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DSE records 2.7bn/- as weekly turnover

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ADMITTED FINANCIAL STATEMENTS MANIPULATED FOR THE PERIOD ENDED 31ST DECEMBER 2023 PURSUANT TO SECTION 41 (1) OF INSURANCE ACT 2009

STATEMENT OF COMPREHENSIVE INCOME	STATEMENT OF FINANCIAL POSITION	STATEMENT OF FINANCIAL POSITION AT 31 DECEMBER
Revenue	Assets	Assets
Expenses	Liabilities	Liabilities
Profit	Equity	Equity

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1500 travellers stuck for seven hours with logs obstructing road



A Tanzania National Roads Agency (Tanroads) truck is deployed yesterday to remove logs piled up on Sanya River bridge on the Moshi-Arusha highway, leading to the temporary closure of the strategic road link between Hai and Siha districts in Kilimanjaro Region to all vehicular traffic. Photo: Godfrey Mushi

Let me call upon drivers to park aside whenever they see that the rains are intensifying to avoid a repeat of what happened a few days ago

By Guardian Reporter, Hai

MORE than 1,500-night travellers heading from the northern regions to the central, Lake Victoria Zone regions and Dar es Salaam yesterday spent seven hours stranded after the Moshi-Arusha highway was blocked by piles of large stones, logs and

branches amid heavy rains. Travelling families and individuals in saloon cars counting into has to cancel journeys as the road was impassable, while passenger buses plying the route at night had to remain stationary from one hour after midnight until 7:30 in the morning. At that point the Tanzania National Roads Agency (Tanroads) had mobilised a road clearing team that used chainsaws to cut up logs and unblock the road, with the banks of River Sanya Bridge at the meeting point of Hai and Siha districts. Lengere River at Embukoi, Donyomoruwa ward in Siha District, Kilimanjaro Region had its bridge damaged on both sides from the rains, disrupting transport services. Embukoi village leader Mathayo Lengere said people in the

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'Don't take pupils at home before it clocks 7.00 a.m.'

By Guardian Reporters, Arusha

SCHOOL buses will now pick-up pupils starting 7:30am instead of 6:00 am for the time that rains continue to avoid a repeat of a freak accident where a school bus was driven into a flooded gorge. Felician Mtahengerwa, the Arusha district commissioner, said parents should not release their children before it 7:00 when it is no longer dark, affirming that he was

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Minister: WMAs 9.6bn/- funds need special audit

You should get prepared to be audited on the money spent on the matter as such money is not for leaders or individuals

By Guardian Correspondent, Dodoma

THE government is set to launch a special audit into the 9.6bn/- issued by

President Samia Suluhu Hassan for the last three years to serve Wildlife management authorities (WMAs) across the country. Angellah Kairuki, the

Natural Resources and Tourism minister, made this affirmation here over the weekend when addressing game rangers

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Risky indeed, one might say, but then there are times when necessity knows no laws. This is graphic evidence of efforts being made to move distressed residents of flood-ravaged villages in Maparoni ward, Kibiti District, to safe ground. Correspondent Julieth Mkireri captured the scene yesterday.



200 pupils evacuated as mud torrent fells houses

By Guardian Correspondent, Mbeya

MORE than 200 pupils of Generation Primary School in Mbeya city had to be removed from their dormitories as a

mud torrent approached. Malumbo Ngata, the regional fire and rescue force commander, said his office received information about the incident in morning hours and rushed to the area for rescue. The team started evacuating

the area, starting with people in besieged houses to shift them to safe places, with no loss of life reported in the situation.

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1,500 travellers sit for seven hours as logs block highway

FROM PAGE 1

area need emergency support, while rain is pouring intermittently.

"Things may become even worse," he said, meanwhile as in the neighbouring Garagua ward more than 40 households were surrounded by water.

Motta Kyando, the Tarror roads regional manager, said that the communication breakdown was due to the heavy rains that continue to hit in the northern regions.

"It is true that there has been a challenge here with road connection cut between Bomang'ombe and Kwa Wasomali," he said, noting that a clearing team sorted out the situation at the bridge over the Sanya River.

Logs piled up from early the previous night and the

team had cleared it a little after seven in the morning yesterday.

Amiri Mkalipa, the Hai district commissioner, said there were no casualties up to the time the bridge was restored, while Hai MP Saashisha Mafuwe said that roads, houses and school buildings had registered damage owing to the rains.

Paul Makonda, the Arusha regional commissioner, urged residents and motorists in particular to take precautions.

"Let me call upon drivers to park aside whenever they see that the rains are intensifying to avoid a repeat of what happened a few days ago," he said, referring to a school bus that was swept in a flooded gorge with just a culvert.



Cyprion Luhemeja (2nd-L), Permanent Secretary in the Vice President's Office (Union and the Environment), briefs Zanzibar President Dr Hussein Ali Mwinyi (2nd-R) at the ministry's pavilion during yesterday's launch of celebrations to mark the 60th anniversary of the April 26 Union of Tanganyika and Zanzibar. It was at Nyamanzi Dimani Ndambani grounds in Unguja's West District B Unguja. Right is Zanzibar First Lady Mariam Mwinyi and left is Selemani Jafo, Minister of State in the Vice President's Office (Union and the Environment). Photo: Zanzibar State House

200 pupils evacuated as mud torrent fells houses

FROM PAGE 1

Juma Homera, the regional commissioner, ordered people losing homesteads in the mudflow to seek safe places, compelling the suspension of classes at Generation Primary School and nearby St. Mary's school, also in the vicinity of the mudflow.

A mud torrent followed the collapse of a section of Mount Kawetere slope, with the flow covering 20 residential houses, rendering 200 people in need of shelter, with local observers saying the soaking soils and mudflows could be repeated.

Upendo Mwakasendo, a resident, said many people were preparing for church services when alarm was raised of a mud flood.

Local leaders communicated to check the situation and saw the mud flowing down the valley, with some houses already engulfed in mud. Mountain debris was

flowing, demolishing other houses still standing, she said.

Power distribution poles fell in the mud torrent, severing electricity and in some cases smoke could be seen, raising fears of wider danger, as people started shouting for help.

Sophia Mwasalemba, an eyewitness, said local residents were in shock as they never imagined they were in a situation similar to what happened in Hanang.

Sambwee Shitambala, the Itezi ward councillor, said the mud flow arose from poor vegetation on the mountain after years of wanton tree felling for farm expansion, charcoal burning and firewood.

Some residents did not save anything from their houses, he said, expressing gratitude to people in the area for helping to rescue the pupils. Livestock were also struggling in the sliding mud, he added.

Minister: WMAs 9.6bn/- funds need special audit

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and senior officials of the tourism sector

Noting that the funds were set aside for rural development, she said that 22 WMAs had already been approved to access those resources, in which case there were ele-

ments of misusing the funds. "You should get prepared to be audited on the money spent on the matter as such money is not for leaders or individuals," she said. She similarly asked project officials to initiate contracts that take into

account the national interest and help address conflicts in areas surrounding game-controlled areas.

There have been conflicts in game controlled areas which undermines conservation efforts being cultivated among the citizenry, she stated, noting that other discouraging areas

include WMAs being invaded by livestock.

Such situations derails conservation outcomes and discourages investment for the special areas, she said, pointing at nine WMAs that lack income due to lack of investors. The meeting out to address how to solve those challenges

and many others that the game rangers and other officials would raise, she said.

The session has to seek solutions through discussion or the need for review or improvement of various laws and regulations governing conservation in the country, the minister added.

Food security and food safety in Africa must go hand in hand

LUSAKA

The Russia-Ukraine conflict has restricted international exports and sent food costs soaring - particularly for vulnerable populations still experiencing shocks from the pandemic and who can least afford to pay more to feed their families. Two years on, global food supply chains are still just as susceptible to serious disruptions caused by war, disease, and climate change. Those inevitable disruptions are leaving those on the African continent particularly vulnerable.

Ensuring people have access to safe and nutritious food at an affordable price helps prevent malnutrition, boosts human capital, and improves health outcomes by decreasing susceptibility to a wide range of diseases.

But none of this is possible if the local food supply is not safe for people to eat. Food security and food safety must go hand in hand, yet across Africa this remains a challenge. The continent has some of the highest rates of foodborne illness in the world. Globally, nearly half a million people die each year because of something they ate.

Food scares are not only harmful for anyone who eats contaminated food, but also erodes trust of consumers in the products they buy for their families. To ensure a secure food supply, locally produced food must not only be readily available but also be safe for consumers to eat, meeting the same high-quality standards seen in imports.

But small and medium-sized companies in Africa struggle to meet international food safety standards, which

often go above what is required on a national level. The process can be complicated, expensive, and time consuming, yet I believe it is vital for African food companies to seek these certifications to build consumer confidence and strengthen continental food security.

I started Java Foods, a food company based in Lusaka, Zambia, out of the recognition that Africa imports large quantities of food, despite the fact that the continent is able to grow a diversity of crops. Our company focuses on using locally grown raw materials in our products, which we've designed specifically for the changing tastes of the youthful Zambian population.

One of our most successful products are packaged instant noodles, under the brand name eeZee, which are made with locally grown wheat fortified with

17 micronutrients, including iron and zinc. Although we produce processed foods, we want to ensure the highest nutritional value possible for our consumers who seek accessible and affordable food options.

Maintaining high-quality food safety standards is the right thing to do for the consumer, and it has been the right thing to do for Java Foods - even if it has required significant investments in our facility and in our people.

Food safety certification has to be paid for. The different sets of standards are run by private companies, which require food producers to buy the certification they want to implement and renew the certification every couple of years. Audits to ensure compliance are also costly.

IPS UN Bureau



The caskets bearing the bodies of a rescuer and eight pupils of Arusha's Ghati Memorial Primary School who drowned in a river near Arusha city on Friday morning after floodwaters swept a school bus off the road lie at the city's Sinoni Secondary School grounds yesterday during a funeral service led by Archbishop Isaac Amani Massawe of the Catholic Church's Archdiocese of Arusha. Photo: Correspondent Getrude Mpezya

'Don't take pupils at home before it is 7.00'

FROM PAGE 1

speaking for Paul Makonda, the regional commissioner.

He issued this directive at the Sheikh Amri Abeid Stadium during funeral services for seven pupils from Ghati Memorial School who on Friday, with police and rescue teams taking many hours to find all the bodies.

He said when it is too early the roads are empty and help can be difficult

to obtain in case of a mishap, informing the mourners that the government carried the cost of the funerals.

Each of the families losing a child in the accident has been handed 14m/- to help in burial expenses and condolence, he said, expressing sadness that the dreams of the children have been erased.

"We commend all those who came out to search for the children, we need to learn from what has

happened," he said, reminding drivers that running waters are not the right place to try anything.

It is time for the general public to take precautions and especially motorists, he emphasised, noting that the pupils' deaths were avoidable had the reckless driver not tried to force the crossing.

The family of Brian Tarangie, a Good Samaritan who died while trying to save the children, was handed 5m/-condolence

and burial expenses supporting.


Archbishop Isaac Amani of the Arusha Catholic archdiocese said during the service that the children had dreams, shattered. Their deaths are a blow to the country, he said, appealing to motorists to obey road safety rules.

They need to emphasise on maintaining discipline, respecting the dignity of others and protection of minors, he said,

urging drivers and young people generally to stop drinking alcohol.

School spokesman pastor Boniface Antony said the school has lost eight children, where the tragedy is not only for the parents and families but for them as well.

City mayor Maximilian Inrange said that drivers of school buses must be those with experience, while there is also need to control the speed of the buses.



Tender Notice:

Introduction
Comprehensive Community Based Rehabilitation in Tanzania (CCBRT) is a locally registered Non-Governmental organization providing specialized healthcare services operating in Dar es Salaam and Moshi, Tanzania. From its inception as a provider of community-based rehabilitation provider, CCBRT has become the largest provider of disability and rehabilitative services in the country.

Details

CCBRT invites qualified and competent Vendors to submit sealed bids:

- To Supply, Install and Maintain a Biometric system and Installation of Devices for Time Attendance Registration for its Hospital at Msasani Dar es Salaam.
(CCBRT will select a biometric system; CCBRT seeks to compare different possibilities available such as face recognition and single fingerprint. As part of the bid, CCBRT is expecting a detailed description of each device option including recording of data, reporting of data and the installation requirements. A demonstration of the device(s) will be required for selected suppliers.)
- To Supply, Install and Maintain an Efficient Health Management Information System Solution at CCBRT Hospital and related branches and programmes

CCBRT reserves the right to accept or reject any applicant and is not bound to accept the lowest offer. Prospective bidders are hereby notified that canvassing of any kind will lead to automatic disqualification.

CCBRT may visit the supplier's premises to verify the information contained in the bid documents and obtain assurance from the vendors. The bidders are required to pay a non-refundable bid application fee of TZS 50,000/- EACH as contribution to bid documents. Payment should be deposited to the CRDB Bank via Account number 015051615911, Account name CCBRT.

The bidding document is available from 15th April 2024 to 29th April 2024 from 8am to 3pm at the Management Executive Assistant's office, situated at Off Kimweri Road, Msasani, Dar es Salaam. For inquiries please call 0752442595. The document will be provided upon providing proof of paying the bidding fee.

How to submit bids
Bids should be submitted on 30th April 2024 before 2:00 pm
In person and inside a sealed envelope, at CCBRT Hospital premises, Off Kimweri Road, Msasani, Dar es Salaam

Chief Executive Officer,
CCBRT
P.O. Box 23310
Msasani, Dar es Salaam

IMPORTANT: BIDS SUBMITTED AFTER THE DEADLINE WILL NOT BE ACCEPTED, REGARDLESS OF THE REASONS FOR THE DELAY.

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 Email: communications@ccbtr.org • Facebook: www.facebook.com/ccbtrtz



CCM Secretary General Dr Emmanuel Nchimbi addresses residents of Kibaoni ward in Mlele District, Katavi Region, yesterday. He is on an ongoing six-region tour and made a stop-over there while on his way to Rukwa Region. Photo: Correspondent Halfani Chusi

Focus more on fertiliser use to Increase yields, farmers urged

By Guardian Correspondent, Ngara

THE Tanzania Fertilizer Regulatory Authority has urged smallholder farmers in Kagera Region to focus on modern agriculture by using fertiliser to increase the productivity of production on various crops in the field.

Dr Anthony Diallo, chairman of TFRA's board of directors made the call at the weekend here during a visit to listen and resolve concerns facing farmers and agents for the distribution of subsidized fertiliser.

"Our main intention is to build the economic capacity of farmers by increasing production after using fertiliser that will lead to increased productivity in production," Dr. Diallo emphasized.

Joel Laurent, TFRA executive director urged farmers to invest more in testing the health of the soil so that they can use fertiliser that match the needs of the soil.

He said that the correct use of fertiliser brings productivity to production, so I urge farmers to continue using correct fertiliser according to the needs of their soil after testing it.

Fadhili Kamhanda, acting manager of the Ngara Farmers' Co-operative Society said that Ngara District received 65 tonnes of fertiliser equal to 1,300 bags, which have been distributed to farmers by 98percent. He said his party entered into an agreement with OCP (T) Ltd and Minjingu companies to distribute subsidized fertilizers, which is the first time that fertilizers have been delivered to the district.

Fred Gahanga, the beneficiary of the subsidized fertiliser, said he has benefited from the subsidized fertilizers and is counting on doing well in production for this farming season.

"Then I just tried to use fertiliser on one acre and I saw that it is true if you use fertilizer, I can harvest from 30 to 35 kilos," Gahanga insisted.

Migratory birds to start flying into ANFR in next months

By Marc Nkwame - Muheza

THE lush green environment mapping the Amani Nature Forest Reserve in Muheza District, Tanga Region will be receiving flocks of three bird species from Europe that get to migrate there from May 2024, onwards.

Assistant Researcher at Amani Nature Forest, Aloyce John Mkonghewa unveiled this yesterday when addressing reporters from the Journalist' Environmental Association of Tanzania (JET).

Mkonghewa explained that the European Bee Eaters, or Merops Apaster usually populate the arid and semi-arid areas of Southern Europe, Northern Africa, and western Asia.

He described the three types of migratory birds that expected to swarm onto the reserve as the European Bee eaters, European Honey Buzzards and Eurasian Golden Oriole.

The researcher was describing the important role that the Amani and Nilo forest conservation activities in Muheza were important not only

Tanga Region or Tanzania as a country, but also crucial to the global wild species. "The bee-eaters are strong migratory birds that will usually commence their journey to their breeding territories in mid-April to late May, staying within Amani forest for most part of mid-year," stated Mkonghewa.

The delegation of environment journalists under the auspices of the Tuhifadhi Maliasili activity funded by the United States Agency for International Development (USAID) in Tanzania learned that the birds will

later fly down to Namibia and South Africa.

But the European Bee-eaters journey usually takes the birds as far as Morocco, western Russia to central and southwestern Asia, Kazakhstan, Afghanistan and Oman and they also appear to be expanding their territories into Great Britain, Finland, and Sweden.

The other type of birds expected in Amani Forest in a few weeks' time include the European honey buzzards whose movements are traced from most of Europe to

South-western Siberia before moving into tropical Africa, especially Tanzania, for European winters.

Amani Nature Forest Reserve is also playing host to flocks of Eurasian golden oriole bird species, members of the passerine birds that migrate to East and Southern Africa during winter seasons in Europe.

According to Margaret Simon Malekela the Assistant Conservator II at Amani Nature Reserve, the forest has become an important destination for international bird watch-

ers especially those who participate in birds identifying competitions.

Managed under the Tanzania Forestry Services Agency (TFS) Amani Nature Reserve is the largest forested block located on the southern escarpments of the East Usambara Mountains.

Mapped within 8,380 hectares, Amani Nature Reserve consists of tall luxurious sub montane forests and deciduous to semi-deciduous lowland forests falling within the two districts of Muheza and Korogwe in Tanga Region.

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Culture, Arts and Sports deputy minister Hamisi Mwinjuma (L), who is legislator for Muheza constituency, speaks at the launch of a campaign meant to promote tourist attractions in Muheza District. The event was held at the Magila Waterfalls at the weekend. He is with Muheza district commissioner Zainab Abdallah. Photo: Correspondent Steven William

By Carlos Banda

Govt: 58 people have died in floods nationwide

At least 58 people have died since April 01 until yesterday following the devastating floods caused by the ongoing heavy rains that have hit various parts of the country.

Mobhara Matinyi, the chief government spokesperson said yesterday at a media briefing in Dar es Salaam that the deaths were reported from various regions where Arusha reported 5 deaths; 2 deaths in Dar es Salaam; 4 deaths in Geita region; 5 deaths in Iringa; 1 death in Kilimanjaro, 4 deaths in Lindi; 6 deaths in Mbeya; 5 deaths in Morogoro; 11 deaths in Coast Region and 10 deaths in Rukwa region.

Matinyi further said that the floods had caused major effects in Coast Region in Kibiti and Rufiji districts involving 17 wards where 12 wards

are in Rufiji district and five wards are in Kibiti district, adding that in Morogoro Region 50 wards had been affected where in Malinyi Municipality there are eight wards; eight wards in Ulanga; nine wards in Mlimba; nine wards in Ifakara; and 22 wards in Morogoro municipality.

"A total of 8532 houses have been affected in the regions of Morogoro and Pwani whereas 628 houses have been affected in Pwani region and 7904 houses have been impacted in Morogoro region. 76,698 hectares of farms have been destroyed. In Morogoro region, 34,970 hectares have been destroyed and in Pwani Region 41,728 hectares," he said.

"According to the national disaster

management committee, a total 10839 households have been affected whereby 4035 households were affected in Coast Region and 6204 households in Morogoro region."

Matinyi said many infrastructures have been destroyed ranging from roads, bridges, culverts, therefore impeding transportation of goods and movement of people also adding that many properties have been destroyed including livestock, animal pasture and the environment.

He also highlighted the various measures taken by the government in Morogoro and Pwani Regions to counter the effects caused by the ongoing heavy rains including the directive by President Samia Suluhu

Hassan that all Regional and District Commissioners should be up to date with the warning and information given by the Tanzania Meteorological Authority (TMA) to properly coordinate precaution and rescue efforts where necessary.

"Firstly, there is a task to search and rescue people and properties where 2278 people have been saved so far. Among them 78 people are from Morogoro region and 2,200 people have been saved from Coast Region, whereas 1135 people are from Rufiji district and 1065 from Kibiti district. The government has also established eight temporary camps for 1529 survivors of the floods. Seven camps accommodate 1394 in Coast Region and one camp accommodates 135 survivors in Morogoro Region. Other survivors managed to take refuge in the homes of their relatives," he said.

"The government has issued healthcare services to the injured and ensured free health care services are available to the people in the two regions impacted by the hazard. The government has also provided human aid where 40 tonnes of maize have been supplied; accommodation equipment whereas 500 mosquito nets, 400 blankets were issued; five tents were distributed - four tents have been taken to Rufiji and one tent in Kibiti where each tent is able to accommodate 70 people; and 300 buckets. 43 tonnes of Flour and 25 tonnes of beans have arrived in to Rufiji today," he said.

"The government sent experts to evaluate the extent of the impact of the disaster and the measures taken. This task is executed in collaboration with various government specialists and stakeholders. The government supplied medicines, health equipment and water treatment chemicals to clean the wa-

ter at family levels and in water sources. Until now medicines and medical equipment taken to the disaster areas cost 216m/-.

The government has improved the provision of health services through deployment of 20 health specialists to give vaccination and basic health care treatment to the survivors at the campsites including psychological support to all the victims," he said.

"The government has also dispatched wildlife rangers to curb the threat of crocodiles especially in Rufiji area and Kibiti in human populated areas and the police force is there to ensure safety in all flood affected areas. The Tanzania People's Defence Force has also deployed boats to boost rescue efforts in Rufiji River.

Matinyi said that the government wants the public to follow directives issued by their respective leaders when using transport vessels, to take care of children, to leave endangered areas, provide early warnings and to help disaster victims.

TDH activists: Condemn online pages defaming women dignity

By Correspondent James Kandoya

TANZANIA Digital Hub (TDH) has called on women rights activists to join forces by condemning online page owners defaming women's dignity.

Shabani Matwebe, TDH chairman, made the call yesterday in Dar es Salaam during a press conference on the ongoing online defamation against women dignity in the country.

He said violation against woman dignity was against human rights and there has emerged online pages defaming women dignity.

"We strongly condemn online page owners defaming women's dignity. We call on feminists to join this effort of condemning unaccepted behavior of defaming women's dignity regardless of their age," he said.

He said that Tanzania is set to conduct its local government election in October this year adding that if left, it will hinder the possibility of more women to vie for election.

Matwebe said that the behavior threatens and discourages women who intend to contest against men in the coming local and general election.

According to him, the world is fighting to

protect women rights, adding that there was no solution to that than debating the arguments.

"Violence against women is a serious violation of human rights and both a cause and a consequence of the inequality of women and men," he said.

"The public must argue on challenges facing people so that the government can work out and provide solutions," he advised.

Matwebe said that when women defamed, it has great negative impacts to the society as well as her family.

He called Tanzania Women's Lawyers Association (TAWLA) and Tanzania Media Women's Association (TAMWA) to come on the frontline and condemn it.

He further called on the government to come up with a strong statement condemning and prohibiting all those who use their online pages to violate women's dignity.

He said section 18 of the constitution of the United Republic of Tanzania of 1977 stated about freedom of speech and expression.

This does not justify going beyond and interfering with the freedom of other people including defamation against their dignity.

He said people must debate on an argument and not otherwise which seemed to take place such as defamation to women.

TAZAMA PIPELINES LIMITED



ADDENDUM ONE

REHABILITATION OF LOW SULPHUR GAS OIL STORAGE TANK T5 AT TANK FARM, KIGAMBONI, DAR-ES-SALAAM, TANZANIA MANDATORY SITE VISIT

The above refers. The Pre-bid Meeting and Mandatory Site Survey that were supposed to take place on Tuesday 16th April 2024 at Tank Farm in Dar-Es-Salaam, Tanzania have been re-scheduled to 23rd April 2024 at 09:00 Tanzania Time. Venue remains the same. Please note that this will be at Bidder's Own Cost. No Bidding Document shall be sold after 22nd April 2024 due to the Mandatory Site Survey taking place the following day.

Interested Citizen Owned or Local Companies in Zambia and Tanzania (including those intending to partner with Foreign Companies as a Joint Venture) may still obtain Bidding Documents from the Manager - Procurement and Supplies (via email) after presentation of Proof of Payment of non-refundable fee of ZMW 1,000.00 in Zambia or TSH 100,000.00 in Tanzania into the accounts below and obtaining Official Receipt from Cashiers based at TAZAMA Head Office, TAZAMA House, Moffat Road, Ndola (in Zambia) and Regional Office, Kigamboni, Dar-es-Salaam, Tanzania.

ZAMBIA

Account Number: 0056157500197 Branch: Ndola West (054)
Bank Name: ZANACO SORT code: 010154

TANZANIA

Account Name: TAZAMA Pipelines Limited SWIFT: ECOCTITZTXXX
Account Number: TZS 7080000308 Branch: Msimbazi (079)
Bank Name: ECOBANK(T) LTD SORT code: 041079

The Closing Date for the Bid submissions remains Friday 3rd May 2024 at 10:00 Zambian Time / 09:00 Tanzanian Time. The Bid Submissions will be opened at 10:10 Hours.

TAZAMA reserves the right to accept, reject bids or cancel the Bidding Process at any time without liability or recourse to the bidders.



Dar es Salaam City mayor Omary Kumbilamoto (2nd-R) pictured in Rufiji District at the weekend lending a hand in the distribution of 50m/- worth of foodstuffs items to residents of areas recently hit by floods. Photo: Guardian Correspondent

Relief aid pours in for Rufiji flood victims

By Guardian Reporter

MINISTER of State in the President's Office, Regional Administration and Local Government Mohamed Mchengherwa has called upon Tanzanians to continue providing humanitarian assistance to people affected by floods in Rufiji District, Coast Region.

Mchengherwa made the remarks over the weekend shortly after receiving various food items including maize flour, rice and cooking oil worth 52m/-. The Minister who is a Member of Parliament for Rufiji constituency also received 100 gas cylinders and stoves worth 25m/- jointly donated by Oryx Gas Tanzania Limited and Asas Dairies Limited.

"We are grateful for the items donated by the two companies as they are going to provide relief to

the people affected by floods who are currently accommodated at different camps over lack of shelter and food. We have experienced severe floods this year compared to those that happened in 1972 and 1974," he said.

He said President Samia Suluhu Hassan is the number of comforter and has called upon Tanzanians to maintain calmness. He said that while in Arusha Region on Friday, the President asked Tanzanians to continue supporting one another during disasters.

"The donated food and gas cylinders will be distributed to flood victims at camps. The government continues to provide assistance to the people of Rufiji. President Samia has already directed authorities to ensure flood victims have enough food and other necessary needs," he added.

Mchengherwa insisted that the

government has already prepared short and long term plans to ensure all those affected by floods are assisted with food and shelter. He said there are allocated areas where affected families will be provided land plots to build houses.

He said plans are underway to ensure those with shelter are assisted with seeds whereas the Ministry of Agriculture will manage the distribution exercise. He said the Minister of Agriculture, Hussein Bashe will soon arrive in Rufiji to ensure villagers are provided with seeds to continue with agricultural activities.

Sales Manager at Oryx Gas Tanzania Limited, Shaban Fundi said the company resolved to collaborate with Asas Dairies Limited to ensure the people of Rufiji have food and conveniently prepare their meals by cooking with gas.

Z'bar in drive to inspire youth to take part in climate change projects

By Guardian Reporter, Zanzibar

ZANZIBAR city mayor Mahmoud Muhammed has emphasized the need for local government authorities to take a leading role in climate change mitigation.

He made the call in the isles recently at a press briefing after the launch of a project to combat the impacts of climate change.

He said city councils in Zanzibar in collaboration with cities from the United States of America under the sponsorship of Bloomberg have prepared a special program to motivate youth to participate and implement minor projects related to climate change effects.

Mohammed said the program is expected to take in at least 100 cities in 38 countries on six continents where

Zanzibar is the only city from the African continent to have the project.

He said the key objective of the programme is to inspire youth between 18 and 24 years old to understand the effects caused by climate change and how they can use their talents, creativity, knowledge, and individual capacity to take part and contribute solutions against such effects.

The Bloomberg Centre for Public Innovation selected Zanzibar to be among cities to volunteer to empower and support youth to participate in this programme through the provision of subsidies to implement the small projects.

Muhammed said that Zanzibar's city council commended Bloomberg for cooperating with other partners to offer such an

opportunity to the isle's youth, citing the programme is crucial for the welfare and development of the city, the nation, and the world.

"This is a major indicator that we need the youth to become creative, capable, and ready to curb and reduce the effects of climate change," he said.

He said however that Zanzibar is among the coun-

tries that have continued to witness the effects of climate change including the rise in temperature, the rise in sea level, soil erosion and unpredictable weather.

He said the initiative is sponsored by the Youth Climate Fund under the Bloomberg Centre for Public Innovation.

He said the approved project will receive subsidies for implementation whereas in

the first phase 100 groups will be targeted and all projects are expected to cost \$50,000.

However, he said through the project they expect to plant 40,000 mangrove forests in various areas in the city of Zanzibar and neighbouring areas including fruit trees to preserve the environment noting many areas have been affected by climate change.



Shinyanga regional commissioner Anamringi Macha (R) pictured at the weekend making an inspection tour of progress in the construction of a 1.6bn/- building for the Kishapu District Commissioner's Office. Sources said the work is at the 95 per cent mark, with this June 30 set as the deadline, but there are problems with the fixing of doors. Photo: Correspondent Marco Maduhu



CONSULTANCY OPPORTUNITY

TERMS OF REFERENCE FOR THE SMALLHOLDER COFFEE DEVELOPMENT PROJECT VIDEO DOCUMENTARY

About Vi Agroforestry

Vi Agroforestry, a Swedish Development Organization, leads in enhancing smallholder livelihoods through innovative practices like agroforestry and SALM. With over 40 years in East Africa, particularly around Lake Victoria Basin, we've planted 148M trees and uplifted 2.4M lives. Evolving from a tree planting initiative in 1983, we collaborate with local partners for holistic agricultural development. Operating in Kenya, Tanzania, and Uganda, we prioritize areas for maximum impact, guided by climate vulnerability and resource availability, committed to combating poverty and climate change, empowering communities, and building a sustainable future.

What Are We Looking For?


Vi Agroforestry seeks consultancy to produce a documentary showcasing CODE-P's impact in the Ruvuma, Mbeya, and Songwe regions. The documentary aims to inform donors and stakeholders about CODE-P's impact and spark discussions on scaling its innovative approaches across Tanzania's coffee value chain.

For detailed terms of reference and information on how to apply, please visit our website: <https://viagroforestry.org/work-with-us/>

The deadline for applications is April 23rd, 2024. Only successful applicants will be contacted.

Misconduct

Vi Agroforestry is an equal opportunity employer, and canvassing is prohibited. If you wish to report suspected discrimination, corruption, or other serious misconduct during this process, please do not hesitate to use our whistleblowing system.



**AIRTEL TARIFFS FOR
THE PERIOD OF
APRIL - JUNE 2024**

A REASON TO IMAGINE

PAY AS YOU GO RATES - TAX INCLUSIVE			
Validity	Price (TSh)	All Net (Mins)	SMS
24 Hours	500	30	25
48 Hours	1,000	150	25
7 Days	1,500	150	50
7 Days	2,500	300	50
30 Days	5,000	400	100
30 Days	10,000	1,200	100

DATA BUNDLES			
Validity	Price (TSh)	Data (MBs)	Price (TSh)
24 Hours	500	500	246
24 Hours	1,000	1,000	492
3 Days	2,000	2,000	985
7 Days	2,000	950	246
7 Days	2,100	1,024	246
7 Days	3,000	1,480	246
7 Days	5,000	2,460	246
30 Days	10,000	4,920	246
30 Days	20,000	9,850	246
30 Days	30,000	14,780	246
60 Days	50,000	24,600	246
60 Days	100,000	49,200	246

AIRTEL - AIRTEL PACKS				
Validity	Price (TSh)	On Net (Mins)	All Net (Mins)	SMS
24 Hours	500	30	10	25
48 Hours	1,000	150	40	25
7 Days	1,500	260	40	50
30 Days	5,000	1,000	250	100

COMBO (MINUTES + MB'S)				
Validity	Price (TSh)	All Net (Mins)	SMS	Data (MB'S)
24 Hours	1,000	40	10	350
7 Days	2,000	55	10	800
30 Days	10,000	400	10	3,600
30 Days	20,000	500	10	6,192

AIRTEL LOCAL NETWORKS				
Validity	Price (TSh)	All Net (Mins)	SMS	Data (MB'S)
UNLIMITED	1,000	60	50	10
UNLIMITED	2,000	20	50	900

SAFARI ROAMING BUNDLES - COMBO					
Bundle Destinations	Validity	Bundle Price (TSh)	Outgoing Minutes	Incoming Minutes	MBs
REGION-1	3 Days	10,000	5	5	75
REGION-1	7 days	25,000	15	10	250
REGION-1	14 Days	40,000	25	20	500
REGION-2	3 Days	25,000	12	250	250
REGION-2	7 days	50,000	15	250	250

SAFARI ROAMING BUNDLES - DATA					
Bundle Destinations	Validity	Bundle Price (TSh)	Outgoing Minutes	Incoming Minutes	MBs
REGION-1	24hrs	5,000			500
REGION-1	3 days	10,000			1,299
REGION-1	7 days	15,000			2,048
REGION-1	14 days	30,000			5,120
REGION-3	3 days	40,000			1,024
REGION-3	7 days	75,000			2,048
REGION-3	14 days	200,000			5,120
REGION-4	3 days	35,000			200
REGION-4	7 days	90,000			512
REGION-4	14 days	175,000			1,024

SAFARI ROAMING BUNDLES - VOICE				
Bundle Destinations	Validity	Bundle Price (TSh)	Outgoing Minutes	Incoming Minutes
REGION-2	7 Days	10,000		10

INTERNATIONAL TARIFFS (ALL PRICES ARE TAX EXCLUSIVE) - PAY AS YOU GO				
Countries	BAND	Price (TSh/Sec)		
China, Canada, India, USA	Band 1	8.00		
Malaysia, Japan, Lebanon, Ethiopia, Nigeria, Pakistan, Yemen, Sudan, Kenya Airtel, Kenya Other Network, United Arab Emirates	Band 3	10.00		
REST OF AFRICA, Denmark, Germany, Ireland, Netherlands, Norway, Spain, Sweden, Oman, Italy, Ghana	Band 5	14.00		
Zambia, Dem. Rep. of Congo, Zimbabwe, Burundi, Malawi, United Kingdom	Band 6	2500		
France, Rest of World, South Africa	Band 7	13.33		
Central African Republic, Sao Tome & Principe, San Marino, Montenegro, Cuba, Martinique, East Timor, Nauru, Papua New Guinea, Solomon Islands, Vanuatu, Wallis & Futuna, Cook Islands, Kiribati, Tuvalu, Micronesia, Maldives, Comoros, Gambia, Latvia, Somalia, Bulgaria, Lithuania, Moldova, Albania, Belarus, Congo, Guinea, Guinea Bissau, Seychelles Sierra Leone, Senegal, Samoa, Tonga, Uzbekistan, Vanuatu, Cameroon, Chad, Gabon, Madagascar, Belgium, Switzerland, Germany, Uganda	Band 10	2.98		
Kenya, Rwanda, South Sudan	Band 11	2.98		
Satellite, Inmarsat, Premium Diego Garcia, Ascension Island, St. Helena, GreenLand Falkland Islands, Tokelau, Dem. Rep. of Congo, Special numbers, Chile, Australia Territories, Niue Island, Upt, Norfolk Island, Chile	Band 12	233.33		

INTERNATIONAL BUNDLES			
Validity	Price (TSh)	Minutes	Price (TSh)
INDIA	24 hrs	1,000	25
CHINA	24 hrs	5,000	20
USA CANADA	24 hrs	1,000	10
SOUTH AFRICA	24 hrs	3,000	4
MIDDLE EAST (UAE, Saudi Arabia, Yemen, Lebanon, Pakistan & Qatar)	24 hrs	2,500	5
EUROPE	24 hrs	5,000	4
EAST AFRICA (Uganda Kenya & Rwanda), OMAN	24 hrs	2,500	3
INDIA	7 days	5,000	100
CHINA	7 days	15,000	60
USA CANADA	7 days	5,000	50
SOUTH AFRICA	7 days	6,000	7
MALAWI, DRC	7 days	10,000	8
ZAMBIA	7 days	10,000	7
MIDDLE EAST (UAE, Saudi Arabia, Yemen, Lebanon, Pakistan & Qatar)	7 days	5,000	10
UK, ITALY, GERMANY	7 days	10,000	8
EAST AFRICA (Uganda Kenya & Rwanda), OMAN	7 days	5,000	6
INDIA	30 days	15,000	300
CHINA	30 days	25,000	100
USA CANADA	30 days	15,000	150
SOUTH AFRICA	30 days	15,000	20
MALAWI, DRC	30 days	20,000	15
ZAMBIA	30 days	20,000	15
MIDDLE EAST (UAE, Saudi Arabia, Yemen, Lebanon, Pakistan & Qatar)	30 days	15,000	30
UK, ITALY, GERMANY	30 days	20,000	24
EAST AFRICA (Uganda Kenya & Rwanda), OMAN	30 days	15,000	18



Norwegian Embassy
Dar es Salaam

JOB OPPORTUNITY

The Royal Norwegian Embassy in Dar es Salaam has a vacant position for a Senior Adviser/Program Officer for Political Affairs. This is a permanent position. The selected candidate will ideally start working from late May 2024.

The Senior Adviser/Program Officer will be a part of our Political Team and will advise the Embassy on Tanzanian and regional political developments, as well as managing development cooperation agreements pertaining to the Embassy's work on good governance, peace and stability, human rights and gender equality.

SENIOR ADVISER/PROGRAM OFFICER – POLITICAL AFFAIRS

Main duties and responsibilities:

- Contribute to the Embassy's political reporting on Tanzania.
- Develop the Embassy's capacity to analyse Tanzanian political affairs and expand the Embassy's contact network.
- Contribute to the Embassy's reporting and analysis on regional affairs, including peace and stability, gender equality and human rights.
- Arrange and participate in meetings with development partners.
- Contribute to good grant management by making active use of the internal grant management systems. Tasks may typically include follow-up of partners and projects, risk management, monitoring and evaluation, preparation of formal meetings, correspondence and external communication, archiving, assessment of new projects, and closure of old.
- Assist in organising visits, conferences, receptions, and other events.

The role of Senior Adviser/Program Officer – Political Affairs will involve some travelling in the region.

Desired Skills, Qualifications and Experience:

The successful candidate should have:

- Relevant working experience (at least eight years or more), preferably from an international working environment such as embassies, international organisations, NGOs or international news media.
- Very good knowledge of Tanzanian politics and Tanzanian political actors.
- Extensive experience in writing brief reports and political analyses.
- Excellent written communication skills, including command of plain language. (*shortlisted candidates may be requested to provide a writing sample in English*)
- University education (preferably a master's degree), or equally relevant professional experience.
- Professional experience with grant management, including assessment of budgets and financial reports.
- Strong networking skills, ICT Skills and fluency in English and Kiswahili.
- Knowledge of other languages is an asset.

Personal Qualities:

We are looking for:

- A person who is well organized, efficient, and able to manage his/her own workload with a high level of administrative tidiness.
- A proactive team player who can work independently, demonstrate initiative, and has a track record of producing quality material within short deadlines.

The Embassy has an inclusive and diverse working environment. We encourage all qualified candidates to apply, regardless of their race, sex, disability, age, religion, or sexual orientation.

If you are interested in this exciting career opportunity, send your current CV (maximum 5 pages) and one page cover letter as one file to **Prospect Africa**. Write "**Senior Adviser/ Program Officer – Political Affairs**" in the e-mail subject line. Do not send copies of certificates, letters of recommendation etc. Applications should not be sent directly to the Embassy.

Closing date for receipt of applications: 28th April 2024

Only shortlisted candidates will be contacted for interview. If you do not hear from us within 4 weeks of the closing date, please, assume your application was unsuccessful.

**Executive Search and Selection Division
Prospect Africa Limited
e-mail: recruitment@prospect-africa.net**





INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF SERVICE PROVIDERS FOR PROVISION OF ADVANCE UNDERGROUND MINE RESCUE TRAINING AT GEITA GOLD MINING LIMITED.

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") a subsidiary of AngloGold Ashanti ("AGA") is in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5 km from Geita town.

The Company is in the process of prequalifying a service provider for underground mine rescue training and is, therefore, inviting interested eligible service providers to submit Expressions of Interest for this service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. SHORTLISTED APPLICANTS WILL BE SUBJECTED TO ANGLOGOLD ASHANTI VETTING PROCESS.

Scope of Service:

REFERENCE NUMBER	DESCRIPTION
GGME01830	PROVISION OF ADVANCE UNDERGROUND MINE RESCUE TRAINING

II. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	
COMMERCIAL	20%
Company Profile and Updated Organogram	2%
Company Code of Conduct and Ethics	2%
Copy of Current Business License	2%
Copy of Certificate of Incorporation, the most recent BRELA Search, and the latest BRELA Application of Annual Return.	2%
Valid Tax Clearance Certificate (TCC), TIN Certificate and VRN certificate	3%
NSSF compliance certificate	4%
Copy of Company Memorandum and Article of Association	2%
Compliance with Mining Act-Approved Local Content Plan.	3%
FINANCIAL POSITION & TERMS OF TRADE	5%
Supplier's audited financial statements for the past three consecutive years	2%
At least 1 reference from the applicant's bankers regarding supplier's credit position. If any.	1%
All bank statements of the Supplier's active bank accounts for the past 6 months to date	1%
A guarantee from a reputable financial institution to support any declared alternative source of funds.	1%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.5%
Environmental compliance certificate	1.5%
Workers' compensation fund certificate	1%
Safety and Environmental policy	1%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labor	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Program	1%
PAST EXPERIENCE	5%
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed)	2.5%
Provide at least 3 recommendation letters from different clients	2.5%
TECHNICAL CRITERIA (GGME01830)	60%
Training methodology recognized with international standards i.e AS, BS, NFPA etc	30%
Underground training experience minimum of 3 years	20%
Able to certify team members with Advance Underground Mine Rescue	10%
Total	100%

III. Interested Companies must submit their expressions Letter of Interest ("LOI") by quoting **GGME01830 - PROVISION OF ADVANCE UNDERGROUND MINE RESCUE TRAINING** on **THE SUBJECT OF THE EMAIL**. Interested companies must also provide full name, address, telephone and e-mail address of the company, name of the principal contact and signed by an authorized representative. The LOI must outline why the company is of interest to work with, what the prospective company has to offer and how the skills and experience are valuable to Geita Gold Mining Limited.

IV. All LOIs and support documentation (in PDF format) must be submitted to the Company's Office via e-mail at geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission should not be later than **8.30AM 29 April 2024** (the "LOI" Submission Deadline"). EOI submissions must not exceed 150MB per email. In case the size of the email exceeds 150MB, please split the submissions into more than one email.

V. Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.

=END OF ADVERTISEMENT=

Protect SGR infrastructure, Tanzanian public counselled

By Correspondent James Kandoya

THE Union of Retired Permanent Secretaries (UMWATA) has appealed to the public to protect the Standard Gauge Railway (SGR) infrastructure for the current and future generation.

Michael Mwanda, UMWATA chairman made the appeal over the weekend in Morogoro region after inspecting the on-going drive test.

He said that the government has massively invested in the construction of the infrastructure therefore, it was very important for the public to play the role of protecting to avoid vandalism.

He expressed satisfaction on the implementation of the project so far adding that it was very important to involve the public to safeguard the infrastructure.

Mwanda underscored the importance of the project as a means of transport saying that it

will benefit both the country and the neighbouring country.

"Let us remind the people to play their role of safeguarding our rail in order to realize the target of the project to be a hub," he said. According to him, stern measures must be taken to those found vandalizing the rail infrastructure in the country.

Deputy Permanent Secretary, Ministry for Transport, Dr Ally Possi expressed the government commitment of transporting goods and passengers.

"The government has adopted open access to allow the private sector to operate train operations in the SGR. This will enable the government to recoup construction costs," he said.

Tanzania Railways Corporation (TRC) Board chairman expressed the valuable contribution of the former permanent secretaries promising to take their advice to foster development.

Amina Limuli, TRC Acting Director General gave the update of the project saying the first section Dar es Salaam-Morogoro was over 98 percent.

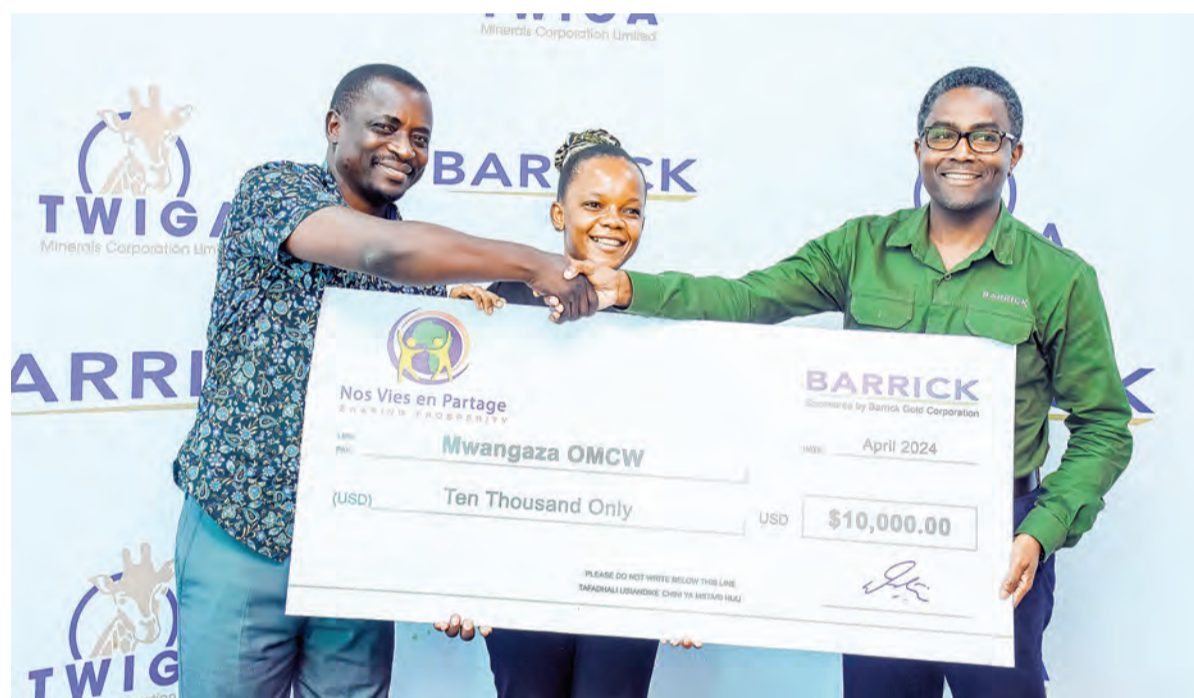
She said the preparation for the Dar es Salaam-Morogoro-Dodoma section was underway.

She said that for the case of Morogoro -Dodoma section it had reached over 96 percent and engineers had started electrical testing.

"We are ready to start operations in July this year. Nearly all rolling stocks have already arrived," she said.

Limuli called on the public to protect the rails infrastructure for the future generation adding that the government had invested over 23trn/-

"We are finalizing the operational manual that will be to new investors and TRC to start operation based on the manuals," she said.



Barrick Tanzania Country Manager Melkiory Ngido (R) presents a dummy cheque for 10,000 US dollars to Mwangaza-OMCW chairman Marshalo Chikoleka in Dar es Salaam at the weekend. It was assistance from Nos Vies en Partage (NVEP), a charitable foundation sponsored by Barrick Gold Corporation president and CEO Mark Bristow. Mwangaza-OMCW is an NGO out to support mother-&-child health, economic development, education and family matters. Looking on is the NGO's health and nutrition specialist, Loyce Njilla. Photo: Guardian Correspondent

Relief as two institutions get 51m/- to support vulnerable communities

By Guardian Reporter

NOS Vies en Partage Foundation (NVEP) in collaboration with Barrick Gold Corporation have donated \$20,000 (51m/-) to the Dar es Salaam-based NGO-Mwangaza OMCW and Martha Onesmo Community Library to address education and health challenges in vulnerable communities.

Martha Onesmo is a community library established earlier this year in Mwangaza District, Kilimanjaro Region to enable the community to get education services through the library and the Mwangaza OMCW institution is engaged in empowering women economically, educationally, and healthily (Mother & Child in Health).

The donation is part of the funds provided by the Nos Vies en Partage (NVEP) foundation, founded and sponsored by Barrick Gold Corporation President and Chief Executive Officer, Mark Bristow, to support special groups such as women, children and other needy groups that do not benefit from economic growth in Africa.

Handing over the donation at the weekend, Barrick's Country Manager, Melkiory Ngido said every quarter of the year, the institution has been able to provide productive aid and direct benefits to communities in need.

"Until now we've been able to provide support to more than 15 organizations in Tanzania through the NVEP institution, but this is the beginning.

Today we're here to bring change in two institutions by providing them with support of \$10,000 each to improve education and health and nutrition for children in the community", said Ngido.

Founder of the Martha Onesmo Community Library, Jennifer Dickson, thanked for the support and explained that it will help improve the library's services to be more modern in line with the changes in science and technology that are going on around the world.

Marshalo Chikoleka, chairperson of Mwangaza (OMCW) said that the support would help improve services in various groups the institution serves, these funds will help improve maternal and child health services through good nutrition, education, and economic empowerment of women.

WHO, Africa CDC, battle the Monkey Pox virus

By Special Correspondent, Kinshasa

IN a concerted response to the growing threat of the Monkey Pox virus, also known as simian pox, Africa is mobilizing to strengthen its response.

On April 13, nearly 250 experts gathered in Kinshasa, Democratic Republic of Congo (DRC) under the aegis of the World Health Organization (WHO) and Africa (CDC), to develop strategies to stem the spread of this disease in the African region.

The situation is alarming, with over 92,000 human cases reported in more than 110 countries. In 2023, the DRC was one of the hardest-hit countries, recording 14,600 cases and 654 deaths.

For Prof Jean-Jacques Muyembe, renowned virologist and co-discoverer of the Ebola virus, the urgency of the situation is clear: "Very recently in the DRC, for the first time we observed sexual transmissions of MPOX, and so if we take this sexual, heterosexual transmission, we take the severity, we take the spread of the disease, almost every province is affected. It's a public health emergency."

In their fight against the epidemic, the experts pledged to coordinate their efforts in diagnostics, laboratory optimization and vaccine research.

Dr. Ngashi Ngongo, Chief of Staff and Head of the Africa CDC Executive Office, stresses the need to: "Facilitate the strengthening of preparedness and response capacity to mitigate the impact of MPOX in Africa and beyond, strengthen effective surveillance, national laboratory capacity, rapid epidemic response, and engagement with affected communities."

WHO is also committed to supporting these efforts, by strengthening surveillance capacity, risk communication and community engagement.

Dr Matshidiso Moeti, WHO Regional Director for Africa, says: "We will be working on many aspects of the subject. We will start at the local, national and global level. We are there and we will work with governments to move this agenda forward."

Every day counts in the fight against MPOX, and there is an urgent need to improve the effectiveness of the response to this epidemic. That's why the health ministers of 12 African countries have decided to work together to create an action plan to combat MPOX.

The plan includes measures to prevent, detect and control the spread of the disease, protect African populations and ensure a safer, more resilient future for all.

NATIONAL BANK OF COMMERCE LTD

PUBLICATION OF FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014.



www.nbc.co.tz

KEY PERFORMANCE HIGHLIGHTS



EXTRACTS FROM AUDITED FINANCIAL STATEMENTS STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023	(AMOUNT IN MILLION SHILLINGS)	
	Position as at 31-Dec-23	Position as at 31-Dec-22
A ASSETS		
1 Cash	120,371	122,214
2 Balances with Bank of Tanzania	248,946	205,269
3 Investment in Government securities	418,123	443,520
4 Balances with other banks and financial institutions	89,055	43,343
5 Cheques and items for clearing	2,937	4,064
6 Interbranch Float Items	-	-
7 Bills negotiated	-	-
8 Customer liabilities for acceptances	112,940	64,034
9 Interbank Loans Receivables	96,897	47,801
10 Investment in other securities	-	-
11 Loans, Advances & Overdrafts (Net of allowances for Probable Losses)	2,403,651	1,766,075
12 Other assets	103,780	105,305
13 Equity Investments	2,028	2,028
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	55,240	51,214
16 TOTAL ASSETS	3,653,967	2,854,866
B LIABILITIES		
17 Deposits from Other Banks and Financial Institutions	27,112	18,663
18 Customer deposits	2,609,273	1,915,732
19 Cash Letters of Credit	79,153	45,660
20 Special Deposits	-	-
21 Payment orders/transfers payables	26	5
22 Bankers' Cheques & Drafts Issued	1	-
23 Accrued Taxes and expenses payable	55,137	42,352
24 Acceptances Outstanding	112,940	64,034
25 Interbranch float items	765	432
26 Unearned income and other deferred charges	-	-
27 Other Liabilities	46,915	41,556
28 Borrowings	318,146	379,734
29 TOTAL LIABILITIES	3,249,467	2,508,168
30 NET ASSETS/(LIABILITIES) (16 minus 29)	404,500	346,698
C SHAREHOLDERS' FUNDS		
31 Paid-Up Share Capital	87,000	87,000
32 Capital Reserves	-	-
33 Retained Earnings	222,641	191,160
34 Profit/(Loss) accounts	85,645	57,278
35 Other Capital Accounts	9,214	11,260
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	404,500	346,698
38 Contingent Liabilities	422,542	282,231
39 Non Performing Loans & Advances	72,771	63,322
40 Allowance For Probable Losses	31,898	36,488
41 Other Non Performing Assets	306	306
D SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	11.1%	12.1%
(ii) Non Performing Loans to Total Gross Loans	3.0%	3.5%
(iii) Gross Loans and Advances to Total Deposits	90.5%	78.4%
(iv) Loans and Advances to Total Assets	67.2%	63.3%
(v) Earnings Assets to Total Assets	79.9%	80.9%
(vi) Deposits Growth	11.3%	23.5%
(vii) Assets Growth	8.8%	25.8%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2023	(AMOUNT IN MILLION SHILLINGS)	
	Current Year Ending 31-December-2023	Previous Year (Restated) Ending 31-December-2022
1 Interest Income	291,759	215,988
2 Interest Expense	(87,423)	(50,535)
3 Net Interest Income (1 minus 2)	204,336	165,453
4 Bad Debts Written Off	(8,836)	(10,173)
5 Impairment Losses on Loans and Advances	3,153	3,074
6 Non Interest Income:	106,505	93,036
6.1 Foreign Currency Dealings and Translations Gains/ (Loss)	40,297	20,203
6.2 Fees and Commissions	54,026	52,908
6.3 Dividend Income	77	-
6.4 Other Operating Income	12,105	19,925
7 Non Interest Expense	(182,430)	(170,321)
7.1 Salaries and Benefits	(93,788)	(82,842)
7.2 Fees and Commissions	-	-
7.3 Other Operating Expenses	(88,642)	(87,479)
8 Operating Income/(Loss)	122,729	81,069
9 Income Tax Provision	(37,083)	(23,791)
10 Net Income/(Loss) After Income Tax	85,646	57,278
11 Other Comprehensive Income		
11.1 Net gain on Available for Sale Financial Asset (Net of Tax)	(7,843)	1,316
12 Total Comprehensive Income/Loss	77,802	58,594
13 Number Of Employees	1,069	984
14 Basic Earnings Per Share	54,551	36,483
15 Number of Branches	47	47
PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	2.3%	2.0%
(ii) Return on Average Shareholders' Funds	21.2%	16.5%
(iii) Non interest Expense to Gross Income	58.7%	65.9%
(iv) Net Interest Income to Average Earning Assets	7.0%	7.2%

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2023	(AMOUNT IN MILLION SHILLINGS)	
	Current Year 31-Dec-23	Previous year 31-Dec-22
I Cash flow from operating activities:		
Net Income/(Loss)	122,729	81,060
Adjustment for:	-	-
-Depreciation/Amortization	14,697	12,118
-Impairment charge/(release)	(3,153)	(3,074)
-Net change in Loans and Advances	(643,230)	(381,761)
-Gains/Loss on Sale of Assets	-	-
-Net change in deposits	735,483	378,037
-Net change in short term negotiable securities	-	-
-Net change in other liabilities	65,240	27,787
-Net change in other assets	(31,374)	(21,454)
-Net change in SMR deposits	(25,902)	(64,314)
-Tax Paid	(36,938)	(29,052)
-Write offs	8,836	10,173
Net cash provided/(used) by operating activities	206,388	9,519
II Cash flow from investing activities		
Dividends received	77	-
Purchase of fixed assets	(23,829)	(19,456)
Proceeds on sale of fixed assets	-	-
Sale/(Purchase) of Non-Dealing Securities	17,555	(79,168)
Others (Equity)	-	-
Net cash provided /(used) by investing activities	(6,198)	(98,624)
III Cash flow from financing activities		
Repayment of long-term debt	(1,945)	(1,921)
Proceeds from issuance of long-term debt	-	38,911
Proceeds from Issuance of Shares Capital	-	-
Payment of Cash Dividends	(20,000)	(15,000)
Net change in other borrowings	(61,589)	100,404
Others (Leased liability)	(3,766)	(4,454)
Net cash provided /(used) by financing activities	(87,300)	117,940
IV Cash and cash equivalents		
Net increase (decrease) in cash and cash equivalents	112,891	28,835
Cash and cash equivalent at the beginning of the quarter	267,019	238,184
Cash and cash equivalent at the end of the quarter	379,910	267,019

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2023	(AMOUNT IN MILLION SHILLINGS)						
	Share capital	Share premium	Retained earnings	Regulatory Reserve	General Provision Reserve	Others (Fair Value)	Total Equity
Current Year							
Balance at 1st January 2023	15,700	71,300	248,437	5,615	-	5,646	346,698
Profit for the year	-	-	85,645	-	-	-	85,645
Other comprehensive income	-	-	(20,000)	-	-	(7,843)	(7,843)
Transaction with owners	-	-	(20,000)	-	-	-	(20,000)
Dividend Paid	-	-	(5,796)	5,796	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of current period	15,700	71,300	308,286	11,411	-	(2,197)	404,500
Previous Year							
Balance as at the beginning of the year	15,700	71,300	211,774	-	-	4,330	303,104
Profit for the year	-	-	57,278	-	-	-	57,278
Other Comprehensive Income for the year	-	-	-	-	-	1,316	1,316
Transaction with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(15,000)	-	-	-	(15,000)
Regulatory Reserve	-	-	(5,615)	5,615	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of previous period (restated)	15,700	71,300	248,437	5,615	-	5,646	346,698

The above extracts are from the Financial Statements of the Bank for the year ended December 31, 2023 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The Financial Statements were audited by KPMG Certified Public Accountants and received an unqualified audit report.

These financial statements were approved and authorised for issue by the Board of Directors and signed on its behalf by:

Name and Title	Signature	Date
Theobald Sabi (Executive Director)	Signed	25/03/2024
Dr. Elirehema Doriye (Board Chairman)	Signed	25/03/2024

MONDAY 15 APRIL 2024

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

PPP viable alternative way for growth in many sectors

HEALTH sector partnership is progressively reaching higher levels, what with Mwanza city's Tanzania Hospital forging a US\$5 million pact with an Indian medical franchise, ES Health (Africa).

The arrangement was facilitated by the Tanzania Investment Centre (TIC), which implies that it arose from a series of 'business to business' meetings.

These encounters will have been made possible by the government in general and the centre in particular, both locally and during visits by President Samia Suluhu Hassan near and far.

This particular one is a private to private partnership in the health sector, with numerous professional engagements already organised with top medical franchises abroad, most noticeably from India and the United States.

One condition upon which such partnerships can work is that hospitals be treated as enterprises setting their own charges or prices and be free to make projections on earnings across the year.

If a private medical franchise teams up with another, as in this case, that is medical business being arranged - and it should not be upset in its feasibility by impositions of treatment pricing of a 'one size fits all' in the sector.

That is precisely a big worry in the sector at present: whether private hospitals will be run as such, that is, competing on their own framework and not by conforming to state-imposed margins.

What is more assuring is that joint ventures are becoming a bit common of late - and that is a gateway to proper development, by widening the field of capital input into the economy. The usual way that investment administrators think about is having an investor with a bag full of foreign currency coming to look for land to set up a project.

That would be an overly protective model which leaves state-run firms intact and having no desire to

buy local firms.

Partnership is midway between bond holding and direct investment, as it pegs the value of an investment, say, the US\$5 million stated in the ES Health pact, to performance by a local medical enterprise - much like buying shares.

The link would facilitate the installation of modern equipment and the deployment of specialists, boosting the provision of quality health services and largely widening the choice whoever would be seeking quality medical care could possibly find.

There is need for more hospitals in our country to have facilities, supplies and skills comparable to those to be found in Dar as Salaam-based facilities like the Muhimbili Orthopaedic Institute (MOI) or the Jakaya Kikwete Cardiac Institute (JKCI).

What is rather falsely described as medical tourism also needs to relate to a wider array of institutions able to take in visitors.

And, going by the speed, zeal and momentum of current initiatives, this is likely to be the case sooner rather than later.

That speaks volumes about medical sector development and regional leadership in that sector and in other aspects as well, as ability to absorb investments profitably is absolutely vital.

In that case, the significant input in this project isn't just that the partnership is likely to cut the number of Tanzanians seeking medical services abroad.

Rather, it is also that it would likely reinvigorate the medical sector alongside inviting foreign investments and wider representation of international firms or agencies into the country.

That is why the interests of the private medical sub-sector should not be compromised by clients of state agencies going for top-notch treatment in private hospitals as if no such public health care options are available. This boundary line merits the respect it demands.

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Cyril Ramaphosa tries to patch up relations with Rwanda as tensions in the DRC escalate

By Peter Fabricius

COULD South African President Cyril Ramaphosa's efforts to rekindle ties between his country and Rwanda also help resolve the dangerous standoff between Rwanda and the Democratic Republic of the Congo (DRC)? Or vice versa?

Ramaphosa met with President Paul Kagame on 6 April to "straighten out wrinkles" in the long-troubled South Africa-Rwanda relationship. Ramaphosa was in Rwanda to attend the genocide's 30th anniversary commemoration.

Tensions between the two include the unresolved issue of assassinations or attempted assassinations of Rwandan dissidents in South Africa a decade ago - and Kigali's unhappiness that Pretoria is harbouring individuals it accuses of plotting to overthrow Kagame's government.

The most recent dispute is over South Africa contributing troops to the Southern African Development Community (SADC) Mission in the DRC (SAMIDRC). SAMIDRC has a mandate to defeat the M23 rebels in eastern DRC who are supported, militarily and otherwise, by Rwanda.

Two days after the two presidents met, SADC announced that three Tanzanians in SAMIDRC had been killed and three injured in a mortar attack on their base near Goma. In February, two South African soldiers were killed and three wounded in a mortar attack on their base. In both incidents, M23 was the prime suspect.

So how do Ramaphosa and Kagame iron out such mountainous wrinkles? They have been trying to do this for over six years after meeting at a 2018 AU summit in Kigali.

Tense relations

The dissident issue is seemingly intractable. In 2014, after Kagame's former intelligence chief Patrick Karegeya's murder in Johannesburg and the fourth assassination attempt on his former army chief Kayumba Nyamwasa near Pretoria, South Africa's indulgence finally snapped. It expelled three Rwandan and one Burundian diplomat. Kigali retaliated by expelling six South African diplomats.

Since then, diplomatic relations have never been quite the same. Pretoria doesn't want to expel Nyamwasa and other dissidents, and Kigali is not going to extradite the two suspects in Karegeya's killing, which Pretoria requested. So, stalemate.

The other issue over M23 is equally thorny. In 2013 South Africa played a decisive role in the defeat of M23 by the United Nations' Force Intervention Brigade, which was comprised of SADC troops. After a decade of dormancy, M23 resurfaced and began capturing territory in the DRC's North Kivu province.

After dismissing the East African Community Regional Force in December 2023



President Paul Kagame met with President Cyril Ramaphosa of South Africa in Rwanda for the 30th Commemoration of the 1994 Genocide Against the Tutsi minority ethnic group. (Photo: Paul Kagame / X)

because it wouldn't fight M23, DRC President Félix Tshisekedi asked SADC states to intervene. They started deploying SAMIDRC in December with the same aggressive mandate as the Force Intervention Brigade had. But M23 is now more formidable, and SAMIDRC's casualties suggest its mission will be tough.

So what did Ramaphosa and Kagame talk about? Ramaphosa told a press conference on 7 April that he and Kagame "agreed that a peaceful political solution is the best option to any military action" in eastern DRC. They agreed that incursions into Rwanda of the DRC-backed, largely Hutu, Democratic Forces for the Liberation of Rwanda (FDLR) should end. This group was founded by genocidaires who fled Rwanda ahead of Kagame's avenging Rwandan Patriotic Front army in 1994.

M23 support

At a press conference on 8 April, Kagame didn't deny that Rwanda was supporting the M23. He defended himself by saying M23 comprised Congolese (ethnic) Tutsis who were being denied DRC citizenship. He has frequently accused the DRC army of allying with the FDLR to exterminate M23's Tutsis. He has accused SADC of the same goal by acting in league with the DRC, FDLR and other forces in targeting M23.

None of Ramaphosa's peace talk sounded entirely consistent with South Africa contributing soldiers to SAMIDRC with the goal of defeating M23. Did this represent a change of heart? Did it have anything to do with the presence in Kigali of former president Thabo

Mbeki, also for the genocide commemoration?

Mbeki emphasised to journalists in Kigali that there was no military solution to the eastern DRC conflict. All the forces in the field, including SAMIDRC, should disengage to allow for peace talks, he said.

While in Kigali, Mbeki had briefed Ramaphosa - who wasn't in government when Mbeki was president - about the conflict including that in 2002, Kagame and former DRC president Joseph Kabila signed a peace agreement in Pretoria.

Kabila agreed to continue "tracking down and disarming the Interahamwe and ex-FAR within the territory of the DRC under its control". The Interahamwe were Hutu death squads which along with the then Rwandan army (FAR), massacred the Tutsis. Remnants of the two groups formed the FDLR. Kagame agreed that Rwanda would "withdraw from the DRC as soon as effective measures that address its security concerns, in particular the dismantling of the ex-FAR and Interahamwe forces, have been agreed to".

Mbeki told journalists in Kigali that the agreement was that the Congolese government would disarm and deal with those who committed genocide in Rwanda and then relocate to eastern Congo. Then Rwanda would withdraw its troops from the region.

He said the accord had never been implemented, but had also never been repudiated, and remained the basis for a political resolution of the conflict. The Rwan-

dan media have unsurprisingly seized on these remarks as vindicating Kagame's insistence that the root of the conflict is Kinshasa's failure to deal with the FDLR.

Will that be Ramaphosa's approach henceforth? Will he recommend that SADC states disengage SAMIDRC and focus instead on disarming the FDLR? He will presumably remember that not everyone agrees that the FDLR is Kagame's real reason for meddling in eastern DRC, and that mining and other economic interests might be more decisive.

Could this be more about Ramaphosa wanting to demonstrate that "peace is our calling card", as he said in Kigali? And about facing the electorate on 29 May, with most polls showing his African National Congress dropping to below 50%? He doesn't need more deaths on distant battlefields right now.

Disengaging from eastern DRC would be convenient. Whether it would resolve the conflict is less certain. Especially given Tshisekedi's likely resistance.

"The credibility of the 2002 Kagame-Kabila memorandum of understanding may no longer provide a solid foundation to pursue a political solution, given the shifting power dynamics in play over the past two decades," says Piers Pigou, Head of the Southern Africa Programme at the Institute for Security Studies. "If the DRC political leadership does not buy into this, it is likely to be a non-starter."

Peter Fabricius, Consultant, Institute for Security Studies (ISS) Pretoria.

Nyerere's 102nd birthday: Celebrating legacy on enduring leadership impact

By Adonis Byemelwa

ON April 13th, 2024, Tanzania celebrated the 102nd birthday of Mwalimu Julius Kambarage Nyerere, revered as the Father of the Nation. However, amidst the festivities, critics raised concerns about the wisdom of lavish celebrations overshadowing the solemn remembrance of his passing on October 14, 1999, at Saint Thomas Hospital in London. Former Economic and Planning Minister Stephen Wassira, with experience spanning Nyerere's leadership and beyond, shared poignant reflections on the enduring legacy of the iconic leader.

Wassira remarked, "Nyerere's vision was not merely about celebrating his birthday but about embodying the principles he stood for integrity, self-reliance, and social justice." He emphasized the importance of honoring Nyerere's memory through concrete actions rather than symbolic gestures, urging current leaders to emulate his leadership style.

Bishop Benson Kalikawe Bagonza of The Karagwe Diocese echoed these sentiments, lamenting the growing divergence from Nyerere's ideals in contemporary governance. He remarked, "Nyerere's legacy is not just a matter of ceremonies; it's about upholding the values he championed: humility, accountability, and service to the people."

Top of Form

Bishop Bagonza's reflections on Nyerere's leadership illuminated the enduring relevance of his principles. He vividly recalled Nyerere's unwavering empathy for "the people," a sentiment rooted in genuine concern for their well-being. Nyerere's ability to connect with the struggles and aspirations of ordinary Tanzanians stood in stark contrast to the transactional view of citizenship prevalent among modern leaders, where individuals are reduced to mere voters, valued solely for their electoral power.

Moreover, Bishop Bagonza lamented the erosion of integrity in governance, drawing a sharp contrast between Nyerere's principled stance against corruption and the pervasive culture of malfeasance in contemporary politics. Nyerere's belief that the nation's resources belonged to its people underscored his commitment to accountability and transparency, values that seem increasingly elusive in today's political landscape.

Reflecting on Nyerere's leadership style, Bishop Bagonza emphasized the virtues of humility and accountability, qualities he perceived as lacking in current leadership. He reminisced about Nyerere's openness to criticism from artists and citizens, highlighting a stark departure from the stifling of dissent seen in modern governance.

As Bishop Bagonza's critique reverberated through the commemorative events, Vice President Dr Philip Mpango stepped forward, offering a vision for honoring Nyerere's legacy through youth engagement in development activities. Dr Mpango's impassioned address underscored the pivotal role of education, conservation, and national unity in realizing Nyerere's vision for Tanzania's future.

Dr Mpango's call to action resonated deeply, as he echoed Nyerere's conviction that education was key to combating poverty and fostering self-reliance. He emphasized the importance of preserving Tanzania's natural heritage and promoting national unity, echoing Nyerere's vision of a just and equitable society.

Former Prime Minister Joseph Sindi Warioba, reflecting on Mwalimu Nyerere's legacy, emphasized the late leader's unwavering commitment to constitutionalism, stating, "Nyerere's disdain for detaining activists and his advocacy for progressive changes in the constitution underscored his belief in the rule of law and respect for human rights." This sentiment echoed Nyerere's convictions on governance and justice, resonating deeply with those who admired his principled leadership.

Joseph Butiku, who served as Nyerere's secretary, provided insights into Nyerere's leadership style, noting, "Nyerere's humility and rejection of bossy behavior painted a picture of a leader who valued collaboration and inclusivity." This reflection on Nyerere's approach to governance highlighted his belief in the power of unity and dialogue in driving meaningful progress, a sentiment that remains relevant in today's political landscape.

Retired officer Paul Kimiti recalled Nyerere's advocacy for hard work as a means to combat poverty, emphasizing, "Nyerere's dedication to uplifting ordinary Tanzanians through self-reliance and grassroots development." This testament to Nyerere's commitment to the welfare of his people resonated strongly with those who experienced firsthand the impact of his policies on community empowerment and economic development.

Renowned scholar Prof Issa Shivji echoed Nyerere's opposition to imperialism and belief in African self-reliance, stating, "Nyerere's visionary leadership in championing Africa's independence portrayed him as a beacon of anti-colonial resistance." This reflection on Nyerere's pan-African ideals highlighted his enduring legacy as a symbol of liberation and sovereignty on the continent.

Furthermore, the African Union's commemoration of Nyerere's legacy through the installation of his monument at headquarters in Addis Ababa underscored his enduring impact on Africa's liberation struggles. This gesture served as a poignant reminder of Nyerere's visionary leadership in shaping Africa's post-colonial trajectory, inspiring future generations to uphold his principles of unity and self-determination.

The Vice President's impassioned call to action struck a chord with the audience, resonating deeply as he echoed Nyerere's convictions on the transformative power of education. His emphasis on prioritizing education as a tool for social and economic



Nyerere's legacy encompasses not only his dedication to education and self-reliance but also his pioneering efforts in economic diplomacy.

empowerment mirrored Nyerere's dedication to uplifting the Tanzanian people through knowledge and self-reliance.

As Dr Mpango outlined concrete plans for honoring Nyerere's legacy, including the development of a comprehensive national plan and the establishment of a Presidential Museum, his commitment to preserving Nyerere's memory for future generations became palpable. His emphasis on collaboration with stakeholders highlighted the importance of collective efforts in ensuring that Nyerere's ideals continue to inspire and guide Tanzania's trajectory.

Nyerere's legacy extends beyond his efforts in education and self-reliance; he was also a pioneer in economic diplomacy, advocating for Tanzania's sovereignty and economic independence on the global stage. His foreign policy initiatives aimed to establish strategic partnerships that would benefit Tanzania's development while safeguarding its interests against external exploitation.

Nyerere's visionary economic diplomacy included the pivotal creation of the Southern African Development Coordination Conference (SADCC) in 1980, later evolving into the Southern African Development Community (SADC).

As Dr Azaveli Lwaitama, former University of Dar es Salaam critical thinking and linguistics lecturer, underscores, this initiative reflected Nyerere's steadfast commitment to fostering solidarity and collective self-reliance among neighboring nations. By reducing dependence on apartheid-era South Africa and promoting regional integration, Nyerere laid the groundwork for mutual prosperity and resilience in the face of external pressures.

Top of Form

Current leaders can honor Nyerere's legacy by emulating his principles of integrity, transparency, and resistance to neo-colonial influences. Firstly, they must prioritize good governance and accountability to combat corruption, which undermines socio-economic development and erodes public trust. By strengthening institutions, promoting transparency, and enforcing anti-corruption measures, leaders can uphold Nyerere's vision of a just and equitable society.

Secondly, leaders should promote economic policies that prioritize national interests and empower local industries, rather than succumbing to neo-colonial influences that prioritize foreign interests over domestic development. Nyerere's emphasis on self-reliance and indigenous empowerment serves as a blueprint for fostering sustainable economic growth and reducing dependency on external actors.

Moreover, leaders must engage in constructive diplomacy that protects national sovereignty and promotes regional cooperation for mutual benefit. By advocating for fair trade agreements, fostering diplomatic relations based on mutual respect, and championing African unity, leaders can honor Nyerere's legacy of Pan-Africanism and solidarity.

Nyerere's legacy encompasses not only his dedication to education and self-reliance but also his pioneering efforts in economic diplomacy. Current leaders can uphold their ideals by prioritizing good governance, resisting corruption and neo-colonial influences, and promoting regional cooperation for shared prosperity. By embracing Nyerere's deeds, leaders can build a brighter future grounded in principles of justice, equality, and self-determination.

Letshego Faidika Bank

EXTRACT FROM THE AUDITED FINANCIAL STATEMENT AS AT 31ST OF DECEMBER 2023

REPORT OF CONDITION OF BANK ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014



CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 ST DEC 2023			
	Current Year	Previous Year	
	31-Dec-23	31-Dec-22	
	TZS '000	TZS '000	
A. ASSETS			
1 Cash	894,838	785,281	
2 Balances with Bank of Tanzania	1,157,685	597,743	
3 Investment in Government securities	0	0	
4 Balances with other banks	14,386,720	8,009,776	
5 Cheques and items for clearing	0	0	
6 Inter branch due items	0	0	
7 Bills negotiated	0	0	
8 Customers' liabilities for acceptances	0	0	
9 Interbank Loans Receivables	0	0	
10 Investments in other securities	0	0	
11 Loans, advances and overdrafts (net of allowances for probable losses)	69,617,299	15,459,752	
12 Other assets	26,608,482	10,621,369	
13 Equity Investments	0	0	
14 Underwriting accounts	0	0	
15 Property, plant and equipment (net)	1,802,205	1,246,415	
TOTAL ASSETS	114,419,129	34,720,316	
B. LIABILITIES			
17 Deposits from other banks	0	0	
18 Customer Deposits	9,904,635	9,646,199	
19 Cash letters of credit	0	0	
20 Special deposits	0	0	
21 Payment orders/transfers payable	0	0	
22 Bankers' cheques and draft issued	0	0	
23 Accrued taxes and expenses payable	365,142	67,431	
24 Acceptances outstanding	0	0	
25 Interbranch floats items	0	0	
26 Unearned income and other deferred charges	0	0	
27 Other liabilities	82,829,880	1,344,998	
28 Borrowings	0	1,241,829	
29 TOTAL LIABILITIES	93,099,687	12,308,456	
NET ASSETS/(LIABILITIES)	21,319,442	22,411,860	
C. CAPITAL AND RESERVES			
31 Paid up share capital	67,408,974	53,888,892	
32 Capital Reserves	0	783,314	
33 Retained earnings	(31,069,832)	(33,966,365)	
34 Profit/(Loss) account	(15,020,270)	2,114,019	
35 Other capital accounts	0	0	
36 Minority interest	0	0	
TOTAL SHAREHOLDERS' FUNDS	21,319,442	22,411,860	
38 Contingent liabilities	0	0	
39 Non Performing Loans & Advances	15,227,853	8,573,076	
40 Allowances for probable losses	15,264,298	6,564,423	
41 Other non performing assets	0	0	
D. PERFORMANCE INDICATORS			
i Shareholders funds to total assets	19%	65%	
ii Non performing loans to total loans	18%	43%	
iii Gross loans and advances to total deposits	87%	208%	
iv Loans and advances to total assets	74%	39%	
v Earning Assets to Total Assets	73%	62%	
vi Deposits Growth	3%	-6%	
vii Assets growth	239%	12%	

These are Extracts from Financial Statements of the Letshego Faidika Bank for the year ended 31st December 2023. The Financial Statements were prepared in accordance with International Financial Reporting Standards (IFRS). The Financial Statements were audited by Ernst & Young and received a clean report. The Financial Statements were approved by the Board of Directors on 28th March 2024.

Signed by:
Baraka Mushi Chief Executive Officer 28th March 2024
Isaac Chube Ag.Chief Financial Officer 28th March 2024
Rashid Soudoro Internal Auditor 28th March 2024

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

Signed by: Date
Simon Jongo Board Chairman 28th March 2024
Noel Sungwa Director 28th March 2024

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 ST DEC 2023			
	Current Year	Previous Year	
	31-Dec-23	31-Dec-22	
	TZS '000	TZS '000	
1 Interest Income	13,957,508	3,181,626	
2 Interest Expense	(392,151)	(1,172,213)	
3 Net Interest Income (1 minus 2)	13,565,358	2,009,413	
4 Bad debts written off	(1,376,065)	21,099	
5 Impairment losses on Loans and Advances	(4,587,622)	(1,438,760)	
6 Non Interest Income	1,002,118	408,654	
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	0	46,409	
6.2 Commissions and fees	1,002,118	459,246	
6.3 Dividend Income	0	0	
7 Net Operating Income	(15,621,150)	(6,903,478)	
7.1 Salaries and Benefits	(6,132,524)	(3,091,290)	
7.2 Fees and Commission	0	0	
7.3 Other Operating Expenses	(9,488,626)	(3,802,188)	
8 Operating Profit/(Loss) before Income Tax	(7,017,361)	(5,796,126)	
9 Income Tax Provision	(9,002,087)	7,008,143	
10 Net Income/(Loss) after Income Tax	(16,020,269)	2,114,017	
11 Other Comprehensive Income	0	0	
12 Total comprehensive income/(Loss) for the year	(16,020,269)	2,114,017	
13 Number of Employees	61	9	
14 Basic Earnings Per Share	(22)	3,98	
15 Number of Branches	5	5	
SELECTED PERFORMANCE INDICATORS			
(i) Return on average total assets	-28.14%	6.45%	
(ii) Return on average shareholders' funds	-68.08%	8.73%	
(iii) Non Interest Expense to Gross Income	104%	187%	
(iv) Net Interest Income to Average Earning/Assets	51.45%	117.12%	

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST DEC 2023

	Current Year	Previous Year	
	31-Dec-23	30-Dec-22	
	TZS '000	TZS '000	
I Cash Flow from Operating Activities:			
Net (loss) income	(7,017,362)	(5,796,124)	
Adjustments for non cash items:	0	124,543	
Gain/loss on Sale of Assets	587,507	279,992	
Amortization of Intangible Assets	0	126,287	
Amortization of Refurbishment	46,478	31,919	
Expected credit loss IFRS 9	4,587,622	1,396,588	
Loan written off	1,376,065	21,099	
Gain on fees	0	2,687	
Interest income	(13,957,508)	(3,181,626)	
Interest expense on lease	77,710	39,950	
Interest expenses	314,440	1,132,200	
Amortization of Right of Use	(65,266)	(75,321)	
(13,332,982)	(5,737,944)		
Interest received-loans and advances & balances with banks	9,614,116	2,210,249	
Interest paid in cash (deposits and borrowings)	(411,099)	(1,920,681)	
Change in operating assets and liabilities:			
Change in Statutory minimum reserve (SMR)	(15,736)	113,503	
Net change in loans and advances	(64,857,267)	7,217,174	
Net change in other assets	(3,901,556)	(446,548)	
Net change in deposits	258,437	(648,815)	
Net change in placement with other bank	(1,500,000)	(702,974)	
Net change in other liabilities	(3,248,523)	(5,709,464)	
Tax paid	(76,677)	(17,903)	
Net cash flows/(used) from operating activities	(3,519,200)	(5,737,947)	
II Cash Flow from Investing Activities:			
Dividend Received	0	0	
Purchase of property, plant & equipment	(1,681,168)	(26,102,41)	
Proceeds from disposal of property and equipment	0	0	
Purchase of intangible assets	0	0	
Purchase of Non Dealing securities	0	0	
Proceeds from sale of Non-Dealing Securities	0	0	
Net cash provided/(used) by investing activities	(1,681,168)	(26,102)	
Cash Flow from Financing Activities:			
Regulatory Reserve	(1,241,829)	(4,000,000)	
Proceeds from issuance of long term debts	0	0	
Capital Grants	0	0	
Proceeds from issuance of paid up capital	13,920,082	5,657,715	
Lease Liability Requirement	(754,521)	(513,948)	
Payment of Cash Dividends	0	0	
Net change in other borrowings	0	0	
Net cash provided/(used) by financing activities	11,923,732	(1,437,767)	
Cash and Cash equivalents			
Net income (decrease) in cash & cash equivalents	6,823,215	2,691,790	
Cash & equivalents, beginning of quarter	8,848,336	6,156,546	
Cash & equivalents, end of quarter	15,771,651	8,848,336	

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 ST DEC 2023						
	Share Capital	Preference share	Regulatory Reserve	Retained Earnings	Others	Total
Current year ended 31st December 2023						
Balance as at 01.01.2023	44,968,092	8,519,900	783,314	(31,853,347)	0	22,419,860
Profit for the year	0	0	0	(15,020,270)	0	(15,020,270)
Other Comprehensive Income	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory Reserve	0	0	(783,314)	783,314	0	0
General Provision Reserve	0	0	0	0	0	0
Issued during the year	139,200,824	0	0	0	0	139,200,824
Balance as at 30.12.2023	184,168,916	8,519,900	0	(16,020,269)	0	176,668,547
Previous Year ended 31st December 2022						
Balance as at 01.01.2022	39,311,272	8,519,900	105,303	(33,288,354)	0	14,648,121
Loss/Profit for the year	0	0	0	2,114,019	0	2,114,019
Other Comprehensive Income	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory Reserve	0	0	678,011	(678,011)	0	0
General Provision Reserve	0	0	0	0	0	0
Issued during the year	5,657,715	0	0	0	0	5,657,715
Balance as at the 31.12.2022	44,968,092	8,519,900	783,314	(31,853,347)	0	22,419,860

UNITED BANK FOR AFRICA (TANZANIA) LIMITED



PUBLICATION OF AUDITED FINANCIAL STATEMENTS 2023

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

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2023

(Amounts in million shillings)

	Current Year 31-Dec-23	Previous Year 31-Dec-22
A. ASSETS		
1. Cash	4,293	4,226
2. Balances with Bank of Tanzania	11,039	9,183
3. Investment in Government securities	77,523	52,469
4. Balances with other banks and financial institutions	-	-
5. Cheques and Items for Clearing	8,476	3,298
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	3,684	6,498
10. Investments in other securities	-	-
11. Loans, advances and overdrafts (Net)	63,609	67,768
12. Other assets	25,915	86,871
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	3,468	3,061
16. TOTAL ASSETS	198,006	233,374
B. LIABILITIES		
17. Deposits from other banks and financial institutions	15,519	48,123
18. Customer deposits	133,413	146,554
19. Cash Letters of Credit	-	-
20. Special deposits	6,591	4,436
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	-	-
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	4,295	2,371
27. Other liabilities	4,734	6,194
28. Borrowings	-	-
29. TOTAL LIABILITIES	164,552	207,678
C. CAPITAL AND RESERVES		
30. Share Premium	31,420	31,420
31. Retained Earnings	29,104	29,104
32. Profit (Loss) Account	9,891	5,097
33. Other capital accounts	(44,719)	(41,136)
34. Available for Sale Reserve	7,758	1,211
35. TOTAL SHAREHOLDERS' FUNDS	33,454	25,696
36. Contingent Liabilities	513,556	614,603
37. Non Performing Loans & Advances	15,453	1,630
38. Allowance for Probable Losses	565	287
39. Other Non Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	16.9%	11.0%
(ii) Non Performing Loans to Gross loans	24.3%	5.5%
(iii) Gross Loans and Advances to Total deposits	45.4%	44.9%
(iv) Loans and Advances to Total Assets	32.1%	29.0%
(v) Earning Assets to Total Assets	73.1%	54.3%
(vi) Deposits growth	-7.3%	26.1%
(vii) Assets growth	-15.2%	31.1%

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER, 2023

(Amounts in million shillings)

	Current Year 31-Dec-23	Previous Year 31-Dec-22
1. Interest Income	20,852	13,786
2. Interest Expense	(5,440)	(4,454)
3. Net Interest Income	13,667	9,012
4. Bad Debts Written Off	-	-
5. Impairment losses on loans and advances	(1,745)	(320)
6. Non-Interest Income	13,321	11,478
6.1 Foreign currency dealings and translation gains/(losses)	6,093	1,751
6.2 Commissions and fees	7,226	9,669
6.3 Dividend income	-	-
6.4 Other operating income	1	57
7. Non-Interest Expenses	(18,152)	(16,840)
7.1 Salaries and other staff benefits	(8,044)	(7,580)
7.2 Fees and Commissions	(1,166)	(1,748)
7.3 Other operating expenses	(8,942)	(7,513)
8. Operating Income (Loss)	8,836	3,650
9. Income Tax Provision	(1,072)	(2,439)
10. Net Income/(Loss) After Income Tax	7,763	1,211
11. Number of employees	143	136
12. Basic Earning Per Share	0.16	0.16
13. Diluted Earning Per Share	0.16	0.16
14. Number of branches	8	8
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	4.10%	1.56%
(ii) Return on Average Shareholders' Fund	29.88%	14.20%
(iii) Non Interest Expense to Gross Income	53.1%	66.7%
(iv) Net Interest Margin to Average Earning Assets	5.72%	0.96%

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 2023

(Amounts in million shillings)

	Current Year 31-Dec-23	Previous Year 31-Dec-22
I. Cash flow from operating activities		
Net Income/(Loss)	8,836	3,650
Adjustment for:		
-Loan impairment charges	1,745	320
-Depreciation and amortisation	2,124	1,946
-Net interest income	-	-
-Gain on disposal of property and equipment	-	-
-Translation loss on borrowings	-	-
-Translation loss on conversion of share capital	-	-
Net cash outflow to operating activities	12,705	5,916
II. Movement of working Capital		
Decrease/(Increase) in Statutory minimum reserve	1,855	960
Decrease/(Increase) Loans and advances to customers	5,189	(3,537)
Decrease/(Increase) Investment securities	(22,398)	(31,798)
Increase in Other assets	51,876	(63,433)
Increase/(decrease) Deposits from banks	(32,604)	22,654
Increase in deposit for share capital	-	-
Increase/(decrease) Deposits from customers	(10,985)	31,285
Interest received	65	106
Other liabilities	300	(1,889)
Income tax paid	(1,014)	(1,528)
Net cash use in operating Activities	4,991	(8,750)
III. Cash flows from investing activities		
Purchase of intangible asset	(49)	(42)
Purchase of property and equipment	(1,377)	(1,158)
Proceeds from sale of property and equipment	-	-
Net cash from investing	(1,426)	(1,200)
IV. Cash flow from financing activities		
Utilized of deposits for shares as Capital	-	-
Returned Deposit for Share	-	-
Proceeds from shares	-	-
Repayment on Borrowings	(1,134)	(1,315)
Borrowings	-	-
Net cash from financing	(1,134)	(1,315)
V. Cash and Cash equivalents:		
Cash and cash equivalents at the beginning of the year	14,022	50,327
Net cash from operating activities	4,996	(33,789)
Net cash from investing activities	(1,134)	(1,315)
Net cash used in investing activities	(1,426)	(1,200)
Cash and cash equivalents at the end of the year	16,453	14,022

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2023

(Amounts in million shillings)

	Share capital	Share Premium	Retained Earning	Regulatory Reserve	General Reserve	Others	Total
Current Year 2023							
Balance at the beginning of the year	31,420	29,104	(39,925)	5,097	-	-	25,696
Profit/(loss) the year	-	-	7,768	-	-	-	7,768
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(5,633)	5,633	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
Balance as at the end of the current period	31,420	29,104	(37,800)	10,730	-	-	33,454
Previous Year 2022							
Balance at the beginning of the year	31,420	29,104	(36,526)	487	-	-	24,485
Profit/(loss) the year	-	-	1,211	-	-	-	1,211
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(4,610)	4,610	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-
Balance as at the end of the previous period	31,420	29,104	(39,925)	5,097	-	-	25,696

Name and Title	Signature	Date
1. Olugbenga Makinde Managing Director / CEO	<i>Signed</i>	12th April, 2024
2. Benson Msangi Chief Finance Officer	<i>Signed</i>	12th April, 2024
3. Joseph Ringa Country Head, Internal Audit	<i>Signed</i>	12th April, 2024

We, the under-named, attest to the correctness of the above statements. We declare that the Statements have been examined by us, and to the best of our knowledge and believe they have been prepared in conformance with the relevant standards and instructions, are true and correct.

Name and Title	Signature	Date
1. Amb.Tuvako Manongi Board Chairman	<i>Signed</i>	12th April, 2024
2. Ebele Ogbue Director	<i>Signed</i>	12th April, 2024

United Bank For Africa (Tanzania) Limited is a subsidiary of United Bank for Africa Plc, one of Africa's leading financial institutions offering universal banking to more than 7 million customers across 750 branches in Africa , USA and Europe .

Africa	Europe	USA
<ul style="list-style-type: none"> Tanzania Burkina Faso Cameroon Chad Congo Brazzaville Congo DRC Cote d'Ivoire Gabon Ghana Guinea Kenya Liberia Mali Mozambique Senegal 	<ul style="list-style-type: none"> Sierra Leone Benin Uganda Zambia 	<ul style="list-style-type: none"> UK France New York

Research links deforestation in Cambodia to stunting in kids and anemia in women

By Anton Delgado

NEW research has linked prenatal exposure to deforestation in Cambodia to child stunting and anemia among women.

This link between human well-being and forest loss illustrates how the latter can compound pre-existing rural health issues in Cambodia, a country notorious for high levels of both deforestation and malnutrition.

Gabriel Fuentes Cordoba, an associate professor at Japan's Sophia University, combined forest loss data with figures from national demographic health surveys for his recent study on Cambodia. In an email interview, Fuentes Cordoba said his analysis found children born to women in villages within 5 kilometers (3 miles) of "areas that experience deforestation a year before their conception are more likely to be shorter and thinner for their age."

The results also found women similarly exposed to deforestation the year before conception are more likely to suffer from anemia, a deficiency of healthy red blood cells, which often correlates with incidences of malaria.

Globally, deforestation has been found to exacerbate the risk of malaria. Other recent studies show that the felling of forests, often for agriculture and development, leads to more standing water, creating optimal breeding grounds for malaria parasite-bearing mosquitoes.

Long-lasting consequences
"Health is an important component of human capital," Fuentes Cordoba said. "For example, there is vast evidence showing that children who are sick perform worse at school. This is just one example of potential long-lasting consequences of how health issues could impact individuals. This could compound at the community level in terms of economic performance."

The concerns this study attributes to deforestation are long-standing issues in Cambodia. The 2020 Global Nutrition Report found more than 30% of the country's children under the age of 5 are affected by stunting, a consequence of chronic undernutrition. A 2016 study discovered nearly half of the women of reproductive age in Cambodia suffer from anemia.

Fuentes Cordoba's findings underline the complex ways that factors like deforestation, water contamination, chronic malnutrition and rural poverty can compound each other.

Health and the forest
Malnutrition and anemia may be well-documented in Cambodia, but deforestation's impact on human health is a relatively nascent field of study in the country.

In the next few months, UNICEF, in collaboration with the government, will release Cambodia's first national Children's Environmental Health Assessment. According to the release, "climate change and environmental degradation are disproportionately threatening children's survival, health, education, protection, and well-being."

"Whenever we do a cost-benefit analysis, we should keep in mind the potential negative impact of deforestation on the health conditions of vulnerable individuals exposed to it," Fuentes Cordoba said.

Deforestation is a tinderbox topic in Cambodia. The government has since the start of the millennium pursued a development goal of becoming an upper middle-income country by 2030. So far, reports have found this dream of development has cost more than 2.6 million hectares (6.4 million acres) – nearly 30 percent – of Cambodia's total forest cover.

"There are a lot of perspectives that need to be considered before development begins," Vuthy Sem, a program coordinator for the advocacy organization EarthRights International, said in an interview.

CAPITAL RADIO

RATIBA YA VIPINDI JUMATATU - JUMAPILI

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME	TIME PROGRAMME
05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS MALUMBANO YA HOJA 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAVYO 16:00-18:00HRS ALIYEVUMA 18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI 22:00-05:00HRS MUZIKI (MCHAGANGANYIKO)	07:00-09:00HRS HABARI NA MATUKIO YA WIKI 09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL MICHEZONI 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI 22:00-01:00HRS LADHA LAINI 01:00-05:00HRS MUZIKI (MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya CAPITAL RADIO



CAPITAL RADIO



Health minister Umyy Mwalimu (2nd-L) has her height checked in Dar es Salaam at the weekend shortly after taking part in a five-kilometer walk organised by the World Health Organisation in continuation of World Health Day (April 7) celebrations. Photo: Correspondent Christina Mwakangale

SA recalls J&J's cough syrup sold in six African nations after suspected toxicity

By Fred Dzakpata

SOUTH Africa's health regulator said on Saturday it is recalling batches of Johnson & Johnson's (JNJ.N), opens new tab children's cough syrup after detection of high levels of diethylene glycol.

The affected batches were sold in South Africa, Eswatini, Rwanda, Kenya, Tanzania and Nigeria, the statement added.

The recall follows a report by the regulator's Nigerian counterpart on Wednesday, which first detected the toxin in a batch of Benylin Paediatric Syrup.

Kenya and Nigeria have already issued recalls for the same syrup, which is used in the treatment of hay fever and other allergic conditions affecting the upper respiratory tract.

Kenvue, which now owns the Benylin brand after a spin-off from J&J last year, said in a statement that it is conducting its own assessment and working with health authorities to determine a course of action.

"A review of our global safety database for the period between product release in May 2021 and up to 11 April 2024 did not identify any serious adverse events for any batch of Benylin Paediatric Syrup," it said.

High levels of diethylene glycol in cough syrup has been linked to the deaths of dozens of children in Gambia, Uzbekistan and Cameroon since 2022 in one of the world's worst waves of poisoning from oral medication.

Zimbabwean and formal traders are refusing to accept the local dollar, fearing it will be worthless when the government's new gold-backed currency enters circulation at the end of April.

'Ward off NCDs, go for exercise'

By Correspondent Christina Mwakangale

HEALTH Minister, Umyy Mwalimu has urged Tanzanians to adopt a culture of regularly engaging in physical exercise to prevent Non-Communicable Diseases (NCDs).

Umyy made the call at the weekend in Dar es Salaam after a charity walk as part of the celebration of World Health Day, organized by the World Health Organization (WHO) in Tanzania.

"We've seen many patients with hypertension and diabetes, if we really want our health to be safe, everyone must start taking action, whoever wants to exercise with me, I am ready to join him/her," said Umyy.

She said that when the government continues to invest in health services in clinics, health centres, hospitals, it is everyone's responsibility to invest in exercising at least 30 minutes every day or five days a week.

"The government continues to invest in the access to health human resources at all levels from basic to specialist services and super specialists, to strengthen the availability of medicine as well as investing in health education for the public," said Umyy, adding:

"Out of every 100 Tanzanians, only eight have health insurance, a situation that causes the burden for all, the government ensures that we strengthen health insurance funds, including the NHIF fund as well as private insurance funds."

Dr. Sagove-Moses, WHO Country Representative encouraged Tanzanians to invest in dealing with NCDs, stating that different exercises, especially walking, are among the easiest and help stimulate hormones that keep the body healthy and protect it against NCDs.

"What happened today is important and every step we take is good. World Health Day is an opportunity for the world to direct itself and put emphasis, public attention on health issues and develop the agenda of vaccination and Health for All.

"This year's message is: 'My Health, My Right', which is to ensure that everyone has that right, to get health care anywhere, education, information as well as safe and clean drinking water," said Dr. Charles.

He said the right to reach the highest level of physical and mental health, has been established and recognized by several international legal instruments, including the International Economic, Social and Cultural Agreement.



This year's message is: 'My Health, My Right', which is to ensure that everyone has that right, to get health care anywhere, education, information as well as safe and clean drinking water

UNITED BANK FOR AFRICA (TANZANIA) LIMITED



MINIMUM DISCLOSURE OF CHARGES AND FEES

SECTION	TYPE/TRANSACTION	RETAIL	CORPORATE	OTHERS
SECTION A - SAVINGS ACCOUNTS	1 FREEDOM SAVINGS	Required minimum opening balance: TZS 15,000 Minimum operating balance: TZS 2,000 Monthly maintenance fee: Nil	Nil	Nil
	2 GENERAL SAVINGS	Required minimum opening balance: TZS 20,000 Minimum operating balance: TZS 5,000 Monthly maintenance fee: Nil	Nil	Nil
	3 SAVINGS ACCOUNT - FLEXIBLE	Required minimum opening balance: TZS 2,000 USD 15 Minimum operating balance: TZS 2,000 USD 10 Monthly maintenance fee: Nil	Nil	Nil
	4 SAVINGS ACCOUNT - FLEXIBLE	Required minimum opening balance: TZS 2,000 Minimum operating balance: TZS 500 Monthly maintenance fee: Nil	Nil	Nil
	5 SAVINGS ACCOUNT - FLEXIBLE	Required minimum opening balance: TZS 2,000 Minimum operating balance: TZS 500 Monthly maintenance fee: Nil	Nil	Nil
	6 SAVINGS ACCOUNT - FLEXIBLE	Required minimum opening balance: TZS 2,000 Minimum operating balance: TZS 500 Monthly maintenance fee: Nil	Nil	Nil
	7 MALAKA ACCOUNT	Required minimum opening balance: TZS 20,000 Minimum operating balance: Nil Monthly maintenance fee: Nil	Nil	Nil
	8 JANIA ACCOUNT	Required minimum opening balance: TZS 20,000 Minimum operating balance: Nil Monthly maintenance fee: Nil	Nil	Nil
	9 MIZANIFA ACCOUNT	Required minimum opening balance: TZS 20,000 Minimum operating balance: Nil Monthly maintenance fee: Nil	Nil	Nil
	10 MAINA ACCOUNT	Required minimum opening balance: TZS 20,000 Minimum operating balance: Nil Monthly maintenance fee: Nil	Nil	Nil
SECTION B - CURRENT ACCOUNTS	1 INDIVIDUAL CURRENT ACCOUNT	Required minimum opening balance: TZS 10,000 Minimum operating balance: TZS 10,000 Monthly maintenance fee: TZS 10,000 Cash withdrawal at counter: TZS 10,000 Priority for overdraft account: Nil Inter-bank charges: TZS 5,000 for bank-to-bank	Required minimum opening balance: TZS 10,000 Minimum operating balance: TZS 10,000 Monthly maintenance fee: TZS 10,000 Cash withdrawal at counter: TZS 10,000 Priority for overdraft account: Nil Inter-bank charges: TZS 5,000 for bank-to-bank	Required minimum opening balance: TZS 10,000 Minimum operating balance: TZS 10,000 Monthly maintenance fee: TZS 10,000 Cash withdrawal at counter: TZS 10,000 Priority for overdraft account: Nil Inter-bank charges: TZS 5,000 for bank-to-bank
	2 DIPLOMAT ACCOUNT	Required minimum opening balance: TZS 100,000 Minimum operating balance: Nil Monthly maintenance fee: Nil Cash withdrawal at counter: 0.5% Cheque book - 25 LEAF: TZS 10,000 Transfer from TZS to DOMICILIARY (DOMICILIARY): TZS 10,000	Nil	Nil
	3 DOMICILIARY CURRENT ACCOUNT	Required minimum opening balance: TZS 100,000 Minimum operating balance: TZS 100,000 Monthly maintenance fee: TZS 10,000 Cash withdrawal: TZS 10,000 Cheque book - 25 LEAF: TZS 10,000 Transfer from TZS to DOMICILIARY (DOMICILIARY): TZS 10,000	Nil	Nil
	4 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	5 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	6 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	7 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	8 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	9 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	10 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
SECTION C - DEPOSIT ACCOUNTS	1 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	2 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	3 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	4 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	5 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	6 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	7 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	8 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	9 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	10 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
SECTION D - ELECTRONIC BANKING	1 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	2 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	3 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	4 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	5 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	6 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	7 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	8 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	9 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	10 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
SECTION E - OTHERS	1 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	2 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	3 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	4 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	5 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	6 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	7 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	8 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	9 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil
	10 CAR ACCOUNT	Required minimum opening balance: TZS 1,000,000 Minimum operating balance: TZS 1,000,000 Monthly maintenance fee: TZS 10,000 Interest Rate: Negotiable	Nil	Nil

United Bank of Africa (T) Ltd is a subsidiary of United Bank of Africa Plc, a leading Pan African bank offering universal banking to more than 13 million customers in over 1000 branches and outlets in Africa, USA, Europe & UAE.

East & South Africa | Central Africa | West Africa | Europe | USA | United Arab Emirates





THE REVOLUTIONARY GOVERNMENT OF ZANZIBAR
MINISTRY OF HEALTH
SPECIFIC PROCUREMENT NOTICE (SPN)

INVITATION FOR BIDS

Country: THE UNITED REPUBLIC OF TANZANIA
Name of Project: REHABILITATION AND EXPANSION OF MNAZI MMOJA HOSPITAL IN ZANZIBAR
Contract Title: REHABILITATION AND EXPANSION OF MNAZI MMOJA HOSPITAL - ZANZIBAR
Sector: HEALTHCARE
Loan No./Credit No./Grant No.: LOAN NO. 0836/975/764-08

- This Specific Procurement Notice follows the General Procurement Notice for this Project that appeared in The Guardian Newspaper dated 29th June 2021.
- The Government of the United Republic of Tanzania (hereinafter called Borrower) has received a loan from Saudi Fund for Development, Arab Bank for Economic Development in Africa (BADEA) and Kuwait Fund for Arab Development (hereinafter called Financiers) toward the cost of the Mnazi Mmoja Hospital Project in Zanzibar and intends to apply part of the proceeds toward payments under the contract for Rehabilitation and Expansion of Mnazi Mmoja Hospital in Zanzibar.
- The Ministry of Health - Zanzibar now invites sealed bids from eligible bidders for
 - Construction of new buildings at the Mnazi Mmoja main campus:
 - Hospital reception, Outpatient consultations, Day Hospital, Emergency, Radiology, Operating rooms (14), CSSD, ICU, Hospitalisation wards, etc.
 - Administration bloc as separate 3 floor building
 - VIP ward as separate 4 floor building
 - Technical unit including workshop.
 - Kitchen, Laundry, Pharmacy and Morgue
 - Rehabilitation of the existing buildings at the MMH main campus.
 - Demolition and construction of a new maternity hospital (5 floors) at the same location of Mwembeladu hospital. Works include the construction of :
 - Ground floor: Hospital reception, Maternity emergency, Radiology unit, administrative department.
 - First Floor: Outpatient Department, two operating theatres, sterilization SSD
 - Second and Third Floor: Wards
 - Fourth Floor: Kitchen, Laundry, Pharmacy, Archive, Offices, Laboratory.
 - Construction of new OPD at the Kidongo Chekundu mental hospital including Hospital Reception, Emergency, Radiology, Four Outpatient Clinics, Administration Department, Archive.
 - Rehabilitation of the existing wards at Kidongo Chekundu mental hospital.
 - Supply of electrical and mechanical installations.
- Bidding will be conducted through the International Competitive Bidding procedures as specified in the BADEA, Kuwait Fund & Saudi Fund Procurement Regulations and is open to all eligible Applicants as defined in the Procurement Regulations.
- Interested eligible bidders may obtain further information from the Ministry of Health Zanzibar on the information listed below:

Client: Principal Secretary
Attention: Ministry of Health - Zanzibar
Street Address: Mnazi Mmoja Area,
Floor: Ground Floor, PDMU Office
City: Zanzibar Town
Country: Zanzibar - Tanzania
Telephone: +255-24-2231614
E-mail: info@mohz.go.tz / pmu@mohz.go.tz / info@piu-mmh.com

During office hours from 08:30am to 03:00pm on Mondays to Fridays except on public holidays.

- A complete set of bidding documents in English may be purchased by interested eligible bidders upon the submission of a written application to the address below and upon payment of a non-refundable fee of Tanzania Shillings Five Hundred Thousand Only or its equivalent in any convertible currency. The payment should be settled through the following Account details: Ministry of Health, Zanzibar - The Peoples' Bank of Zanzibar Account Number 0707968000. The document will be sent by e-mail after confirmation of Bidder's payment.
- Bids must be delivered to the address below on or before 29/05/2024 at 10:30am (Local time). Electronic bidding will not be permitted. Late bids will be rejected. Bids will be publicly opened in the presence of the bidders' designated representatives and anyone who choose to attend at the address below on 29/05/2024 at 10:45am (Local time).
- All bids must be accompanied by "Bid Security" of 2% of the amount of the submitted financial offer or its equivalent amount in a freely convertible currency of eligible countries.
- The address(es) referred to above is:

Client: Secretary of the Tender Board
Attention: Ministry of Health - Zanzibar
Street Address: Mnazi Mmoja Area,
Floor: Ground Floor, PDMU Office
City: Zanzibar Town
Country: Zanzibar - Tanzania
Telephone: +255-24-2231614
E-mail: info@mohz.go.tz / pmu@mohz.go.tz / info@piu-mmh.com
Website: www.mohz.go.tz



In this March 3, 2013 photo, elephants drink water in the Chobe National Park in Botswana. President Mokgweetsi Masisi has loosened restrictions on elephant hunting since he took office.

Elephant in the room: Botswana and Namibia for fewer of the gentle giants

By Shola Lawal

THEY might be an awesome sight to see from a safe distance on safari as they lumber around with their big, lopping ears and long trunks, but for those who live side by side with elephants, these mammals can quickly become a menace.

Elephants' numbers in African countries have dwindled hugely in the past. Conservation efforts since the 1980s, however, have seen populations recover somewhat. In Southern African countries, where about half of the African elephant population resides, their higher numbers mean they are starting to come into conflict with humans.

As a result, some of these countries have tried to reduce their elephant numbers. In Botswana, which has the largest number of elephants in the world, President Mokgweetsi Masisi has sought to push controversial policies, like the promotion of hunting by rich tourists. Last month, he lashed out at the German government for considering a ban on the import of elephant parts, threatening to send Berlin 20,000 of its jumbos.

The diplomatic spat made catchy headlines. But it belied the serious challenges facing elephants, rural communities and conservationists working to find solutions.

How have elephant numbers changed in the past?

Following long periods of over-hunting and poaching for their meat and expensive ivory tusks, elephant numbers collapsed dramatically across Africa between the 1970s and 80s. About 100,000 elephants were killed each year during that time, according to the World Wildlife Fund (WWF). While an estimated three to five million elephants roamed the continent around 1930, the number had fallen to 1.3 million in 1979, the WWF says. According to researchers who have looked back as far as the 1500s, elephant populations in Africa have shrunk by some 98 percent.

Numbers continued to fall from 1979 until conservation practices - including crucial bans on sales of elephant parts and trophy hunting - halted the decline. Total elephant numbers in Africa currently stand at about 415,000, according to WWF estimates.

This is still low compared with historical numbers. In particular, the International Union for Conservation of Nature (IUCN) lists the African bush elephant as endangered and the African forest elephant as critically endangered, meaning they still face the threat of extinction.

The African bush elephant is a bigger animal inhabiting the savannah grasslands of Southern and Eastern Africa, making up 70 percent of the total population on the continent. Its cousin - the African forest elephant - is native to Western and Central Africa and is recog-

nisable by its smaller, rounded ears and short, pointed tusks.

Botswana, Namibia, Angola, Zambia and Zimbabwe together account for more than half of the African bush elephant population. Botswana alone is home to about 130,000 bush elephants - about half of the region's numbers. It is a big country with a small population of two million people, comparable in size to France, which has a population of 67 million. For every 15 people in Botswana, there is about one elephant.

Zimbabwe has the second-largest bush elephant population at about 100,000.

Why have rising numbers of elephants become a challenge?

The largest living land animals' feeding habits can dramatically alter ecosystems during their roughly 60 years of life. They have few natural predators to manage their numbers besides humans and, with people out of the way, elephants can populate quickly, says researcher Lucy King from the non-profit organisation, Save the Elephants.

"When left alone, they breed pretty well [and] their numbers can go up quite steadily over time because their survival rate is pretty good," King says.

During the same time that elephant numbers have steadied, human population growth has doubled across Africa. In Southern and Eastern Africa, the population grew from 312 million in 1994 to 633 million in 2021 according to the United Nations Population Fund. That growth has seen humans occupy more land area and increasingly encroach on wildlife habitats. Settlements and farms have also cut roaming wildlife off from water or food sources.

How have governments tried to tackle the issue?

South Africa, Namibia, Zimbabwe and Botswana have all tried to reduce the number of elephants in their territory at certain points, but nearly all their methods have been met with criticism or outright condemnation from animal welfare organisations.

One practice is culling - the deliberate targeting and killing of several animals, usually whole families, together.

This practice was popular around the 1980s and 90s. In South Africa's Kruger Park, a culling campaign saw about 14,000 elephants killed between 1967 and 1995. However, the practice was outlawed after African countries faced a global backlash, such as widespread calls for tourists to boycott countries culling elephants.

However, in 2008, South Africa defied the global outcry and lifted its culling ban. In 2021, Zimbabwe - which had killed about 50,000 elephants between 1967 and 1988 - said it was considering bringing back the practice.

Conservationists such as King ar-

gue that culling is particularly cruel for elephants, who are emotionally intelligent and can experience trauma. Besides, the method is not effective and will "hardly scratch the surface", she says.

Governments have also attempted to simply sell off part of their herds, although animal welfare groups say elephants could be shipped to zoos and used for human entertainment.

In 2021, Namibia auctioned 170 elephants but sold only a third - at 5.9 million Namibian dollars (\$400,000). There was so much bad press and criticism of the sale that buyers were discouraged, officials said.

What are the arguments against hunting?

"I just think it's extremely short-sighted. I think it's a convenient smokescreen behind which to hide and justify trophy hunting which is big business," says Ross Harvey, a wildlife economist with the non-profit organisation Good Governance Africa. Harvey points out that much of the funds from trophy hunting - first introduced in colonial Kenya - go to wealthy businessmen who own trophy hunting companies, rather than into conservation efforts.

"How much of it actually ends up going to conservation is highly questionable, certainly not enough to conserve the landscape, and how much of it accrues to poor community members is also extremely unclear," he adds. "But now that elephant is gone, now you live with the negative effects of having taken out all the bulls - typically in their reproductive peak."

Older males often help guide younger bulls, teaching them where to find food and water, or how to behave. When they are killed, younger males can become aggressive, researchers have found.

So, what is the solution?

Harvey says while elephant numbers may have increased since the 1990s, the real problem is not one of "overpopulation" but rather of humans cutting off connecting land strips or corridors which elephants - and all wildlife - use to migrate in search of food and habitat. Freeing up those spaces, he argues, will reduce human-elephant interactions.

"If you shoot them, you just exacerbate the problem," he says.

"There's only two solutions really," says King. "One, to have breathing space. We keep throwing up fences everywhere and stopping [elephants], so they get squeezed into areas where they can then deplete the vegetation incredibly fast. The only solution is to release the valves and make sure the fences come down. That does not mean that elephants should be everywhere ... but you can't fence elephants in."

BUSINESS



DSE records 2.7bn/- as weekly turnover

By Guardian Reporter

The Dar es Salaam Stock Exchange (DSE) recorded a total turnover of 3.7bn/- during the three days of trading last week, which was higher than 2.5bn/- recorded during the previous week.

The market reports shows CRDB counter recorded the largest valued transactions, after trading a total of 1.2 million shares valued 1.3bn/- at a price ranging from 550/- to 570/- per share.

According to the market report, CRDB Bank counter transacted 950,000 shares through pre-arranged block trade and the remaining shares were traded through normal trade.

Second top mover was Tanzania Breweries Limited (TBL) counter, which transacted 200,000 shares valued 1.1bn/-, traded through a pre-arranged block trade at a discounted price.

Other active counters during the week were TCCIA Investment Company Limited (TICL), TOL Gases, NICO, Vodacom, Tanzania Portland Cement Company Limited (TPCC), Swissport, NMB Bank, Maendeleo Bank Plc (MBP), DCB, DSE, Tatepa,

Top gainer during the week was NICO

counter, which opened the week at a price of 700/- per share, before closing the week at 720/-. The remaining counters saw their share prices opening and closing the week in flat.

Analysts expect the increase of share prices later this month and next month among listed companies, as some are expected to trade cum-dividends, following good performances during the year ended in December 2023.

A total turnover of 4bn/- has so far been recorded since the start of this quarter.

According to the market report, foreign investors participated the trading activities by selling shares valued 2.03bn/- and buying shares valued 135m/- during last week, pushing the values of their participations to 2.67bn/- and 314m/- since the start of the current quarter.

The report shows, since the start of the current quarter, foreign investors are dominating the selling side with 51.15 percent stake of total value of shares sold, while local investors are leading in buying activity, as they account for 91.41 percent of total value of shares bought.

CRDB's financing on MSMEs businesses increases 35pc

By Guardian Reporter

CRDB Bank has reported the expansion of 35 percent on its Macro, Small and Medium Enterprises (MSMEs) financing, boosting financial inclusion across diverse sectors and segments such as youth, women, agriculture, and sustainability financing.

"This has resulted in a significant customer acquisitions and remarkable increase in the volume of transactions across various electronic platforms," said Abdulmajid Nsekela, CRDB Bank's Group Chief Executive Officer and managing director.

He said growth in transactions on digital channels continues to support its retail push as fees from digital products increased by 11 percent over 2022, with retail deposit balances also growing by 23 percent.

"Our commitment to pioneering solutions that positively impact lives especially those who are at the bottom of the pyramid bolstered our overall financial performance," said Nsekela, noting that CRDB Bank Foundation has showed commitment to community engagement and financial inclusion beyond banking services.

Highlighting the audited financial results for last year at the bank's headquarters in Dar es Salaam yesterday, Nsekela said the bank demonstrated 21 percent growth in net profit to 423bn/- last year from 351bn/- in 2022.

Furthermore, the bank has proposed dividends of 50/- per share to shareholders for 2023, subject to regulatory approval, bringing the total dividend to 131bn/-, representing a growth of 11 percent year on year.

He attributed that the Bank's stellar performance was primarily



Abdulmajid Nsekela, CRDB Bank Group's CEO and managing director

contributed by growth in both funded income & non funded incomes.

Funded income (interest income) grew by 29 percent in line with loan portfolio growth.

Net interest margin however, grew at a 19 percent, suppressed by the growth in interest expenses by 58 percent on account of rising interest rates at both domestic and international markets.

On the other hand, non-funded incomes (Fees and commissions) grew by 11 percent year on year, on account of increased usage of digital channels.

This translated to strengthening of earnings per share by 20 percent to 161.9/-.

Total assets increased by 14 percent to 13.3trn/- last year from 11.6trn/-, maintaining its position as the largest bank in the country.

Loans and advances and customer deposits also recorded substantial growth at 23 percent and 8 percent, reaching 8.5trn/- and 8.9trn/- trillion, respectively. The Bank's total equity stood at an impressive 1.8trn/- at the end of last year.

Nsekela explained that the bank's robust performance to the successful execution of its strategic focus on sustainable growth and the development of a resilient business model capable of navigating regional and international challenges.

"We are pleased to announce another year of significant growth, solidifying our position as a key player in the financial sector in the region. The impressive financial results reflect our commitment to delivering value to our stakeholders."

Nsekela emphasized that the seamless execution of the first year of the Bank's new medium-term strategy (2023 - 2027) has been a key catalyst for achieving record-breaking performance. "The meticulous execution of our strategic initiatives has propelled this exceptional growth."

In 2023, CRDB Bank significantly broadened its horizons by expanding its reach into the Democratic Republic of Congo (DRC) market and venturing into the insurance sector with the establishment of CRDB Insurance Company. These strategic moves further strengthen the bank's foothold not only in Tanzania but also across the broader East and Central Africa region.

Fredrick Nshakanabo, CRDB Bank Group's CFO noted that the bank's emphasis on a high-quality loan portfolio is reflected in its low Non-Performing Loans, holding steady at 2.8 percent.

Additionally, he said, the bank has successfully maintained a Cost to Income ratio of 49.5 percent, underscoring its dedication to prudent risk management and ongoing profitability.

Looking ahead, Nshakanabo said CRDB Bank Group is well-positioned for the future, and it remains committed to delivering value to customers, shareholders, and the communities it serves.

"The Group's focus on sustainable growth and financial prudence will continue to guide our strategic decisions in the coming years," he added.

AUDITED FINANCIAL STATEMENTS MAXINSURE TANZANIA LIMITED FOR THE PERIOD ENDED 31ST DECEMBER 2023 PURSUANT TO SECTION 41 (1) OF INSURANCE ACT 2009

MAXINSURE (TANZANIA) LIMITED



STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2023		CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023		STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2023					
	2023 TZS '000	2022 TZS '000	2023 TZS '000	2022 TZS '000	Share Capital TZS '000	Advance towards share capital TZS '000	Contingency Reserve TZS '000	Accumulated Losses TZS '000	Total TZS '000
Gross written premium	10,240,686	7,189,588	Cash generated from operations	(782,948)	(3,007,722)	8,834,880	1,993,000	(5,435,372)	4,982,060
Gross earned premium	9,207,235	4,682,112	Investment Income	137,303	127,658	-	-	-	-
Less: Outward Reinsurance	3,602,126	3,395,574	Other income	-	-	-	1,993,000	-	1,993,000
Net earned premiums	5,605,109	1,286,538	Tax paid	(108,478)	184,803	-	(1,442,223)	-	(1,442,223)
Investment income	137,303	127,658	Net Cash from / (used in) operating activities	(754,123)	(2,695,261)	-	146,901	-	146,901
Foreign Exchange gain	8,271	15,969	INVESTING ACTIVITIES			-	-	-	-
Gain realized on Financial assets	-	-	Purchase of property and equipment	(33,376)	(10,460)	-	-	-	-
Other Income	10,832	23,046	Purchase of unlisted share	-	-	-	-	-	-
Commission earned	1,348,143	491,323	Liquidation/purchase of government bond	-	-	-	-	-	-
Total income	7,109,658	1,944,534	Decrease/(Increase) in government securities	(236,262)	96,272	-	-	-	-
Commissions payable	1,589,909	558,420	Liquidation of Corporate bond	-	-	-	-	-	-
Net Claims Incurred	3,054,421	980,661	Decrease/(Increase) in fixed deposit	-	(192,190)	-	-	-	-
Operating and other expenses	3,016,172	2,400,131	Investment in related Company	-	-	-	-	-	-
Profit before tax	(550,844)	(1,994,678)	Proceeds from disposal of property and equipment	-	-	-	-	-	-
Tax	(12,615)	(552,465)	Proceed from disposal of shares	-	-	-	-	-	-
Profit for the year	(538,229)	(1,442,223)	Net cash from / (used in) investing activities	(269,638)	(106,378)	-	-	-	-
Other comprehensive income	-	-	FINANCING ACTIVITIES			-	-	-	-
Other Comprehensive loss for the year net of tax	-	-	Advance towards share capital	1,000,000	1,933,000	-	-	-	-
Total Comprehensive Income for the year attributable to the owners of the company	(538,229)	(1,442,223)	Short term loan	-	860,000	-	-	-	-
			Net cash from / (used in) financing activities	1,000,000	2,853,000	-	-	-	-
			(DECREASE)/ INCREASE IN CASH AND CASH EQUIVALENT	(23,761)	51,361	-	-	-	-
			Movement in cash and cash equivalent			-	-	-	-
			At the start of the year	(183,183)	(244,544)	-	-	-	-
			(Decrease)/ Increase	(23,762)	51,361	-	-	-	-
			At the end of the year	(216,945)	(183,183)	-	-	-	-

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2023		
	2023 TZS '000	2022 TZS '000
Capital Employed		
Share capital	8,834,880	8,834,880
Advance towards share capital	2,993,000	1,993,000
Call on shares	-	-
Contingency reserve	1,943,054	1,729,454
Capital reserve	-	-
Retained Earnings	(7,774,752)	(7,024,497)
Proposed Dividend	-	-
SHAREHOLDERS' FUND	5,996,182	5,532,837
ASSETS		
Property and equipment	52,615	36,260
Intangible assets	39,900	47,880
Receivables arising out of reinsurance arrangement	2,677,821	2,418,538
Receivables arising out of direct insurance arrangements	3,059,158	3,109,863
Reinsurers' share of technical provisions and reserves	11,656,264	14,374,055
Deferred acquisition costs	703,791	554,590
Other receivables	1,086,454	1,059,733
Current tax	84,395	74,980
Deferred Tax	770,845	758,030
Government securities	1,270,842	1,034,580
Deposits with Financial Institutions	705,000	705,000
Cash and Bank Balance	241,166	274,028
TOTAL ASSETS	22,580,051	24,447,557
LIABILITIES		
Unearned premium	4,423,617	3,390,166
Outstanding claims provisions	10,793,399	14,014,825
Differed tax	-	-
Creditors arising from reinsurance arrangement	-	-
Creditors arising from direct insurance arrangement	(64,967)	-
Other payables	953,709	1,042,518
Bank overdraft	458,111	467,211
Current tax	-	-
TOTAL LIABILITIES	16,563,669	18,914,720
NET ASSETS	5,996,182	5,532,837

These financial statements were approved by the Directors on 28th March 2024 and were signed by:

Mustafa Rashid
Director

Mohammed Jaffar
Director

Tanzanian changemaker receives Global Citizen's 2024 prize

By Guardian Reporter

In a nod to the relentless efforts of global youth in catalyzing change, Tanzanian Lydia Charles Moyo (pictured) has emerged as one of the six esteemed recipients of the prestigious Global Citizen Prize 2024, which will be celebrated during the Global Citizen NOW action summit on May 1 and 2 in New York, in the United States.

Her remarkable dedication to dismantling the shackles of poverty and fostering economic empowerment for girls and young women has earned her this coveted accolade, placing her alongside an illustrious cohort of changemakers, said a statement issued by the awards organisers yesterday.

Global Citizen said in a statement that Lydia's commitment finds its embodiment in 'Her Initiative,' an organization she established five years ago.

"Through this young women-led organization, she spearheads initiatives aimed at fostering financial independence among girls and young women, igniting hope and opportunity where once only despair prevailed. Her vision transcends borders, resonating with the ethos of empowerment and equality," the statement noted.

Reflecting on her momentous achievement, Lydia accredits the success to the collective endeavor of the Her Initiative team, alongside steadfast partners, donors, and support-

ers, both domestic and international.

"This prize means a lot to me and the work we are doing at Her Initiative. It eloquently underscores the resilience and determination of young women and girls, who harbor ambitious aspirations and dreams and tirelessly work to improve not only their own lives but also those of their communities," she said.

"I would also like to recognize the tireless efforts of every individual and organization involved both within Tanzania and beyond who have been instrumental in realizing our mission."

Addressing the profound gender disparities entrenched in economic access, Lydia underscores the imperative of their work at her initiative, blended on economic empowerment strategies among Tanzanian girls and young women.

Central to their approach is the integration of technological innovations, exemplified by the revolutionary 'Panda Digital' platform.

"This Swahili-based e-learning portal serves as a platform of opportunity, empowered over 5,000 young women learners from across Tanzania with essential skills in marketing and business acumen, while connecting them with opportunities and the network necessary to start and scale their businesses", Ms. Moyo said.

Liza Henshaw, President



of Global Citizen has emphasized the pivotal role of youthful leadership in effectuating tangible change.

"If we are to address the world's most pressing issues, we need to support young leaders who are taking action now," she said.

"It is an honor to celebrate these inspirational trailblazers, who are dedicating their lives to uplifting the most vulnerable in their local communities, and advancing the fight against ending extreme poverty across the world," Henshaw added.

Speaking with the Citizen, Anna Kulaya who serves as a board member for Her Initiative said that Lydia's spirit is

indomitable and the world should support such fearless leaders.

"As the world applauds Lydia's indomitable spirit and visionary leadership, her triumph serves as a clarion call to action. In honoring her achievements, we need to affirm our collective commitment to fostering a more equitable and inclusive world, where every individual, especially girls and young women, is empowered to realize their full potential. More support should be directed to fearless young women leaders who are selflessly working towards a fair and inclusive world", she said.

FCT urges traders to minimise consumer complaints, disputes

By Correspondent Joseph Mwendapole

THE Fair Competition Tribunal (FCT) has urged traders to do business on a legal basis in order to protect the final buyer as well as reduce complaints and frequent disputes.

FCT recently conducted the stakeholders training in Arusha, including traders to equip them with understanding of their rights and responsibilities as well as consumer protections.

Speaking during the opening of the training, Acting Arusha Regional Administrative Secretary, Frank Mmbando, said the training aimed at increasing efficiency in production, distribution and provision of services.

"The knowledge gained is very important because it will help them to recognize rights and responsibilities, develop competition, and increase the speed of responsibility in the market and help resolve competitive conflicts between stakeholders," said Mmbando.

Hasfa Said, the Chief Legal Officer, FCT, said that among the tasks performed by the tribunal is to receive, hear and decide appeals arising from the decisions from various authorities including the Fair Competition Commission (FCC).

She said that in carrying out its

duties, the tribunal implements the Competition Law of the Parliament and the rules of the Competition tribunal of 2012.

"The tribunal, despite all the responsibilities, can also enforce judgments and order to pay fines. When you go to the relevant authorities that manage various sectors such as EWURA, TCRA, TCAA, LATRA and PURA, if you are not satisfied with the decisions made by those bodies, do not hesitate to run to this tribunal to bring their complaints, she said.

In addition, she said the council's plans and strategies, all decisions and appeals submitted to the council are to be given decisions within a period not exceeding six months and there are many cases where decisions have been made in a short period of time.

The Head of FCT Department of Economics, Kulwa Msogoti, said that the tribunal encourages all business stakeholders, investors, service providers and consumers to come to the tribunal if they are not satisfied with the decisions made by the Competition Commission and regulatory bodies.

He added that tribunal encourages all stakeholders that when they claim justice, they should also know their responsibility to follow the laws of the country, especially in all business matters

and market regulation.

The Chairperson of Commuter Buses in Arusha, Maulid Abdallah, said there are good things that have been explained by the tribunal, including the right to protect the consumer, the procedure for running the country's economy for various sectors including transporters.

He said the training given to them by the tribunal has helped them, so when they send their complaints, if they see that they are unable to reach an agreement or decisions, they will take it to the tribunal to find a solution to help them in their business.

The Quality Control Officer from the Land Transport Regulatory Authority LATRA, Dismos Chimbunde, said the aim of attending the training is to understand how to promote and develop businessmen in the country.

"If passenger is treated unfairly by transporter, he should come to our office where his complaint will be heard and we will contact the complainant and bring them together to solve the problem. If the customer is not satisfied, he will appeal to the competition tribunal," he said.

Acting Customer Service and Administration Officer EWURA CCC, Sharifa Lengima said they have been striving to defend the rights of users of energy and water services.

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Govt gunning for \$1.2bn earnings from crop exports



Director of Crops Development, Ministry of Agriculture, Nyasebwa Chimagu

By Correspondent
Valentine Oforo, Dodoma,

The ministry of agriculture is targeting to expand the production of crops, which will result into increasing its export earnings of US\$1.2 billion (about 4trn/-) by 2030.

This achievement is planned as the ministry of currently implementing strategies meant to transform the performance of the agriculture, by increasing crop production by at least ten percent, according to Nyasebwa Chimagu, the director for crops development, ministry of agriculture.

In his remarks to officiate a special forum over the Guiding Acid Soil Management Investments in Africa (GAIA) project, organised by the Tanzania Agricultural Research Institute (TARI) to chat ways to combat effects of soil acidity towards the sector in Tanzania, Chimagu said

the country is currently food self-sufficient by 124 percent.

This achievement enables the country to cater not only the domestic demands, but also exporting to the neighbouring countries, he said.

Under the theme of 'Feed Ourselves, And Feed Others Commercially' the Director said, the strategies are being implemented through cooperation with the various agro institutes.

"The target is to put in place a well-coordinated effective system to ensure for increased production and productivity in all key crops across the country," he noted.

To meet the targeted results, he briefed that the strategies works to increase the value of crop exports, expand the scope of youth engagement in the sector, together with concerted efforts to curtail post-harvest loss.

"We're also working to increase conducting of

useful research on several areas to help introducing the farmers in the country with potential technologies which will help them increase crop yields, but also, battling out against pests and diseases," Chimagu explained.

He expressed; "Attaining technical fertilizers application can contribute to between 50 to 60 percent to increase crops production and productivity, saying the focus was getting to ensure the farmers are adopting use of recommended fertilizers and at appropriate rates".

Plant diseases are among the serious obstacles that continue to dilute efforts by majority of farmers in the country to realise needed yields, according to Chimagu.

To help address the challenge, Chimagu informed that several strategies are being executed to negate the situation.

The 2021's report by FAO depicts that a total of US\$70bn is annually being

injected to address issues of plant diseases.

Speaking over the soil acidity, Chimagu expressed the important of the local factories to engage on mass production of agricultural limes.

He underscored over the need to ensure for availability, accessibility and affordability of agricultural limes towards the intended farmers in the needed areas.

"Increasing crops production and productivity is among the currently priorities by the parent ministry, and in order to attain the vision, knowledge on soil health management among the local farmers was of paramount important," he insisted.

At least 32.7 million hectares of land in Tanzania are acidic, being about 14.6 million hectares which are currently under cultivation, the situation which is thwarting the needed metamorphosis in the country's crops production and productivity.

Govt readies to impose export quotas to raise cobalt pricing

KINSHASA

Congolese officials are divided about setting export restrictions as technologies for cobalt-free electric vehicle batteries rapidly advance.

The Democratic Republic of Congo (DRC) has sought input from several international industry organizations and foreign research bodies on potentially implementing cobalt export quotas to drive up prices.

Bloomberg reported the news on Thursday, April 11, 2024, citing sources familiar with the matter.

During a ministerial council held in February, Congolese President Félix Tshisekedi tasked then-Prime Minister Sama Lukonde with examining "the need to introduce export quotas or any other measure to secure a fair price for cobalt, charging a regulatory body with helping to design possible strategies," the same source said.

However, Congolese officials involved in the mining industry are divided on the wisdom of introducing export restrictions, according to sources cited by Bloomberg.

Some view it as a necessary response to oversupply, while others fear it could make cobalt less attractive for use in batteries as cobalt-free electric vehicle batteries become increasingly popular.

Cobalt prices have fallen by about two-thirds since mid-2022, largely due to global supply outpacing demand.

The DRC accounts for roughly 70 percent of global cobalt production, having produced an estimated 170,000 metric tons in 2023.

The expansion of industrial-scale mines that extract cobalt and copper for rechargeable batteries has led to forced evictions and human rights abuses, including sexual assault, in the Democratic Republic of the Congo, according to Amnesty International.

In the report Powering Change or Business as Usual?, Amnesty International and the DRC-based organisation IBDGH, or Initiative pour la Bonne Gouvernance et les Droits Humains (Initiative for Good Governance and Human Rights), detail how the expansion of multinational mining operations has led to communities being forced from their homes and farmland.

"The forced evictions taking place as companies seek to expand industrial-scale copper and cobalt mining projects are wrecking lives and must stop now," said Agnes Callamard, Amnesty International's secretary general.

"Climate justice demands a just transition. Decarbonising the global economy must not lead to further human rights violations. The people of the DRC experienced significant exploitation and abuse during the colonial and post-colonial era, and their rights are still being sacrificed as the wealth around them is stripped away."

The DRC has the world's largest reserves of cobalt and the seventh largest reserves of copper. Amnesty International said in its report published in September last year. Demand for cobalt is expected to reach 222,000 tonnes by 2025, triple that of 2010.

Amnesty International and IBDGH interviewed more than 130 people at six mining projects in and around the city of Kolwezi in the southern province of Lualaba during two visits in 2022.

MWANGA HAKIKA BANK LIMITED

MINIMUM DISCLOSURE OF CHARGES AND TARIFFS

PRODUCTS/ SERVICES	BUSINESS CURRENT A/C	PREMIUM CURRENT A/C	PERSONAL SAVING A/C	SALARY A/C	MTOTO SAVING A/C	JIPANGE SAVING A/C	WEKEZA GROUP A/C	MALENGO SAVING A/C	FOREX ACCOUNT USD & EURO	JIWEKE SAVING A/C	MHB PAMOZA A/C	MSOMI ACCOUNT
Account opening	100,000.00	50,000.00	20,000.00	0	10,000.00	10,000.00	20,000.00	100,000.00	10	0	50,000.00	10,000.00
Minimum operating Balance	100,000.00	50,000.00	10,000.00	5,000.00	5,000.00	0	10,000.00	100,000.00	10	10,000.00	50,000.00	5,000.00
Interest Payable	N/A	N/A	3.00%	3.00%	6.00%	2.00%	3.00%	2% < 10Mil 4% >= 10Mil	0.50%	2.00%	2%	3.00%
Interest bearing amount	N/A	N/A	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	100,000.00	5,000.00	20,000.00	500,000.00	20,000.00
Monthly Maintenance fee	20,000.00	10,000.00	2,500.00	2,500.00	Free	Free	Free	Free	2	Free	Free	Free
Deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Monthly Statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Adhoc statement Per page	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	1	2,000.00	2,000.00	2,000.00

OTHER CHARGES

SERVICES	AMOUNT (TZS)
Certificate of Balance	30,000.00
Confirmation to the Auditors	30,000.00
Search for information above 5 years	15,000.00
Cheque book cost (Per Leaf)	600.00
Status report	30,000.00
Stop payment order	30,000.00
Dishonoured cheque for lack of funds or refer to drawer or effect not cleared	100,000.00
Dishonoured cheque due to the technical error caused by customer	60,000.00
Dormant Account Activation	Free
Account Closing on Customer Demand	10,000.00
Counter cheque per leaf (Within the Bank)	15,000.00
Salary Processing fee [per Transaction]	1,000.00
Customer ID	10,000.00
Pre-Mature breaking of Fixed Deposit on customer request	Minimum of 50% of the accrued interest
CCTV Camera footage searching request from Customer	30,000.00
Uncollected Cheque Book/Destruction	5,000.00
Visa Card Issuance-Classic	10,000.00
Visa Card Issuance-Gold	15,000.00
Replacement Visa Card-Classic	15,000.00
Replacement Visa Card-Gold	25,000.00
Umoja Card Maintenance fee	1000 per month
Visa Card- Classic Maintenance fee	3,000 per QTR
Visa Card-Gold Maintenance fee	5,000 per QTR
Uncollected ATM Card	5,000.00
PIN reset fee	5,000.00
Withdraw fee local (Umoja ATM)	1000-99,000=1500 100,000-400,000=1700
Withdraw fee other Bank (Domestic Banks)	3,500
Withdraw fee other Bank (International)	11,000
Balance inquiry Umoja ATM	300
Balance inquiry other Domestic Banks	950
Balance inquiry other Bank (International)	2,000
Decline Domestic [Insufficient fund]	1,000
Decline International [Insufficient Balance]	1,500
QR transactions	3% of Transaction Amt
POS transactions	3% of Transaction Amt
E-commerce transactions	3% of Transaction Amt

Cash Withdraw Over the Counter [TZS/ USD/EURO]

TRANSACTION AMOUNT	RATES
Wekeza/Jiwekezee	2,000.00
Bellow 10 Mil	3,000.00
Above 10Mil to 50 Mil	0.10%
Above 50Mil to 100 Mil	0.090%
Above 100Mil to 300 Mil	0.089%
Above 300 Mil	0.079%

Cash Withdraw Over the Counter Foreign Currency [USD/EURO]

TRANSACTION AMOUNT	RATES
Bellow USD/EURO 4,000	2
Above USD/EURO 4000	0.1% more than USD/EURO 40

AGENCY BANKING CHARGES

TYPE OF SERVICES	RATES
Deposit	Free
Balance Inquiry	500
Min Statement	700
Transfer of fund within MHB	2,000
Transfer of funds to other Bank	13,000

AGENCY BANKING WITHDRAWAL FEE

AMOUNT	FEE
Up to 50,000	850.00
50,000 - 100,000	1,000.00
100,000 - 300,000	2,000.00
300,000 - 500,000	3,500.00
500,000 - 1,000,000	4,500.00
1,000,000 - 3,000,000	6,000.00
3,000,000 - 5,000,000	10,000.00

MOBILE BANKING CHARGES

WITHDRAWAL CHARGES			FUND TRANSFER CHARGES	
MINIMUM [TZS]	MAXIMUM [TZS]	RATES		
0	10,000	800	Transfer of Funds within MHB 2,000.00	
10,001	19,999	1,800	Transfer of funds to other Banks 13,000.00	
20,000	49,999	3,500		
50,000	99,999	5,200		
100,000	199,999	7,200		
200,000	499,999	8,200		
500,000	999,999	10,500		
1,000,000	2,000,000	11,200		
2,000,001	3,000,000	12,000		
3,000,001	5,000,000	15,000		

EFT/SWIFT/TISS

EFT within the Bank (Incoming)	Free
EFT to other Banks	1,500.00
TISS Transfer	10,000.00
T.T. Transfer	-

STANDING ORDER

Instructions within MHB	FREE
Standing Order to other Bank	10,000/=

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WORLD

Iran's UN mission says attack on Israel 'can be deemed concluded'

JERUSALEM / UNITED NATIONS / BEIRUT / ADEN / NEW DELHI

IRAN's mission to the United Nations said Saturday that the attack on Israel "can be deemed concluded."

"Conducted on the strength of Article 51 of the UN Charter pertaining to legitimate defense, Iran's military action was in response to the Zionist regime's aggression against our diplomatic premises in Damascus. The matter can be deemed concluded," the mission said on social media X.

"However, should the Israeli regime make another mistake, Iran's response will be considerably more severe. It is a conflict between Iran and the rogue Israeli regime, from which the US MUST STAY AWAY!" the mission added.

A combined attack of dozens of ballistic missiles and hundreds of drones from Iran triggered air raid alerts across Israel early yesterday, the Israeli army said, as residents reported multiple bombings were heard.

The projectiles triggered sirens in Jerusalem, the Negev Desert and the Dead Sea in the south, the Israeli-annexed Golan Heights in the north as well as the occupied West Bank.

Israel Defense Forces (IDF) Spokesman Daniel Hagari confirmed during a press briefing that Israel was under attack by ballistic missiles and unmanned aerial vehicles from Iran, noting that aerial defense systems have intercepted some of the missiles.

Israel's state-owned Kan TV news reported that about 100 drones, out of about 400-500 that have been

launched, were intercepted before reaching Israel by allied countries, including the American, Jordanian and British forces.

Israel's Maged David Adom rescue service said in a statement that a 10-year-old boy from a Beduin village in the Negev was seriously injured. A projectile or parts of a projectile fell near Umm Al Fahm, an Arab city in northern Israel, causing no injuries.

Israel is planning to launch a "significant response" to the Iranian aerial attack, Israel's state-owned Kan TV news reported early on Sunday, citing an anonymous senior Israeli official.

"The fact that Iran fires for the first time from its territory at Israel requires a significant response. It will come soon," the official said.

Iran's Islamic Revolutionary Guards Corps (IRGC) confirmed in a broadcast statement Saturday night that it had launched missile and drone attacks on Israel.

Israel's state-owned Kan TV news reported that the drones were launched from Iran as well as from other countries allied with Iran.

Israel has been on heightened alert over the past few days following Iranian threats to avenge the killing of seven Iranian officers in its consular building in Damascus, Syria, earlier in April, which was carried out by Israel, according to Iran.

'Biden against counterattack'

US President Joe Biden told Israeli Prime Minister Benjamin Netanyahu during a call on Saturday that the



Demonstrators wave Iran's flag and Palestinian flags as they gather in front of the British Embassy in Tehran yesterday, after Iran launched a drone and missile attack on Israel. AFP

United States will oppose any Israeli counterattack against Iran, US news portal Axios reported, citing a senior White House official.

"You got a win. Take the win," Biden told Netanyahu, thanking Israel, the United States, and other countries for their joint efforts, which failed Iran's attacks, according to the official. The official was quoted as saying that when Biden told Netanyahu that the United States would not participate in any offensive operations against Iran and would not support such operations, Netanyahu said he understood.

In a statement following his call with Netanyahu, Biden said that he will convene leaders of the Group of Seven (G7) countries on Sunday to coordinate a "united diplomatic response" to Iran's attack against Israel. Biden said that he reaffirmed "America's ironclad commitment to the security of Israel" while on the phone with Netanyahu.

Also on Saturday night, US Defense Secretary Lloyd Austin spoke for the second time with his Israeli counterpart, Yoav Gallant, during which the Pentagon chief reiterated Washington's "ironclad" support for Israel's defense, Pentagon press secretary Pat Ryder said in a statement.

Austin told Gallant that the United States would ask Israel to notify Washington ahead of any response

against Iran, reported Axios, citing a senior Israeli official.

UN Security Council meeting

The United Nations Security Council is set to meet Sunday in response to a request from Israel, UN said Saturday. Israel has called on the council to condemn Iran's attack against Israel on Saturday and to designate the IRGC as a terrorist organization, the sources noted.

The meeting is scheduled for 4 pm local time (2000 GMT), as announced by the UN Department of Global Communications late Saturday night.

Gilad Erdan, Israel's permanent representative to the United Nations, formally requested this emergency session in a letter to the president of the council on Saturday.

Denis Francis, president of the 78th session of the UN General Assembly, expressed significant concern about the recent developments in the Middle East, including Iran's launch of drones and missiles against Israel.

"I strongly call upon all parties to exercise the utmost restraint to avoid further escalation of tension in the region. This is a moment that calls for wise and prudent judgement, in which the risks and extended risks are very carefully considered," the UNGA president said. **Xinhua**

With record scale, China's consumer products expo shares opportunities, market with world

HAIKOU

CHINA, the world's second-largest economy, is sharing its booming consumer market with companies around the world, with its heavyweight expo hitting a record high scale held in Haikou, capital city of south China's Hainan Province.

The country launched a series of global consumption events on Saturday at the fourth China International Consumer Products Expo in the island province known for its offshore duty-free shopping and free trade port policies.

Lasting from April 13 to 18, the expo themed "Share Open Opportunities, Co-create a Better Life" will host over 4,000 brands from 71 countries and regions, showcasing their novel and upmarket products for global consumers.

In addition to the main venue at the Hainan International Convention and Exhibition Center in Haikou, the provincial capital, three sub-venues regarding sailboats and yachts, duty-free shopping and international health have been set up in Haikou and Boao. The total indoor exhibition area is expected to reach 128,000 square meters, surpassing its previous editions.

More than 300 themed activities and featured activities such as new product releases will also be carried out.

Over the past three years, the scale, quality and influence of the expo have been continuously improved, Peng Qinghua, vice chairman of the Standing Committee of the National People's Congress, said at the launch ceremony.

The expo has become the largest consumer products exhibition in the Asia-Pacific region, a gathering place for global consumer products and a vane for the



This photo taken on April 13, 2024 shows a view outside the venue of the fourth China International Consumer Products Expo in Haikou, capital city of south China's Hainan Province, on Saturday. Xinhua

consumer market, becoming a name card for the construction of Hainan Free Trade Port, he said.

Feng Fei, secretary of the Hainan Provincial Committee of the Communist Party of China, said from this year, the expo will be held in Hainan from April 13 to 18 every year to better facilitate the arrangements of participants.

In addition, the quality of the exhibitions is improving. Especially, more attention has been paid to the marketization, internationalization and specialization of the exhibitions.

Ireland is the guest of honor at this year's expo, with a dedicated exhibition venue showing

the country's scientific and technological innovation, education, investment, tourism and culture.

"China is our largest trading partner in the Asia Pacific. Many of our companies will be represented at the Hainan consumer products expo," Irish Deputy Prime Minister and Minister for Foreign Affairs Micheal Martin said in a congratulatory letter to the expo, adding that international expos like this one give Irish producers an important and direct platform to promote their high quality produce.

Ann Derwin, Ireland's ambassador to China, said the economic and trade exchanges between the

two countries are strong.

In 2022, the total bilateral trade reached over 45 billion euros, a 28 percent year-on-year increase, she said.

"Free Trade Zones, such as Hainan Free Trade Port, are an important element and driver of this system as they allow greater freedom and incentives to companies wishing to trade globally," she added.

Israel Alexander Assa, Estée Lauder Companies Travel Retail Global President, said that Hainan has made significant progress in developing its duty-free sector in recent years, with improvements in shopping policy and retail infrastructure and the company remains optimistic about the sector's long term future.

In the first two months of this year, retail sales of consumer goods totaled 8.1 trillion yuan (about 1.14 trillion U.S. dollars), an increase of 5.5 percent year on year.

"This fully reflects the strong resilience and vitality of China's consumer market, and also lays a foundation for stable consumption throughout the year," said Vice Minister of Commerce Sheng Qiuping.

Xinhua

New sanctions against Russia are US signal to Ukraine not to negotiate – Ambassador

WASHINGTON

BY introducing new sanctions against Russia, the United States is sending a signal to Kiev not to agree to negotiations with Moscow, Russian Ambassador to Washington Anatoly Antonov told reporters.

"Should the new restrictions be considered as a response to Russia's readiness to reach out with concrete proposals to resume negotiations to resolve the conflict in Ukraine?"

In this case, the purpose of the sanctions is clear: a signal to Kiev with indications not to agree to anything, even if it leads to downfall at the front," the ambassador said in a commentary published on the embassy's Telegram channel.

On Friday, the US authorities introduced a ban on the import of aluminum, copper and nickel of Russian origin. The US and UK have also restricted the use of Russian-origin aluminum, copper and nickel on global metals exchanges and over-the-counter derivative transactions.

As a result, the London Metal Exchange and the Chicago Mercantile Exchange will no longer be allowed to replenish the stocks of aluminum, copper and nickel in their warehouses through the supply of Russian raw materials.

On Thursday, President Vladimir Putin said Ukraine drove itself into a corner by refusing to negotiate with Russia in the hope of winning on the battlefield. But he assured that Moscow is ready for a constructive dialogue on the Ukrainian settlement.

In a February interview with American journalist Tucker Carlson, Putin said that Russia has never abandoned dialogue on Ukraine, but after the termination of negotiations in Istanbul in March 2022, it is not going to take the first step.

Europe's central bank treads carefully on rate cuts

FRANKFURT

THE European Central Bank (ECB) on Thursday decided to leave key interest rates unchanged and the possibilities open for a rate cut in June.

The three key interest rates remain at historic high levels. According to an ECB statement, the main refinancing operation rate, the marginal lending facility rate and the deposit facility rate stay unchanged at 4.5 percent, 4.75 percent and 4 percent respectively.

While the central bank sticks to its monetary policies on the whole, it has made clear that a rate cut will be possible depending on the incoming data.

"If our updated assessment of the inflation outlook, the dynamics of underlying inflation and the strength of monetary policy transmission were to further increase our confidence that inflation is converging to our target in a sustained manner, it would be appropriate to reduce the current level of monetary policy restriction," said the statement.

Inflation in the euro area has been declining steadily since December last year. It has come down to 2.4 percent in March, from 2.6 percent in February, 2.8 percent in January and 2.9 percent in December, according to a flash estimate from Eurostat, the statistical office of the European Union.

"Most measures of underlying inflation fell further in February, confirming the picture of gradually diminishing price pressures," said the statement. Although unit labor costs remain high in the block, the central bank expects inflation to decline to its target next year after possible fluctuations in the next few months.

The inflation reading, among other data, has made a few governing council members sufficiently confident about a rate cut even in April at the rate-setting meeting on Thursday, said ECB President Christine Lagarde in a press conference on Thursday.

A large majority of the governing council members, on the other hand, decided that it would be appropriate to have their confidence reinforced before cutting rates, said Lagarde.

In an attempt to rein in rampant inflation in the euro area, the ECB hiked its key interest rates by a total of 45 basis points in just over a year since July 2022. The key interest rates have hovered at historic high levels ever since, pushing borrowing costs high, dampening demands and weighing on economic growth in the euro area.

The economy remained weak in the first quarter of this year, the central bank said, expecting a gradual recovery over the year. As the ECB sets the stage for a rate cut, it treads carefully.

ARTIFICIAL intelligence (AI) education is gaining momentum in China. China's Ministry of Education (MOE) recently announced a list of 184 primary and secondary schools selected as AI education bases, with the aim of better promoting the development of AI education.

Six schools in Beijing were on the list, including Beijing Hongzhi Middle School.

"Since 2018, we have been gradually exploring the application of AI technology in our classrooms," said Cai Lei, principal of Beijing Hongzhi Middle School. Currently, students are benefiting from the fruits of AI applications in many subjects, Cai added.

In English classes, students can use AI products to enhance their speaking skills. Whenever a word is mispronounced, it will

Artificial intelligence holds key to future education

be immediately displayed on a screen.

After Chinese language classes, teachers will utilize a large language model developed by the Research Center for Language Intelligence of China to grade students' compositions, improving their writing skills in an efficient manner.

During physical education classes, AI equipment can automatically record data on each student's performance, such as the number of pull-ups and standing long jump distances. The data is then carefully analyzed to offer tailored guidance to enhance their physical capabilities. Beijing Hongzhi Middle School has also introduced general education curriculums

on information technology and established a dedicated club to support students with a keen interest in this subject and help them develop their skills. During the winter break this year, the school launched an AI course specifically for middle school students.

"I believe the development of AI technology should allow intelligent machines to assist human life, and even expand human intelligence. I'm sure that this technology has a bright development prospect," said Li Muqi, a sophomore student who joined the course.

"The acquisition of knowledge about AI technology is essential for the growth of primary and secondary school students

in multiple areas," Cai noted. Offering AI-related courses in primary and secondary schools not only prepares students for the changing world, but also develops their cognitive processes and bolsters their scientific proficiency, laying a foundation for them to better face competition and challenges in the era of intelligence, he said.

AI is not only changing the way students learn, but also transforming teaching methods. Wei Yungang, director of the experimental education center at Beijing Normal University's School of Artificial Intelligence, told People's Daily that currently, the main role of AI technology in education is to help with lesson planning and

teaching organization.

"For instance, with help of computer vision and other AI technologies, teachers can gain better insights into students' learning status, knowledge comprehension and emotional state. This provides new ways for teachers to accurately assess the situation of each student and develop personalized teaching plans to meet their needs," Wei said.

Additionally, AI offers more possibilities for instructional design and teaching implementation. "AI technology can make up for limitations of traditional classrooms and assist teachers in creating more novel and engaging curriculum. For instance, big data analysis can help iden-

tify the most effective teaching methods and materials; generative AI can be used for knowledge search and classroom scenario simulations; augmented reality technology can make classroom presentations more engaging and effective," Wei explained.

Today, Chinese universities are strengthening the development of AI disciplines. As of 2023, 498 universities in the country had offered undergraduate programs in AI.

Many Chinese universities are collaborating with major tech companies to provide joint training programs for AI talents, so as to adapt to the rapid iteration of AI technology, the high demand for AI professionals,

and the extensive applications of AI. Wuhan University recently announced to establish a robotics department within its School of Computer Science together with tech firm Xiaomi. Focusing on core AI technologies, the robotics department aims to build a collaborative innovation system integrating enterprises, universities, research institutions, and end-users.

Huazhong University of Science and Technology has partnered with tech giant Baidu to establish an innovation center for AI education, which will combine teaching scenarios with industrial needs to conduct cutting-edge education and scientific research, thereby supplying the industry with innovative talents in large model applications and development.

People's Daily

Dar boxers head to S. Africa for Mandela African Boxing Cup

By Guardian Correspondent

TANZANIA'S five pugilists jettied off to Durban, South Africa yesterday for the inaugural Mandela African Boxing Cup tournament scheduled for April today to Sunday at the International Convention Centre.

The delegation leader Makore Mashaga, who is also the Boxing Federation of Tanzania (BFT) Secretary General said he is confident that the country's boxers will do well in the tournament.

The International Boxing Association (IBA) has allocated a total of \$500,000 as prize money for the showdown.

He could not disclose the breakdown of the prize money but said the top four winners in each weight category would be awarded prize money.

The BFT official thanked the Tanzania People's Defense Force (TPDF) for sponsoring air tickets for the team.

Mashaga, who further operates as a coach, revealed Yusuf Changalawe, Ezra Mwango, Mussa Maregesi, Aziz Chala, and Abdallah Mfaume constitute the boxers making the trip. At the same time, Mzongze Hassan and Mashaka are the pugilists' coaches.

"We are ready for the trip today (yesterday) evening, all is set and I'm confident that our boxers will do well in the tournament which is happening for the first time in our continent, special thanks should go to TPDF for the institution's generous support of air tickets to the team," he said.

Meanwhile, IBA Secretary-General Chris Roberts described the Mandela African Boxing Cup as a milestone in African boxing.

He said the highly anticipated Man-

dela African Boxing Cup tournament has attracted 360 boxers from 41 African countries.

He was quoted in the press saying the one-week tournament is a milestone in African boxing and a game changer in the development of the sport in the continent.

"It is a great pleasure to announce the first edition of the Mandela African Boxing Cup taking place in South Africa. Our decision to name the competition after one of the world's most inspirational personalities is with reason and great respect," Roberts remarked.

He remarked: "Dear teams, let's take Mandela's dedication to boxing as a strong inspiration for young generations and glorify his name through the Mandela Cup to make it a yearly tradition."

The head of the Local Organizing Committee (LOC) Aleck Skhosana said preparations for this big event are now in top gear.

"ICC is ready to welcome thousands of spectators, this is the best way to celebrate the values of unity which Mandela stood for," Skhosana said.

IBA is organizing the event in conjunction with President Eyassu Berhanu-led Africa Boxing Confederation (AFBC), SANABO, and Thembekile Mandela Foundation led by the founder and CEO Ndileka Mandela the granddaughter of the late icon Mandela.

South Africa's Minister for Sports, Arts and Culture Zidi Kodwa said they have endorsed the tournament which, according to the leader, will help in unearthing the talent of several upcoming African boxers.

Simba SC duality failing its finances, administration plus player recruitment

By Correspondent John Kimbute

SOUL searching is proceeding apace at Simba SC following its relatively poor showing in the 2023/24 CAF Champions League quarterfinal's home and return matches with Al Ahly, and how it was bundled out on penalties in Round of 16 of the renamed CRDB Bank Federation Cup tourney by a far off regional club, Mashujaa FC.

Based on that exploit, the Kigoma side had in a sense belatedly earned on the pitch what they took up as their name, as they were now real heroes before a home crowd at the Lake Tanganyika Stadium at the 'railway end point' of Kigoma.

That also put away the famed Ali Kiba song that sings praises of the now-paled former league champions, derailed from the title chase.

Plenty was being said on the issue and it reflected the framework of running the club that has now lasted about six years, and some observers worry it may go the way another sponsor left the club and started a fairly successful enterprise, Azam FC.

It is something that can be considered a constitutional issue, in the sense that the role of the sponsor is redefined as that of an investor, but where he has little power over how the club is run. He has to convince a lot of people of any decision.

This much, the supposed investor ended his day-to-day presence in the club and has in the past year been provided with the presumptive title of honorary president of the club.

What is now being ob-



Simba SC winger Saidi Ntibazonkiza (L) negotiates his way past Mashujaa FC defender, Mpoke Mwakinyuke, in a CRDB Federation Cup Round of 16 match in Kigoma last week. Mashujaa FC edged Simba SC 6-5 in spot kicks to make it to the showdown last eight. PHOTO: COURTESY OF SIMBASC

served is that since he left the chairmanship of the club, little is going forward, it has largely lived on its past glories and to an extent even its past registrations.

It earned respect in Africa in being recognized as one of the 10 best clubs in the CAF Champions League, respect that it lived up to in reaching the quarterfinals of the tourney, despite crashing out disappointingly.

There was a fairly spirited debate at the time that the side had qualified for the quarterfinals and an interview was conducted with the sponsor-cum-investor, who cited his 'purchasing' of the club as one of the most significant things he has done in life.

Pundits were putting that affirmation to ex-

haustive questioning while irate fans sought detailed explanations from their leaders if the club was 'sold', already.

To be frank, that is indeed the case as the club adopted a business model and accepted Mohammed Dewji 'Mo' as an investor.

It is an exploitative Public Private Partnership (PPP) whereby the investor puts in nearly everything and the others prize themselves with membership cards, and TV rights, for which they have 51pc shareholding. Regulators dictated this formula to end dissent.

The club spokesman did his best to disavow the idea that the club had indeed been 'sold' already, which means placing Mo in his right place, as an investor in the business model and not owner.

He made an energetic effort to credit billionaire Mo with the vision that had driven the club to an honorable mention in African football.

That much was not in debate in the first place, it is easily acknowledged without either a visible grudge or hesitance, even as the basic question remained far from answered.

So, was the billionaire mistaken to say he had bought the club?

Disproving this claim is what may cost the club its prospects for the near future, as the sponsor is compelled to share honours with anonymous, penniless individuals who wish that he simply brings in the money and they run the club.

But as he has a 49 percent share of what looks like a company, he appoints his representatives to form a board on which the majority shareholders either appoint or elect what is known as leadership - even if they aren't the real decision-makers.

The sponsor has placed a limit to his commitment to the club, as they don't want to give it to him, and the result is wide unmet expectations; the two sides are left to tussle, they share up the cash provided and their registrations remain lackluster; the investor isn't pushing best decisions.

That is what is ailing the club right now, as they have placed a limit on the ability of

the sponsor to identify with the club as ownership, and, in that manner, he has placed a limit on the dispensation of cash for club interest.

They want him to go further and ensure capable registration and perhaps a dimension of either motivation or cohesion at other levels, but they will get none of that.

Club fans and even pundits are nearly unanimous that the problem is the sponsor, that is, the investor; they have no idea that in hurting his feelings as to purchasing the club, he is compelled to be pocket-shy.

One can even hear someone in the shadows saying 'Why not,' that is, must he be left to brag that he has purchased the club for him to release the cash needed to build the club?

That is a rather immature question that takes the billionaire's cash for granted and fails to notice that club members' failure to accept the sponsor as overall boss at the club has its costs.

He does not need a board split into two and a double-tongued management, a diarchy of leadership that reflects an underlying dichotomy.

Club members need to grasp that the Mo Foundation works for the club; it can manage it as with their archrivals next street, to astonishing outcomes.

Tembo Warriors gear up for African Amputee Football Cup of Nations

By Correspondent Joseph Mchekadona

TANZANIA'S national amputee football team departs for Cairo, Egypt tomorrow for this year's edition of the African Amputee Football Cup of Nations (AAFCON).

The team's manager Zaharani Mwenemti said the squad - which has been undergoing inhouse camp - will be flagged off tomorrow by government officials.

"The national amputee football team, Tembo Warriors, made up of 15 players will depart for Cairo, Egypt tomorrow to take part in this year's edition of the African Amputee Football Cup of Nations, we are confident that the team will do well, and return with medals," he said.

This is the third time that Tanzania is battling it out in the AAFCON finals organized by the Confederation of African Amputee Football (CAAF).

The country took part for the first time in Angola in 2019 and hosted the 2020 edition. In both tournaments, the national amputee football team came fourth.

Players making the team are Bashara Alombile, Hassan Ame, Ali Abdallah, Abdul Amiri, Anthony Manumbu, Richard Swai, Alifack Msomi, Juma Kidevu, and Emmanuel Nakaru.

Others are Saleh Mwipi, Kassim Mbaruku, Salim Bakari, Rodgers Kadala, Akhafan Kiyanga, and Frank Ngairo.

The technical panel is made up of head coach Salvatory Edward, his assistant Khalfan Mbonde who also

serves as goalkeeping coach, Technical Director Robert Manyerere, team doctor Abdallah Suleiman, and team manager Zaharani Mwenemti.

Leaders who will accompany the team to Cairo are Tanzania Amputee Football Federation's president Vincent Kaduma, the body's vice-president Athuman Lubandama, and secretary-general Iddi Lulinda.

He said the continental finals which will be used as 2026 World Cup Qualifiers have attracted 19 African teams and the draw will be made today.

Meanwhile, Mwenemti hailed the government for its full support of amputee football in the country and promised that Tembo Warriors will fight for honours in the showdown.

He said the upcoming tournament will be another important milestone, which will showcase the excellence of domestic players to the fans and the country in Africa and the world.

"This will be the third time that Tembo Warriors will compete in the AAFCON finals, we will know our opponents tomorrow (today) when the draw will be made," Mwenemti noted.

"We are geared for the tournament as our ultimate goal is to bring home a trophy and qualify for the World Amputee Football Cup for the second time in a row," Mwenemti stated.

"Our movement is growing in the country, thanks to the government for its support to amputee football in the country," the team manager disclosed.



Arusha regional athletics side's members are put through their paces in preparation for a recent National Championship that was held in the region.

Tanzania to host East and Central Africa Youth Athletics Championships

By Correspondent Joseph Mchekadona

TANZANIA will host this year's edition of the East and Central Africa Region (EAAR) Youth Athletics Championships in Dar es Salaam at the end of this month.

Athletics Tanzania (AT) president Silas Isangi said in an interview the developmental championships will be held on April 26 at Benjamin Mkapa Stadium and 10 EAAR member nations are expected to take part in the championships.

This is the third time in a row that Tanzania is hosting the track and field championships and he described the chance as an opportunity for the country's junior athletes.

Tanzania is hosting the championships after Rwanda, the initial host, pulled out.

He said the national athletics squad's members that will represent the country in the championships were selected in various junior tournaments that were held in the country.

"We will host this year's East and Central Africa Region Junior Athletics Championships, initially Rwanda was the host,

but they did not meet some of the conditions, so, Tanzania being last year's host we were also awarded the opportunity to host it this year," he said.

He stopped short of disclosing the country's quota of athletes set to battle it out in the championships, saying it will be known soon.

Tanzania finished third in the previous year's championships. The showdown brought together six nations, namely Kenya, Uganda, South Sudan, Somalia, Zanzibar, and the host Mainland Tanzania.

Kenya emerged as the showdown's overall winner with 13 gold medals, five silver, and one bronze medal. Zanzibar came second with a single gold medal, three silver medals, and two.

The showdown's host, Mainland Tanzania, managed to collect one gold medal, four silver medals, and eight bronze medals to grab third place.

The Mainland Tanzania team's gold medal was won by Arusha-based athlete- Eliah Chani- in the long jump category (6m 29cm).

Fourth-placed Uganda won a single silver medal and two

bronze medals. South Sudan garnered fifth spot having taken one silver medal and one bronze medal.

Somalia finished the championships with no medals to settle for the last place on the medals table.

Athletics Tanzania vice-president William Kallaghe thanked all countries that battled it out in the showcase, pointing out they made it a success.

He said the EAAR Youth Athletics Championships are vital for the development of athletics in the region, hence, the need to emphasize the showcase.

"We are extremely thankful to all nations which took part in these championships, this has been very successful mainly because of the commitment shown by the organizing committee and all stakeholders."

"We also particularly thank the government for making this facility (Benjamin Mkapa Stadium) available for us and supporting us in other needed areas," he said.

He asked all EAAR Nations to start preparations for the Africa

Junior Athletics Championships which will take place in Zambia later this year.

Jackson Tuwei, EAAR Athletics Chairman, hailed tremendous athletics development initiatives by EAAR member states.

He said the region has a lot of world-class athletes due to its efforts in youth programs.

Tanzania was represented by 19 athletes in the previous showdown. The athletes were selected in the open championships that took place at Benjamin Mkapa Stadium, bringing together more than 200 junior athletes.

The 19 athletes are Siwema Julius, Shija Donald, Salma Samuel, Christian George, Elizabeth Kirario, Bravo George, Kimena Kibesa, Damian Christian, Fedelis Amadi, Baraka Tulili, Emmanuel Amos, and Elizabeth Ilanda.

Others are Gaudensia Manono, Elia Clement, Nicodemus Joseph, Nelson Mangura, Jackson Sylvester, Dickson Mangura and Malcom Kazmir.

The athletes were under the tutelage of Mwinga Mwanjala and Robert Kalyahe.

Messi scores 'amazing' goal in Inter Miami FC's 3-2 win over Sporting KC

KANSAS CITY, Mo.

LIONEL Messi scored his fifth goal and added an assist and Luis Suárez tapped in the winner in the 71st minute as Inter Miami CF defeated Sporting Kansas City 3-2 on Saturday night in front of the third-largest crowd in MLS regular-season history.

Many of the 72,610 who filled Arrowhead Stadium to see Messi weren't disappointed as he delivered deft passes to create scoring chances – and had a highlight-reel goal.

Messi's left-footed blast from the top of the penalty arc pushed Miami CF (4-2-3) in front 2-1 in the 51st minute. It was his fourth straight MLS game with a goal.

"It was an amazing goal," Miami midfielder Benjamin Cremaschi said. "He does this all the time, so it doesn't surprise me at all. It's normal from a guy like him."

With Inter Miami CF trailing 1-0 in the 18th minute, Messi assisted on Diego Gómez's first-touch right-footer in the middle of the box to tie it.

"The pass that Messi makes and the second goal, the ball that he hits where he hits it from, you don't see that much in the MLS," Sporting KC coach Peter Vermes said. "They can punish you."

After a defensive mistake by Sporting KC, Suárez converted Gómez's crossing pass inside the 6-yard box for the lead. It was Suárez's team-leading sixth of the season and tied him for the league lead.

"We lost the ball three times," Vermes said. "And they have the quality that when you do, they can punish you."

Inter Miami CF leads the MLS in goals, with 19, and in assists, with 29. Messi had an excellent chance in the 27th minute on a left-footer from 12 yards, but it was smothered by Kansas City's Tim Melia.

Messi's free kick in the 41st minute from 25 yards barely missed wide right.

"Unbelievable player and he can create something out of thin air," Sporting KC forward Daniel Salloi said. "It was a great experience to play against these guys."

Erik Thommy opened the scoring for Sporting KC (2-2-4) in the sixth minute on a 16-yard strike. He scored again in the 58th minute on a rebound off Salloi's corner kick to tie it at 2.

Thommy's goals were his second and third of the season – and first since opening day.

"I had to take the risk, on the corner," Thommy said. "I had the confidence and had a good feeling."

The crowd was 20,000 larger than the previous Sporting KC record set in 2010 during a friendly against Manchester United.

"The environment was out of this world fantastic," Vermes said. "This was incredible."

AP

Madrid see off Mallorca to stay on title course

MADRID

AURELIEN Tchouameni's long-range strike earned Real Madrid a 1-0 victory over Mallorca on Saturday that kept them eight points clear of Barcelona at the top of La Liga ahead of the upcoming Clasico.

The France midfielder, who is suspended for the second leg of Madrid's Champions League quarter-final away to Manchester City next week, scored three minutes into the second half with a deflected 25-metre drive.

Jude Bellingham rattled the crossbar in the first half with a rasping effort from just outside the area as coach Carlo Ancelotti reshuffled his attack with Wednesday's trip to England in mind, leaving out Vinicius Junior and Rodrygo.

Tchouameni's third goal of the season put Madrid ahead, with Brahim Diaz denied a second by the legs of Mallorca goalkeeper Predrag Rajkovic and Fede Valverde's attempt cleared off the line.

Vinicius appeared off the bench for the last 30 minutes but Rodrygo and Toni Kroos were unused substitutes after a thrilling 3-3 draw with City in Tuesday's first leg.

Sergi Darder's spectacular dipping shot forced a flying stop from Andriy Lunin as Madrid extended their unbeaten league run to 25 games, keeping Barcelona a safe distance behind ahead of next week's Clasico in the Spanish capital.

"It's a very important victory, which brings us closer to the title. We're on a good run and now we're going to think about Wednesday, that we have time to recover well and try to do our best," said Ancelotti.

"Having an advantage before (next) Sunday's game is very important and that was the goal."

Copa del Rey runners-up Mallorca stay in 15th, six points above the relegation zone.

Barcelona, who are desperately trying to force their way back into the title race, matched Madrid's result with a 1-0 win of their own at third-bottom Cadiz.

Joao Felix's clever overhead late in the first half secured the points as coach Xavi Hernandez made sweeping changes to the team that beat Paris Saint-Germain 3-2 in the first leg of their Champions League quarter-final.

AFP

Five-star Man City go top of Premier League, Spurs smashed by Newcastle

LONDON

MANCHESTER City moved to the top of the Premier League as lowly Luton were eased aside 5-1 at the Etihad, while Newcastle thrashed Tottenham 4-0 on Saturday.

Amid a gruelling schedule, Pep Guardiola could hardly have wished for a kinder fixture in between the two legs of his side's Champions League quarter-final against Real Madrid.

Guardiola made six changes from a thrilling 3-3 draw in the Spanish capital on Tuesday and City seemed set for a stress-free afternoon from the moment they opened the scoring after just two minutes.

Erling Haaland's shot deflected off the unfortunate Daiki Hashioka into his own net.

Yet the floodgates refused to open as the English champions had to wait until after the hour mark before making the points safe when Mateo Kovacic smashed in Julian Alvarez's cross at the edge of the box.

Haaland scored five goals when the sides met in the FA Cup in February.

The Norwegian had to settle for just one time this time when scored from the penalty spot for his 20th Premier League goal of the season.

Ross Barkley netted a late consolation for Luton but they have just five games left to save their top-flight status.



Manchester City's Erling Haaland in action against Luton. Agencies

Jeremy Doku fired into the far corner after jinking through the Luton defence before Josko Gvardiol scored his second goal in a week after opening his City account in Madrid.

Victory takes City two points clear of Arsenal and Liverpool, who both have a game in hand, and are in action on Sunday.

Liverpool host Crystal Palace at Anfield looking to bounce back from their shock Europa League defeat to Atalanta.

Arsenal entertain Aston Villa, who moved back into the top four without kicking a ball on Saturday thanks to Tottenham's trouncing at St. James' Park.

"The only way is to win our games and put the pressure," said Guardiola. "We have done our job and that is what we have to do."

- Isak double -

Alexander Isak scored twice, while Anthony Gordon and Fabian Schar were also on target as the Magpies moved up to sixth and kept their slim chances of Champions League football next season alive.

Newcastle are 10 points adrift of Tottenham and Villa with six games remaining but have the far easier run-in.

"We've just got to keep doing our bit which is trying to win every game," said Newcastle boss Eddie Howe.

"We're hopefully returning to somewhere near our best

and we've got to keep heading in that direction."

Manchester United missed the chance to move back above Newcastle after a 2-2 draw at Bournemouth.

Twice the Cherries led through Dominic Solanke and Justin Kluivert, but Bruno Fernandes struck twice to salvage a point for the Red Devils.

Bournemouth thought they had the chance to win the game deep into stoppage time when referee Tony Harrington pointed to the spot.

But VAR intervened to de-terminate Willy Kambwala's foul on Ryan Christie had taken place just outside the box.

At the bottom of the table, Nottingham Forest edged

one point clear of the bottom three after a thrilling 2-2 draw against Wolves.

Matheus Cunha struck twice for the visitors at the City Ground to deny Forest a vital three points after goals from Morgan Gibbs White and Danilo had put them 2-1 in front.

Brentford's first win in 10 games pulled the Bees seven points clear of the drop zone as Ollie Arblaster's own goal and Frank Onyeka earned a 2-0 victory over Sheffield United.

Burnley's chances of survival are fading fast after a 1-1 draw at home to Brighton left them still second bottom, six points adrift of safety.

AFP

Erik ten Hag explains Manchester United's latest setback, reinforces pleas for patience

LONDON

ERIK ten Hag's Manchester United pulled another point out of a poor performance when Bruno Fernandes scored a pair of equalizers in a 2-2 draw at Bournemouth on Saturday.

The Red Devils boss, however, knew better than to try and shine up the dropped points as one gained away from home with good effort.

It would've been an embarrassing stand to take after United fell to 1-3-3 in their last seven Premier League games, a stretch that has all but ended their top four hopes and includes a home loss to Fulham and draws away to lower-half Brentford and Bournemouth.

Ten Hag appreciated the fightback from his team, for sure, and praised Harry Maguire for playing through an injury, but this was not his personal silver linings playbook. He knows this has been a grim stretch.

"We have a team that is resilient, has character, and want to win," Ten Hag said after the game, via the BBC. "Twice we fought back from losing positions. We get in losing positions and it is totally unnecessary. Three times we lose the ball easily and in areas you should not lose balls and we were not always well organized. There were some gaps that the opposition benefitted from, especially down the



Erik ten Hag

right side, and with that we should do better."

Ten Hag said United continuously lost the ball "in the wrong positions." He didn't name-check Alejandro Garnacho – he wouldn't need to after subbing the player off at halftime – but he did point to the Red Devils' right side after Bournemouth twice victimized the unit.

"Down the right side they were finding ways to hurt us and there were jobs to be done but it was not always done," he said. "Then you get problems. Go with your opponent, that is your job. One part is collaboration and the other is discipline."

He knows they've been the architect of their top-four demise.

"This is not enough, we know that," Ten Hag said when asked about

United's attempt to make the top four. "When you come into the final stage of the season this is not enough. The truth is we did not deserve more today. We have to do better, control the game, score goals and not give as many chances away."

The Dutchman didn't change his tune when asked whether Man United supporters need to stay patient with his rebuild of the team.

"It is up to them but it is the truth," Ten Hag said. "At this moment with all the problems we have we play to our levels. We can play very good and to our levels when everyone is on top form but we have to do it for the whole 90 minutes."

Well that's a big ask.

United next has Coventry City in the FA Cup semifinal round before a straight-forward run of fixtures versus Sheffield United, Burnley,

and Crystal Palace.

Then it's a rough finish of Arsenal, Newcastle, and Brighton.

If the Red Devils continue to drop points to bottom-half sides – yes, even acknowledging Bournemouth's improvement over the last few months – then it's illogical to plead for patience.

At this point, the seventh-place Red Devils could really be passed by any number of West Ham, Chelsea, and Brighton. Dropping into 10th is not a crazy projection given how they played Saturday, and then INEOS' recruitment plan may hinge on winning the FA Cup – if they handle Coventry – in order to recruit top players and, perhaps, a coach.

Lose out on Europe, and there may not be many better options than Ten Hag who want the job.

NBC Sports

Gwiji by David Chikoko



SPORT

Liver need to 'switch back on' after Europa League flop, says Van Dijk

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Ihefu SC head coach, Mecky Mexime.

Ihefu SC coach pleased with tactical display after holding Simba to draw

By Correspondent Nassir Nchimbi

IHEFU SC's head coach Mecky Mexime saluted his tactical approach as the team held Simba SC to a 1-1 draw in the 2023/24 NBC Premier League tie which took place at Liti Stadium in Singida last Saturday.

He was further elated with the side's players' resilience as they secured the results following their back-to-back losses in the NBC Premier League.

Ihefu SC lost games to Coastal Union and Yanga before the international break - a kind of result that dropped them to 10th spot in the league log.

Mexime has faced Simba SC for the second time this season. He had taken on the Msimbazi Street squad in the first round while taking charge of Kagera Sugar in Dar es Salaam and his outfit lost 3-0 and the tactician played against the same opponent while leading Ihefu SC's technical bench.

The coach revealed: "Coaching is a tough job especially when you are not on the touchline, holding Simba SC to a draw with their current form is still now easy, because they want to return to winning ways, we had to set our team in a defensive base to pick a point."

"We knew that they would come to attack us, that's how Simba SC and Yanga are, they believe in their players' prowess, and even when attacking them they will still have a lower number of players in their defense, which is contrary to us who played on our zone waiting to play on counter attacks," the former defender added.

The gaffer said his side had relief after the goal scorer for Simba SC's equalizer, Clatous Chama, went to the bench because he was disrupting his outfit's game plans and defense flow.

"We had a relief when Chama went off, he was the anchor on Simba SC's attacks, the penalty was scored by him, having threaded a pass to Kibu into the box and my player fouled him, he was so creative and gave us a homework to solve," the gaffer noted.

Defensive midfielder Kelvin Nashon returned to Ihefu SC's starting eleven after failing to get enough playing time since his arrival in January, and Mexime said he was pleased with his game whilst giving credit to the rest of the squad.

"Nashon was tasked with defending Simba SC attackers in quarters and he did his work very effectively. After Chama went off I gave him another task to do, overall my squad played well and I am happy with their efforts," the gaffer noted.

Ihefu SC forced Simba SC to a four-match winless run of form after failing to win against Al Ahly in both legs of the CAF Champions League quarterfinals, CRDB Federation Cup elimination in the Round of 16, and a league draw with Ihefu SC.

Ihefu SC's next match will have the outfit lock horns with Singida Fountain Gate FC at Liti Stadium on Thursday. Now based in Singida, Ihefu SC holds the 10th spot in the league log with 24 points after 22 games.

Selemani Matola laments Simba SC's finishing weakness in a frustrating 2023/24 PL draw



Simba SC right-back, Shomari Kapombe (L), challenges Ihefu SC's attacker in a 2023/24 NBC Premier League clash which took place in Singida last Saturday, culminating in a 1-1 draw. PHOTO: COURTESY OF SIMBA SC

By Correspondent Michael Mwebe

SIMBA SC's NBC Premier League title challenge took a blow on Saturday as Abdelhak Benchikha's side was held to a 1-1 draw by Ihefu SC at Liti Stadium in Singida.

The 'Msimbazi Reds' dominated proceedings early on but fell behind, as Ihefu SC went 1-0 up thanks to a Duke Abuya strike three minutes before the half-time break.

Clatous Chama was required to level from the spot after Ihefu SC defender Mukrim Issa brought down forward Denis Kibu in the 71st minute.

Simba SC still squandered several golden opportunities when the scores were level and have now failed to score in open play in three of their last four games after wasteful displays against Egypt's Al Ahly (CAF Champions

League) and Mashujaa FC (CRDB Federation Cup).

The draw means Simba SC remains in third place in the table six points behind leaders Young Africans SC and a point shy of second-placed Azam who were scheduled to take on Namungo FC on

Sunday evening.

Simba SC assistant coach Selemani Matola has conceded that his club has a finishing problem as it extended its winless run to four games.

"The match was good, we were able to possess the ball,

especially in the first half but our inherent problem persisted," the former Simba SC midfielder said.

The tactician stated: "We created chances and if we could have used them in the first half, we would be talking of a different result. But

failure to use the chances we created led the game to a 1-1 draw."

The gaffer remarked: "If you look at the four games, we created more chances than the opponents we met. We have a finishing problem."

"The coach always gets hurt when the team doesn't create chances but we have been creating chances and finishing has been a problem for us."

A frustrated Matola added they have to sit down and address the finishing problem, disclosing: "We have an issue here, we need to ask ourselves as the technical bench to be able to create more chances and to be able to fix on how to use the opportunities we get."

Matola and his players now have a four-day break between their next game which will afford them a chance to 'reset' and rediscover their scoring touch.

Their next assignment is a top-flight tie against long-time rivals Young Africans SC at Benjamin Mkapa Stadium in Dar es Salaam on Saturday.

Ken Gold FC, Pamba FC, Biashara set for tense promotion scrap

By Correspondent Michael Mwebe

THE 28th round of the 2023/24 NBC Championship League season has seen all four of the clubs chasing automatic promotion pick up vital wins on Saturday.

The race to finish first and second is currently incredibly tight, with Ken Gold FC, Pamba FC, Biashara United, and Mbeya Kwanza FC split by five points.

So far the top two clubs from the second tier of local soccer showdowns are automatically promoted to the top-flight each season, with the teams that finish third and fourth then left to the roulette of play-offs.

Saturday's headline result was Ken Gold FC claimed an impressive 1-0 away win over play-offs chasing TMA FC at Sheikh Amri Abeid Stadium, Arusha thanks to William Edgar's first-half strike.

The victory ensured Ken Gold FC maintained their four-point lead at the top. A draw in their next assignment against FGA Talents on Sunday will secure their first topflight promotion.

Pamba FC's hard-fought 1-0 victory over FGA Talents means Mbwana Makata's men know everything is still in their hands.

They go into the final two rounds of the campaign occupying second place, two points ahead of third-placed Biashara United.

Pamba FC has not been in the Premier League since 1999 but has managed to produce a string of great results to keep them in the running for automatic promotion. However, their run-in is far from easy too with two remaining two games on the road.

Biashara United ensured they remained within touching distance of Pamba FC after beating relegation-threatened Green Warriors 3-0 at the Karume Stadium.

Mbeya Kwanza FC, which was relegated two seasons ago, also secured a comfortable 2-0



Pamba FC players are pictured before taking part in a 2021/22 Championship League clash that took place in Mwanza. PHOTO: COURTESY OF PAMBA FOOTBALL CLUB

home victory over Pan African to keep up the pressure on Pamba FC and Biashara United. They are only separated from Biashara United on goal difference.

At the bottom of the table, Ruvu Shooting is pretty much certain

to be relegated. They need to win all their remaining games to stand any chance of surviving through the playoffs.

The 1-0 loss to Cosmopolitan FC at Mabatini Stadium means they are still six points from safety with

two games to play.

Copco FC, currently occupying the last relegation playoff spot has 19 points but with a superior goal which is almost impossible for Ruvu Shooting to catch up with.

Flexibles by David Chikoko

LIFE IS NEVER PERFECT. EVERY SOLUTION BRINGS A NEW PROBLEM...



WE CALL IT 'SIDE EFFECT'