Roundtables will focus on the policy priorities needed to address and mitigate the impacts of COVID-19 on African agrifood systems; investing in ecosystem restoration in Africa for agrifood systems transformation; promoting trade and investment under the AfCFTA; and ensuring that women, youth and rural farmers are included in the Continent's agrifood systems.

I invite policy makers, civil society organizations, research institutions, the private sector, donor partners and all stakeholders interested in Africa's transformation by innovation in agriculture to follow the proceedings.

Underpinning the discussions will be the FAO Strategic Framework 2022-31, which supports the 2030 Agenda for Sustainable Development and sets out our roadmap for achieving the "Four Betters": better production, better nutrition, a better environment and a better life for all, leaving no one behind. Central to delivering on these objectives are FAO's flagship initiatives such as the Handin-Hand Initiative, which identifies gaps in rural transformation and matches countries with partners to deliver tangible results. It is supported by a geospatial data platform powered by FAO's wealth of data on key sectors. So far, 27 African countries have joined this global initiative, and I encourage more countries in Africa to take part and benefit from this unique opportunity.

FAO has also recently launched the One Country One Priority Product initiative in Africa to support countries to develop sustainable value chains and reach new markets.

Our new Green Cities Initiative is underway in several African cities, which integrates urban forestry and agriculture into local planning. This makes for more sustainable cities and shorter routes for nutritious foods to reach markets. All of these initiatives are country-driven and country-owned, highlighting that action at country level is critical.

Together we can transform Africa's agriculture to achieve The Africa We Want.

The author is Director-General of the Food and Agriculture Organization of the United Nations (FAO).







CFAO Motors Tanzania Pugu/Nyerere Road, P.O Box 40798 Dar es Salaam, Phone: +255222861040/7, Fax: +255222865129, 🖪 🛅 cfaomotorstanzania



CONSUMER PROTECTION REGULATION, 2019 DISCLUSURES

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

NO.	ITEM/TRANSACTION	CHARGE	FEE
		USD	TSHS
1.0	Current Accounts		
a)	Required minimum opening balance	500	500,000
b)	Monthly service fee (breakdown per customer)		
,	Folio Charge	4	6,000
C)	Cheque withdrawal over the counter		
,	Up to Tshs 25,000,000 a day	-	free
	Over Tshs 25,000,000 a day	-	0.15% of withdrawn
			amount
	Up to 5000 USD a day	free	-
	Over 5000 USD withdrawal	0.6% of withdrawn amount	-
d)	Fees per ATM withdrawal	-	-
e)	ATM mini statement	-	-
f)	Interim/additional statement per page	1.50	1500
g)	Periodic scheduled statement	free	free
h)	Cheque book (50 leaves)	27	42,000
i)	Dishonoured Cheque	55	70,000
j)	Special clearance		
	Within walking distance 1km	45	70,000
	More than 1km	65	95,000
k)	Counter cheque	-	-
I)	Inward/Outward cheque collection-USD	0.60% Min comm. 18 postages	-
		USD 90	
m)	Cancelation of bankers cheque/DD	15	20,000
n)			
0)	Stop payment	28	35,000
p)	Standing order	-	-
q)	Balance enquiry	free	Free
r)	Issue of Balance certificate	7	9,000
S)	New ATM card issuance	-	-
t)	ATM card renewal or replacement	-	-
u)	Overdrawn account interest charge	-	
	- Overdrawn in	2% over the TOD rate	2% over the TOD rate
	current account		
	- Overdrawn in	2% over regular rate	2% over regular rate
	loan account		
	- Unarranged	2% over the TOD rate	2% over the TOD rate
	overdraft		
V)	Interbank transfer	-	
w)	Bill payments through ATM	-	-
X)	Deposit fee	-	-
	Savings Accounts	5	-
	(Up to USD 5000)	Free	-
	(Over USD 5000)	0.6% of deposited amount	-
	Cash deposit charges for small currency USD notes	12% (Min USD 1) of the	-
	ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both below and above USD	aggregate of small currency	
	5000)	amount	
<u> </u>	Current account.		
-	(Up to USD 10000)	Free	
—	(Over USD 10000)	0.6% of deposited amount	-
<u> </u>	Cash deposit charges for small currency USD notes	12% (Min USD 1) of the	-
	ranging from USD 1 to USD 20, irrespective of	aggregate of small currency	
	amount deposited (i.e. both below and above USD	amount	
	5000)		
	•		

No	ITEM/TRANSACTION		CHARGE/	FEE	
2.0	Savings Accounts	USD			TSHS
2.0 a)	Saving bank customer ID Card-one time	7			10,000
b)	Cash withdrawal per day-Free of charge up	2,000			25,000,000
,	to amount				, ,
c)	Cash withdrawal charges over USD 2,000 to 5,000 per day	0.25% of withdraw	wal amount		
d)	Cash withdrawal charges over USD 5,000 per day	0.60% of withdray	wal amount		
e)	Cash withdrawal charges over TZS 25,000,000 per day			0.10%	of withdrawal amount
f)	Required minimum opening balance				
,	Without Cheque book	50			50,000
	With Cheque book	200			200,000
g) h)	Monthly service fee Interim statement	- 1.5 per pa	200		- 1500per page
i)	Cheque book charges 25 leaves	1.5 per pa	aye		20,000
j)	Account closure	25			35,000
k)	Maintenance of minimum account				
-	balance				
	Without cheque book With cheque book	50 200			50,000 200,000
I)	Minimum balance charges (in case of	200			200,000
.,	non maintenance of minimum balance)				
	Without cheque book	4 p.m			900 p.m
	With cheque book	15 p.m			3,600 p.m
3.0	Current Accounts				
	Ledger folio charges per folio (40lines per	4 per fo	io		6,000 per fo l io
	folio) Cash withdrawal per day-Free of charge up	5,000		<u> </u>	25,000,000
	to amount	5,000			20,000,000
	Cash withdrawal charges over USD 5,000	0.6% of withdraw	amount		-
	per day			0.159/	of with drow-1
	Cash withdrawal charges over TZS 25.00 Mn per day			0.15%	of withdrawal amount
	Cheque book charges 50 leaves	27			42000
	Account closure charges	70			85.000
	Maintenance of minimum account	500			500,000
	balance				
	Minimum balance charges	15 p.m	1		20,000 p.m
4.0	Electronic Banking	<u>↓ </u>			
4.0	Electronic Banking				
4.0 a) b)	Internet banking monthly fee Internet transfers	-			-
a)	Internet banking monthly fee				-
a) b)	Internet banking monthly fee Internet transfers				-
a) b)	Internet banking monthly fee Internet transfers	Minimum SMS Alert	Number of Fre		- - SMS Alert charge
a) b) c)	Internet banking monthly fee Internet transfers SMS banking	Minimum SMS Alert Charge (to be	on paying SMS		per SMS beyond
a) b) c)	Internet banking monthly fee Internet transfers SMS banking	Minimum SMS Alert Charge (to be recovered quarterly			per SMS beyond the free SMS (To
a) b) c)	Internet banking monthly fee Internet transfers SMS banking	Minimum SMS Alert Charge (to be	on paying SMS		per SMS beyond the free SMS (To be recovered in
a) b) c)	Internet banking monthly fee Internet transfers SMS banking	Minimum SMS Alert Charge (to be recovered quarterly	on paying SMS		per SMS beyond the free SMS (To
a) b) c)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility -	Minimum SMS Alert Charge (to be recovered quarterly upfront) free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free
a) b) c)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - Individ ual Corpor	Minimum SMS Alert Charge (to be recovered quarterly upfront)	on paying SMS charge		per SMS beyond the free SMS (To be recovered in monthly basis)
a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - Individ ual Corpor ate	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free
a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual Corpor ate	Minimum SMS Alert Charge (to be recovered quarterly upfront) free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free
a) b) c) d) e) 5.0	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction.	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free
a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual - Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free
a) b) c) d) e) 5.0	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free
a) b) c) d) e) 5.0 a) b) c)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of foreign Sexport.	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free -	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - -
a) b) c) d) e) 5.0 a) b)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual - Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer.	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - -	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - -
a) b) c) d) e) 5.0 a) b) c)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual - Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS)	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - -	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - -
a) b) c) d) e) 5.0 a) b) c)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer.	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - - - - - - - - - - -	on paying SMS charge free free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - -
a) b) c) d) e) 5.0 a) b) c)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - SMS Alert facility - Individ ual - Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS)	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - 10	on paying SMS charge free		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - -
a) b) c) d) e) 5.0 a) b) c)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCS transactions over the counter Purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - - - - - - - - - - -	on paying SMS charge free free Non A/C holder		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - -
a) b) c) d) d) 5.0 a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 60001-0,000 Above USD 10,000	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) d) e) 5.0 a) b) c) d)	Internet banking monthly fee Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFT.	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - - - - - - - - - - -	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) d) d) 5.0 a) b) c) d)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of carb passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIF1. Transfer from foreign currency	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) d) e) 5.0 a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6,000 USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIF1. Transfer from foreign currency denominated account to local current	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) d) e) 5.0 a) b) c) d)	Internet banking monthly fee Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash pasport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIFI. Transfer from foreign currency denominated account (within bank and to other bank). Other Charges	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) d) e) <u>5.0</u> a) b) c) d) f)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of cash passport. Telegraphic transfer. Remittances Up to USD 6,000 USD 6,001 USD 6,000 USD 6	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) e) f) f) e.0 f)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase/sale of TCs transactions over the counter Purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWPI-1 Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - - - - - - - - - - -	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) e) f) f) e.0 f)	Internet banking monthly fee Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Furchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIF1. Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) e) f) f) e.0 f)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase/sale of TCs transactions over the counter Purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWPI-1 Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation	Minimum SMS Alert Charge (to be recovered quarterly upfront) free free - - - - - - - - - - - - - - - - - -	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) d) e) b) c) d) d) f) e.0 a)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of ash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIF1. Transfer fom foreign currency denominated account (within bank and to other bank). Other Charges Activation Individ uals Corpor ate	Minimum SMS Alert Charge (to be recovered quarterly upfront) free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) d) e) f) f) e) f) e.0 a) e) f) f) 7.0	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIP1. Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation Individ ual Corpor ate Personal Loans. Charges	Minimum SMS Alert Charge (to be recovered quarterly upfront) free 	on paying SMS charge free free Non A/C holder 40		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) d) <u>5.0</u> a) b) c) d) d) d) e) f) f) a) a)	Internet banking monthly fee Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual Corpor ate Corpor ate Corpor ate Corpor Counter Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances. Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIF1. Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation Corpor ate Processing/Arrangement/Appraisal fee	Minimum SMS Alert Charge (to be recovered quarterly upfront) free 	Non A/C holder 40 SD 210		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -
a) b) c) c) d) d) 5.0 a) b) b) c) c) d) d) 6.0 a) 6.0 a)	Internet transfers Internet transfers SMS banking SMS banking SMS Alert facility - Individ ual SMS Alert facility - Individ ual Corpor ate Others Foreign Exchange Transaction. Purchase/sale of TCs transactions over the counter Purchase of foreign Cheque. Sale/purchase of cash passport. Telegraphic transfer. Remittances Outward(TISS) Other Outward remittances: Up to USD 6,000 USD 6001-10,000 Above USD 10,000 Telex/SWIP1. Transfer from foreign currency denominated account to local current account (within bank and to other bank). Other Charges Activation of Dormant Accounts - Per Activation Individ ual Corpor ate Personal Loans. Charges	Minimum SMS Alert Charge (to be recovered quarterly upfront) free 	on paying SMS charge free free Non A/C holder 40 SD 210		per SMS beyond the free SMS (To be recovered in monthly basis) Free - - - - - - - - - - - - - - - - - -

iv)	Asset finance			1.50%	1.50%			
b)	Unpaid loan instalme	ent		5.00% Over the applicable rate				
c)	Early repayment				epaid loan amount			
d)	Valuation fees			As per actu	al charges by valuer			
e)	Others							
i)	Documentation char			Actuals a	s per advocate bil			
ii)	Document Handling	Charges			of loan amount			
iii)	Inspection Charges				30,000 per visit			
iv)	Modification charges	6		0.25% on 1	he sanctioned limit			
8.0	Guarantee (Perform	nance/Financial)						
	Guarantee Commiss	sion	+		there of minimum for one quarter			
	Guarantee against 1	00% cash margin		50% concess	ion on the above rate			
9.0	Imports							
	LC opening charges			1.35% per quarter	+SWIFT charges USD 30			
	LC against 100% ca				ion on the above rate			
	LC amendment char		1	Per amendment 0.40% of LC mount (minimum USD 60 and				
	Acceptance of bills under LC			maximum USD 325) +SWIFT charges USD 30 (same for LC again 100% cash margin)				
				0.60% of Bill amount minimum USD 30 maximum USD 180				
	Retirement of Bills under LC			0.60% of Bill amount minimum USD 30 maximum USD 360				
	Retirement of Bills under LC Inward Bills for collection		0.30% of Bill amount minimum USD 300 maximum USD 360					
	Inward Bills for collection							
10.0	Exports							
	Negotiation of Bills u	inder LC	0.60% of Bill amount minimum USD 30 maximum USD 360					
	Confirmation of Expo	ort LC		0.90% per quarter +SWIFT charges USD 30 USD 150				
	LC advising charges		1					
	Export Bills for collect	ction	0.60	0.60% of Bill amount minimum USD 30 maximum USD 360				
o Bor	altics & Other cane	tions have been impo	and h	Pank of Tanzania (PO	T)during the Period covered by th			
isclos		uons nave been impo	seu b	Balik of Talizallia (BO	r juuring the Feriod covered by th			
	e undersigned have e t of our knowledge an		ormatio	n and hereby declare that	the information is true and correct			
	Name.	Designation		Signature	Date			
	Antaryami Sarangi	Managing Director		Signed	04.04. 2022			
	Heriabdiel Ayoh	General Manager		Signed	04.04. 2022			
·								

OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

No.	ITEM/TRANSACTION		USD	TSHS	
1.0	Base or Prime Lending rate			'.00% p.a.	14.00% p.a.
2.0	Maximum Spread above Base or Pr	rime Lending rate		7.00%	7.00%
3.0	Penal interest				
a)	For Non Compliance of Terms of sand				ular Rate of Interest
b)	For Overdrawing/ Excess Drawings d			5% p.a. over Regi	ular Rate of Interest
	payment of interest/ Instalments/ Cha	rges			
4.0	Deposit Rate				
i)	Current Deposit			Nil	Nil
ii)	Savings Bank Deposit).50% p.a.	2.50% p.a.
iii)	Fixed/Recurring/QIC/MIC deposit		Up to USD 10,000		Up to TZS 10,000,000
	6 months		2.00%		5.75%
	Over 6 months		2.50%		6.75%
			Over USD 10,000		Over TZS 10,000,000
	6 months		2.50%		6.25%
	Over 6 months		3.00%		7.25%
	* No interest is payable in case of pre				
best c	ne undersigned have examined the abo f our knowledge and information.		hereby dec		ation is true and correct to the
No.	Name	Designation		Signature	Date
1.	Antaryami Sarangi	Managing Director	Signed		04.04. 2022
2.	Heriabdiel Ayoh	General Manager	Signed		04.04.2022
3.	Allen Richard	Internal Auditor		Signed	04.04.2022

NEWS FEATURE

Over 300 science teachers trained on better use of scientific methodologies



Girls from Panda Hills Secondary School in Mbeya Region showcase the 'fruits' of their projects. Photo: Guardian Correspondent

By Guardian Reporter

OVER 300 science teachers have been trained on how to use scientific methodologies to enable students to prepare the best and realistic science projects and innovations able to bring changes in the society.

Organised by the Young Scientists Tanzania (YST), the training took place during the Science Outreach programme from February to March, this year and conducted in secondary schools countrywide. It's part of YST initiative to enhance the culture of learning and practicing practical science to students.

YST co- founder Dr Gosbert Kamugisha said that this year the outreach program has been conducted in three phases, the first phase of the program involved the up-skilling capacity building workshops for science teachers to enhance their teaching capacity.

"Teachers are given guidance on how to supervise students and how

to develop scientific methodologies to prepare projects and innovations," he said.

"While the second and third phase of the program involved a combination of teachers and students working together in workshops to share knowledge and discuss appropriate methodology to improve research and innovations," he said.

He added that this year they expect over 900 project applications to be submitted following the great excitement from students who are eager to develop best science projects.

Science Outreach Programme is an indigenous independent programme developed by YST to add value to the annual YST Exhibition.

The Outreach Programme is also a key component for YST as it builds much needed scientific capacity among young secondary level students and their teachers.

Since its establishment in 2011, YST has been nurturing a science research culture among young people in sec-

es ondary schools throughout the country.

The YST augments the Tanzania National Development Plan as published by the Ministry of Finance and Planning and the African Union, Continental Education Strategy Plan (CESA 2015-2025).

By embedding an innovative science outreach and mentoring program in every region, YST has been able to strengthen the scope and understanding of science to students and teachers.

YST Project Manager, Nabil Karatela said that since the inception of the program, students and teachers from across the country have been encouraged and empowered to use science to develop various technologies.

"They have been so encouraged and motivated to find solutions for challenges in health, agriculture, energy, environment, economy, education, transportation and information technology," he mentioned.

Karatela added that YST methodology supports students to be able to have a clear and deep understanding of a practical approach to science learning, rather than just depending on theoretical approaches.

"This year, the outreach program began in February, where we had workshops in 26 regions on the Mainland and also in Pemba and Unguja Islands, already through the program, "he said.

YST mentor at Mongola secondary school, Morogoro Region, Anniva Chalamila said the outreach program provides a clear understanding on how YST operates during the exhibitions.

"It also provides coaching to teachers on how to motivate students to develop applicable science research which will be able to address various challenges in their society," she said.

"The capacity building workshops for teachers and students enables

them to come up with tangible science-based research with the aim of making the projects more impactful to society," she said, adding that during the program, several research titles were reviewed and assessed to identify the effectiveness of the research.

"Students are really excited to showcase their talents in science projects, and everyone is eager to come up with winning projects which will give them an opportunity to win an award and trophy in the national exhibition. They are also excited to win the cash prizes and University Scholarship," she explained.

YST Arusha Regional Coordinator Sarah Milunga said that teachers received the training ready to provide mentorship to their students, noting: "This method helps them to shape their science research ahead of the competition. There is great excitement in the school and a very competitive atmosphere to participate in YST."

YST will be screening the projects over coming weeks and extensive mentoring of the students will take place.



Date: 06.04.2022

Subject: Invitation for competitive tender for Maintenance of Building and Equipments installed in the High Commission of India, Dar-es-Salaam.

High Commission of India, Dar-es-Salaam invites sealed quotations from reputed, experienced and financially sound maintenance Companies registered under relevant Tanzanian Companies Law which can provide maintenance services for High Commission of India, Dar-es-Salaam Building. The Tender document can be downloaded from the Mission's website <u>https://hcindiatz.gov.in</u> in the What's New Section under the heading " Invitation for competitive tender for Maintenance of Building and Equipments installed in the High Commission of India, Dar-es-Salaam"





11

Guardian

FHI 360 is a nonprofit human development organization dedicated to improving lives in lasting ways by advancing integrated, locally driven solutions. Our staff include experts in Health, Education, Nutrition, Environment, Economic Development, Civil Society, Gender, Youth, Research and Technology; creating a unique mix of capabilities to address today's interrelated development challenges. FHI 360 serves more than 60 countries. Currently, we are seeking suitably qualified candidates to fill in Regional Senior Technical Officer in Shinyanga for its EpiC project in Tanzania.

The Meeting Targets and Maintaining Epidemic Control (EpiC) is a 5 year global project funded by the U.S. President's Emergency Plan for AIDS Relief (PEPFAR) and the U.S. Agency for International Development (USAID), dedicated to achieving and maintaining HIV epidemic control. The project provides strategic technical assistance and direct service delivery to break through barriers to 95-95-95 and promote self-reliant management of national HIV programs by improving HIV case-finding, prevention, and treatment programming. In Tanzania, EpiC will be implementing an HIV service delivery project among key and priority populations, adolescent girls and young women; and orphans and vulnerable children which aims to reduce HIV infections in pursuit of reaching 95-95-95 goals. To achieve this goal, the program will support targeted prevention and case finding strategies at community level amongst the targeted populations.

Main Function:

Providing technical support and oversight to the implementation of community-based activities for KVP and AGYW in the region, including community mobilization/demand creation and the provision of biomedical services at community level, i.e. community-based HIV testing and counseling (CBHTC), pre-exposure prophylaxis (PrEP), HIV self-testing (HIVST), linkage to care, family planning (FP), services for gender-based violence (GBV) victims, and sexually transmitted infection (STI) screening •Overseeing and coordinating activities to reduce KVP and AGYW vulnerability and address structural drivers and contextual factors that place these groups at risk. Working closely with civil society organization (CSO) partners to build their capacity to provide these services; and developing and maintaining relationships with regional GoT counterparts, service providers and other implementing partners in the region. Additionally, ensuring that activities in the region are implemented in line with GoT, USAID/PEPFAR and EpiC guidelines and standards

Specific Responsibilities:

•Overseing the implementation of comprehensive strategies for reaching KVP and AGYW and generating demand for services, including peer navigation, strategic behaviour change communication and other effective strategies for reaching vulnerable groups •Working closely with CSO partners to develop capacity to conduct outreach to KVP, strengthening demand generation and service provision for these groups; building capacity to improve their ability to identify and engage KVP through the application of EpiC tools and strategies . Monitoring CSO performance against workplans and targets, provide on-site and remote technical assistance •Liaising with service providers to monitor community based HTS and other services •Liaising with regional GoT counterparts (including Regional Medical Officers, Regional Health Management Teams, District Health Management Teams, etc.), service providers, implementing partners and stakeholders to ensure activities are well-coordinated with other national and regional programs •Contributing to technical briefs, reports, guidelines and other materials•Other duties as assigned

Position Requirements- Oualifications, Skills and Experience:

Clinical degree (nurse, physician) with 3 to 5 years in provision of community-based biomedical and demand generation services to KVP and AGYW; or Bachelor's Degree with 7 to 9 years of relevant experience; Or Master's Degree with 5 to 7 years of relevant experience • Knowledge of health and development programs in Tanzania including familiarity with relevant national guidelines, standards and protocols. Familiarity with the public health sector at regional, district and council level and experience working with these teams
 Experience implementing HIV/AIDS programs at community level in Tanzania; familiarity and experience with USAID/PEPFAR-funded programs

•Experience in programs serving KVP and AGYW. Demonstrated cultural sensitivity and sound understanding of the needs of KVP and AGYW • Experience in technical capacity building of local CSOs, especially those working with KVP and AGYW •Ability to manage tight deadlines and deliver high volumes of work with minimal supervision • High degree of proficiency in written and spoken English communication • Well-developed computer skills.

How to Apply:

FHI 360 has a competitive compensation package. For detailed information, interested candidates may either submit their application Curriculum Vitae (CV)/Resume, Photocopies of Certificates and Names and Addresses of three (3) referees to E mail: <u>tz_recruitment@fhi360.org</u> or visit FHI 360's Career Center at www.fhi360.org/careers to register online, and to submit CV/resume and cover letter.

FHI 360 is an Equal Opportunity Employer. Closing Date: April 22, 2022. Only short listed candidates will be contacted.



cooperation DEUTSCHE ZUSAMMENARBEIT

german

GRANTS FOR THE MANUFACTURING OF COVID-19-RELEVANT MEDICAL AND PHARMACEUTICAL PRODUCTS

CALL FOR PROJECT PROPOSALS

The Southern African Development Community (SADC) Secretariat, the European Union (EU) and the Government of the Federal Republic of Germany are jointly supporting the "COVID-19-relevant Medical and Pharmaceutical Products" (CMPP) Component.

The CMPP Component is now calling for project proposals from private companies, state-owned companies and institutions (including universities and research centres) located in the SADC region. These project proposals shall increase local production capacity of affordable and innovative COVID-19 relevant medical and pharmaceutical products. Specifically for this call, these project proposals shall focus on any of the following: (i) items relevant for COVID-19 vaccine administration (e.g. syringes, needles, plasters, gloves); (ii) items relevant for COVID-19 vaccination management (e.g. cold chain equipment, dry ice, vaccine carriers, deep freezers, vaccination monitoring tools); and (iii) items relevant for COVID-19 clinical management (antivirals such as molnupiravir, COVID-19 tests, dexamethasone, oxygen concentrators, oxygen flasks, nasal cannula; (iv) items/machinery relevant for COVID-19 vaccine production (e.g. production machinery, adjuvants, stabilisers, preservatives, vials, stoppers, packaging). The CMPP Component will allocate grants ranging from EUR 50,000 to EUR 200,000 to selected eligible proposals. Eligible companies and institutions are expected to finance at least 25% of the project's total costs and to complete the project within twelve months, which must be reflected in the proposal. The detailed call for proposal, which has a link to the application form, can be found on the SADC website: https://tinyurl.com/SADCSIPSCall2. The submission of applications deadline is 25th of April 2022 18:00hrs (Botswana time).

CMPP Component is part of the joint action "Support towards Industrialization and the Productive Sectors in the SADC region (SIPS)." It is co-funded by the European Union and the German Federal Ministry for Economic Cooperation and Development (BMZ) and is being implemented by the SADC Secretariat and the Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ) GmbH.



FEATURE

Zimbabwe unsafe roads could drive the economy around the bend

BULAWAYO

HEN driving at night in Zimbabwe, watch out for a pair of eyes on the road and slow down. You may hit a giraffe inside a pothole. So goes an often-told joke.

It may be an unflattering hyperbole about the quality and safety of Zimbabwe's roads, but it is not far from reality.

Zimbabwe's roads are not famous for their aesthetics, nor quality and least of all, their safety. Last year more than 2000 people died on the country's roads, and scores of others were injured.

About five people on average die every day in road crashes in Zimbabwe, according to a review report on the country's road safety launched in January 2022. However, the World Health Organisation reckons the realistic figure is three times more.

The discrepancy may result from the government counting only deaths

global practice counts deaths within of the fatalities. 30 days after the crash, says Lee Randall, an occupational therapist and road safety researcher, explaining that many countries in Africa have poor statistical systems and do not generate timely and accurate crash data.

Zimbabwe's road safety review, conducted by the United Nations Economic Commission for Africa (UNECA) in partnership with the UN Secretary-General's Special Envoy for Road Safety, the United Nations Economic Commission for Europe (UNECE) and the government, sought to reduce road crash deaths and injuries in the country.

High road crashes, a toll on the economy

Road traffic crash deaths in Zimbabwe rose by 34 percent between 2011 and 2019, while fatalities rose from 1 836 deaths in 2016 to an average of 2 000 deaths per year between 2017 and 2019, the report found. Bus drivers and

on the scene of the crash. In contrast, passengers accounted for 50 percent

Road crashes, blamed mainly on a combination of human error, poor road infrastructure and defective vehicles, take a toll on lives and the economy in terms of health care costs.

Launching the review, United Nations Economic Commission for Africa (ECA) Executive Secretary Vera Songwe noted that the cost of road crashes is heavy on the African economies, especially as they try to rebuild amidst the effects of the COVID-19 pandemic.

"Anything that takes away from Africa's GDP growth becomes important because we need every bit of it to move forward better," said Songwe. "The request by the Zimbabwe authority to review their transport and safety is encouraging given the dire road safety situation in the country but also the economic context that is very difficult."

Research in 2018 by the Traffic Safety Council of Zimbabwe indicates that the country experiences an average of



INVITATION OF TENDERS

Access Microfinance Bank Tanzania Limited has set aside funds in its budget towards the procurement of services for the year financial 2022/2023. The bank expects to work with suppliers who demonstrates professionalism, price conscious, quality oriented and reliable partner(s). Hence bids from reputable and registered companies/firms are highly invited in sealed quotations for the provision of below services as summarized here under:

LOT	TENDER No.	DESCRIPTI
		Tender for Staff Health Insurance Cover
		Tender for Lease of Photocopier and Printer Machine
LOT 003	TND/ APRI L/2022/003	Provision of Vehicle Fuel Car ds

- 1. Interested bidders should obtain further information and inspect the bidding document at Access Microfinance Bank Tanzania Limited, Head Quarter, Kijitonyama, Plot No 16 Block 45A Derm House, New Bagamoyo Road (Opposite Makumbusho Village Museum), at 5th Floor from 09:00am to 04:00pm Monday to Friday exclusive of public holidays.
- 2. Interested bidders are also required to pay TZS 100,000/-per lot, a nonrefundable fee to a Specific Account at Access Microfinance Bank Tanzania Limited Account in any of Access Microfinance Bank Branches in Dar, Mwanza, Kahama, Iringa, Mbeya and Tabora. Payment slip should be presented to Administration department at 5th floor Derm House Kijitonyama or any Branch to obtain the tender Document you have paid for.



Zimbabwe has been urged to invest in road safety including improving its poor road infrastructure. File photo

40 000 road traffic crashes which cost about US\$406 million annually, and these account for an estimated 3 percent of Zimbabwe's GDP at \$14 billion.

"Zimbabwe is the only one of the SADC countries that have called for this kind of road review and good for the government for doing it because it is a big step towards rectifying the situation of road crashes," Randall told IPS. "It is a wake-up call to see these grim realities of road crashes for countries especially low- and middle-income countries where crashes consume a huge proportion of GDP that could instead be used for development and alleviating poverty."

Even the Global Economy's Survey rates Zimbabwe's roads poorly with a score of 2.8 in 2019 compared to the world average for quality of roads based in 141 countries at 4.07 points.

After Cameroon, Ethiopia and Uganda, Zimbabwe is the fourth African country to launch a road safety performance review report that takes stock of progress in implementing the first United Nations Decade of Action for Road Safety 2011-2020. The Second Decade of Action for Road Safety targets to reduce road traffic death and injuries by at least 50 percent by 2030.

Randall, who has researched widely on the bioethics of road safety, believes that road crashes should not be happening in the first place because most are avoidable and could be minimised with proper attention to the overall road traffic system.

portant, but Randall said you cannot have traffic cops on every kilometre

"We have to appeal to our inner traffic cop, which is our moral sense that rests on a good level of insights into what the crash risks are and into human behaviour and literal training on what the laws are in a particular country. We need to drill road safety concepts into people at an early enough age to influence their behaviour in the road traffic system over their lifetimes," said Randall. He is a founder of the Road Ethics Project, a nonprofit company that engages people in ethical conversations and recognises individuals who have effectively contributed to reducing road crashes, injuries and deaths.

of every road every hour of every day.

Second-hand cars and poor safety checks

Songwe also noted an increase in the importation of second-hand vehicles in Zimbabwe and other African countries, urging for a reduction in the importation of cars that are not up to standard that cost lives and are detrimental to economic development.

"As a continent, we need to take off importation of vehicles that are not up to standard that end up costing lives and are detrimental to economic development," Songwe said.

Zimbabwe imports vehicles worth

ommendations.

Todt said 90 percent of people and goods in Africa are moved by road and that transport and mobility can only be sustainable if it is safe. Africa has the highest road fatality rates per 100 000 people. Globally 1.3 million people are killed every year from road crashes, and over 50 million are injured.

It was recommended that Zimbabwe establish a road Crash Database and improve its statistical indicators and disaggregated data while implementing a post-Crash Care Response and Coordination System. Currently, Zimbabwe does not have a single national three-digit emergency call number to facilitate timely road crashes and response reporting.

The review report also recommended developing a 10-year national road safety strategy and action plan to improve road safety in Zimbabwe by 2030 and the establishment of a Road Safety Fund.

Speaking at the launch of the review report, Zimbabwe's Deputy Minister of Health and Child Care, John Mangwiro, said the country was committed to road safety by implementing recommended actions, including opening a crash and emergency reporting institution.

Poor medical health systems had meant that many survivors of road crashes died when they reached hospitals owing to the lack of post-crash care. The review had good news. Zimbabwe can accelerate road safety and reverse road crashes by investing in public education on road safety, implementing effective policies and improving the road system infrastructure.

3. Interested bidder will be required to deliver a sealed envelope by hand or courier service clearly marked "with the tender number and title as provided in the above table" to the address below

Chief Executive Officer

Access Microfinance Bank Tanzania Limited

Derm House,

Plot No. 16, Block 45A. Kijitonyama, P.O Box 95068, Dar Es Salaam, Tanzania Tel: +255-22-2774355, Fax: +255-22-2774340

- 4. The deadline for submission of the bids is on 22nd April 2022; at 3:00pm
- 5. Opening shall be on the 22nd April 2022 at 03:30pm in the Bank's board room at 5th Floor of DermHouse, Kijitonyama, Dar es Salaam.
- 6. For those who will choose to attend in person or through their representatives, due to COVID-19 protocols, kindly ensure you have only one representative to minimize the congestions and the representative should be on Face Mask, while observing social distancing.
- 7. Late bids, portion of bids, electronic bids, will not be accepted

Enforcement of road rules is critically important, and robust, well-resourced enforcement systems are im-

κατικά μαμακάμα κι πι γα τανγάνια MASJALA NDOGO YA TEMEKE (TEMEKE KITUO JUMUISHI HUDUMA ZA MAHAKAMA MIRATHI NA NDOA) MIRATHI NAMBA 48 YA MWAKA 2022 MAOMBI YA BARUA ZA USIMAMIZI WA MIRATHI YA MAREHEMU

PATRICIA FORTUNATA MWANUKUZI MARGARET MALWA BANDORA. .MWOMBAJ

TAARIFA YA KAWAIDA (Kanuni ya 75)

wanaodai kuwa na haki ya marehemu Watu wote aliyetajwa hapo juu wanafahamishwa kufika nakuangalia mashauri haya katika jalada kama wanona nafa kabla ya kutolewa kwa uthibitisho wa barua za usimamizi wa mirathi kwa mwombaji hapo juu. dapingamizi wante kubusu maombi baya wawa Mapingamizi yoyote kuhusu maomb mnamo au kabla ya tarehe 25 va 05, 2022

iwa Dar es slaam, leo tarehe 16 mwezi wa 03 Imesa 2022 Netro



over \$340 million annually, according to figures from the national data agency, Zimstat.

In 2021 Zimbabwe, through a Statutory Instrument, banned the importation of second-hand vehicles ten years and older. But that has not stopped the grey imports, which ordinary Zimbabweans can afford to drive, a sharp contrast to the top-end luxury vehicles government splurges on.

High deaths, low investment in road safety awareness

The review made several recommendations for Zimbabwe to improve road safety, noting that the country had the worst road crash mortality rates among its neighbours.

Jean Todt, United Nations Secretary-General's Special Envoy for Road Safety, said Zimbabwe could reverse its high crash deaths rate if it implemented the review report's rec-

On the road to better roads

Last year the government declared the country's road network a state of disaster. It announced an allocation of \$400 million to fund road rehabilitation and upgrading through the Emergency Roads Rehabilitation programme. The Zimbabwe government recently announced an ambitious road development plan to rehabilitate the country's road network, which covers more than 78 000 km. Some of the roads are more than 30 years old.

IPS



BUSINESS

CRDB Bank to launches Lubumbashi subsidiary during the third quarter

By Guardian Reporter

CRDB Bank is expected to spread its wing across eastern Africa region, after announcing the launch of operation in DRC's second capital Lubumbashi.

This is part of the bank's mission to bridge financing gap in eastern Africa, especially among Tanzania, DRC, and Burundi.

The launch of the bank's DRC's operation is scheduled during the next quarter, according to an official statement issued by the bank yesterday.

The idea to come up of the DRC subsidiary is in corresponding with the recent acceptance of the country as the new member of East African Community (EAC).

The Burundian Prime Minister, Mr Alain Guillaume Bunyoni, said was pleased about the opening of DRC subsidiary, but calling for physical financial services outlet on the Burundi-DRC border as well.

"I urge the bank to bring the Congo branches closer to Burundi borders in Uvira and Bukavu so that cross border



CRDB Burundi branch building

businesses with two coun-Mareko, Ambassador of tries can be reliable," Mr Bu-Tanzania to Burundi. nyoni said when welcomed The purpose of the visit CRDB Bank delegation.

was to appreciate the sup-The delegation was led port the bank is getting from by Group Chairman Dr Ally the government of Burundi Lay and the Group Managsince the lender opened its ing Director and CEO, Mr subsidiary in 2012.

Abdulmajid Nsekela and The bank assured Burundians that will continue to was accompanied by Jilly

partner with governments of Burundi and Tanzania to finance mutual projects undertaken by the two countries especially the Standard Gauge Railway project.

The Premier appreciated the support CRDB is providing to the economy of Burundi through different

lending instruments to individuals, corporates and even the government.

He reminded the delegation that the bank was the first to introduce the mobile branch in Burundi and this was really an innovation.

"It is also important to note that the bank through its endless digital transformation program is supporting Burundi and Tanzania trade transactions by giving smooth platform access especially through cross-border transactions and the Port Authority for clearance.

The Chairman, Dr Laay said the bank is deploying digital channels to ensure reliable and affordable services to unbanked population in Burundi.

"This will support the Burundi in its financial inclusions agenda," Mr Laay said adding:

In line with the 10 years of Burundi's National Development Program, the chairman said, the bank looks forward to focus its influence on the development of economic sectors like agriculture, manufacturing, housing, tourism and hospitality which are crucial in the employment of the youth and the inflows of foreign currency into the country.

CRDB Bank CEO Abdulmajid Nsekela said the bank is ranked third largest in terms of lending, after only 10 years in operations and 20per cent of its portfolio is financing Burundian farmers.

"Over the last ten years, the bank has continued to support Burundi economy by providing innovative products and services to corporates, individuals and institutions customers through tailored savings and lending products," Mr Nsekela said.

The bank - which has been in Burundi since 2011 has a total of four branches, three in Bujumbura and one in Ngozi town. This year CRDB Bank plan to open a fifth branch in Gitega District.

Commenting on the financial results of the Burundi subsidiary, CRDB Bank Burundi Managing Director, Fred Siwale said last year they made a profit of 12.8bn/- , 14 percent increase compared to 11.1b/- recorded in 2020.

Shanta Gold achieves sustainability efforts milestone in EA projects 2021

By Donna Slater

EAST Africa-focused gold producer, developer and explorer Shanta Gold achieved several sustainability and health and safety milestones in 2021, such as a lost time injury frequency rate of zero and a total recordable injury frequency rate of 0.67.

According to its first sustainability report - which covers activities at its Tanzania-based New Luika gold mine and Singida project, and Kenya-based West Kenya project throughout 2021 - the miner achieved a rate of 99% local employment in Tanzania and Kenya; while local procurement totalled \$67.9-million from Tanzanian or Kenyan suppliers. This fig- it does and conduct business ures covers 85 percent of total purchases.

for every ounce of gold sold.

The miner was also awarded

ternational Mineral and Min-

Tanzania.

As for its carbon intensity, Shanta Gold's Scope 1 and 2 greenhouse-gas (GHG) emissions intensity in 2021 was 0.73 t of carbon dioxide equivalent

first place for its environmental and safety compliance, corporate social responsibility projects, and local content performance at the 2022 Ining Investment Conference in

Shanta CEO Eric Zurrin says the company has "always" sought to put social respon-

ethically to deliver sustainable returns for shareholders while creating long-term benefits for its host-country stakeholders within and around its assets.

"In 2021 we benchmarked, measured and disclosed our performance in relation to material environmental, social and governance (ESG) issues in our inaugural sustainability report, informed by a materiality assessment conducted with our key stakeholders in consultation with an expert independent sustainability consultant," he says.

and community stewardship, Shanta had zero water dissibility at the "heart" of what charge in 2021, zero reportable



Shanta Luika Gold project in Tanzania

In terms of the environment tailings incidents and zero reportable environmental and community incidents across its operations in the year. Shanta's investment in community projects in 2021 totalled \$300 000, with \$1.3-million spent on community

2017.

materiality assessment in 2021, with positive impact for stakeholders.

programmes in host countries since internal and external stakeholders, to proactively address key ESG risks Further, the miner completed a and identify opportunities to increase

By Megan Durisin

ACROSS Ukraine's farm belt, silos are bursting with 15 million tons of corn from the autumn harvest, most of which should have been hitting world markets

The stockpiles – about half the corn Ukraine had been expected to export for the season - have become increasingly difficult to get to buyers, providing a glimpse into the turmoil Russia's war has wrought in the approximately \$120 billion global grains trade.

Already gummed up by supply-chain bottlenecks, skyrocketing freight rates and weather events, markets are bracing for more upheavals as deliveries from Ukraine and Russia – which together account for about a quarter of the world's grains trade – turn increasingly complicated and raise the specter of food shortages.

Before Russia's attack, Ukraine's corn would have made its way to Black Sea ports like Odesa and Mykolaiv by rail and loaded on to ships bound for Asia and Europe.

But with the ports shuttered, small amounts of corn are creakily winding their way westward by rail through Romania and Poland before being shipped out.

An added aggravation: wheels on the wagons have to be changed at the border because unlike European rails, Ukrainian train-cars run on wider, Soviet-era tracks.

"Railways are not supposed to go that way with the grain," Kateryna Rybachenko, deputy chair of the Ukrainian Agribusiness Club, said in logistics very expensive and inefficient, and also very slow. Logistically, it's a big problem.'

Ukraine is one of the world's biggest exporters of corn, wheat and sunflower oil, flows of which are largely stalled. Grains exports are currently limited to 500,000 tons a month, down from as much as 5 million tons before the war, a loss of \$1.5 billion, the country's agriculture ministry says. Crops from Russia – the world's biggest exporter of wheat -

an interview. "This makes the whole are still flowing, but questions persist over delivery and payment for future cargoes

> Disruptions in the flows of grains and oilseeds – staples for billions of people and animals across the world - are sending prices soaring. Countries fearing potential food shortages are scrambling to find alternative suppliers and new trades are emerging.

> India, which historically kept its huge wheat harvests at home thanks to a government-set price –

is jumping into the export market, hawking record amounts across Asia.

Brazil's exports of wheat in the first three months have far surpassed those in all of last year. U.S. corn cargoes are heading to Spain for the first time in about four years. And Egypt is considering swapping fertilizer for Romanian grain and holding wheat talks with Argentina.

Even those efforts may not be good enough, said Dan Basse, president of AgResource, an agriculture markets research firm.

Tigo launches two mobile gadgets in **Tanzania** market

By Guardian Reporter

TIGO Tanzania has partnered with Infinix to unveil cost-effective mobile gadgets for Tanzanians to enjoy digital experience.

Tigo's Devices Support Specialist Blass Abdon said during the products launch: "We're yet again excited to launch the latest trendy smartphones that connect the unconnected. This further cements our partners' trust in our trailblazing wide 4G network and extensive distribution channels.'

"As per our forward-looking strategy to accelerate smartphone penetration in the country while ensuring that customers enjoy the best digital experience via the ultra-fast 4G+ network which is the largest in Tanzania, we're giving away free 78 GB of internet for the whole year to all customers who purchase the Infinix Smart 6 and HOT 12i smartphones," reiterated Abdon.

Infinix Public Relations Officer, Aisha

Karupa, said: "Today we've announced the launch of the all-new Smartphone Infinix HOT 12i."

She said Infinix HOT 12i is a fresh smartphone that integrates long endurance and fun, delivering the highest technologies with self-developed RAM fusion technology that allows HOT 12i phones to support 3GB of extended RAM and up to 6GB of combined Ram, a 6.6HD+" 90Hz Pro-Level gaming screen for electronic sports to create an ideal game entertainment platform.

Ths smartphone comes with a 5000mAh battery, Chipset Helio A22 game optimization engine to stimulate all-day gaming pleasure, she said

"We're continuously committed to designing intelligent smartphones with excellent performance and trendy aesthetics for young consumers, and we will constantly bring the latest, best, and most cost-effective products to users," she noted.



BUSINESS NEWS

MA NI UHU

Guardian

UDSM, Rocket sign **MoU to enhance local Helium skills** development

By Correspondent Geoffrey Nangai

THE University of Dar es Salaam (UDSM) through the School of Mines and Geosciences (SoMG) has signed a Memorandum of Understanding (MoU) with Rocket Tanzania Limited, a subsidiary of Noble Helium to enhance local skills development in helium exploration sub-sector.

Speaking during the signing ceremony held at the UDSM Campus in Dar es Salaam, the UDSM Vice Chancellor Professor William Anangisye said the university is committed to supporting sustainable socio-economic development of Tanzania by providing scholarly and strategic research, training and public service focused on geosciences and Earth resources.

"Through this partnership, SoMG will work closely with Rocket Tanzania in all aspects relating to helium exploration, geological mapping and the Lake Nyasa exploration project. The company has agreed to provide all the necessary equipment required and we are looking forward to the new partnership," he said

The Rocket Tanzania Chief Executive Officer Justin Wood during the event said the company will be embarking on a two-year geological exploration activities adding that if the project is successful, it would put

Tanzania on a global scale.

"We are happy to partner with UDSM today because fundamentally we need the people with the know-how. Our

current projections show that Tanzania will be one of the largest helium resources in the world," he said.

friendly adding that the company plans to spend \$10 million in exploration activities by Wood said that the project the end of this year.

UDSM Vice Chancellor Prof Anangisye

is safer and environmentally "Helium is so critical to us all. Our smart phones, smart TVs and computers need it. None of the above would be possible without this amazing rare gas,"

Organized by:

he said He noted that helium has a huge market potential with 40-50 per cent currently coming from Russia.

"Tanzania has vast deposits of helium and stands a big chance of benefiting from the rare resource in terms of Gross Domestic Product (GDP), "he added.

The Deputy Minister for Minerals Dr. Steven Kiruswa during the event reiterated his Government's commitment to put in place a conducive business environment to lure more investors.

"We have made some deliberate policy reforms to increase the sector contribution in terms of GDP. Our focus is to ensure that the sector contributes 10 per cent by 2025," he added.

Kiruswa noted that the partnership between UDSM and Rocket Tanzania is in line with the Government's Local Content Agenda and urged the two institutions to consider partnering with the State Mining Corporation (STAMICO) during the exploration activities.

"Our goal is to ensure that locals are involved in every component of the project to reduce the skills gap and ensure a win-win situation," he stressed.

Available data indicates that the natural store of helium found in the Rift valley in Tanzania contains an estimated 54bn cubic feet of the noble gas, enough to inflate a similar number of party balloons, or to fill 1,200,000 hospital MRI scanners, researchers.

Gold slips as dollar holds firm on safe-haven flows

NEW YORK

GOLD eased on Tuesday as the US dollar held firm on rising prospects of more sanctions against Russia and possibly bigger interest rate hikes by the Federal Reserve to rein in inflation.

Spot gold was down 0.2 percent at \$1,928.52 per ounce by 0457 GMT. US gold futures were down 0.1 percent at \$1,931.70.

"The more liquid something is, the less the volatility is. And, if markets are running away from risk... the dollar then becomes a natural haven just because it is quite simply the most liquid financial instrument in existence," said Ilya Spivak, a currency strategist at DailyFX.

"Now in real terms, those yields are still negative once we discount break evens. And I think that's why gold hasn't fallen more significantly, but if

this sort of repricing for a more hawkish Fed continues and we do get positive real rates, I think gold is going to look quite unattractive.'

The dollar index was little changed after three straight sessions of gains as talks of further sanctions against Moscow increased. A stronger dollar makes gold less attractive for other currency holders.

The United States and Europe were planning new sanctions to punish Moscow over civilian killings in Ukraine, and President Volodymyr Zelenskiy warned more deaths were likely to be uncovered in areas seized from Russian invaders.

US two-year Treasury yields climbed to their highest level since early-2019 and 10-year yields ticked higher on Monday. Higher yields increase the opportunity cost of holding non-paying bullion. [US/]

"During these uncertain times, gold remains supported as a critical portfolio hedge that will shine during the most challenging juncture when inflationary pressures remain strong but growth slows," Stephen Innes, managing partner at SPI Asset Management, said in a note.



Therefore, the plant is well primed to assist **Botswana's efforts** related to establishing advanced cancer treatment technologies (oncology centre of excellence)



tistes. Millions of online users from inside and outside the country now have

Music streaming market to reach \$47bn in next 5 years

By Guardian Correspodent

IN this digital age, music and content streaming has become increasingly popular as digital music streaming platforms and websites transform the way people access and listen to music and other content.

Discerning artists and individual music lovers are now taking advantage of music streaming platforms to access content provided by respective service providers for their listening enjoyment and pleasure.

According to the new research report titled "Music Streaming Market - Global Analysis and Forecast to 2027," the global music streaming market is expected to reach \$46.99 billion by 2027 - recording a Compound Annual Growth Rate (CAGR) of 7.4 percent during 2020 - 2027.

CAGR is one of the most accurate ways to calculate and determine returns on investment that can rise or fall in value over time - assum-

ing the profits were reinvested at the end of each period of an investment's life span.

According to the report published by global research firm, The Insight Partners, "The digital music market is accelerating as the consumers are attracted towards purchasing different contents which they can access for free. Additionally, the availability of free-trial and paid subscription is playing a significant role in boosting the application of digital music platforms.'

All these statements also hold true at the local and regional level as the scope of digital music streaming websites takes over the musical scenario.

"With the emergence and rise of online content streaming and downloads as the prime way in which people access, listen to and acquire new music, our company, Mdundo.com is putting more time, effort, investment and innovation into supporting local Tanzanian ar-



easy and direct access to newTanzanian music and mixtapes daily from a wide range of artists and genres available on our platform," Frida Muraguli, Project Manager - Tanzania for Mdundo.com affirms.

"The availability of cloud technology, regional music offerings, increased smartphone adoption, a digitally savvy population, advanced streaming applications, increasing disposable income and lesser cost of data are some of the major aspects transforming the entire landscape of music streaming," Mdundo's Marketing Manager, East Africa, William noted.

"Starting from April 1 - 30th this Ramadhan season, Muslim believers can enhance their spiritual journeys every day by listening to and downloading first of its kind, Exclusive Kaswida DJ Mixes on Mdundo.com," the Project Manager - Tanzania for Mdundo.com confirmed.

She said this first of its kind, premium offer is open to believers of all faiths including other conventional music lovers. It provides direct access to premium Mdundo DJ Mixtapes for as low as 100/-, 500/- or 3,000/- - daily, weekly or monthly respectively.

Zambia's copper potential coming to fore again, survey shows

JOHANNESBURG

LONDON- and Sydney-listed base metals explorer Castillo Copper has identified multiple copper-potential drill-testing targets at its Mkushi project in Zambia, Africa's second-largest copper producer.

Castillo stated in a release to Mining Weekly on Tuesday that the formulation of a drilling campaign would be the next step towards further developing Mkushi, one of Castillo's four projects that cover about 1 100 km2 in Zambia's renowned Copperbelt.

The other three are Luanshya, Lumwana North and South and Mwansa.

With multiple primary testdrilling targets having boosted the exploration potential of Mkushi and Luanshya materially, the Castillo board has decided to seek a strategic partner to develop its Zambian assets addition-

ally. The fully-owned Mkushi surrounds the licence area of the Shi Yan Group, which reportedly hosts high-grade copper. (Also see attached graphic.)

Castillo's findings are those of

a final geophysicists report that interpreted the results of an induced polarisation (IP) survey against three areas of known copper soil anomalies, with strike lengths ranging from about 4 km to 7 km

Castillo Copper MD Dr Dennis Jensen described Mkushi's IP survey results as being outstanding, "especially as they throw off numerous potential targets to testdrill for copper mineralisation". More significantly, he stated

that they complemented the results from Luanshya, where 14 identified primary targets had



A truck carrying copper plates

been identified.

"Moving forward, the board is now actively seeking to align with a strategic partner to fully develop the Zambian assets," Jensen added.

The geophysicist's interpretations point to disseminated copper sulphide mineralisation.

Forty pre-selected IP lines across 54 km were utilised to test soil geochemical anomalism for potential disseminated copper mineralisation across three target areas, with the report noting a major fault that cuts across Mkushi, which could potentially be the

source of mineralising fluids in the region. This, the release added, was consistent with earlier findings that identified two parallel shear zones that originate in Shi Yan Group's contiguous mining lease, one in ground where copper mining is taking place.

As reported by Mining Weekly in December, Zambia Commerce, Trade and Industry Minister Chipoka Mulenga, the MP for Chingola, a Copperbelt area, said during a visit to South Africa that Zambia was targeting the regaining of its once pre-eminent copper-mining position.

BUSINESS NEWS

Guardian

Report forecasts 5.4 GW wind additions in South Africa by 2026

JOHANNESBURG

THE Global Wind Energy Council (GWEC) is forecasting that South Africa will add 5.4 GW of new wind capacity over the coming five years to the end of 2026, even though procurement delays will lead to lower levels of deployment in 2022 when compared with 2021.

GWEC's 'Global Wind Report 2022' notes that South Africa remains the largest wind market in sub-Saharan Africa, with about 3.1 GW of capacity already connected to the grid.

South Africa installed a record 668 MW in 2021 - capacity linked primarily to projects procured as part of the much-delayed fourth bid window (BW4) of the Renewable Energy Independent Power Producer Procurement Programme (REIPPPP).

The report expects installations to be lower in 2022, owing to renewed procurement delays, as well as the fact that projects procured under BW5 will enter commercial operation within three years.

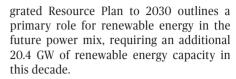
Twelve wind projects were selected as preferred bids following the adjudication of BW5 submissions last year and the projects are currently scheduled to achieve financial close at the end of April.

"The latest BW5 in October 2021 attracted bids amounting to nearly four times the capacity awarded, resulting in a record 12 wind farms winning bids," the report states, adding that 46 wind projects have, to date, been awarded to various developers under the REIPPPP.

GWEC expects the growth momentum in South Africa to be maintained during the rest of the forecast period to 2026.

"In total, 14 GW of new capacity is expected to be added in Africa/Middle East in the next five years (2022-2026), which is primarily driven by growth from South Africa (5.4 GW), Egypt (2.2 GW) and Morocco (1.8 GW) in Africa, and Saudi Arabia (1.3 GW) in the Middle East."

The report also notes that South Africa's Inte- Wind energy project in South Africa



It also highlights the country's 2021 Nationally Determined Contribution (NDC) pledge to limit greenhouse gas emissions to between 420-million and 350-million tons of carbon dioxide-equivalent emissions by 2030 - a 12% to 31% reduction from the country's previous NDC of 2016.

"Timely implementation of these strategies will be necessary to decarbonise the power system in South Africa, and will include addressing some of the financial and operational challenges of the State-owned utility Eskom, as well as committing to regular procurement of large-scale renewable-energy projects," the report states.

The ongoing restructuring of Eskom, including the creation of an independent transmission entity, together with a market reform enabling sub-100 MW projects to proceed without a licence, "will further incentivise renewable-energy development", as could the "milestone" COP26 offer of \$8.5-billion to support South Africa's just transition away from coal.

The South African energy market still has key challenges to overcome, however, with the report indicating that further regulatory changes will be necessary to support the transition to cleaner sources.

"Investors and financiers require as much policy certainty as possible, with supportive frameworks which allow for wheeling and the signing of direct power purchase agreements with independent power producers without Ministerial approval.

23:00

Frid 01

06:00 07:00

09:00

12:00 12:30

13:00

16:00

16:30

17:30

19:00

19:30

20:00 20:15

20:45

22:00

00:00

08:00

09:00

09:30

10:00

10:30 11:00 11:30 12:00 12:30 13:30 13:30 14:30 17:45 18:15 19:15

19:30

20:00 21:00

21:30

23:00

01:00

08:00

09:00

10:00

11:00

11:30 12:00 12:30 13:30 15:15 15:30 16:00 16:45 17:00 17:30

19:00

19:30 20:00

21:00

21:30

22:15

00:00

Sun 03 April

Sat 02 April

Al Jazeera

Al Jazeera

Al jazeera

Deutsche Welle

Shamba Lulu rpl

Dw News Africa rpt Telenovela rot Laws Of love 14:00

Capital Radio)

Series rpt: Itohan

Meza huru

Eco@Africa

Aibu Yako

Al Jazeera

Al iazeera

Rev rpt

Rev

The Monday Agenda rp

Local Pgm: Business Edition

Malumbano ya hoja rp

Turning the Spotlight rpt

Culinary delight rp

nnovation rpt Out n'about rpt

Sports Gazette rp Shamba Lulu rpt

Our Earth rpt

Business edition rpt Korean Drama rpt The Sling Sho

Bundesliga kick off Capchat rpt

Mizengwe

The Deco

Out n' About

Al Jazeera

Aliazeera

In good shape

Sports Gazette rp

Korean Drama rpt: The Sling Sho

Capchat rpt

Jagina rpt Bundesligga Kick Off rp In good shape rpt Series rpt: Itohan Aibu vako Rev rpt Dakika 45 rpt Mizengwe rpt The Decor rpt

Meza huru

Dw News Africa

Capchat live

Al Jazeera

Turning the Spotlight rpt

Cookery pgm: Culinary Delights Korean Drama: The Sling Shot

Telenovela rpt: Laws Of love

Music Club 101 rpt

Series rpt: Itohan

Telenovela rpt Laws Of love 17:15

Korean Drama: The Sling Sho

Telenovela Laws Of love 21:30

Club 101 (via

Capital Prime

Eco@Africa

April





THE EU is preparing new sanctions against Russia in response to apparent atrocities in and around Kyiv, adding to existing measures including the exclusion of Russian banks from the Swift payments network, a ban on Russian airlines from EU airspace, and asset freezes against hundreds of individuals.

Some member states have called for a ban on Russian ships using EU ports and more export restrictions, while talk of the blockbuster option - the targeting of Russian energy exports has grown louder.

For the first time yesterday, reports our Europe Express

newsletter, ruling politicians in Berlin and Rome have flagged their openness to the idea, while the head of Italy's Enel, the world's second-largest utility, said the EU should have "aggressively" addressed its dependence on imported gas long ago.

French president Emmanuel Macron today added his voice to calls for a ban on Russian oil and coal while a Brussels official said the EU would be able to cope if Russian gas was cut off. UK prime minister Boris Johnson's office said every country needed to move away from any remaining dependence on Russian hydrocarbons as "swiftly as possible". Johnson's government is set to publish its new UK energy strategy on Thursday after several weeks of delays.

Lithuania meanwhile has become the first EU country to actually end imports of Russian gas.

Energy is the world's indispensable business and Energy Source is its newsletter. Every Tuesday and Thursday, direct to your inbox, Energy Source brings you essential news, forwardthinking analysis and insider intelligence. Sign up here.

The EU's fifth package of sanctions is likely to tighten loopholes in existing measures and blacklist more companies and individuals. But faced with pressure at home and rising difficulties in transacting business with Russia, more than 450 companies have already pulled back or pulled out, according to the Yale School of Management, which is tracking the exodus.

Companies that opt to stay are paying a high price. Yale lists more than 40 brands "digging in" but for some businesses the decision is more painful than for others.

Some, such as hoteliers and food companies, say they have a responsibility to their employees and consumers in Russia, while manufacturers fear that Moscow could nationalise businesses and assets left behind. Those that try to arrange buyouts by local management are failing to get finance because many Russian lenders have fallen under sanctions, while US and UK law firms are uncomfortable setting up the agreements.

Many are struggling to get cash and other assets out of the country, but even assets that are mobile - such as Roman Abramovich's luxury yachts - are unable to sail their way to safety.



Russia gas pipeline to Europe

ITV P	GM SCHEDULE	20:0
WEDNEOD		21:0 23:0
WEDNESD	AY 30 March	23:3
5:30	Uwanja wa Mazoezi	00:3
6:00	HABARI	02:0
6:40	Kumekucha	
7:30	HABARI	FRI 5:30
8:00	Kumekucha Michezo	6:00
8:55 9:00	Habari za saa Kumekucha Kishindo	6:40
9:30	Soap: Uzalo	7:30
9:55	Habari za saa	8:00
10:00	Watoto wetu	8:55
10:25	Uchumi wetu	9:00
10:55	Habari za saa	9.50
11:00 11:55	he Base rpt Habari za saa	10:2
12:00	Al Jazeera	10:5
12:30	Jarida la wanawake	11:0
12:55	Habari za saa	11:5
13:00	Dakika 45 rpt	12:0
13:45	Kipindi Maalum: NSSF	12:3
13:55	Habari za saa	13:0
14:00 14:15	Kipindi Maalum: NSSF Soap: Love to Death	13:3
14:15	Habari za saa	13:5
15:00	Meza huru	14:0
16:30	Watoto Wetu	14:1
17:00	The Base	15:0
18:00	Jiji Letu	16:3 17:0
18:15	Igizo: Mizengwe rpt	173
18:30 19:00	ljue Sheria	18:0
19:00	Kipindi Maalum: TMDA Soap: Uzalo	18:1
20:00	Habari	19:0
21:05	Aibu Yako	19:3
21:10	Kipindi Maalum: Tanesco	20:0
21:40	Kipindi Maalum: TARURA	21:0 23:0
22:10	Soap: Love to Death	23.3
23:00	Habari	00:3
23:30 00:30	The Base Al Jazeera	02:0
02:00	DWTV	
		SAT
		5:30 6:00
THURSDAY		6:00
5:30	Uwanja wa Mazoezi	7:00
6:00 6:40	HABARI Kumekucha	8:00
7:30	HABARI	9:00
8:00	Kumekucha Michezo	10:0
8:55	Habai za saa	10:3
9:00	Kumekucha Kishindo	11:1
9:55	Habari za saa	12:5
10:00	Watoto wetu	13:3
10:25 10:55	Shamba lulu Habari za saa	15:4
11:00	The base	16:1
11:55	Habari za saa	17:0
12:00	Al Jazeera	18:0
12:30	ljue sheria rpt	18:1
12:55	Habari za saa	19:0 19:3
13:00	Kipindi Maalum: TMDA	20:0
13:30 13:55	lgizo: Rebeca Habari za saa	21:0
13:55	Soap: Love to Death	21:3
14:55	Habari za saa	22:0
15:00	Meza huru	22:4
16:30	Watoto Wetu	23:4
17:00	The Base	01:1
18:00	Jiji Letu	SU
18:15 18:50	Jagina Kipindi Maalum: Women Mean Business	5:30
18:50 19:00	Kipindi Maalum: Women Mean Business Usafiri wako	6:00
19:30	Soap: Uzalo	6:40
	-	7:00

:00:	Habari
	Malumbano ya hoja
	Habari
	The Base
	Al Jazeera
	DWTV
RIDAY 1 Ap	ril
	Uwanja wa Mazoezi
00	HABARI
40	Kumekucha
30	HABARI
	Kumekucha Michezo
	Habai za saa
	Kumekucha Kishindo
	Habari za saa
	Watoto wetu
	Usafiri wako
	Habari za saa
	The Base rpt Habari za saa
	Al Jazeera
	Kipindi Maalum rpt: Tanesco
	Habari za saa
	Kipindi Maalum: Maisha ni Nyumba rpt
	Chetu ni Chetu rpt
	Habari za saa
	Chetu ni Chetu rpt
	lgizo: Rebeca rpt
:00	Meza Huru
:30	Watoto Wetu
:00	The Base (DJ Show)
:30	Kiislam
:00	Jiji Letu
	Korean: Jumong rpt
	Shamba lulu
	Soap: Uzalo
	Habari
	Kipima Joto
	Habari
	The Base Al Jazeera
	DWTV
	DWIV
ATURDAY 2	April
	Uwanja wa Mazoezi
	HABARI
40	Kumekucha
	Habari
00	Al Jazeera
00	Watoto wetu
:00	Shika Bamba 5
	Mjue Zaidi rpt
	Chetu ni chetu rpt
	Hawavumi lakini wamo
	Korean: Jumong rpt
	Soap: Love to Death rpt
	lgizo: Mizengwe lgizo: Rebeca
	Igizo. Rebeca Shamsham za Pwani
	Jiji Letu
	Korean: Jumong
	Jungu Kuu
:30	Shika Bamba
	Habari
	Igizo: Rebeca
	Art and Lifestyle
:00	ITV TOP 10
:45	Hawavumi lakini wamo
	Soap: Uzalo rpt
:15	DWTV
	_
JNDAY 3 A	
	Uwanja wa Mazoezi
	HABARI
	Kumekucha
00	Habari

8:00	Al jazeera
09:00 10:00	Watoto Wetu Soap: Uzalo rpt
11:35	Bongo Movie rpt:
14:00	Tamasha la Michezo
15:30	Mwangaza
16:30	ITV Top 10
17:20 18:00	Kipindi cha kikristo Jiji Letu
18:15	Mapishi
18:30	Matukio ya wiki
19:30	Igizo: Rebeca
20:00	Habari
21:05 21:10	Kipindi maalum: Biko Kipindi Maalum: Reflexology
21:15	Mizengwe
21:30	Mjue Zaidi
22:15	Bongo Movie:
00:00	Soap: Love to Death rpt
02:05	Al jazeera
C	PITAL
Sat 26 Marc	ch
08:00 09:00	Al jazeera Rev rot
09:00	Turning the Spotlight rpt
10:00	Culinary delight rpt
10:30	Innovation rpt
11:00	Out n'about rpt
11:30 12:00	Sports Gazette rpt Shamba Lulu rpt
12:30	Our Earth rpt
13:00	Business edition rpt
13:30	Korean Drama rpt : The Sling Shot
14:30 17:15	Telenovela rpt: Laws of love Eco@Africa
17:45	Bundesliga kick off
18:15	Capchat rpt
19:15	Mizengwe
19:30 20:00	The Decor Korean Drama: The Sling Shot
21:00	Out n' About
21:30	Music : Club 101 rpt
23:00	Series rpt: Beats of Love
01:00	Al Jazeera
Sun 27 Mar	
00:80 09:00	Aljazeera In good shape
10:00	Capchat rpt
11:00	Sports Gazette rpt
11:30	Korean Drama rpt: The slave hunter
12:00	Jagina rpt
12:30 13:00	Bundesligga Kick Off rpt In good shape rpt
13:30	Series rpt: Beats of Love
15:15	Aibu yako
15:30	Rev rpt
16:00	Dakika 45 rpt
16:45 17:00	Mizengwe rpt The Decor rpt
17:30	Meza huru
19:00	Turning the Spotlight rpt
19:30	Cookery pgm: Culinary Delights
20:00 21:00	Korean Drama: The Sling Shot Dw News Africa
21:00	Capchat live
22:15	Telenovela rpt: Laws of love 00:00

Al Jazeera

Mon 28	8 March	
06:00	Al jazeera	
07:00		
00:00		
3:00	Telenovela rpt: Laws of love 14:00	Club 101 (via
	Capital Radio)	
6:00	Series rpt: Itohan	
6:30		
7:00	Dw News Africa rpt	
7:30	Meza huru	
9:00		
9:30		
20:00		
20:45		
21:30		
22:00		
00:00	Al Jazeera	
Tues 2	29 March	
06:00	Al jazeera	
07:00	Deutsche Welle	
00:00	Al jazeera	
3:00		Club 101 (via
	Capital Radio)	
6:00		
6:30		
7:30		
9:00		
9:30		
20:00		
20:45		
21:30		
22:00	5	
22:30 23:00	Al Jazeera	
23:00	Ai Jazeera	
Ned 3	0 March	
06:00	Al jazeera	
07:00		
00:00	Al jazeera	
2:00		
2:30	Innovation Rpt	
12:30	Telenovela rpt Laws Of love 14:00	Club 101 (via
	Capital Radio)	
6:00		
6:30	, , ,	
7:00		
7:30		
9:00		
9:30		
20:00		
20:45		
21:30 22:00		
2:45	The Décor	
23:15		
.0.10	74 bazocia	
Thurs	31 March	
06:00	Al Jazeera	
07:00	Deutsche Welle	
00:00	Al jazeera	
2:00	Our Earth rpt	
3:00	Telenovela rpt: Laws Of love	
4:00	Club 101 (via Capital Radio)	
6:00	Series rpt: Itohan	
6:30	Business edition rpt	
7:00	In good shape	
7:30	Meza huru	
9:00	Turning the spotlight	
19;30	Tanzania yetu	
20:00	Series: Itohan	One in Driver
20:45	Telenovela: Laws Of love 21:30 News	Capital Prime
22:00	News Capchat rpt	
2.00	оаронаттра	



Peace is the 'only goal' that China hopes for, Wang says

BEIJING

16

CHINA does not seek selfish geopolitical gains or to do anything that adds fuel to the fire over the Ukraine crisis, and peace is the only goal that the nation has been hoping for, State Councilor and Foreign Minister Wang Yi told his Ukrainian counterpart Dmytro Kuleba on Monday.

In a phone conversation with Kuleba, Wang reiterated Beijing's position encouraging peace talks over the Ukraine issue, saying that it has long been China's historical and cultural tradition and its consistent foreign policy to uphold peace and oppose war.

China welcomes peace talks between Russia and Ukraine, and the two sides should adhere to the general direction of talks in spite of all difficulties or conflicts, until they lead to a cease-fire and peace, he said.

China believes that the Ukrainian side has sufficient wisdom to make choices that fit in with the fundamental interests of its people, he said, adding that China will continue to play a constructive role from an objective and just position.

He expressed gratitude for China's humanitarian assistance, saying that Ukraine is still committed to peace talks with Russia to find a lasting solution. Kuleba said Ukraine attaches impor-

tance to China's global influence and prestige, and the nation hopes that Beijing can continue to play an important role in a cease-fire.

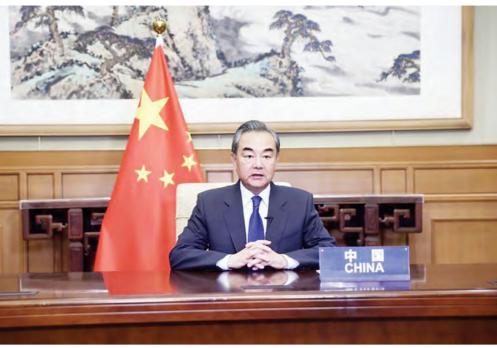
In another development, Moscow has requested a special UN Security Council meeting on Monday to address claims that Russian forces had committed "atrocities against Ukrainian civilians" in Bucha, a town outside Kviv.

Dmitry Polyansky, Russia's deputy ambassador to the United Nations, said Russia requested a meeting "in the light of heinous provocation of Ukrainian radicals".

Local authorities in Bucha said they had been forced to dig communal graves to bury the dead accumulating in the streets, including some found with their hands bound behind their backs in scenes that sent shock waves through international capitals more than a month into Russia's "special military operation".

Ukraine's President Volodymyr Zelensky was unsparing in his nightly video message, saying that "concentrated evil has come to our land".

Bucha Mayor Anatoly Fedoruk said 280 bodies were placed in mass graves because it was impossible to bury them, as cemeteries lay within range of ongoing shooting.



State Councilor and Foreign Minister Wang Yi. XINHUA

Satellite imagery company Maxar released cha look "exactly like war crimes." photos it said showed a mass grave on the grounds of a church in the town.

On Monday, Russia's Tass News Agency quoted Russian Ambassador to the United States Anatoly Antonov as saying: "I would like to point out that Russian troops left Bucha on March 30. The Ukrainian authorities remained silent all these days, and now they have suddenly posted sensational footage in order to tarnish Russia's image and make Russia defend itself."

On Sunday, Russia's Defense Ministry denied Ukraine's accusations that Russian troops had killed civilians in Bucha, describing the video footage and photographs of dead bodies as a "provocation" and a "staged performance" by Kyiv for the Western media.

The ministry said that all Russian military units had left Bucha last Wednesday, and that civilians had been free to move around the town or evacuate while it was under Russian control.

Kuleba accused Russia on Sunday of a "deliberate massacre," while Zelensky's spokesman, Sergey Nikiforov, said the killings in Bu- leads the readers".

The Russian Defense Ministry pushed back, saying "not a single local resident" in Bucha suffered violence during the time that Russian armed forces were in control of the settlement.

The United Nations Secretary-General Antonio Guterres tweeted on Monday that he was "deeply shocked" by images of dead civilians in Bucha, and he called for an independent investigation that "leads to effective accountability".

Separately, China denied a report by London-based The Times citing the Ukrainian security service about its involvement in "a cyberattack on Ukraine before Russian military action".

A spokesperson for Chinese embassy to the United Kingdom called the report "sheer irresponsible talk" and lacking in credibility.

The spokesperson said that for some time The Times' reports on China have been untrue, deliberately distorted and even slanderous and that this "seriously runs counter to the professional ethics of journalism and mis-Xinhua

South Africa formally ends national state of disaster

JOHANNESBURG/HAVANA

SOUTH Africa's national state of disaster, in place for more than two years in response to COVID-19, ended from midnight local time on Monday.

The national state of disaster has been the government's main mechanism for managing the pandemic. Removing it will do away with the vast majority of remaining COVID-19 restrictions, aside from a few that will remain in place on a transitional basis, President Cyril Ramaphosa said Monday.

"While the pandemic is not over, while the virus remains amongst us, these conditions no longer require we remain in a national state of disaster," he said in a televised address, referencing far lower rates of hospitalisation and deaths during the country's fourth wave of infections.

South Africa, the continent's most industrialised economy and the worst-hit in terms of reported infections and deaths, has been in an "adjusted level 1" lockdown, or the lowest of a five tier system since October.

Amid criticism for not ending the state of disaster and maintaining some painful measures that weighed on the country's struggling economy, Ramaphosa eased restrictions further in March.

The five-tier lockdown system, rules around isolation and access to old age homes, and the criminalization of non-adherence to such rules will be among the measures ended when the state of disaster expires.

The transitional measures that remain in place, such as a requirement to wear masks indoors, rules for travellers and a directive that enables the payment of a special relief grant, will lapse after 30 days, Ramaphosa said.

Cuba

Cuba will relax health measures for travelers entering the Caribbean country starting Wednesday, the Ministry of Public Health announced Monday.

Francisco Duran, the ministry's national director of hygiene and epidemiology, said the requirement to present a vaccination certificate on arrival, as well as a negative COVID-19 PCR test, will be eliminated.

Random sampling for COVID-19 will continue at ports and airports, and it will be mostly aimed at people coming from countries with a high incidence rate, while people who test positive will be hospitalized in accordance with the existing protocol.

Other health measures such as physical distancing, hand washing, surface cleaning and the use of masks, will be maintained.

"The relaxation of measures took into account the high immunization rate (against COVID-19) in the country, with three doses and a booster dose given to a large part of the population," Duran added.

Cuba has so far vaccinated more than 9.9 million of its 1.2 million residents with Cuban-made vaccines, while over 6.3 million have received a booster dose.

Figures released by the health ministry showed Cuba reported 619 new COVID-19 infections and one death in the last day, bringing the country's totals to 1,093,166 cases and 8,515 deaths.

The US national public health agency said on Monday the BA.2 sub-variant of Omicron was estimated to account for nearly three of every four coronavirus variants in the country.

Overall COVID-19 cases in the United States have

Qingming, time for remembering heroes and observing traditions

BEIJING

AS Tomb Sweeping Day is marked yesterday this year, Chinese people are preparing to worship ancestors and pay tribute to their loved ones who died.

This day is also known in China as Qingming, literally "clear and bright." It is one of the 24 dates that divide the solar year and has been observed for thousands of vears.

The tomb-sweeping tradition has its poetic twist, inspiring Chicowherd points to a cot amid apricot flowers.'

On Qingming, Chinese people also pay their respects to heroes and martyrs.President Xi Jinping, also general secretary of the Communist Party of China (CPC) Central Committee and chairman of the Central Military Commission, often emphasized the importance of remembering heroes, carrying forward their spirit, and honoring revolutionary martyrs.

"The Chinese nation is a nation that worships heroes, makes

tour museums and visit families lief results, Xi acknowledged the of the martyrs.Heroes emerge in peacetime, too.

Doctors, nurses and first responders are considered heroes republic."Throughout the past in the country's fight against the COVID-19 epidemic.

At a meeting to commend antivirus role models in 2020, Xi paid his respects to those who died fighting the virus."I would like to tation and their families' rights take a moment to mourn the loss and interests. of the heroes who gave their lives in the fight against the virus, and

ary heroes, present floral baskets, in early 2021 to mark poverty refallen heroes, saying that their sacrifices will "never be forgotten by the Party, the people and the decade, more attention was given to heroes and martyrs. A date was designated as Martyrs' Day. Laws and regulations were passed to better protect the martyrs' repu-

SPRING OUTING

springtime. Activities like planting trees are usually associated with this season.Last week, Xi and other Chinese leaders took part in a tree-planting activity in Beijing. Xi participated in this activity as China's top leader for 10 years in a row.

Xi stressed that he also wanted to make a personal contribution to building a beautiful China and to encourage the whole of society, especially young people, to push for ecological advancement and for China's environment to con-

nese poets through the centuries to create verses that blend the joy of springtime with the sorrows of the mourning.Writer of the famous poem "Qingming," Du Mu of the Tang Dynasty (618-907) once wrote:

"A drizzling rain falls like tears on the mourning day; The mourner's heart is going to break on his way. Where can a wine shop be found to drown my sad hours? A

heroes and has numerous heroes in its history. The spirit of heroes still exists in the age of peace. We must uphold the spirit of heroes, who sacrificed their lives for the Party, the country as well as the Chinese people," Xi said.

As the country's top leader, Xi led by example. During his domestic inspections, Xi often took time to pay tribute to memorial facilities dedicated to revolutionour fellow countrymen and women whose lives it has taken. Our thoughts are with them," he said. Poverty fighters are on Xi's mind too. Under his leadership, China launched a "war" that eliminated absolute poverty in eight years. The battle was hard fought, with over 1,800 people -- many of whom were cadres who assisted in the fight -- sacrificing their lives on the front lines. At a gathering

As Qingming heralds in the warm weather and regular rainy showers, it presents an opportune time for plowing and sowing. The Chinese term "Taqing" refers to a spring outing when people get out and enjoy the spring blossoms. It is one of the most important and long-lasting customs of Qingming.

After families sweep tombs, they often take a moment to savor

tinue to improve.

"Since the 18th CPC National Congress, we have adhered to the notion that lucid waters and lush mountains are invaluable assets to fully promote the development of ecological civilization, advance afforestation and improve living environment in both urban and rural areas," Xi said. "A beautiful China is becoming a reality." Xinhua

dropped sharply after hitting record levels in January, but a resurgence in cases in parts of Asia and Europe has raised concerns that another wave could follow in the United States. The country's health experts, however, believe it is unlikely.

The seven-day moving average of US COVID cases was 26,106 as of April 1, marginally lower than 26,309 from a week earlier, as per data from the US Centers for Disease Control and Prevention.

The highly transmissible BA.2 sub-variant makes up 72.2 percent of the COVID variants in the United States, as of April 2, up from nearly 57.3 percent in the preceding week, according to CDC estimates.

BA.2 now makes up about 86 percent of all sequenced cases globally, according to the World Health Organization. It is known to be more transmissible than the BA.1 and BA.1.1 Omicron sub-variants, however, the evidence so far suggests that it is no more likely to cause severe disease Agencies



Overall COVID-19 cases in the United States have dropped sharply after hitting record levels in January, but a resurgence in cases in parts of Asia and Europe has raised concerns that another wave could follow in the United States

US police arrest Sacramento mass shooting suspect

LOS ANGELES

SACRAMENTO police announced on Monday the first arrest of a suspect related to Sunday's mass shooting downtown, in which six people were killed and 12 others were injured.

But Sacramento County District Attorney said that the man in custody had not been charged in connection with any of the six deaths.

Sacramento Police Chief Kathy Lester told local KCRA 3 news channel on Monday that Dandrae Martin, a 26-year-old man, was taken into custody and booked

on charges of assault with a firearm and being a prohibited person in possession of a firearm.

"As you know this is a complex investigation and we're looking for multiple suspects and so we're currently working to identify what his role was the night of the shooting," she said.

Martin was named as a "related suspect" in a press release issued by Sacramento Police Department later, which also disclosed that he was being held without bail in the Sacramento County Main Jail on the weapons charge and a separate count of assault with a deadly weapon.

According to local newspaper Sacramento Bee, records of Riverside Superior Court in Southern California showed Martin had a 2014 conviction for inflicting corporal injury on a spouse. He also has 2018 convictions in Maricopa County, Arizona, for a count of criminal damage and a marijuana violation, as well as 2016 conviction of aggravated assault and domestic violence by impeding breathing.

However, Sacramento County District Attorney Ann Marie Schubert noted in a statement on Monday that Martin had not been arrested for homicide.

"This is an ongoing investigation and we

anticipate more arrests in this case," Schubert said.

A law enforcement source revealed that detectives are studying videos from the shooting scene when gunfire erupted at 2 am local time (0900 GMT) on Sunday to determine how many potential shooters were involved in the incident and they believed that the shooting involved exchanges of gunfire between multiple shooters, Sacramento Bee reported.

The potential suspects are validated gang members and the shooting left more than 100 shell casings at the scene, the report said.

China's protection of giant pandas brings significant benefits to other species

CHINA'S vigorous efforts to protect giant pandas, an endearing flagship species and umbrella species in nature conservations and also a popular national treasure of the country, have injected strong impetus to the protection of different ecosystems and the sustainable development of surrounding communities.

Over the past few decades, the habitats of wild animals in China have expanded and their populations have risen continuously.

In particular, the population of giant pandas in the wild has grown from 1,114 to 1,864 over the past four downgraded from "endangered" to "vulnerable" on the list of species at risk of extinction, according to a white paper titled "Biodiversity Conservation in China" released by the country's State Council Information Office. The downgrading of giant panda's

conservation status has corroborated the upgrading of China's ecological and environmental protection.

In recent years, China has established a total of 67 protected areas for giant pandas. The Giant Panda National Park under construction in

decades, and giant pandas have been than 27,000 square kilometers, including 88 percent of the population and 70 percent of the habitats of wild giant pandas in the country's nature conservation network

> Giant pandas play an extremely important role in the course of nature conservation. Almost every habitat of giant pandas coincides with one of the most important distribution centers of species endemic to China.

Many of the species of birds, mammals, and amphibians endemic to China live in the habitats of giant pandas, which means that the country's efforts the country covers an area of more to protect its umbrella species like giant panda can benefit other species distributed in the same areas.

The habitats of giant pandas are also the main habitats of wildlife species including golden monkeys and takins. In fact, a large variety of animal species can be seen in the habitats of giant pandas, such as coal tits and red-flanked bluetails, small migratory bird species that are not afraid of humans; blue eared pheasants that often chirp loudly at hillsides; and the Western Chinese mountain salamanders that inhabit mountain vallevs.

Thanks to the establishment of protected areas for giant pandas, poaching

incidents have been significantly reduced in the natural habitats of giant pandas. Therefore, wildlife populations have gradually recovered and ecosystems have been continuously restored.

The country's protection of giant pandas has also driven economic and social development, achieving win-win results for giant panda conservation and improvement in people's living standards.

Many people live in the long strip of land inhabited by giant pandas, which spans a large area starting from the Qinling Mountains in northwest China's Shaanxi province, passing through Diebu county and Zhouqu county in northwest China's Gansu province, and stretching into the Minshan Mountains, Qionglai Mountains, and Liangshan Yi autonomous prefecture in southwest China's Sichuan province.

The lifestyle of local people has changed during the construction of the country's nature conservation network for giant pandas. Many residents started to use energy-efficient cooking stove and renewable energy sources including methane, leading to a significant reduction in the number of trees cut for **People's Daily** firewood

Pakistan top court hears case on PM's move to stop ouster

ISLAMABAD

PAKISTAN'S top court adjourned on Monday without deciding on the legality of Prime Minister Imran Khan actions in blocking an opposition attempt to oust him, a move that has led to political turmoil in the nucleararmed nation.

Khan, a former cricket star, lost his majority in parliament last week as his opponents built support in advance of a vote of no-confidence that had been due on Sunday.

Prime Minister Imran Khan, a former cricket star, lost his majority in parliament last week as his opponents built support in advance of a vote of no-confidence that had been due on Sunday

But the deputy speaker of parliament, a member of Khan's party, threw out the no-confidence motion that Khan had been widely expected to lose, ruling it was part of a foreign conspiracy and unconstitutional. Khan then dissolved parliament.

Pakistan's opposition has challenged Khan's decision in a legal case that began on Monday, with a five-member Supreme Court bench hearing arguments in a packed courtroom

The court failed to come to a verdict during the threehour hearing and will return on Tuesday.

"The ruling was unlawful - why?" Chief Justice Umar Ata Bandial told lawyers for Pakistan's opposition.

Whatever the Supreme Court decides, Pakistan looks to be heading for a fresh election before the completion of the current term of the parliament and the prime minister in 2023.

If Khan prevails, polls will happen within 90 days. The opposition also wants an early election, albeit after delivering a political defeat to Khan by ousting him through a parliamentary vote.

Opposition leader Shehbaz Sharif called the blocking of the vote "nothing short of high treason".

Election In 90 Days?

Khan also dissolved the cabinet and wants a general election within 90 days, although that decision officially rests with the president and the election commission, and depends on the outcome of the court hearing.

The largely ceremonial head of state, President Arif Alvi, said in a statement that Khan would stay on as prime minister in an interim role until a caretaker prime minister was appointed under whom a general election would be hel

Alvi wrote to both Khan and Sharif, asking them to put forward names for a caretaker prime minister within three days, the president's office said in a statement.

But whether an election will happen depends largely on the outcome of the legal proceedings.

The Supreme Court could order that parliament be reconstituted, call for a new election, or bar Khan from standing again if he is found to have acted unconstitutionally.

The court could also decide that it cannot intervene in parliamentary affairs.

Khan says he did not act unconstitutionally, calling the move to oust him a plot orchestrated by the United States - a claim Washington denies. Xinhua

S. Africa formally ends

Russia, Ukraine continue efforts to ease tensions, defend interests

MOSCOW

MOSCOW and Kiev have conducted several rounds of peace talks with the aim of searching for a political settlement to the ongoing crisis in Ukraine, which has intensified over the past month

The outcomes of these talks, as delegations from both sides have indicated, are expected to lay an important foundation for de-escalation of tensions between Russia and Ukraine, but key divergences have yet to be resolved.

The latest round of face-toface negotiations in Istanbul last week resulted in Kiev handing Moscow its proposals, which contained its refusal to join the North Atlantic Treaty Organization and deploy foreign military bases and troops on its territory, its readiness to fix its current status as a non-bloc state, and willingness to renounce nuclear weapons as well as other weapons of mass destruction. Ukrainian President Volodymyr Zelensky said that he saw

positive signals from the peace negotiations, while Vladimir Medinsky, Russian presidential aide and head of Russia's negotiation team, said that Ukraine has demonstrated its readiness to negotiate with Russia "for the first time in years."



People watch as smoke rises in the air after shelling in Odessa, Ukraine, April 3, 2022. AP

Meanwhile, both sides have confirmed that they were continuing talks in an online format since Friday.

Ukrainian negotiator David Arakhamia said that the two sides would intensify efforts to work out an agreement needed for a meeting between Zelensky and Russian President Vladimir Putin.

Medinsky said Russia saw that Ukraine had taken "a more realistic approach" to talks, but the draft agreement was not sufficient for a potential meeting between the Russian and Ukrainian leaders. The Russian side has said repeatedly that a meeting at the highest level would only be possible when a clear draft treaty was formulated, and both sides agreed on key aspects.

Ivan Timofeev, director of programs at the Russian International Affairs Council, said that the Russian and Ukrainian leaders could potentially meet in person, but only when all negotiation parameters are agreed upon.

"There is a theoretical possibility of such a meeting, but a practical basis has not yet been prepared," Timofeev said. Vladimir

wealth of Independent States Institute, said that the latest round of negotiations is just one stage of the process, and it is by no means over. "Russia received an offer from Ukraine, these proposals are necessary, but still insufficient for concluding a peace agreement," he said.

While the results of the ongoing talks and statements made by both sides prompted "cautious optimism," it is also clear that both Moscow and Kiev are making every effort to ensure their respective economic, diplomatic and security interests are met.

The Russian defense ministry has decided to significantly reduce military activities from Kiev and Chernihiv directions. The decision can be seen as a move towards de-escalation, and an effort to create more favorable conditions for further negotiations. Besides diplomatic approaches aimed at defending its security interests, Russia has also taken a series of measures to protect the country's economic interests.

Putin signed a decree on Thursday on new rules of natural gas trade with "unfriendly" countries and regions, vowing to halt existing contracts if these buyers refuse to pay in rubles.

He said this was an "important step towards strengthening Russia's financial and economic sovereignty," adding that western countries have used the financial system as a weapon.

The Russian president also signed a decree on Monday introducing visa restrictions for citizens from "unfriendly countries," a decision made in retaliation to hostile measures taken by the European Union. Since the outbreak of the conflict, the international community has been supporting Russia-Ukraine peace talks as well as any efforts taken to reach a peace deal.

Turkish Foreign Minister Mevlut Cavusoglu said Thursday that the country could host Ukrainian and Russian foreign ministers for peace talks within the following weeks.

The minister said he was in contact with both Ukrainian Foreign Minister Dmytro Kuleba and his Russian Zharikhin, deputy director of the Common- counterpart Sergey Lavrov for the meeting. Xinhua

Lesotho's Deputy Prime Minister: China truly puts the people in the first place

"CHINA'S anti-COVID-19 measures have protected the people's right to life and health to the utmost, which conforms to the country's wholeprocess people's democracy. This is a democracy that truly puts the people in the first place," said Mathibeli Mokhothu, Lesotho's Deputy Prime Minister and leader of the Democratic Congress (DC) political party of the country, in an interview with People's Daily at his official resi-



China has held many large-scale sports events," he noted. Sports require collaboration, which means leading a team in setting goals, solving problems along the way, and finally winning.

As the leader of the DC political party, one of the ruling parties of Lesotho, Mokhothu spoke highly of the party's close exchanges and interactions with the CPC in recent years. He believes that through such inter-

First ICC trial addressing Darfur war crimes to open

THE HAGUE

THE first trial addressing atrocities in Darfur opens at the International Criminal Court yesterday, nearly 20 years after the Sudanese region was racked by widespread violence that left hundreds of thousands dead.

militia leader Ali Muhammad Ali took up arms against Sudan's gov-Abd-Al-Rahman faces 31 counts ernment, which responded with a of war crimes and crimes against counter-insurgency.

Hague-based court in June 2020 after 13 years on the run.

The trial comes amid an upsurge in what humanitarian groups say is inter-communal violence in Darfur since the end of the United Nations and African Union mission there.

Darfur's conflict first erupted Suspected former Janjaweed when mostly non-Arab rebels

Guardian

national state of disaster

JOHANNESBURG

IN light of the shrinking COVID-19 cases, South African President Cyril Ramaphosa declared the country's national state of disaster would be terminated at midnight on Monday.

"While the pandemic is not over, and while the virus remains among us, these conditions no longer require that we remain in the national state of disaster. Going forward, the pandemic will be managed in terms of the National Health Act," he announced in a televised address on Monday.

After 750 days under the national state of disaster to combat the pandemic, Ramaphosa said the government decided to end the national state of disaster.

The declaration of the national state of disaster in March 2020 empowered the government to take the measures that prevented many more people from becoming severely ill and saved countless lives, Ramaphosa said.

The Disaster Management Act provides that certain elements of the regulations may remain in place for a limited period for "post-disaster recovery and rehabilitation," he said.

According to the president, South Africa has entered a new phase in the COVID-19 pandemic. "Although we recorded a far higher number of infections in the fourth wave than in each of the previous waves, there were relatively fewer cases of severe illness, hospitalization, and death."

Ramaphosa said certain transitional provisions would remain in place for 30 days following the termination of the national state of disaster to ensure necessary public health precautions and other services were not interrupted while the new regulations in terms of the National Health Act come into effect.

The transitional measures would include the wearing of masks in indoor public spaces, number limitations for indoor and outdoor venues, proof of vaccination or a negative PCR test for international travelers entering the country.

And the 350 Rand (24 U.S. dollars) Social Relief Grant introduced due to the effects of the pandemic would be continued. South Africa has been the worst affected African country during the pandemic.

Figures released by the National Institute for Communicable Diseases on Monday showed the country has recorded 3,667,560 laboratory-confirmed cases, and 100,052 deaths. Xinhua

ple-centered philosophy of development advocated by Chinese President Xi Jinping, noted that China successfully contained the spread of the novel coronavirus by decisively introducing effective measures, which is a vivid manifestation of the Chinese government's people-oriented governance philosophy.

Mokhothu, who applauds the peo-

dence.

"Under the leadership of the Communist Party of China (CPC). China completed the arduous task of eradicating absolute poverty, which shows that the CPC works for and relies on the people and respects their principal status, and represents a major victory the CPC has achieved by basing efforts on the interests of the people," he pointed out.

"I was impressed by Xi's friendliness and political sagacity. His characteristic modesty is admirable," said Mokhothu, who expressed great respect for the Chinese leader in the interview. Mokhothu began to serve as leader of the DC political party in 2019, and assumed office as Lesotho's Deputy Prime Minister and the Minister of Parliamentary Affairs one year later.

As a young politician, Mokhothu enjoys learning wisdom and experience in governance. In his opinion. the long-term stability of the Chinese society results from good governance, and the essence of which lies in strong leadership

"Chinese leaders have a lot of governance experience that is worth learning from by officials in other countries. Developing hand in hand with China is a blessing for the rest of the world," he said.

"President Xi cares deeply about Africa. Whenever he talks about Africa, he exudes brotherly affection for the continent, which warms our hearts," Mokhothu noted.

"He is always smiling. He talks to visitors from Africa in a soft tone, just like talking to old friends. Every word he says shows his concern for the actual needs of Africa," he added, who noted that Xi's remarks and

acts in international diplomatic activities demonstrate China's principles of and wisdom in diplomacy, as well as its impressive sense of responsibility as a major country.

Mokhothu has read carefully "Xi Jinping: The Governance of China", a three-volume collection of speeches and writings by Xi. He said that he has learned a lot of wisdom in governance from the book and found it helpful in his own political life.

"I studied pedagogy in college, so I understand how important reading is to the shaping of a person's knowledge and character. It is amazing that Xi not only reads, but is able to draw wisdom in governance from ancient Chinese classics," he told People's Daily.

To judge whether a leader is good or not, Mokhothu believes, is to see whether he has a firm belief in the future development of the country and the nation, and whether he is equipped with strong governance capabilities. "President Xi has a strong sense of responsibility, mature ruling experience and political wisdom, as well as innovative spirit and enterprising spirit," he said.

"I also noticed that Xi is fond of sports," Mokhothu said. He was really excited when moving on to the topic, as he is a sports fan himself.

"Under the leadership of Xi,

party exchanges, the capacity building of party and government officials in Lesotho has been rapidly strengthened, and the country's governance capacity has seen steady improvement.

The 20th National Congress of the CPC to be held in the second half of 2022 will not only be a major event in China's political arena, but attract worldwide attention, according to Mokhothu.

"China is proving the strengths of its social system through sustainable development; China's affairs are ultimately determined by the will of the Chinese people," he said.

Since the outbreak of the CO-VID-19 pandemic, China and Lesotho have been supporting and helping each other, according to Mokhothu.

In February 2020, when China was struck by an outbreak, Letsie III, King of Lesotho, wrote a letter to Xi to express sincere solicitude and strong support for China on behalf of the government and people of Lesotho.

To help Lesotho overcome the pandemic, China has provided multiple batches of anti-epidemic materials for the country, and shared with it China's epidemic prevention and control strategies and diagnosis and treatment formulas through a series of video conferences.

In September 2020, China dispatched an anti-epidemic medical team to Lesotho to provide assistance for the country at the invitation of the latter. In August 2021, the first batch of COVID-19 vaccines provided by the Chinese government arrived in Lesotho.

At the end of the interview, Mokhothu said that he hoped the CPC will achieve greater success in its journey forward. **People's Daily**

humanity, including persecution, murder, rape and torture.

"(Tuesday) is a momentous day for victims and survivors in Darfur who never stopped fighting to see the day the cycle of impunity is broken," Sudanese human rights lawyer Mossaad Mohamed Ali of

the African Centre for Justice and Peace Studies said in a statement. Prosecutors accuse the septua-

genarian Abd-Al-Rahman, whom they say was also known as Ali Kushayb, of being a senior commander of thousands of pro-government Janjaweed fighters during the 2003-2004 height of the Darfur conflict.

Abd-Al-Rahman denies the charges. During earlier court appearances he and his lawyer argued that he was the victim of mistaken identity and that he was not educated enough to understand the orders he carried out could result in war crimes.

The alleged Janjaweed leader voluntarily surrendered to The

Khartoum mobilized mostly Arab militias, known as the Janjaweed, to crush the revolt, unleashing a wave of violence that Washington and some activists said amounted to genocide.

The United Nations estimates 300,000 people were killed and more than 2 million driven from their homes.

Former Sudanese president Omar Hassan al-Bashir, who faces ICC charges of orchestrating genocide and other atrocities in Darfur, was deposed during a popular uprising in 2019 and remains in prison in Khartoum.

According to the charges, militias under Abd-Al-Rahman led attacks on towns and villages. He has been implicated in more than 130 murders and the forcing of tens of thousands of mainly Fur civilians from their homes.

Trials at the ICC typically take at least several years before judges reach a verdict.



Former senior commander of the Sudanese Janjaweed militia Ali Muhammad Ali Abd-Al-Rahman, also known as Ali Kushayb, during a confirmation hearing over alleged war crimes and crimes against humanity committed during the Darfur conflict in 2003-04, in The Hague, on May 24, 2021. AFP

SPORTS

Mbeya City FC coach slams players for failure to post good results

By Correspondent Nassir Nchimbi

MBEYA City FC head coach Mathias Lule has said his team's poor performance in recent days is due to the club's players' failure to fulfill their responsibilities properly on the pitch.

The Mbeya squad has hardly posted a win in the last six games, losing three matches and drawing three.

The club's last league match was a 1-0 loss to Geita Gold FC at Sokoine Memorial Stadium in Mbeya.

Ugandan Lule was named as head coach of Mbeya City FC in December 2020, as a former defender, he prefers solid and compact play with occasional quick counter-attacking football.

It is an approach that Mbeya City FC has failed to execute in recent days.

Coach Lule said that a large percentage of Tanzanian players rest on their laurels when they get good results in a row.

The gaffer pointed out they feel they have achieved a lot, a weakness that has plagued his team this season.

"The problem with many players turning out for Tanzanian clubs is when they get a series of victories, then they forget to keep fighting to get more victories thus leading to not fulfilling their responsibilities well on the pitch... that's why it has been very difficult for us," coach Lule stated.

"The next three matches will be very decisive for us to make sure we get out of the place we are in, bring positive results and bring a new mentality into the Mbeya squad.

Lule said his team will fight to win the coming match against Dodoma Jiji FC, noting defensive blunders cost his squad dearly in previous Premier League matches while the attacking force has continued to struggle in front of goal.

Mbeya City FC's previous league victory came on January 20 at home against

Mbeya City FC attacker, Juma Luizio (2nd L), dribbles past Mbeya Kwanza FC defenders during this season's NBC Premier League clash in Mbeya in 2021. PHOTO: CORRESPONDENT

Ruvu Shooting.

The fixture had the former cruising to a 1-0 victory after winning via the same goal margin against Simba on January 17.

The team was established in 2011 in Mbeya, which is in the Southern Highlands of southwest Tanzania.

In Mbeya City FC's next duel, the squad confronts Dodoma Jiji FC who have recorded one victor in the last nine matches, indicating it will be a tough match for Mbeya City FC.

Mbeya City FC s positioned fifth in NBC Premier League with 25 points after 19 games, recording victory in five fixtures and draws in 10 ties.

Junior hockey outfit wins plaudits in Mapinduzi Cup tourney





Victorien Adebayor

US Gendarmerie forward opens up on Simba SC deal

By Correspondent Ismail Tano

18

NIGER's Union Sportive de la Gendarmerie Nationale attacker Victorien Adebayor's plan to join Tanzania's Simba SC is still at a crossroads following the striker's timid approach to the deal.

Adebayor was earlier linked with a move to Simba SC following his performance in this season's CAF Confederation Cup's Group D tie pitting the Nigerien squad against Simba in Niamey in February with the teams settling for a 1-1 draw.

The striker noted: "I cannot say anything on the matter of joining Simba SC at the moment, it is better to ask my manager and USGN officials."

"I have heard several times being involved in the deal, but as a player, I have to respect that because it is normal for a player to be mentioned in another team's registration plans.'

"I have no problem coming to play for Simba SC, I am a player I can play anywhere, so, if my manager and USGN officials agree to let me leave and other

him love and mentioned his name every time

he was in Union Sportive de la Gendarmerie Nationale's last weekend's game against Simba SC in Dar es Salaam, Adebayor said it was a good thing for him to win fans wherever he went.

> The goal-getter pointed out: "I heard my name being mentioned at the stadium, I was very happy.'

matters are settled, I will come here to play."

Regarding the football fans who showed

"Once we were outside the stadium I also met various people calling my name happily, I felt very happy to see my fans' number continues to grow.

Simba commanded a 4-0 victory over Union Sportive de la Gendarmerie Nationale last weekend to book a place in the CAF Confederation Cup's last eight.

Morocco's Renaissance Sportive de Berkane topped the group's standing upon round-robin culmination.

Simba finished second, ASEC Mimosas took the third spot, Union Sportive de la Gendarmerie Nationale ended last.

Masters is all about Tiger Woods, even with so many subplots

AUGUSTA, Ga

THE gates to Augusta National opened a little after 7 a.m. Monday. It didn't feel as though Masters week started until just before 3 p.m.

Tiger Woods was on the first tee, and this was no time to be shopping for shirts and caps or standing in line for pimento cheese sandwiches. That much was evident by the biggest golf crowd this year on one hole except for the circus par-3 16th at the Phoenix Open.

Woods consumes attention at every Masters he plays. It's been that way since the first of his five green jackets he won 25 years ago.

Now it's even greater under these unusual circumstances.

He hasn't played against the best in 17 months, not since the 2020 Masters in November, while recovering from a car crash that once looked as though it might end his career. And still to be determined is whether he plays this one.

Woods has said it would be a "game-time" decision whether his battered right leg and ankle can handle walking and competing over 18 holes at Augusta National.

"There's always buzz around this place," Billy Horschel said. "But there's just another level of buzz to see him and see him play. I've thought about it in the past, and I may be on the first tee watching him tee off if my tee works out and everything, just because it's a special moment."

It's not as though this Masters was devoid of drama

Rory McIlroy gets another crack at the career Grand Slam. He spent Monday in an Irish fourball alongside Shane Lowry, Padraig Harrington and Seamus Power. They have eight majors among them; Power is making his Masters debut.

Bryson DeChambeau is back, even though he says his doctors don't recommend it.

DeChambeau said he first hurt his left hip two years ago while speed training - swinging as fast as his body allowed – and slipping on concrete.

Then, he didn't work on finger strength, and that led to a popping sound in his wrist before his TV match against Brooks Koepka in Las Vegas last November. That led to a hairline fracture of his hamate bone in his left hand. And then he slipped on marble while playing table tennis is Saudi Arabia in early February, went horizontal

and landed on his hand and his hip.

He declared himself 80%, though he liked the way he felt coming into the Masters. DeChambeau hasn't make a 36-hole cut since The Northern Trust in late August - then again, he has played only eight times since then, six of those tournaments without a cut.

"The past few weeks have been very, very difficult on me, not playing well and not hitting it anywhere near where I know I should be hitting it," he said. "Yelling 'Fore!' off the tee every time is just not fun. It's very difficult on your mental psyche as well."

Playing the Masters was a "huge risk" a few weeks ago and a decision he said his doctors did not recommend. He was day to day until he felt comfortable giving it a go.

"Different situation than Tiger, obviously, but it was definitely a day-by-day process of figuring out if I could do this," he said.

So much goes back to Woods, who had broken bones in his right leg and ankle from the car crash outside Los Angeles in February 2021 that left him immobilized for three months and not swinging a club until last November. Brooks Koepka knows a thing or two about playing with injury, even if not as many were people were paying attention.

Koepka had surgery on his right knee three weeks before the Masters last year and still was competition that culminated with determined to play. It was so bad he couldn't crouch to read putts. Koepka is finally back at full strength, though he still hasn't won since the Phoenix Open more than a year ago.

He is more concerned with his own game final. that what Woods has going on, though Koepka can appreciate the walk Woods is facing better than most players.

"Look, I'm happy he's becoming healthier and able to play golf," Koepka said. "We need him, the game needs him, everybody needs him, the fans need him, all that stuff. But at the end of the day everybody is just out here competing. I'm worried about myself and I'm sure everybody else is worried about themselves."

Koepka said he required cortisone shots just to play. Throw in the hours to prepare before the round and to recover after the round, and that has led to some long days.

majority of the players are aged 18, with the youngest being aged 16.

IMK Youth Park outfit was placed in pool A of the competition with experienced sides, Arusha Twigas from Arusha, Tanga's Annadil Burhani, and defending champions Moshi Khalsa.

It was the first time majority of the JMK Youth Park outfit members were playing against senior teams in a competitive event.

The JMK Youth Park outfit's first match against Tanga Stars culminated in a 1-1 draw, in the second match, the youthful side lost 2-1 to a stronger opponent, Arusha Twigas.

Arusha Twigas made their experience count, securing qualification for the semi-final. JMK Youth Park squad's third and final

match in group fixtures ended in a 5-0 loss to all-time finalist Moshi Khalsa.

The JMK Youth Park's leadership disclosed that the center's performers have been in Dar es Salaam schools' hockey development program since 2017.

Officials revealed it has been a long journey but the center is happy to finally see young players being recruited to senior teams.

Tanga District Commissioner Hashim Magandilwa handed over awards to various hockey performers who put stellar showings in the Mapinduzi Cup competition.

Black Mambaz's 20-year-old Bahati Kalebi

received the Best Upcoming Player award, Best discipline team award went to Tanga Stars whose performers were not shown cards in games.

Balraj Soney Mudher of Moshi Khalsa received the Veteran Player of the tournament award.

The best player of the tournament's award went to Damas Paul of Moshi Khalsa to complete a dominant performance the club showcased this season.

The competition also referred to as the National Club Championship, has winners Moshi Khalsa securing the opportunity to represent the country in the 2022 Africa Club Championship which will be held in Malawi in December.

Tanzania Hockey Association (THA) vice-chairman Mnonda Magani appreciated Magandilwa for gracing the prestigious occasion and at the same time appreciated all participating teams for taking the part in the showpiece.

He further thanked the tournament's sponsors Nas Tyres Services Company and Reliance Insurance Company for sponsoring the National Club Championship.

Magani also appreciated the management of Annadil Burhani for allowing THA to use the premises and other facilities for the National Club Championship.

Kaushik Doshi, THA secretary-general, commended and praised his organizing team members Murtaza Dossaji and Deep Visram for their hard work and putting up tremendous efforts to make this tournament a success.

TPDF hockey squad reached the final after settling for a 0-0 draw with Arusha Twigas and, in penalties, the TPDF outfit managed to convert their penalties thus the final score read 4 -1 in favour of the army outfit.

Jakaya Mrisho Kikwete Youth Park junior hockey squad's players are pictured before taking part in this season's Mapinduzi Cup tournament that took place in Tanga recently. PHOTO: COURTESY OF JMK YOUTH PARK

By Guardian Reporter

DAR ES SALAAM's Jakaya Mrisho Kikwete Youth Park junior hockey squad has won the hearts of the sport's fanatics at the domestic level following the side's impressive showing in this season's Mapinduzi Cup showpiece played in Tanga.

Seven clubs battled it out in the Kilimanjaro's Moshi Khalsa clinching the top honour with victory over the Tanzania People's Defence Forces (TPDF) side of Dar es Salaam in the

The JMK Youth Park squad had travelled to Tanga for its first tournament outside Dar es Salaam.

The trip wassponsored by JMK Youth Park which has also been organizing and hosting a hockey showdown, Likizo Cup, attracting vouthful sides from around Dar es Salaam.

The center's officials revealed the side had a total of 35 players, 18 of whom turn out for the squad, in the showpiece. The remaining 17 performers

came from various senior teams. The

SPORTS

Guardian

Tuchel provides calm amid Chelsea storm ahead of Real clash

LONDON

CHELSEA face Real Madrid today reeling from their heaviest defeat of the season, but Thomas Tuchel's battle-hardened ability to keep his players focused should ensure the Champions League holders are ready for the latest test of their resilience.

While Saturday's shock 4-1 home defeat against Brentford was hardly ideal preparation for the quarter-final first leg against Real, Chelsea boss Tuchel has dealt with worse setbacks during a turbulent period for his club.

When Chelsea owner Roman Abramovich was sanctioned by the British government for his alleged links with Russian President Vladimir Putin following the invasion of Ukraine, the Blues were plunged into a financial meltdown that threatened to engulf Tuchel's team.

Unable to negotiate new contracts with players due to the sanctions, Chelsea have had to sit by while key defenders Antonio Rudiger, Andreas Christensen and Cesar Azpilicueta considered their futures.

As if that wasn't potentially distracting enough, fears were mounting that Chelsea might be pushed into administration amid the mayhem triggered by the sanctions.

Restricted on the amount of money they could spend on travel to away games, Tuchel joked he was willing to drive the team bus himself before their Champions League last 16 win at Lille

Yet, despite the chaos, Tuchel kept his players focused so well that they won six successive matches in all competitions immediately after Abramovich put the club up for sale.

It was a winning streak that underlined Tuchel's best qualities as he deflected any pressure away from his players with intelligent, empathetic responses to questions about the war in Ukraine and the unintended consequences for Chelsea.

That made it all the more surprising when Chelsea returned from the interna-

tional break with such a sloppy display last weekend, as Brentford recovered from Rudiger's opener to beat their west London neighbours for the first time since 1939. - 'Strange events' -

Aware his players cannot afford to feel sorry for themselves with Real's visit to Stamford Bridge looming, Tuchel tried to downplay the extent of the Brentford defeat.

"After so many wins and so many good results, I will now refuse to make a drama out of it. Why should we?" he said.

Challenging Chelsea to respond against La Liga leaders Real, Tuchel said: "It's hard to take because it's very unusual for us what happened. It's a summary of strange events but it's on us and it's our fault.

"We will dig in and try to find out why it was like this. There are some reasons which we can put on us and we will analyse and digest it. There is nothing else."

Tuchel might take heart from the parallels to a similar result on the same weekend last season when Chelsea crashed to a 5-2 home defeat against soon to be relegated West Bromwich Albion.

That stunning setback served as a wakeup call for the Blues, who won at Porto in the Champions League quarter-final first leg just days later.

Tuchel's revitalised team embarked on dominant run that carried them all the way to victory over Manchester City in the Champions League final.

Their hopes of an instant response this time may rest on Tuchel's team selection. Having left Jorginho, Reece James and Mateo Kovacic on the bench against Brentford, Tuchel is likely to make changes for

the Real showdown. "We selected the team because we thought it was the best team against Brentford," Tuchel said.

"There was not half an eye or one per cent on Real Madrid. This was our fault and we have to analyse it quickly."

Loss at Palace a warning for threadbare Arsenal

LONDON

IT is almost five years to the day since Arsene Wenger's Arsenal were beaten 3-0 at Crystal Palace, promoting the away supporters to chant "you're not fit to wear the shirt" at underperforming fullback Hector Bellerin.

Monday's defeat by the same score on the same ground featured another shambolic display from a defender, Nuno Tavares, but it did not prompt similar derision given the team's recent buoyancy under Mikel Arteta. Yet that sense of history repeating will be a particular source of frustration for Arteta, who has focused much of his work since taking charge in December 2019 on eradicating a culture of underperformance that set in under Wenger and reared its head again here.

A spirited Palace side brutally exploited Arsenal's shortcomings in a showing that raises serious questions about the Gunners' durability in the race for a Premier League top-four finish. With no European or domestic cup football to sate a large squad, Arteta streamlined his group in January, allowing five players to leave the club without a single first-team signing, in the belief a leaner Arsenal would be better equipped to meet the sole demand of capitalising on a promising position to secure Champions League qualification for the first time since 2017, that penultimate season under Wenger in which the club's 19-year stay in Europe's premier competition came to an

Recent results -- six wins in the past eight league games -- have made that look a shrewd call, but it would only take a couple of injuries to underline the size of that gamble, and that is precisely where Arteta finds himself now. Defender Kieran Tierney will see a specialist on Tuesday with the club fearing a knee problem could sideline him for the rest of the season.

"The feeling that he had, it wasn't really positive and what the scans showed either, but we have to wait and see what happens," Arteta said.

Tavares, his natural understudy,



Crystal Palace's Wilfried Zaha scores a penalty, his side's third goal, during the English Premier League soccer match between Crystal Palace and Arsenal at Selhurst Park stadium in London, England, Monday, April 4, 2022. (AP Photo)

bigger in the context of Tierney's

Arteta has other options at left-

back, namely midfielder Granit

Xhaka, who deputised there in the

second half, and Cedric Soares,

who could switch from right-back

if Takehiro Tomiyasu returns

from a calf injury. Yet Tavares

now has another humiliation to

overcome, something Arteta ex-

plained away as a "tactical reason

... I'm sorry it was Nuno again but

we had to do it," and the Portu-

gal youth international may yet be

required in the final nine matches

given how stretched the squad

Winger Nicolas Pepe was

missing with illness and midfield-

er Thomas Partev could now

be another absentee. The Gha-

na midfielder lost the ball to Wil-

fried Zaha late in the second half

and pulled up with a limp. Zaha

burst forward and was clipped

in the box by Martin Odegaard,

earning a penalty he dispatched

moments after Partey hobbled off

"He felt something in the same

likely absence.

may become.

He threw his gloves to the floor in at the break given the Gunners' colfrustration at being singled out. This time, on his first start since, he was withdrawn at the interval and by that stage, Arsenal had already thrown in the towel.

"We weren't at the races today and especially in the first half we were late to every ball, we were soft in the duels and we didn't earn the right to play," Arteta said. "When we did a little bit, we were sloppy on the ball. We didn't have any dominance, any sequences of play where we could take control of the game and we conceded two poor goals as well, so overall it is unacceptable, put our hand up, apologise, regroup and tomorrow is a new day.'

Palace began with vibrancy and purpose, Jean-Philippe Mateta opening the scoring with a 16thminute header as Joachim Andersen steered back a Conor Gallagher free kick. Ben White's foul to give Gallagher a chance to deliver was poor but Gabriel's positioning eight minutes later was worse, failing to cut out Andersen's pass to Jordan Ayew, who steered a low shot past Aaron Ramsdale.

injured, holding his thigh. Arsenal continued to lack con-

second half, but whereas previously lective malaise, a decision that feels the supporting cast have been able to offset Alexandre Lacazette's modest goal return, Odegaard, Bukayo Saka and Emile Smith Rowe were all unable to take presentable chances that could have triggered a revival.

This was a bad night for Arsenal's goal difference comparable to Tottenham Hotspur, who end the weekend in fourth place and have now emerged as the Gunners' most serious rivals for that top-four spot. Palace's shutout here completed a seven-goal swing in Spurs' favour.

It was also further evidence of the fine job Patrick Vieira is doing at Selhurst Park. He was considered for the Arsenal job following Wenger's departure, and on this evidence will surely be a candidate to return to his former club again in future, although Arteta can rightly continue to believe the club remain on an overall upward trajectory despite a difficult night.

He will be mindful of Arsenal's historv, however. Arteta has spoken regularly about the bond with supporters and he went to applaud the away section at full-time, many of whom staved to show their support. They have come a long way together, far enough not to allow one poor outing alone to divide them.

AFP end.

Ancelotti in the spotlight as wounded Real Madrid take on Chelsea

MADRID

CARLO Ancelotti knows better than anyone how quickly things can change at Real Madrid.

After the sensational comeback against lotti and Perez. Paris Saint-Germain, Madrid were euphoric. They had defeated one of Eu- tween them that saw the idea floated and

moment he was told to meet Perez was when he first knew his days were numbered

Ancelotti's arrival last summer was a surprise, for everyone, including Ance-

It was only a chance conversation berope's elite, humiliated an economic ri- then quickly take shape. "It's happened

val, neutralised Lionel Messi and, many believed, convinced Kylian Mbappe.

suddenly looked contenders in the Champions League too.

Three weeks later, the advantage in the league is still intact thanks to a scruffy, albeit morale-boosting, win over Celta Vigo on Saturday. But Ancelotti's credit has allbut evaporated.

Real Madrid were waiting until later vesterday to decide if their coach will be able to travel to the first leg of their Champions League quarter-final against Chelsea today, after he tested positive for Covid last week.

The outcome of the tie could decide if he continues as coach next season.

It says something about the weight of the Clasico fixture that eight months of largely impressive work can be almost entirely erased by one, disastrous, 90 minutes.

There has been criticism of Ancelotti -- of Madrid's counter-attacking style, his lack of rotation and, in particular, the manner of the passive first-leg defeat by PSG -- but a dominant position in La Liga had mostly kept the sceptics in check.

Losing 4-0 to Barcelona, though, at the Santiago Bernabeu, when Madrid could easily have shipped six or seven, has brought doubts to the fore, not least because that result served as a warning for what may be to come.

Barca are 11 points behind Real Madrid in the table but it is Xavi Hernandez's resurgent young side who are finishing the season as the strongest team in Spain.

For Ancelotti, the Clasico defeat means winning La Liga may no longer be enough. How they win the title, with eight games to go, and how they fare against Chelsea will now frame how the first year of Ancelotti's second tenure is viewed.

Real Madrid's president Florentino Perez met Ancelotti over the international break and while Perez reassured Ancelotti his future was secure, the need for talks was significant.

When Ancelotti was sacked by Real Madrid in 2015, a year after winning the Champions League, he later admitted the

fast," Ancelotti said at his unveiling.

That contributed to the sense that this They were about to win La Liga and was a short-term appointment, one that could be curtailed without much fuss or financial penalty.

If there is a parting this summer, it is unlikely to be bitter. With the league title is won, both parties would consider it a success.

But Ancelotti's appointment was also perhaps a reflection of the market last summer, when there was a dearth of top coaches available.

Barcelona looked to replace Ronald Koeman but stuck with the Dutchman after finding nobody else was suitable. Manchester United continued with Ole Gunnar Solskjaer. Juventus turned back to Max Allegri.

This summer, there could be more persuasive options, with Mauricio Pochettino expected to part ways with PSG. Erik Ten Hag may be prepared to leave Ajax and Raul Gonzalez, Real Madrid's legendary former striker, will have completed three years with the B team and could be ready follow the path of Zinedine Zidane.

Depending on the ownership situation at Chelsea, perhaps even Thomas Tuchel could be lured.

Even if Chelsea's future is resolved and Tuchel reassured, his presence in this tie is awkward for Ancelotti, the German representing the type of younger, more progressive coach that Madrid have so far avoided but might need if they are to stay ahead of Xavi's Barcelona.

A positive showing should be enough to convince Perez that Ancelotti is worth a second season, especially with Mbappe expected to join in the summer.

Ancelotti has an enviable track record of getting the best out of top players. His work with Vinicius Junior, who currently plays in Mbappe's position, has been transformative.

But defeat would leave Ancelotti vulnerable, compounding the Clasico loss at a time when his critics are gathering ammunition. He will know there is no margin for error.

AFP

lasted just 34 minutes before being substituted in January's FA Cup third- in their pressing. Tavares was perround defeat at Nottingham Forest. haps unfortunate to be singled out

viction in their play and intensity

area that he got injured previously, so [it is] a big concern," Arteta said. Arsenal did improve in the their final eight league matches.

Yet Arsenal recovered from losing to Palace in 2016-17 by winning seven of

Rashford's career is at a crossroads and something needs to change

By Mark Ogden, Senior Writer, ESPN FC

IF Marcus Rashford ever needed his deteriorating situation with Manchester United and England to be put into sharp focus, he surely got that in the space of 24 hours this weekend.

On Friday, the 24-year-old saw England's route to World Cup glory in Qatar mapped out following the draw that gave Gareth Southgate's team a favourable path to the latter stages of the competition. Having been overlooked for England's squad for the recent friendlies against Switzerland and Ivory Coast, Rashford will know he now has to fight his way back into Southgate's plans before the World Cup starts in November. Having been a central figure in the team which reached the semifinals at Russia 2018, he will undoubtedly picture himself being back in the fold before the squad fly out to Qatar.

But by Saturday evening, Qatar would have been the furthest thing from Rashford's mind after his faltering United career hit another low point. Interim manager Ralf Rangnick named him among the substitutes against Leicester City, choosing instead to start with a team that did not include a single striker. With Cristiano Ronaldo ruled out due to illness and Edinson Cavani declaring himself unfit, Rangnick selected Bruno Fernandes as a false No. 9 and had Rashford on the bench for a game that United really needed to win to keep alive their hopes of a top-four finish.

United could only draw 1-1 at Old Trafford and Rashford, a 55th-minute substitute for midfielder Scott McTominay, was unable to make a positive impact after being sent on by Rangnick to help push the team to victory. During his 35 minutes on the pitch,



Marcus Rashford

Rashford touched the ball just 14 times and failed to register a shot, assist or tackle. It was a similar situation in the Manchester derby on March 6, with Rashford only coming off the bench after 64 minutes despite being the only recognised striker in the squad as United lost 4-1 at the Etihad, but at least that was an away match against the league leaders and defending champions.

Many will argue that Rashford's form this season -- he has scored just four goals in 20 Premier League appearances -- does not merit a starting

GWIII by David Chikoko

spot in the United team and that, as a consequence, he should be nowhere the England squad. It is difficult to argue against that, especially as some of Rashford's recent performances have been so ineffective that sources have told ESPN that Rangnick and his staff believe he becomes a "ghost" in games by disappearing from the action.

But his failure to make the starting XI against Leicester was significant in that he was the only fit striker and had spent two weeks preparing for the game having not been away on

international duty. Rashford should have been a guaranteed starter in the circumstances, so only making it onto the bench was a clear sign from Rangnick that he has little faith in a player who, not so long ago, was regarded as being the golden boy for club and country.

Rashford's decline is a complex story and neither the player nor United are blameless for his failure to be the player he should be right now. United, under a succession of managers, used him far too often, despite the obvious concerns of physical burnout in younger players. In five full seasons, between 2016-17 and 2020-21, Rashford made an average of 50.6 appearances a season, with international involvement at Euro 2016, the 2018 World Cup and Euro 2020 on top of that.

In January 2020, Rashford was ruled out for the rest of the season with a stress fracture in his back, only returning in June after the COVID-19 pandemic halted the campaign. Last season was his busiest yet, with 57 games for United, and it ended with Rashford undergoing shoulder surgery after the European Championship to correct an injury that he had continued playing with for months.





Loss at Palace a warning for threadbare Arsenal

COMPREHENSIVE REPORT, PAGE 19



Yanga's players attend training in Dar es Salaam recently to shape up for this season's NBC Premier League fixtures. PHOTO: COURTESY OF YANGA

TGU pushes back PGA Challenge Tour event

THE first-ever European Professional Golfers Association (PGA) Challenge Tour event to be staged in Tanzania has been pushed back by hosts, Tanzania Golf Union (TGU), the body's president Chris Martin declared in Dar es Salaam on Monday.

Speaking to the media, Martin said the reason behind the eleventh-hour postponement has been caused by some reasons beyond their control.

Martin said the event is still on but has suffered almost a year of postponement.

The official disclosed: "We are working around the clock to restore the restart of the event latest by February next year."

"It has been our strong quest to host this prestigious and precious event in our country, but this is not heartbreaking."

"We have a three-year contract with the European PGA tour and we have so far come into agreement to host it next year."

"Depending on the Challenge Tour calendar, this might be the first for next season, let us hope for the best, lady luck will smile to us." The TGU president said all preparations were complete as well as

foreign entries, the course, and other formalities. "I take this opportunity to apologize to all stakeholders who have worked hard to facilitate the organization of this event until it came

into unexpected eleventh-hour cancellation." "I hope we are still united together while we gear up to host the

same event in 10-month time," Martin concluded. Only Kenya has been hosting a tournament of this magnitude in

East Africa since the mid-1990s.

Over 150 golfers including locals had registered to feature in this four-day 72 holes regulation championship at the par-72 Kilimanjaro Golf and Wildlife Estates course in Arusha, Northern Tanzania.



Simba SC to face Orlando Pirates in **CAF Confederation Cup quarterfinals**



Tanzania's Simba SC players jubilate shortly after the squad posted a goal in its 2021/22 CAF Confederation Cup Group D clash against Mo-

Azam FC, Yanga renew rivalry in **Premier League**

By Correspondent Michael Mwebe

AZAM Complex will play host to one of the biggest matches this week. Azam FC and Young Africans SC 'Yanga' will renew their rivalry in the NBC Premier League when they meet tonight, kick-off at 1900.

It has been a near-perfect league campaign for Yanga. Head coach Nasredine Nabi's men are clear by 11 points.

It looks like an extremely tall task for any team to catch them. They are at their best, the only unbeaten teams after 18 games and have won their last four matches.

They have kept eight clean sheets in a row. It is becoming an achievement to score against them, let alone beat them. They have won their last four matches.

Against Azam FC they will count on their excellent record on the road this season, with their victory against Geita Gold FC in Mwanza bringing their away points tally to 26 from a possible 30.

It was also their fourth consecutive away victory. Only Simba and Namungo FC have managed to stop Yanga from collecting maximum points on the road.

Nabi is hopeful of welcoming fullback Kibwana Shomari back from injury after missing out in the last two matches before the international break, although Khalid Aucho will not feature.

Another boost is Jesus Moloko who is back in contention to feature after his spell on the sidelines.

Top scorer Fiston Mayele with 10 goals and three assists will be the key man upfront while Bakari Nondo and Dickson Job will be tasked with marshaling the defense.

Zawadi Mauya and Yannick Bangala could form the needed double pivot in midfield. With the absence of Aucho, Abubakar Salum 'Sure Boy' is likely to line up against his former bosses.

Azam FC is having a mixed season under tactician Abdihamid Moalin. There was hope that the club would challenge for the title, but the early indications are that they are still a year or two away from that.

They are placed third on the table with 28 points from 18 matches. Now 20 points adrift of Yanga, the

20

13:30 Kali Za Wana 14:00 DK 10 za Maangamizi 14:30 BBall Kings Highlights (r 15:00 Funguka 15:30 5SPORTS (r) 16:30 #HASHTAG 17:00 5SELEKT 17:55 Kurasa 18:00 eNewz 18:30 Music/Soap 19:00 EATV SAA 1 19:45 MJADALA 20:00 DADAZ (r)

Nirvana explores the hottest trends in fashion, beauty, art and lifestyle as well as interviews with notable people from the entertainment, art and fashion industries.

eastafrica RADIO

06:00 Supa Breakfast **10:00 MAMAMIA** 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive 20:00 Kipenga 21:00 The Cruise



rocco's Renaissance Sportive de Berkane in Dar es Salaam in March. PHOTO: COURTESY OF SIMBA SC

By Guardian Reporter & Agencies

TANZANIA's Simba SC will face South Africa's Orlando Pirates in 2021/22 TotalEnergies CAF Confederation Cup last eight following the competition's stage draw which was held in Cairo yesterday.

Simba SC secured progression to the continental tournament's last eight as the outfit finished second in group stage Group D.

Morocco's Renaissance Sportive de Berkane, Ivory Coast's ASEC Mimosas, and Niger's Union Sportive de la Gendarmerie Nationale were the other competitors in the group.

All of the TotalEnergies CAF Confederation Cup quarterfinals fixtures were revealed after the draw.

In the second quarterfinal, Al-Ittihad (Libya) is to take on compatriots Al Ahli Tripoli in what will be a derby. The third quarterfinal tie will see Egypt's Pyramids FC lock horns with Democratic Republic of the Congo's

football big guns TP Mazembe. Egypt's Al Masry is to confront RS Berkane of Moroc-

co in the fourth quarterfinal clash. In the draw for the quarterfinals, teams who qualified from the same group cannot be drawn against each other, while teams from the same association can be drawn against each other.

The seeded teams were drawn against the unseeded teams, with the seeded teams hosting the second leg.

In the draws for the semifinals, there will be no seedings, and teams from either the same group or the same association can be drawn against each other.

As the draws for the quarterfinals and semi-finals will be held together before the quarterfinals will be played, the identity of the quarterfinal winners will not be known at the time of the semi-final draw.

The last matchday of the TotalEnergies CAF Confederation Cup group stage delivered all the qualified teams for the quarterfinals.

The very open Group D, the main attraction of matchday 6, kept its promises.

At home, Simba gave USGN no chance with a concrete 4-0 victory which allows the Tanzanians to qualify at the expense of ASEC Mimosas who lost 0-1 against Berkane. Moroccans and Tanzanians will play in the quarterfinals.

Elsewhere, Al Ittihad took the second spot in Group B behind Orlando Pirates. This is thanks to the barren draw against the South Africans 0-0.

JS Saoura of Algeria won 2-0 against Royal Leopards of Eswatini, a result finally insufficient for Algerians.

With both having already qualified before this ultimate day, TP Mazembe and Al Masry were fighting for the Group C leadership.

And the Ravens were the ones who carved out the lion's share after a 2-0 win over the Egyptians.

Coton Sport ended with another 0-1 defeat at home against AS Otoho.

In Group A, Al Ahli Tripoli managed to steal the show from Pyramids FC. The Libyan club held CS Sfaxien to a barren draw to keep the lead of the group, despite the 1-0 Pyramids FC victory against Zanaco.

goalposts have gradually shifted to Federation Cup glory and Azam FC is fighting to hold on to the third position.

They will look to Prince Dube who scored his first league goal in their last fixture against Namungo FC and hope to prove he has put behind his struggles this season.

In head-to-head stats, Yanga and Azam FC have met in 27 league matches since 2008.

Yanga has claimed 10 wins compared to 9 for Azam FC, while eight matches have been drawn.

Last season Yanga claimed a 1-0 away win in the first half of the campaign, but Azam FC replied with a 1-0 triumph at Benjamin Mkapa Stadium in the return game. Earlier this season, Yanga claimed a 2-0 victory.



Zawadi Mauya and Yannick Bangala could form the needed double pivot in midfield. With the absence of Aucho, Abubakar Salum 'Sure Boy' is likely to line up against his former bosses

CISE WATER CONSUMPTION STRUCTURAL ISSUES LIFE STRESS DIET SLEEP EXERCISE IF YOUR DOCTOR DON'T THEN YOU DON'T DISCUSS WITH YOU THESE Have a DOCTOR. CONDITIONS BEFORE You have a PRESCRIBING MEDICATIONS ... DRUG DEALER

