



National Pg 3 MCT roots for professional ethics



National Pg 4 Security in Arumeru beefed up



National Pg 5 Climate-smart agriculture pays off



Page 13

Muhimbili: Stroke cases in sharp rise



Vice President Samia Suluhu Hassan chairs a cabinet meeting in Dodoma yesterday. Photo: VPO

Dr Philip Adebayo, a neurosurgeon at the Aga Khan Hospital has also alerted that everyone is at risk of getting stroke due to changes of lifestyle whereby blood pressure has become the leading cause of it globally

By Aisia Rweyemamu

MUHIMBILI National Hospital (MNH) yesterday sounded alarm over the ever increasing cases of cardiovascular diseases, namely heart failure and stroke, with the two now the first and second leading causes of death respectively. Speaking in Dar es Salaam when the hospital marked the World Stroke Day, Dr Patience Njenje, a neurosurgeon at MNH said it is high time Tanzanians changed their lifestyle by exercising and eating healthy diets to avoid these diseases. This year's message on World Stroke Day is "1 in 4 of us will have stroke: Don't be the one." A study published in the African Journal of Emergency Medicine in August observed that the two related diseases account for 20 per cent of hospital admissions, with stroke rising 70-fold over 43 years. Dr Njenje said the hospital is currently receiving three to five patients per day with such problems, noting that the disease was the third leading cause of disability, accounting for 4.5 per cent of the world's disabled. Currently world health statistics show that stroke takes second place in causing death, rising from behind years earlier. He said that in the past stroke problems were more common in European countries but now the same was true in developing countries because people have adopted European lifestyles. Dr. Njenje explained that the disease previously mostly affected old people from the age of 65 but now young people

African youths to climb Mt Kili to publicise SDGs

By Guardian Correspondent, Arusha

YOUTHS from various African countries are expected to scale up Mt Kilimanjaro with the aim of mobilizing others to participate in the realization of the United Nations Sustainable Development Goals (SDGs). They will also carry a signboard depicting the goals to the peak of Mt Kilimanjaro so that whoever reaches the peak will see and bear in mind the goals. Muniyadzi Muzenda, the coordinator of the programme from Zimbabwe says they are conducting a Mt Kilimanjaro campaign with the theme 'Live By Your Dreams' that aims to mobilize African youth for the UN Sustainable Development Goals, as well as mobilizing for the 'African Unity' they want. "It is better for each youth to ensure he participates to advertise the UN Goals by scaling up Mt Kilimanjaro so as to motivate others." Muniyadzi said 17 youths will scale up the mountain with the SDGs signboards, stressing the number one goal of eradicating poverty and mobilizing the youths to participate in activities that help to end the scourge of abject poverty. Tanzania will be the first country in the

TURN TO PAGE 2

Relief as protection of Ruaha River water sources boosted

By Guardian Correspondent, Mbarali

PROTECTION of Ruaha River water sources has been bolstered up resulting in an increase of water capacity in Ihefu Valley in Mbarali District up to Mtera Dam, a situation that promises sustainability of the two ecosystems. This was stated on Monday by the Secretary of the Board of Rufiji River Basin Idrisa Msuya at a function to hand over equipment for environmental protection to 35 communities supplied by the Ministry of Water and Irrigation. He said in the past the river used to dry up and threatened ecosystems including wildlife in the Ruaha Game reserve and the reduction of power generation at Mtera hydro power facility. Msuya said in the past at Nyaluhanga station beginning September onwards the water flowing into the dam was at the rate of less than 100 litres

per second but this year the flow rate has reached 3,000 litres per second. He said that boosting protection for Ruaha River water sources enhances assurances that the Julius Nyerere Hydro Power project at the Stiegler's Gorge on River Rufiji shall not be ecologically challenged. The chairman of the Board of Rufiji River, Vitalis Mnyanga praised communities that use water from the river saying their efforts have resulted in the sustainable use of the water. He said equipment had been provided to communities using water from Rufiji River, valued at more than 140m/- thus appealing for their good use. He said every community will get equipment worth 4m/- which includes bicycles, pangas, axes, umbrellas and solar flashlights. In Mbarali District, which is home to many water

TURN TO PAGE 2

SADC health ministers' meeting set to dwell on Ebola, HIV/Aids

By Henry Mwangonde

THE meeting of health ministers from the Southern Africa Development Community (SADC) member states which is slated for next week will focus on how to tame Ebola, HIV/Aids, malaria and tuberculosis. Briefing journalists about the meeting in Dar es Salaam yesterday, the Minister for Health, Community Development, Gender, Elderly and Children Ummu Mwalimu said the agenda also includes how to improve nutrition within the bloc as well as strengthening health systems and medical supplies. An Ebola outbreak in the Democratic Republic of Congo since August last year has killed more than 2000 people with some cases also reported in neighbouring Uganda.

"We have numerous strategies that countries have put in place in the fight against HIV/Aids, and therefore this meeting is vital for us to discuss and share ideas on the best practices," the minister said. The meeting slated for Dar es Salaam will similarly highlight the importance of SADC countries to invest more budgetary resources in the health sector. The meeting goes by the theme: 'SADC cooperation is a major pillar in the fight against HIV/Aids.' Mwalimu said Tanzania has made tremendous achievements in the fight against HIV as the prevalence has decreased from 7 percent in 2003 to 4.7 percent currently. Out of 30 countries that doing well in the fight

TURN TO PAGE 2



4 years of Dr. John Pombe Magufuli

SPECIAL SUPPLEMENT

THE GUARDIAN LTD, THROUGH ITS LEADING NEWSPAPERS, THE GUARDIAN AND NIPASHE ON 5TH NOVEMBER 2019, WILL PUBLISH SPECIAL SUPPLEMENT OF FOUR YEARS ACHIEVEMENTS OF THE FIFTH PHASE GOVERNMENT.

WE INVITE ALL STAKE HOLDERS TO PARTICIPATE IN THIS SPECIAL EDITION.



TO BOOK YOUR SPACE, KINDLY CONTACT: MOSES MASUNGA - SUPPLEMENT COORDINATOR ON EMAIL:moses.masunga@guardian.co.tz. PHONE: +255 755 642851





Haji Omar Kheir (R), Minister of State in the Zanzibar President's Office (Regional Administration and Special Departments), present to Zanzibar President Dr Ali Mohamed Shein an electronic Zanzibar Resident identity card at an inauguration ceremony in Zanzibar yesterday. Photo: Zanzibar State House

Muhimbili, Mewata conduct early breast cancer detection

By Henry Mwangonde

THE Muhimbili National Hospital (MNH) and the Tanzania Medical Women Association (MEWATA) yesterday conducted an early breast cancer screening exercise aimed at increasing awareness on checkups.

A total of 200 Dar es Salaam residents went through screening during the exercise with 45 being recommended for further screening after showing having cancer signs according to Dr Lulu Sakafu a Radiology specialist at MNH.

She named the awareness being given to those attending as details of breast cancer as well as how to screen themselves at home.

"Self-screening is very important especially to women who are the most affected because of hormones that are in their bodies," she said.

A representative from MEWATA who is also a cancer specialist Dr Sikudhani Muya said breast cancer is a problem in Tanzania saying it affects women mostly with men being affected only by percent.

In April, this year MNH announced a new operation procedure that eliminates the deadly cells without removing the infected organ like before.

The advanced treatment has been

hailed by experts as a milestone because the previous procedures that required the removal of the infected breast caused trauma to patients due to consequent changes in the looks that came with the removal of the organ that is crucial part of a woman's beauty.

Breast cancer incidence rates are higher in high-income countries than in low- and middle-income countries but deaths are higher in low and middle income countries, due to limited capacity to implement prevention, early detection and treatment programs saying in Tanzania, breast cancer represents 14.4 percent of new cancers among women.

Breast cancer is the most common cause of cancer death among women worldwide, representing 25-35 percent of all female cancer cases.

He said lifetime risk for developing breast cancer in Tanzania is approximately 1 in 20, and approximately half of all women diagnosed with breast cancer will die of their disease.

Successful breast cancer control demands integrating early detection programs with accurate diagnosis and timely, accessible and effective treatments in multidisciplinary approach.

Govt wants Mkurabita to prove its significance across Tanzania

By Guardian Correspondent, Mbarali

THE Deputy Minister of State in the President's Office (Public Service Management and Good Governance), Dr Mary Mwanjelwa, has given two weeks to the Chief Executive Officer (CEO) of the Property and Business Formalization Programme (Mkurabita) to explain the programme's strategies for the benefit of the wananchi.

She asked him to explain how the programme is helping the people especially in the villages who own land through customary and other title deeds to access for loans from financial institutions.

Dr Mwanjelwa gave the directive when speaking to Kapyo villagers in Mahongole Ward in Mbarali District, Mbeya Region where she said the wananchi are not getting any benefits due to lack of education on Mkurabita.

She said: "This education ought to be sustainable especially you (Mkurabita) who came in 2010 and now you are approaching 2020, and some of the wananchi have already died and others getting old, hence I want a report on the programme's

implementation."

She said the programme was introduced to assist the wananchi, hence if it does not realize positive results it means the money already spent has gone down the drain.

Earlier, the villagers told the Deputy Minister that despite Mkurabita coming to their village and helped them get customary title deeds for their plots, they still don't know how to get loans.

One of the villagers Herman Zambi said the title deeds they obtained only help them in solving land disputes but not other benefits such as accessing to loans from financial institutions, and added that after they received title deed they have not seen Mkurabita people again.

Another villager Halima Kibete said originally they were told the title deeds could be used as collateral for loans, but they never told them the modus operandi.

She said after they realized they were not getting any benefits from the papers they had, some started to believe that the whole scheme was merely to have their land surveyed and probably it was not the government's initiative.

Muhimbili: Stroke cases in sharp rise

FROM PAGE 1

are also affected.

Dr Zameer Fakhri, a pediatrician at MNH said stroke in children can occur before birth, at birth and after birth.

"Statistics show that among the 4,000 newborns one gets a stroke at birth and every year 2,000 children under 18 suffer from stroke for a variety of reasons, on the basis of world statistics.

Dr Fakhri noted that children who are more likely to suffer from stroke are those with sickle cell problems followed by those with cardiac problems.

"Some women get stroke during pregnancy. The disease is curable if the patient arrives at the hospital early," Dr Mohamed Mnacho said.

Dr Philip Adebayo, a neurosurgeon at the Aga Khan Hospital has also alerted that everyone is at risk of getting stroke due to changes of lifestyle whereby blood pressure has become the leading cause of it globally.

He said that the presence of stroke is huge and low income countries are affected because of changing diet and nutrition habits.

He explained that high blood pressure is the leading cause of stroke because with high blood pressure there are changes among blood vessels in the brain that can make vessels be abnormal.

On his part, Dr Mugisha Clement said that high blood pressure, obesity, increase of cholesterol, smoking and use of alcohol are the main causes of stroke.

He explained that a patient with stroke symptoms is required to see a specialist within three hours after the symptoms are observed, cautioning on what people eating and the need to control their weight to stay away from stroke.

World Stroke Day is observed on October 29 to underscore the serious nature and high rates of stroke cases.

Pinda calls for unity after elections

By Francis Kajubi

FORMER Prime Minister Mizengo Pinda has called for unity and called upon political parties to agree with the results during the elections as real decision makers are citizens and their choices should be respected.

At the national peace dialogue held in Dar es Salaam yesterday, under the theme: 'Maintaining peace and security during the local government election 2019 and general election 2020' the former prime minister said that bias, greedy of power and personal interests are a core source of conflicts that had mostly resulted into civil wars in several African countries.

"All participants in the coming local government elections and the next year general elections, being political parties or contestants themselves should have their mindsets flexible. They have to bear on mind that there are winners and losers in every election. Citizens are the only decision makers when it comes to who will serve them," said Pinda.

According to him, every person is responsible of making sure that peace and harmony prevail no matter their political allegiance, during and post-elections. He said security of both

people and their property is a must to be observed and protected.

"We leaders and the people we lead are also responsible to making sure that peace prevail in our neighboring countries because if war occurs in those countries we are all not safe. I call upon non-government organisations whether local or international to make peace and security measures a priority to our country in their activities," he added.

Center for International Policy Africa (CIP) Chairman Prof Rwekaza Mukandala, said that peace and security are a matter of great importance that every member of the community regardless of their positions should observe and respect.

"The peace and unity we enjoy today is the result of our national ancestors' wisdom and we ought to defend it by any means. I urge political parties and their supporters to keep it in mind that elections do come and go but without our long standing unity and harmony it will be in vain," said Mukandala.

The one day dialogue has been organised by Centre for International Policy Africa (CIP) in collaboration with Foundation for Civil Society and Mwalimu Nyerere Foundation.

Relief as protection of Ruaha River water sources boosted

FROM PAGE 1

sources, the equipment was handed to three communities by the Acting District Administrative Secretary, Asheri Mwakimonga.

He said the gesture shows that the ministry recognizes and respects their contribution in protecting water sources.

In recent years some wildlife game and other species perished in Ruaha Game reserve due to drying up of tributaries of River Ruaha.

Ruaha National Park former chief park warden Christopher Timbuka had earlier asserted that poaching was no longer the most serious challenge in the park but severe drought, harshly impacting catchment areas for Great Ruaha River.

Park managers expressed concern over the new foe, which threatens the survival of Tanzania's largest park for its biodiversity.

He said that currently the river catchment has turned into a dustbowl,

posing a serious threat to wildlife and human activities on the river basin.

"Our main threat now is no longer poaching. It's drought. The river is a home to more than 30 fish species, which are now under threat. They remain in a series of ponds," Timbuka said.

He explained that over 3,000 fish were found suffocated in one of the ponds, which used to be filled with water in the river basin.

Hippopotamuses are among animals being affected by the challenge.

"Our worry as conservators is that if the rains won't come up in the next five weeks, the situation will be worse," he said, disclosing that similar drought was experienced in 1993, disturbing the river ecosystem through the Usungu wetlands and the Ruaha National Park and eastwards into the Rufiji River.

Wildlife also face similar challenges as they walk long distances to avoid thirsting to death, the conservator had emphasized.



Tanzania Centre for Democracy chairman James Mbatia pictured in Dar es Salaam yesterday moving a vote of thanks shortly after former Prime Minister Mizengo Pinda (3rd-R) opened a national peace symposium with the theme: 'Maintain Peace and Security towards Local Government Elections and General Elections 2020', organised by Centre for International Policy (CIP) and the Foundation for Civil Society. Others (from-R) are Deputy Political Parties Registrar Mohamed Ali Ahmed, Deputy Minister of State (President's Office - Regional Administration and Local Government) Mwita Waitara, National Electoral Commission chairman Judge Semistocles Kaijage and CIP chairman Prof Rwekaza Mukandala. Photo: John Badi

SADC health ministers' meeting set to dwell on Ebola, HIV/Aids

FROM PAGE 1

Biological Pesticide Plant at Kibaha in against TB, five are from SADC with Tanzania included.

On malaria, the minister said it is still a challenge in the SADC region but Tanzania has managed to reduce prevalence from 14 percent in 2015 to five percent in 2017.

In the SADC region Seychelles is the only country in SADC region which has managed to control malnutrition, obesity and overweight, while Tanzania has a rate of malnutrition that stands at 31 percent, the minister noted.

After the meeting the SADC ministers will be taken for a tour of the Malaria

Coast region to woo the countries to buy pesticides from Tanzania.

On Ebola, the minister said the meeting will map out how to tighten screening along border posts to ensure that any suspicious cases are monitored and referred.

Last year, SADC appointed (MSD) sole distributor of all essential drugs among 15 member states.

This was good news for Tanzanian industrialists to start improve the quality of their products so as to meet international standards.

MSD has so far shown to have enough

capacity to distribute drugs, medical equipment and chemical reagents in the zone, also providing a chance for local industrialists to tap into new markets.

One challenge is that pharmaceutical market information is not easily accessible in the SADC region, and a lack of standardization makes it difficult to compare the information that is available, experts assert.

This lack of transparency can result in higher transaction costs and creates opportunities for suppliers to diversify their prices to the disadvantage of purchasers. Considerable differences

exist between member states regarding pharmaceutical procurement and supply management (PSM) practices as well as application of regulations and procedures for quality assurance and public procurement.

Despite similarities in national medicines policies and public procurement legislation, SADC member states are at different levels of pharmaceutical sector development and pharmaceutical services delivery.

In some respects, a majority of countries comply with internationally accepted principles, but in others they do not.

African youths to climb Mt Kili to publicise SDGs

FROM PAGE 1

world to take the UN Goals to the top of one of the world's highest peaks, he said, urging various stakeholders to join hands in the mountain climbing towards the end of the year.

Youths from various countries will converge at Arusha ready for the event and are in high spirits for the success of the campaign.

He said since the youths make a big percentage of populations the world over, it's better that they realize they are supposed to engage in activities that make history.

The Sustainable Development Goals were adopted by all United Nations member states in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030.



Health, Community Development, Gender, Elderly and Children minister Umyy Mwalimu briefs journalists in Dar es Salaam yesterday on the meeting of SADC Health ministers and ministers overseeing the HIV and AIDS docket to be held in the city from November 4 to 8. She is flanked by Health ministry's Director of Preventive Services, Leonard Subi (R), and Permanent Secretary Dr Zainabu Chaula. Photo: Correspondent Miraji Msala

MCT calls on media fraternity to observe professional ethics

By Getrude Mbogo

THE Media Council of Tanzania (MCT) Secretary General, Kajubi Mukajanga has reminded media practitioners in the country to ensure that they adhere to the professional code of ethics when executing their daily duties, saying there is a deviation of professional ethics among journalists.

He was speaking after the MCT's Ethical Committee heard and gave a ruling for two trials which were brought before the committee showing some professional gaps in reporting.

"For example some trials that are brought here shows how our stories have huge professional gaps...they show how reporters fail to take efforts to seek for reliable sources and make the articles worth, this must change and we have to ensure that when reporting, all professional ethics and laws are observed," he said

He also called on editors in newsrooms to also observe professional ethics and avoid pushing stories that are not objective, fair, accurate and balanced.

The two trials which were brought yesterday were heard and given ruling by the committee's members under its chairperson Judge (retired) Juxon Mlay.

The first involved the Tanzania Daima newspaper and the leadership of St. Mikaeli Parish in Kawe, Kinondoni district.

The complainant's side, (St. Mikaeli Parish) claimed that on October 9, this year, Tanzania Daima newspaper published a story with a headline reading "Paroko azuiwa kusoma Misa" which according to them the article's content was totally incorrect.

The leadership claimed that the reporter didn't take efforts to seek for reliable sources including balancing to the church's leadership instead went ahead to publish it something which has ruined the image of the "man of God" and the charge in general.

However, after getting the complaints from the church, the MCT's ethical council called both sides and seated with them together on October 15 and reached consensus that the newspaper

would apologize for publishing false information.

According to the complaint's side, the newspaper failed to implement the agreement as it published another story on October 21, with a headline "Sikuziwa kusoma misa" instead of publishing a news article with an apology statement in it.

The situation forced the church's leadership to go back to MCT to seek for justice.

The trial was yesterday heard again by the MCT's ethical committee.

In end, committee ruled that the newspaper should apologize for what it has done by publishing a new article of apology on Sunday November 3, this year.

The second trial was brought by Maria Elasi a Magomeni resident in Kinondoni district who complained against Mwanza newspaper for publishing a picture against her consent.

Elasi complained that, on October 28, this year the newspaper published a picture showing her carrying her two children with a caption "Kulea Kazi" thus raising shock among her relatives and neighbors.

According to her, the photographer didn't seek for her consent before publishing the picture which in the end has brought negative perceptions among the members of the public who claimed that she is now living a vulnerable life and turned be a bagger which is not true.

"The photo has affected badly, my neighbors, my relatives are all laughing at me, saying that I called the photographer to take my picture so as to get aids from the public..." she said.

The defendant's side, Mwanza newspaper said that the publication picture didn't mean to harm the woman but was aimed to show and remind the public the big role of taking care of children.

In the end, the ethical committee ruled that the newspaper should refund the woman her expenses she used during the case. Judge Mlay wanted media practitioners to be careful when covering and publishing stories of children.

Mwanza residents for more efforts to curb illegal fishing

By Correspondent Wilhelm Mulinda,

Mwanza

MWANZA residents have called upon the fisheries department to put in place useful strategies to combat illegal fishing along beaches and islands within Lake Victoria which affects fish population.

The residents are concerned with increased fishing malpractices in the lake which is being done using seine nets and monofilament nets—the unauthorised fishing gear.

A recent survey conducted by The Guardian at different beaches along Lake Victoria established that illegal fishing was rampant along the Mwasonge beach in Misungwi district

and some parts of Mihama, Butuja, Igombe and Kayenze in Ilemela district.

The survey also established that illegal fishing practices are also conducted along at the islands situated in Kagera, Geita and Mara regions.

Acting officer in-charge of fisheries resource protection in the Lake Zone, Roman Mkenda said operations against illegal fishing were on-going across the Lake Zone regions. He said the government was responsible for protecting it resources in the lake.

He said the various operations including 'Operation Sangara' were launched to control fishing malpractices. He said fishing sector is manageable urging fisheries resources to fully take part in the war against illegal fishing in the lake.

"Management of resources on our lake is also a responsibility of fisheries departments at district and regional level as well as Beach Management Units (BMUs)", he noted.

He noted that alongside conducting patrols on the lake, fisheries resource protection unit was still continuing to educate the general public on the importance of protecting fisheries resources for national development.

'Operation Sangara' was launched in 2018 owing to the increase in unauthorised fishing practices that is a threat to the survival of a number of fish species in the lake, he said.

When formally launching 'Operation Sangara', Livestock and Fisheries Minister, Luhaga Mpina suspended 35 workers in the fisheries department

for allegedly engaging in and colluding with illegal fishing activities.

He also revoked 26 beach management unit committees in the Lake Zone for their alleged role in illegal fishing activities.

According to a Lake Victoria Fisheries Organisation in 2016, Tanzania's Nile Perch stock dropped from 651,353 tonnes in September 2014 to 417,936 tonnes in August 2016 while sardines (Dagaa) declined by almost 50 percent largely due to illegal fishing and pollution of the lake.

The LVFO report further noted that Uganda's Nile Perch production dropped from 513,133 tonnes in 2014 to 393,353 tonnes while Kenya production was reduced from 1,230,247 tonnes to 851,461 tonnes.

MINISTRY OF HEALTH, COMMUNITY DEVELOPMENT, GENDER, ELDERLY AND CHILDREN



ME/007/2019-2020/HQ/C/05

For

Provision of Consultancy and Technical Support Services to provide technical assistance to the National AIDS Control Program to institutionalize quality improvement for better outcomes of care

Expression of Interest

Date: 30th, October 2019

- The Ministry of Health, Community Development, Gender, Elderly and Children received Funds from Global Fund towards the cost of operations and to apply part of the proceeds of technical Support Services to the National AIDS Control Program (NACP) to provide technical assistance to the National AIDS Control Program to institutionalize quality improvement for better outcomes of care.
- The Ministry of Health, Community Development, Gender, Elderly, and Children now invites eligible Firms to indicate their interest in providing the services which include to institutionalize quality improvement for better outcomes of care to:
 - Work with the NACP team to build their competencies that are required in overseeing activities to integrate QI in HIV and AIDS programming.
 - Take part in the identification and orientation of expert QI coaches at national level
 - Provide QI coaches with continuous technical support as they coach teams at site level
 - Provide technical support to expert QI coaches as they evaluate Regional QI coaches for certification using a pre-determined standard guide.
 - Provide coaching and mentorship of facility teams as they implement suggested practices based on baseline assessment performance.
 - Provide support to develop a knowledge management platform for the systems of care that the QI projects aims to address
 - Prepare for and conduct Peer Learning Session to share experiences of implementation in the 3 regions.
- Interested candidate must: Provide information indicating that they are qualified to perform the services by submitting

consultant's profile, description of similar assignments, experience in similar conditions and specifically recent experience in implementing HIV quality improvement projects in the country, availability of appropriate skills among staff, etc. Consultants may associate to enhance their qualifications.

- A consultant will be selected in accordance with the procedures set out in the Public Procurement Act No. 7 of 2011 and the Public Procurement Regulations, 2013 – Government Notice No. 446 (hereinafter called Procurement Regulations).
- Selection will be conducted through the Quality and Cost Based Selection (QCBS) procedures specified in the Public Procurement Regulations.
- Interested eligible consultants may obtain further information from the office of the Secretary, Ministerial Tender Board, NHIF Building, 6th Floor PMU office., P.O Box 743, Dodoma, from 9.00 am to 3.30 PM on Monday to Friday inclusive except on public holidays.
- Expressions of Interest (EoI) must be delivered to the address below Secretary, Ministerial Tender Board, NHIF Building, 6th Floor PMU office., P.O Box 743, Dodoma, Wednesday 11.00 Hrs. 13th November, 2019.
- Late Expressions of Interest shall not be accepted for evaluation irrespective of the circumstances.

PERMANENT SECRETARY
MINISTRY OF HEALTH, COMMUNITY
DEVELOPMENT, GENDER,
ELDERLY AND CHILDREN.



**TANZANIA INTERNATIONAL
CONTAINER TERMINAL SERVICES LTD**
A member of the Hutchison Port Holdings Group

TENDER INVITATION-RE-ADVERTISED

Tanzania International Container Terminal Services Limited (TICTS) is a member of Hutchison Ports. Hutchison is the world's leading port investor, developer and operator, with a network of 51 ports in 26 countries across Asia, the Middle East, Africa, Europe, the Americas and Australasia. Over the years, Hutchison Ports has expanded internationally into other logistics and transport-related businesses including cruise terminals, airports, distribution centers, rail services and ship repair facilities. In 2017 the Hutchison Ports network handled a combined throughput of 81.4 million TEU worldwide.

Tenders are invited from established and reputable companies for the Tender of:

1. Fire Extinguishers Service

Tender documents may be collected from TICTS PROCUREMENT OFFICE after payment of a non-refundable fee of Tshs 100,000 VAT Inclusive.

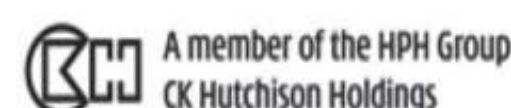
The Tender will be closed on November 8, 2019 at 3.00 pm. No bids will be accepted after this time.

TICTS reserves the right to cancel the tender at any time and is not bound to accept the lowest or any tender.

Sealed tender bids should be submitted to the TENDER BOX located at TICTS Finance office in PSPF Commercial Buildings along Sokoine Drive, clearly marked with name of Tender on the envelope and addressed as hereunder:

Chief Executive Officer
Tanzania International Container Terminal Services Limited
P.O Box 71442, Dar es Salaam
Tel. 255 22 2134056 Fax: 255 22 2134019

Email: ticts@ticts.com



'Protect Rufiji water sources to make hydropower generation sustainable'

By Guardian Reporter, Rufiji

MINISTER for Energy Dr Medard Kalemami has called on people and government leaders from 11 regions that will benefit from the gigantic Julius Nyerere hydro power project on Rufiji River to protect its water sources.

He also suggested the need for the people to make good use of the available water in farming, livestock keeping and fishing activities so as to make the project sustainable when completed.

Dr Kalemami made the remarks after he had toured the project site which upon completion will be able to generate 2115 MW of electricity to be fed to the national grid to alleviate intermittent power outages. It was the minister's ninth visit to the project site.

He said the aim of his latest visit was to observe work progress undertaken by contractors, identify various challenges including managerial during the implementation period, saying its pace was satisfactory and promised to make more visits to the site on monthly basis.

He said as of now water availability in the river is fine, the waterfalls need to be 1,000 cubic metres per second per day in dry season and 1,100 cubic metres per second during rainy seasons, and added that experts have endorsed the situation to be excellent.

He said: "All those using water from Rufiji River should take great care and I call on the regional commissioners, district commissioners, district development directors, divisional secretaries and chairmen of village governments to ensure they supervise water sources well. In May I formed a

team to monitor the progress of the project's implantation under the direction of the Permanent Secretary in the Ministry of Energy giving directions to visit the 11 regions including respective authorities to ensure all water sources are protected."

Kalemami who was accompanied by the Egyptian Deputy Minister for Works, Eng Brig Gen Mahmoud Nassar also inspected the construction project for permanent houses for contractors' workers and other supervising officials that are set for completion by December this year, diversionary water conduits, installation of nine turbines that started three weeks before schedule as well as the site for stone crushers.

He called on all supervisors to ensure they increase the pace of the work so that the whole project is completed in time.

Kalemami added: "I beseech the Egyptian Deputy Minister who was given the project's supervisory task by the Egyptian President to continue with his task, and fortunately he is a Brigadier General and is chairman of all construction companies in his country, hence the project is in good hands."

He also praised President John Magufuli for his visionary directions in the project's implementation including paying the contractors in time, as already 1.07tr/- or 15 percent of the project's cost has already been paid out.

Kalemami said that all tasks that can be undertaken by Tanzanians should be done by Tanzanians including tasks such as security, cleanliness, as well as construction raw materials and others and warned the main contractor not to bring in workers for tasks that can be

done by Tanzanians.

He also gave two months during which to begin the construction of the 60 km road from Fuga station to the project's site to simplify the transportation of heavy equipment and raw materials that will use Tazara railway to the area.

On his part, the Egyptian Deputy Minister for Works, praised the progress of the project, and urged for continual cooperation from the government of Tanzania for its completion.

A supervisor from Tanesco, Eng. Stephen Manda said by June 14 2022 the project will be completed, but added that it involves many tasks including construction of various roads and bridges to access the project site.

He said: "As you have observed work on water diversion conduits has been completed by 17 percent, and the aim it complete the work by May next year so that we start work on the huge dam that will have a water capacity of 33.2 billion cubic metres and the length of the dam itself will 914 metres."

A representative from the Morogoro Regional Commissioner, who is the Morogoro District Commissioner Regina Chonjo, said the project will be the economic saviour of Tanzanians as the biggest challenge facing Tanzania's move to industrial economy is inadequacy of electricity.

She promised to continue to mobilize the wananchi and other groups in the society on the importance of environmental protection and water sources and reminded of the project's huge cost borne by the government.



NBC corporate services manager Mary Opiyo (C) exchanges greetings with one of the bank's customers, Bugando Medical Centre director Father Engelbert Nyandwi, at an event the bank had just organised in Mwanza city as one of its ongoing customers service month activities. Photo: Guardian Correspondent

NEMC banking on public support over noise pollution, vibrations

By Guardian Reporter

TANZANIANS have thrown their weight behind the National Environment Management Council (NEMC) in its determination to fight noise pollution and stave off apparently hidden grave effects on health, especially in newborns.

NEMC director general Samuel Gwamaka said here yesterday that the flow of complaints into NEMC offices over noise pollution pointed at Tanzanians' support to the council's resolve to end noise pollution and protect people's health. "Some weeks back we organised education workshop

in Dar es Salaam on noise pollution. While in Mbeya region I took the advantage to report to the nation on the results of the positive results on our consistent public education. I explained, for example, that babies suffer most from excessive noise and that we have received 600 proper public complaints on this offence. This is a very encouraging development we are proud of," he said.

Dr Gwamaka said increasing public reports on noise pollution indicated two things: first, that Tanzanians were a conscious nation and second, that people were serious with NEMC's work. He called on Tanzanians to continue reporting formally to

NEMC offices sources of excessive noise and promised the nation for the council's quick response.

Noise pollution culprits may be fined up to one million/- and stubborn culprits would face court action, he explained.

Complainants on noise pollution already received by NEMC, especially in Tanzania's cities and towns, blame the offence on prayer and entertainment houses located in residential areas.

While in Mbeya, Dr Gwamaka gave an example of a reported case of newborn that lost hearing ability because of noise pollution. It was later established in hospital that the baby's cochlear was

damaged because of excessive noise.

Experts say that exposure to noise pollution during pregnancy and after delivery may result in often terrible effects on newborns; effects include growth retardation, cochlear damage and consequently loss of hearing capability. But noise pollution could lead to premature birth.

Health experts warn that noise pollution affects both health and behaviour and that excessive noise damage physiological health by causing hypertension, high stress levels.

Dr Gwamaka warned that no excuse will save polluters from punishment.

HALMASHAURI YA JIJI LA DODOMA



TANGAZO LA UUZAJI WA VIWANJA

Mkurugenzi wa Halmashauri ya Jiji la Dodoma anawatangazia Wananchi wote kuwa litafanyika zoezi la uuzaji wa viwanja kuanzia tarehe 28/10/2019 katika eneo la wazi la Manispaa ya zamani kuanzia saa 2 Asubuhi hadi saa 9.30 Alasiri.

Viwanja vinavyouzwa na Maeneo ni:

Eneo	Matumizi na Bei (kwa mita moja ya mraba moja)
Nala	Makazi 3,000-5,000; Makazi na Biashara 4,000-6,000
Vikonje	Makazi 5,000, Makazi na Biashara 6,000
Mahomanyika	Makazi 5,000, Makazi na Biashara 6,000
Mapinduzi	Makazi 6,500, Makazi na Biashara 7,000
Chahwa	Makazi 5,000, Makazi na Biashara 6,000
Ipala	Makazi 5,000, Makazi na Biashara 6,000
Ihumwa- Mapinduzi	Makazi 6,500
Viwanja vya matumizi ya Taasisi na biashara pia vinapatikana	

Malipo yote yafanyike ndani ya Siku 90 baada ya kupata hati ya madai. Kwa mawasiliano zaidi piga simu namba 0714 785513.

Tangazo hili limetolewa na:

Mkurugenzi wa Jiji,
HALMASHAURI YA JIJI
DODOMA

Bank beefing up security measures in Arumeru District

By Correspondent Marc

Nkwame, Arusha

POLICE patrol in Arumeru district has been made easy, through the recent donation of five motorcycles from CRDB Bank to the local cops.

The Indian make, two wheeled vehicles, according to the bank officials had been provided here to assist in terrain combing security

patrols within the rather big, Arumeru district.

The director of small and medium clients for the CRDB Bank, Boma Raballa presented the five TVS types of motorcycles to the Arumeru District Commissioner, Jerry Muro, during a brief ceremony held at Usa-River Police station in Meru.

"Our bank recognises the importance of safety

measures because in order to receive deposits from the clients. It is important that the same customers, are well protected assured of their safety, especially te farmers in Arumeru who usually trade their produce in local markets and forced to travel long distances carrying liquid cash," stated Raballa.

According to the CRDB official, the bank through its affiliate company has been

supporting the police units around the country and managed to erect a police station building in Marangu, Moshi-rural district, where also the bank bought a vehicle for the police.

"We also donated a police car in Kawe as well as equipping the station with road safety equipment and in Tabata the bank provided additional two motorcycles," said Raballa adding that, CRDB is also assisting the police in Tanzania in publishing public education materials to promote road safety awareness.

The zonal CRDB manager, Chiku Issa who presides in Arusha, Manyara, Kilimanjaro and as far as Tanga, said the reach-out initiative to empower police officers aligns with the bank motto of 'Ulipo-Tupo,' (Wherever you are, the CRDB is also there).

"We also constructed classrooms in Arumeru and last April and during the handover ceremony, the local police here stated that they were in dire need of transportation to enable them patrol the entire precinct, so we decided to provide them with these motorbikes," she said.

Upon receiving the motorcycles the District Commissioner for Arumeru, Jerry Muro said his precinct is very big and the location of 53 wards were very far away reach because are in remote areas and that the two wheeled vehicles will very much support police patrols.

"We hope the motorcycles will serve the intended purposes," he concluded.

THE UNITED REPUBLIC OF TANZANIA



IN THE FAIR COMPETITION TRIBUNAL OF TANZANIA AT DAR ES SALAAM

APPEAL NO. 5 OF 2019

BETWEEN

CHARLES EDWARD NG'HWAYA.....APPELLANT

AND

MANAGING DIRECTOR

VODACO TANZANIA PLC..... 1ST RESPONDENT

TANZANIA COMMUNICATIONS

REGULATORY AUTHORITY (TCRA).....2ND RESPONDENT

(Notice Pursuant to Rule 16 of the Fair Competition Tribunal Rules, 2012).

TAKE NOTICE THAT an appeal has been lodged in the Tribunal against the whole decision of the Tanzania Communications Regulatory Authority (TCRA), the Respondent herein, in Complaint No. TCRA/LAL/31/JANUARY/2019 dated 27th March 2019 in which the 2nd Respondent held that, the 1st Respondent sold modem to the Appellant for the purpose of delivering data/internet services only.

The Appellant contends, among other things that, the 2nd Respondent erred in law and fact for not considering the fact that the "data/internet" service supported by the modem ZTE K3772-z is naturally phone-line-dependent, dial-up-connection-based and phone-call-control-command-dependent. Therefore, the appellant prays to set aside the decision with costs.

BY THIS PUBLIC NOTICE any person who considers that he has sufficient interest in the outcome of the appeal may apply to intervene in the proceedings within seven days of the first publication of this notice to the Fair Competition Tribunal, 9th Floor, Ubungo Plaza, Morogoro Road, P.O. Box 79650, Dar es salaam.

GIVEN UNDER MY HAND AND SEAL of the Tribunal this 30th day of October, 2019.

REGISTRAR



Hanang district commissioner Joseph Mkirikiti speaks at yesterday's launch of a symposium on female genital mutilation organised by the Civil Social Protection Foundation. It was held in Gehandu ward. Photo: Correspondent Gift Thadey

Take stern measures against persons involved in co-operatives' funds misuse, says Dr Kamani

By Guardian Reporter

CHAIRPERSON of the Tanzania Cooperative Development Commission (TCDC), Dr Titus Kamani has called on registrars of co-operative societies to team up with security organs to arrest all people who are allegedly involved in misusing funds and resources of cooperative unions.

Dr Kamani issued a 14-day ultimatum for regional assistant registrars to go through reports of cooperative unions and thereafter take actions on the matter.

He made the directive soon after a meeting with TCDC commissioners held in Dodoma recently. Among other issues, the commission received general auditing report on cooperative unions held by Cooperative Audit and Supervision Corporation (COASCO) for the 2018/2019 fiscal year.

"I want report on every step you will be taking and I will make a closer follow-up on this matter. We'll not continue protecting such people who don't want to be responsible to members. In

this, no stone will be left unturned to ensure cooperative unions' funds and resources are protected," he said.

He also urged managers of cooperative unions including regional assistant registrars to take appropriate measures to restrain weaknesses unveiled in the Coasco report.

"Take appropriate measures as advised by Coasco auditors and if there are leaders, who are behind exploiting cooperative unions' members, collaborate with security agencies in your areas to rescue properties of cooperative unions' members," Dr Kamani stressed.

On increasing members of cooperative societies in the country, Dr Kamani said between July and September this year, the commission has registered 79 primary cooperative unions and one project union.

He also said that the number of cooperative societies has increased to 11,410 and the new societies have a total of 5,630 members.

The commission in collaboration with Tanzania Agricultural

Development Bank (TADB) is making a closer follow-up on the construction of gigantic dam that will be used for irrigation in Kibaigwa valley, Kongwa District as well as construction of packaging materials for agricultural crops.

He also said that about 107 factories are owned by cooperative societies across the country; hence need to be strengthened for the benefit of members of cooperative societies.

"I also call on cooperative societies to come up with a plan that will increase effectiveness of the value addition factories so that we export more processed agricultural products, hence increase employment opportunities."

According to Dr Kamani, TCDC has been encouraging establishment of cooperative unions in different sub-sectors such as avocado and banana growers across the country.

He also said that the TCDC targets to increase the number of cooperative unions' members from the current 4,611,804 to 15,000,000 by 2021.

Over 700 farmers benefit from climate smart agriculture technologies training

By Beatrice Philemon

OVER 700 farmers in four regions - Dodoma, Morogoro, Lindi and Iringa have been trained on how to adopt Climate Smart Agriculture (CSA) - an approach that helps to guide actions needed to transform agricultural systems in a changing climate.

CSA aims at sustainably increasing agricultural productivity and incomes; adapting and building resilience to climate change; and reducing and/or removing greenhouse gas emissions, where possible.

Agricultural Field Officer of the International Institute of Tropical Agriculture (IITA), Sigismund Mujuni said this when speaking recently at a one-day training on media awareness session on gender and nutrition sensitive agriculture.

Mujuni said that farmers are being trained on CSA practices and technologies in their farming activities to cope with climate change, improve soil fertility, increase productivity and hence improving incomes.

The training was offered to farmers free of charge in 2017/2018 and 2018/2019 farming season.

He said under Building Capacity for Resilient Food Security Project (BCRFS) with funding from the United States Agency for International Development (USAID) small scale farmers were trained on how to employ different technologies that cope with the climate change, increase soil fertility and humidity for plant growth. Tie-ridging technology, intercropping, chololo pits, 'fanya juu' and 'fanya chini' terraces as well as use of drought tolerant improved seed varieties are the main technologies and techniques that farmers were told to employ in their farming activities.

The main goal was to ensure farmers are well equipped with necessary CSA knowledge, skills, and practice that in turn will help them know how to apply them in different farming activities and production systems.

Among those farmers, a total of 358 farmers were trained at Hombolo and nghumbi villages in Dodoma region for 2017/2018 and 2018/2019 farming season while a total of a total of 154 farmers were trained at Image and Mtandika villages in Kilolo district, iringa region for 2018/2019 farming season.

Also in Morogoro region, a total of 156 farmers were trained at Kimambira and the Ministry of Agriculture Training Institute (MATI) Ilonga in Mvomero district for 2018/2019 farming season while in Lindi region, 129 farmers were trained at Chienjele and Machamaja villages in Ruangwa district. The main goal was to help farmers be well equipped with CSA technologies and later on train their peers.

"During the training, we set up 8 demonstration plots to help farmers learn from there and later on put into practice what they have learnt as well as train their peers," he noted.

Also during the training, farmers were taken through CSA terminologies and practices as well as help them to visit 8 demo plots to see different CSA technologies so that they can choose for themselves which technology is suitable for their farming activities and later on employ it.

"As IITA we are very glad because tie-ridging, chololo pits, 'fanya juu' and 'fanya chini' technologies and drought tolerant improved seeds are the main technologies that have impressed more farmers and so far some of the farmers have been already started to employ it." He noted.

Apart from that farmers were trained on how to practice intercropping with legumes planted with other crops to add nutrients to the soil to improve soil fertility.

"We train farmers on CSA's technologies in accordance with the Agro-ecological zones," he said.

"For example at Machanganya and Chienjere villages in Ruangwa district, we demonstrated intercropping technology for intercropping drought-tolerant hybrid maize varieties namely NATA K6Q, WE 2112 and AGRISEED H12 and pigeon peas and the result was very good," he noted.

While at Hombolo and nghumbi villages in Dodoma region, they trained farmers on how to intercrop legume seeds with sorghum, pearl millet, cow pea and bambaranuts in half acre of land to improve soil fertility and the result was also very good and farmers have begun to employ it.

For her part, IITA communication officer, Catherine Njuguna added that the United States Agency for International Development (USAID) donates a total of USD 2million to IITA for the implementation of Building Capacity for Resilient Food Security Project (BCRFS).

She said BCRFS is a three-years project being implemented by IITA in collaboration with the ministry of Agriculture and Livestock with support from USAID.

MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2019 (Amounts in million shillings)	Current Quarter 30-Sep-2019	Previous Quarter 30-Jun-2019
A. ASSETS:		
1. Cash	512	440
2. Balances with Bank of Tanzania	2,720	447
3. Investments in government securities	-	-
4. Balances with other banks and financial institutions	210	377
5. Cheques and items for clearing	63	10
6. Inter branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	4,000	4,000
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	16,378	16,311
12. Other assets	5,282	5,484
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	1,296	1,453
16. TOTAL ASSETS	30,461	28,522
B. LIABILITIES:		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	11,660	8,268
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	841	705
24. Acceptances outstanding	-	-
25. Interbranch float items	19	4
26. Unearned income and other deferred charges	170	228
27. Other liabilities	544	573
28. Borrowings	-	-
29. TOTAL LIABILITIES	13,234	9,778
30. NET ASSETS/(LIABILITIES) (16 minus 29)	17,227	18,744
C. SHAREHOLDERS' FUNDS:		
31. Paid up share capital	30,912	30,912
32. Capital reserves	-	-
33. Retained Earnings	(9,658)	(9,819)
34. Profit (Loss) account	(4,027)	(2,510)
35. Others capital accounts (Provision General Reserve)	-	161
36. Minority interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	17,227	18,744
38. CONTINGENT LIABILITIES		
39. Non performing loans & advances	289	323
40. Allowances for probable losses	302	253
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	57%	66%
- Non Performing Loans to Total Gross Loans	1.7%	1.9%
- Gross Loans and Advances to Total Deposits	143%	200%
- Loans and Advances to Total Assets	55%	58%
- Earning Assets to Total Assets	67%	71%
- Deposits Growth	41%	12%
- Assets Growth	7%	-2%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2019 (Amounts in million shillings)	Current Quarter 30-Sep-2019	Previous Quarter 30-Jun-2019	Current Year Cumulative 30-Sep-2019	Comparative Year Cumulative 30-Sep-2018
I. Cash flow from operating activities:				
Net (loss)/profit before tax	(1,517)	(1,416)	(4,027)	(4,019)
Adjustment for:				
- Impairment/(reversal of) depreciation	212	622	1,346	1,496
- Net change in loans and advances	(67)	(40)	(199)	8,010
- Net change in deposits	3,392	888	3,711	(988)
- Net change in short term negotiable securities	-	-	-	-
- Net change in other liabilities	64	(138)	121	2,926
- Net change in other assets	(105)	(352)	(609)	(3,589)
- Tax paid	-	-	-	-
- Others	-	-	-	-
Net cash provided (used) by operating activities	1,979	(436)	343	3,836
II. Cash flow from investing activities:				
- Dividend received	-	-	-	-
- Purchase of fixed assets	(36)	(5)	(41)	(471)
- Proceeds from sale of fixed assets	-	-	-	-
- Purchase of non-dealing securities	-	(179)	946	(3,119)
- Proceeds from sale of non-dealing securities	-	-	-	-
- Others	-	-	-	-
Net cash provided (used) by investing activities	(36)	(184)	905	(3,590)
III. Cash flow from financing activities:				
- Repayment of long term debt	-	-	-	-
- Proceeds from issuance of long term debt	-	-	-	-
- Proceeds from issuance of share capital	-	-	-	-
- Payment of cash dividends	-	-	-	-
- Net change in other borrowings	-	-	-	-
- Others	-	-	-	-
Net cash provided (used) by financing activities	-	-	-	-
IV. Cash and cash equivalents:				
- Net increase/(decrease) in cash and cash equivalents	1,943	(620)	1,248	246
- Cash and cash equivalents at the beginning of the year	965	1,585	1,557	644
- Cash and cash equivalents at the end of the quarter	2,908	965	2,805	890

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulatory Reserve	Bond Revaluation Reserve	Provision General Reserve	Total
Current Year						
Balance as at the beginning of the year	30,912	(9,976)	-	179	179	21,294
Profit for the year	-	(4,027)	-	-	-	(4,027)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-
Bond Revaluation Reserve	-	139	-	179	-	40
Provision General Reserve	-	179	-	-	179	-
Others	-	-	-	-	-	-
Balance as at the end of the current period	30,912	13,685	-	-	-	44,597
Previous Year						
Balance as at the beginning of the year	30,912	(4,120)	114	204	-	27,110
Decrease resulting from adopting IFRS	-	(288)	-	-	-	(288)
Profit for the year	-	(5,503)	-	-	-	(5,503)
Loss on fair valuation of bonds	-	-	-	(25)	-	(25)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends paid	-	-	-	-	-	-
Transfer from Regulatory Reserve	-	114	(114)	-	-	-
Transfer to Provision General Reserve	-	(179)	-	-	179	-
Others	-	-	-	-	-	-
Balance as at the end of the previous period	30,912	(9,976)	-	179	179	21,294

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2019 (Amounts in million shillings)	Current Quarter 30-Sep-2019	Comparative Quarter 30-Sep-2018	Current Year Cumulative 30-Sep-2019	Comparative Year Cumulative 30-Sep-2018
1. Interest income	709	781	2,215	2,456
2. Interest expense	172	135	449	448
3. Net interest income (1 minus 2)	537	646	1,766	2,008
4. Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	62	-	(53)	8
6. Non-interest income:				
6.1 Foreign currency dealings and translation gains/(loss)	169	64	311	162
6.2 Fees and commissions	12	-	21	4
6.3 Dividend income	157	62	289	156
6.4 Other operating income	-	-	-	-
7. Non interest expenses	2,161	2,069	6,157	6,181
7.1 Salaries and benefits	922	886	2,629	2,695
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	1,239	1,183	3,528	3,486
8. Operating income/(loss)	(1,517)	(1,359)	(4,027)	(4,019)
9. Income tax provision	-	-	-	-
10. Net income/(loss) after income tax	(1,517)	(1,359)	(4,027)	(4,019)
11. Other Comprehensive Income	-	-	-	-
12. Total comprehensive income/(loss) for the year	(1,517)	(1,359)	(4,027)	(4,019)
13. Number of employees	56	63	56	63
14. Basic Earnings Per Share	-25	-22	-65	-65
15. Number of branches	2	2	2	2
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-5%	-4%	-14%	-11%
(ii) Return on Average Shareholders' Funds	-9%	-6%	-21%	-16%
(iii) Non Interest Expense to Gross Income	306%	291%	296%	285%
(iv) Net Interest Income to Average Earning Assets	3%	3%	9%	9%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2019

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

Name and Title	Signature	Date
Richard Makungwa (Chief Executive Officer)	(signed)	28 OCTOBER 2019
Selemani Kijori (Head of Finance)	(signed)	28 OCTOBER 2019
Poniwoa Andrew (Ag. Head of Internal Audit)	(signed)	28 OCTOBER 2019

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

Name	Signature	Date
1/ Herman Kessy	(signed)	28 OCTOBER 2019
2/ Ambrose Nshala	(signed)	28 OCTOBER 2019

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

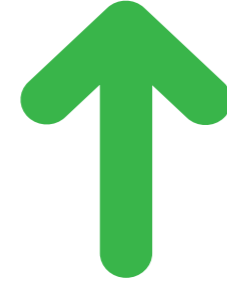
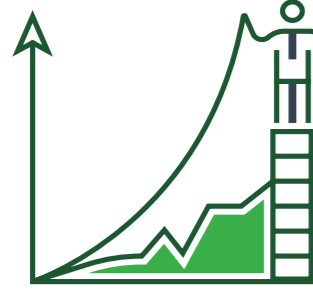
S/N	ITEM/TRANSACTION	CHARGE/FEE	Personal Loans
1	Current Accounts		
(a)	Account opening	TZS 50,000	2%
(b)	Monthly service fee (dependent on customer type)	TZS 3,000	1%
(c)	Cheque withdrawal fee (customer type)	TZS 1,500 for accounts less than TZS 100,000	20%
(d)	Fee per ATM withdrawal	TZS 1,000	2%
(e)	ATM withdrawal fee	TZS 2,500	2%
(f)	Interest statement per page	TZS 2,500	2%
(g)	Overdraft facility	TZS 500 per day	2%
(h)	Special clearance	TZS 10,000	2%
(i)	Stop payment	TZS 10,000	2%
(j)	Banker's cheque	TZS 300	2%
(k)	Interest on cash payment	TZS 10,000	2%
(l)	ATM card renewal	TZS 10,000	2%
(m)	ATM card renewal/ replacement (deduct cash for different card type)	TZS 10,000	2%
(n)	Overdraft account interest charge	20%	2%
(o)	Overdraft facility	TZS 10,000	2%
(p)	Other banking charges	0	2%
(q)	Other banking charges	0	2%
2	Savings Accounts (Disclosure for product specific types)		
(a)	Account opening	TZS 50,000	2%
(b)	Monthly service fee	TZS 1,000	2%
(c)	ATM withdrawal fee	TZS 1,000	2%
(d)	Other banking charges	0	2%
3	Foreign Exchange Transactions		
(a)	Participation of T20 transactions over the	0	2%
(b)	Participation of cash payment	0	2%

CRDB BANK PLC

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

ULIPO TUPO To grow together

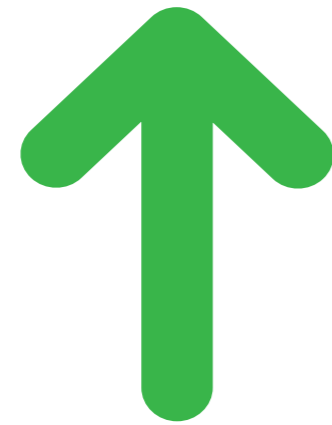
Key highlights



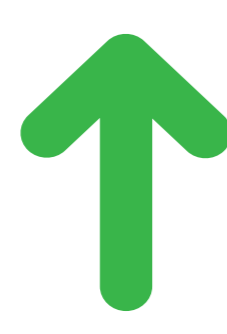
The bank delivered a strong balance sheet performance, **Total Assets** grew by **5% YoY**



The bank's **Loans & Advances** grew by **6% YoY** (QoQ increase by TZS 78bn); growth driven by personal loans



Profit After Tax Up by **76% YoY**



Customer Deposits up by **7% YoY**



Strong top line growth: **Net Interest income** surged **22% YoY**
Non-Interest Income up by **13% YoY** mainly driven by FX, Agency banking and Letters of Credit



Number of **WAKALA** up by **7,260 YoY** (11,612 in Q3 2019)

CRDB BANK PLC

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER, 2019 (Amounts in Million Shillings)

	GROUP		BANK	
	Current Qtr 30/09/2019	Previous Qtr 30/06/2019	Current Qtr 30/09/2019	Previous Qtr 30/06/2019
A. ASSETS				
1. Cash	318,226	279,857	309,832	272,465
2. Balances with Bank of Tanzania	418,693	633,584	408,370	626,858
3. Investment in Government Securities	1,267,554	1,316,573	1,175,218	1,242,976
4. Balances with Other Banks and financial institutions	293,022	309,777	306,044	327,830
5. Cheques and items for clearing	16,864	21,266	14,693	16,534
6. Interbranch float items	-	-	-	-
7. Bills negotiated	3	46	3	46
8. Customers Liabilities on acceptances	-	-	-	-
9. Interbank Loans Receivables	-	-	-	-
10. Investment in other securities	4,500	3,500	4,500	3,500
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	3,256,291	3,177,815	3,192,758	3,120,405
12. Other Assets	305,450	328,125	302,236	317,147
13. Equity Investments	7,766	7,053	30,052	29,339
14. Underwriting accounts	-	-	-	-
15. Property, Plant and Equipment	334,958	302,245	323,147	290,089
16. TOTAL ASSETS	6,223,326	6,379,842	6,066,854	6,247,190
B. LIABILITIES				
17. Deposits from other banks and financial institutions	12,872	1,870	12,872	1,870
18. Customer deposits	4,807,683	4,953,103	4,677,868	4,838,509
19. Cash letters of credit	-	-	-	-
20. Special deposits	42,280	35,528	41,744	35,528
21. Payment orders / transfers payable	880	5,556	880	5,556
22. Bankers' cheques and drafts issued	1,498	2,008	988	821
23. Accrued taxes and expenses payable	48,189	40,023	46,679	39,151
24. Acceptances outstanding	-	-	-	-
25. Interbranch float items	-	-	-	-
26. Unearned income and other deferred charges	27,354	26,760	26,522	25,923
27. Other Liabilities	95,764	81,470	103,886	83,154
28. Borrowings	351,066	440,078	341,648	439,822
29. TOTAL LIABILITIES	5,387,586	5,596,295	5,533,068	5,470,235
30. NET ASSETS / (LIABILITIES)	835,741	783,547	533,786	776,955
C. SHAREHOLDERS' FUNDS				
31. Paid up share capital	65,296	65,296	65,296	65,296
32. Capital Reserves	-	-	-	-
33. Retained earnings	501,068	467,525	484,391	452,602
34. Profit/(Loss) account	92,166	92,166	92,301	92,379
35. Others Capital Accounts	177,211	199,542	171,898	195,677
36. Minority Interest	-	-	-	-
37. TOTAL SHAREHOLDERS' FUNDS	835,741	783,547	813,786	776,955
38. Contingent Liabilities	1,708,196	1,665,183	1,695,674	1,650,793
39. Non performing loans & advances	269,330	308,684	268,219	308,263
40. Allowances for probable losses	202,297	227,064	202,175	226,476
41. Other non performing assets	-	-	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to Total assets	13.4%	12.4%	13.4%	12.4%
(ii) Non performing loans to Total gross loans	7.5%	8.7%	7.6%	8.8%
(iii) Gross Loans and advances to Total deposits	71.7%	68.9%	72.4%	69.3%
(iv) Loans and Advances to Total assets	52.3%	49.8%	52.6%	49.9%
(v) Earnings Assets to Total Assets	77.5%	75.4%	77.1%	75.1%
(vi) Deposits Growth	-2.8%	14.5%	-3.2%	14.7%
(vii) Assets growth	-2.5%	7.5%	-2.9%	7.6%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30TH SEPTEMBER, 2019 (Amounts in Million Shillings)

	Group		Bank		Group		Bank	
	Current Qtr 30/09/2019	Comparative Qtr 30/09/2018	Current Qtr 30/09/2019	Comparative Qtr 30/09/2018	Current Year Cumulative 30/09/2019	Previous Year Cumulative 30/09/2018	Current Year Cumulative 30/09/2019	Previous Year Cumulative 30/09/2018
1. Interest Income	162,252	154,873	156,170	149,377	477,630	431,754	460,260	417,545
2. Interest expense	(33,366)	(33,584)	(28,172)	(31,091)	(87,964)	(112,147)	(81,164)	(106,089)
3. Net interest income	131,885	121,289	127,998	118,286	389,667	319,607	379,096	311,457
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances	(23,816)	(21,927)	(23,607)	(21,772)	(74,841)	(82,842)	(74,654)	(82,568)
6. Non-Interest Income	67,427	51,766	61,946	48,871	187,392	165,574	183,361	156,867
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	8,538	6,789	7,658	6,682	29,893	21,731	28,959	21,211
6.2 Fees and Commissions	55,134	44,559	50,533	41,875	150,732	130,411	141,136	122,425
6.3 Dividend Income	-	-	-	-	-	-	6,500	-
6.3 Other Operating Income	3,756	418	3,756	315	6,767	13,432	6,767	13,322
7. Non-Interest Expense	(130,401)	(118,756)	(124,879)	(114,328)	(370,472)	(326,122)	(355,944)	(308,161)
7.1 Salaries and Benefits	(62,205)	(54,878)	(60,064)	(50,864)	(186,169)	(154,771)	(180,204)	(143,643)
7.2 Fees and Commissions	(9,078)	(8,594)	(8,096)	(8,051)	(22,725)	(14,376)	(20,506)	(15,922)
7.3 Other Operating Expenses	(59,118)	(57,283)	(56,749)	(54,413)	(161,578)	(156,974)	(148,597)	(148,597)
8. Operating Income/(Loss)	45,097	32,372	41,499	31,057	131,745	76,217	131,858	77,995
9. Income tax provision	(14,015)	(9,444)	(12,438)	(9,317)	(39,580)	(23,860)	(39,557)	(23,278)
10. Net Income (Loss) After Income Tax	31,082	22,928	29,021	21,740	92,166	52,357	92,301	54,716
11. Other Comprehensive Income	9,827	(5,900)	7,910	(6,228)	(10,867)	15,100	(11,018)	15,016
Translation/Revaluation Reserve/Shares Traded	9,827	(5,900)	7,910	(6,228)	(10,867)	15,100	(11,018)	15,016
12. Total Comprehensive income/(loss)/for the year	40,909	17,028	36,931	15,512	81,299	67,457	81,283	69,732
13. Number of Employees	3,393	3,112	3,277	2,876	3,393	3,112	3,277	2,876
14. Basic Earnings Per Share	11.9	8.8	11.1	8.3	35.3	20.0	35.3	20.8
15. Number of Branches	240	234	237	231	240	234	237	231
SELECTED PERFORMANCE INDICATORS:								
(i) Return on Average Total Assets	2.9%	2.2%	2.8%	2.1%	2.9%	1.7%	2.9%	1.8%
(ii) Return on Average Shareholders' Funds	15.3%	11.8%	14.6%	11.5%	15.4%	8.9%	15.8%	9.5%
(iii) Non Interest Expense to Gross Income	65.4%	68.6%	65.7%	68.4%	64.2%	67.2%	63.3%	65.6%
(iv) Net Interest Income to Average Earning Assets	11.0%	10.8%	11.0%	10.7%	10.9%	9.5%	10.9%	9.4%

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH SEPTEMBER, 2019
In preparation of the quarterly statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 AND IAS 8)

Signatures:
Mr. Abdulmalik M. Nsekela
Mr. Godfrey Sigalla
Mr. Frederick B. Nshakanabo
Managing Director
Director of Internal Audit
Chief Financial Officer

We the undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Institutions Act, 2016 and they present a true and fair view.

Signatures:
Mr. Aily H. Lasya
Mr. Hosea E. Kashimba
Date:
24 October, 2019
Board Chairman
Board Member

24 October, 2019



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 30TH SEPTEMBER, 2019 (Amounts in Million Shillings)

	Group		Bank		Group		Bank	
	Current Quarter 30/09/2019	Previous Quarter 30/06/2019	Current Quarter 30/09/2019	Previous Quarter 30/06/2019	Current Year Cumulative 30/09/2019	Previous Year Cumulative 30/09/2018	Current Year Cumulative 30/09/2019	Previous Year Cumulative 30/09/2018
Cash flow from operating activities:								
Net income (Loss)	45,097	42,839	41,459	47,889	131,745	76,217	131,858	77,995
Adjustment for:								
- Impairment / Amortization	47,963	37,692	47,022	37,500	127,270	127,680	125,517	126,418
- Net change in loans and Advances	(78,475)	15,584	(72,353)	14,878	(96,224)	(192,579)	(84,344)	(171,147)
- Gain / loss on Sale of Assets	-	-	-	-	-	(406)	-	(502)
- Net change in Deposits	(127,666)	634,270	(143,422)	627,903	175,306	145,470	149,040	132,574
- Net change in Short/Long Term Negotiable Securities	5,390	(56,990)	26,765	8,446	(22,607)	54,205	111,278	60,081
- Net change in Other Liabilities	(21,950)	(12,336)	28,407	7,142	(7,939)	20,750	57,339	15,835
- Net change in Other Assets	(27,077)	6,683	(16,752)	2,641	1,891	(35,989)	(14,078)	(4,707)
- Tax paid	(11,867)	(11,079)	(11,575)	(10,909)	(36,743)	(33,371)	(38,334)	(32,708)
- Others (specify)	-	-	-	-	-	-	-	-
Net cash provided / (used) by operating activities	(188,386)	656,657	(100,449)	735,478	270,698	161,984	426,275	203,438
Cash flow from investing activities:								
Dividend Received	-	-	-	-	-	-	-	-
Purchase of Fixed Assets	(11,676)	(19,365)	(11,588)	(18,852)	(45,984)	(84,500)	(45,350)	(84,459)
Proceeds from Sale of Fixed Assets	-	-	-	-	-	(82)	-	(82)
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	(1,474)	(3,056)	(1,474)	(3,056)	(4,475)	(4,426)	(4,471)	(4,336)
Others (Intangible)	-	-	-	-	-	-	-	-
Net cash provided / (used) by investing activities	(13,150)	(22,421)	(13,062)	(21,909)	(50,458)	(89,017)	(49,821)	(88,887)
Cash flow from financing activities:								
Dividend Received	(18,454)	(18,454)	(18,454)	(18,454)	(61,223)	(115,041)	(61,223)	(120,201)
Purchase of Fixed Assets	-	-	-	-	-	-	-	-
Proceeds from Sale of Fixed Assets	-	-	-	-	-	-	-	-
Purchase of Non - Dealing Securities	(306)	(19,825)	(306)	(19,825)	(20,131)	(12,934)	(20,131)	(12,934)
Proceeds from Sale Non - Dealing Securities	(70,558)	(173,903)	(79,720)	(173,744)	(46,773)	(56,190)	-	-
Others (Intangible)	-	-	-	-	-	-	-	-
Net cash provided / (used) by financing activities	(89,318)	(212,182)	(86,480)	(212,253)	(128,127)	(127,978)	(137,544)	(133,138)
Cash and Cash Equivalents:								

Africa's 'data gap' needs to be urgently addressed

DATA is the new oil of the digital economy. Data in the 21st Century is like oil in the 18th Century: an immensely, untapped valuable asset. We're in a digital economy where data is more valuable than ever. It's the key to the smooth functionality of everything from the government to local companies.

Demographic developments are a hot topic in Africa, which, according to United Nations data, is expected to account for more than half of the world's population growth between 2015 and 2050. The continent's population is projected to double by 2050, and could double again by 2100, according to the UN data.

Although the terms 'data', 'information' and 'knowledge' are often used interchangeably, each of these terms has a distinct meaning. In popular publications, data is sometimes said to be transformed into information when it is viewed in context or in post-analysis. In academic treatments of the subject, however, data are simply units of information.

Data is measured, collected and reported, and analyzed, whereupon it can be visualized using graphs, images or other analysis tools. Data as a general concept refers to the fact that some existing information or knowledge is represented or coded in some form suitable for better usage or processing. Raw data ('unprocessed data') is a collection of numbers or characters before it has been "cleaned" and corrected by researchers. Data has been described as the new oil of the digital economy.

The quality of education and training provided by African countries has deteriorated since 2014, leaving many of the continent's growing population of young people ill-prepared to enter the job market, an influential report said recently.

The African Governance Report

2019, which uses data from the Ibrahim Index of African Governance (IIAG), the most comprehensive survey of its kind on the continent, found that enrolment and access to education was particularly low in the tertiary sector.

"This has resulted in the burgeoning youth population being faced with increasing struggles when entering the job market," researchers at the Mo Ibrahim Foundation wrote ahead of a full report due to be published next year. Under 15s now made up the majority age group in Africa, the authors added.

The index rates 54 African nations on criteria such as security, human rights, economic stability, just laws, free elections, corruption, infrastructure, poverty, health and education.

Mo Ibrahim, a Sudanese telecoms tycoon who launched the foundation, said it was down to Africans to confront the issue.

"When it comes to education, really we have a problem," Ibrahim said. "When you look at the demographics, and you look at the economic growth, you see that we're actually falling behind."

"If you manage to take care of your young people, that is a wealth. If you fail to do that, it is a burden, a threat," Ibrahim added.

The report said that while African governments had made some progress in improving infrastructure since 2014, on average they were lagging well behind their ambitions.

"African governments have on average not managed to translate GDP growth into economic opportunities for citizens," it said. "Progress since 2014 runs behind the rapidly growing working age population."

The report noted more progress in health and nutrition, saying countries were making strong strides in combating communicable diseases and child and maternal mortality rates.

Global political will necessary to improve stroke management

WORLD Stroke Day is observed on October 29 to underscore the serious nature and high rates of stroke, raise awareness of the prevention and treatment of the condition, and ensure better care and support for survivors. On this day, organisations around the world have facilitated events emphasising education, testing, and initiatives to improve the damaging effects of stroke worldwide. The annual event was started in 2006 by the World Stroke Organisation (WSO) and the WSO declared stroke a public health emergency in 2010. The WSO now has an ongoing campaign that serves as a year-round interface for advocacy, policy, and outreach to support strides and continue progress made on World Stroke Day.

The World Stroke Campaign's goodwill ambassadors include Indian cricketer Sunil Gavaskar, former Miss Egypt Dalia El Behery and cyclist Alberto Contador.

Stroke has been and continues to be a widespread disease worldwide, it is currently the single largest cause of disability and the second largest cause of death globally. In 2016 alone, stroke was responsible for 116m days of life lost to death and disability. The individual lifetime risk of stroke is currently 1 in 4, and 5.5 million people. The idea to create a day of awareness began in the 1990s with the European Stroke Initiative. Due to financial limitations, however, the effort was limited only to Europe. The European Stroke Organisation continued the project, and celebrates its awareness day on May 10.

WSO World Stroke Day on October 29th was established in 2004 at the World Stroke Congress in Vancouver, Canada. Under the direction of Dr.

Vladimir Hachinski, a working group was formed, which was incorporated into a World Stroke Proclamation in October 2006. Around the same time, the International Stroke Society and the World Stroke Federation merged to form the World Stroke Organization, which took over the management of World Stroke Day.

In 2009, WSO leadership moved from a focus on a single awareness day, to a year-round campaign to build a more sustained approach to public awareness of key issues in stroke recognition and prevention and treatment. World Stroke Day continues to provide a focal point for the campaign with biennial themes which seek to draw attention to key issues in stroke prevention, treatment. In 2010, the WSO launched the "1 in 6" campaign that would encompass future campaigns.

The World Stroke Organization (WSO) is a non-profit medical association that works to raise awareness of prevention and treatment of stroke. The organisation was founded in 2006 from the merging of two organizations previously in existence, the International Stroke Society (ISS) and the World Stroke Federation (WSF). Its membership consists of both professional individuals and organizations that share the WSO's goals.

The mission of the World Stroke Organization is to "provide access to stroke care and to promote research and teaching in this area that will improve the care of stroke victims throughout the world." The association also works to "increase visibility and credibility of its activities among stroke clinicians, researchers, other health professionals, international professional and lay organizations, and the general public."

The Guardian Limited Key Contacts

Managing Editor: WALLACE MAUGGO
Circulation Manager: EMMANUEL LYIMO

Newsdesk

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

Advertising

Manager Sales and Marketing: KAUTHAR DSOUZA
0767223311
E-mails: advertise@guardian.co.tz
Website: www.ippmedia.com
epaper.ippmedia.com



By Special Correspondent

MUSICIANS, politicians, sports persons and financial patrons have their fans clubs. It is rare however for journalists to be given the type of honour received by Kebba Camara which he shared with other radio journalists.

Every morning, hundreds of thousands of Gambians will glue their ears to their radio sets or grab their newspapers to find out what is going on in the country. Many hardly know that a whole team of presenters, editors and technicians enable them to receive news and other programmes.

The award ceremony organised by Kebba Camara fans club to celebrate his contribution to radio journalism confirms that the general public are beginning to acknowledge the important role journalists play. In the words of Halifa Sallah who was invited to be a guest speaker at the award ceremony, journalists are breakers of mental chains. According to him there can be no freedom of the mind without freedom to give and receive information.

We therefore hope that this culture of honouring journalists will be continued in order to implant in them a sense of self-esteem. This will encourage them to elevate their ethical principles and professional standards.

By Grace Garland

PATRIARCHY is not an overt and carefully orchestrated project by men to dominate women. If it were, perhaps it would be easier to fix.

As a string of monstrous acts of gender-based violence dominates the conversation in South Africa, we feel a desperate need to see it end. To demand solutions. To say "enough is enough" - because it is.

Many blame the horrors of gender-based violence, or GBV, on the prevailing patriarchal paradigm, but what does that mean? Patriarchy is not an overt and carefully orchestrated project by men to dominate women. If it were, perhaps it would be easier to fix. Rather, it is a set of value judgements about who deserves to be powerful. These judgements, when held collectively among large groups of people, form an invisible system that structurally oppresses women. That's patriarchy.

Value judgements are highly subjective, involving an individual's personal perception of what is special or important. They are highly complex, and often unconscious. The study of the valuable, known as axiology, is a major branch of philosophy - under which philosophical ethics falls. It isn't hard to see the connection: ethics is concerned with doing good and not doing bad, and our conceptions of "good" and "bad" are based on what we

Giving Gambian journalists their due

The Gambia officially the Republic of The Gambia, is a country in West Africa that is almost entirely surrounded by Senegal with the exception of its western coastline along the Atlantic Ocean. It is the smallest country within mainland Africa.

The Gambia is situated on both sides of the lower reaches of the Gambia River, the nation's namesake, which flows through the centre of The Gambia and empties into the Atlantic Ocean. It has a population of 1,857,181 as of the April 2013 census. Banjul is the Gambian capital and the largest cities are Serekunda and Brikama.

The Gambia shares historical roots with many other West African nations in the slave trade, which was the key factor in the placing and keeping of a colony on the Gambia River, first by the Portuguese, during which era it was known as A Gambia. Later, on 25 May 1765, The Gambia was made a part of the British Empire when the government formally assumed control, establishing the Province of Senegambia. In 1965, The Gambia gained independence under the leadership of Dawda Jawara, who ruled until Yahya Jammeh seized power in a bloodless 1994 coup. Adama Barrow became The Gambia's third president in January 2017, after defeating Jammeh

in the December 2016 elections. Jammeh initially accepted the results, then refused to accept them, which triggered a constitutional crisis and military intervention by the Economic Community of West African States, resulting in his exile.

The Gambia's economy is dominated by farming, fishing and, especially, tourism. The Gambia achieved independence on 18 February 1965, as a constitutional monarchy within the Commonwealth, with Elizabeth II as Queen of the Gambia, represented by the Governor-General. Shortly thereafter, the national government held a referendum proposing that the country become a republic. This referendum failed to receive the two-thirds majority required to amend the constitution, but the results won widespread attention abroad as testimony to The Gambia's observance of secret balloting, honest elections, civil rights, and liberties.

On 24 April 1970, The Gambia became a republic within the Commonwealth, following a second referendum. Prime Minister Sir Dawda Kairaba Jawara assumed the office of President, an executive post, combining the offices of head of state and head of government.

President Sir Dawda Jawara was re-elected five times. An attempted coup

on 29 July 1981 followed a weakening of the economy and allegations of corruption against leading politicians. The coup attempt occurred while President Jawara was visiting London and was carried out by the leftist National Revolutionary Council, composed of Kukoi Samba Sanyang's Socialist and Revolutionary Labour Party (SRLP) and elements of the Field Force, a paramilitary force which constituted the bulk of the country's armed forces.

President Jawara requested military aid from Senegal, which deployed 400 troops to The Gambia on 31 July. By 6 August, some 2,700 Senegalese troops had been deployed, defeating the rebel force. Between 500 and 800 people were killed during the coup and the ensuing violence. In 1982, in the aftermath of the 1981 attempted coup, Senegal and The Gambia signed a treaty of confederation. The Senegambia Confederation aimed to combine the armed forces of the two states and to unify their economies and currencies. After just seven years, The Gambia permanently withdrew from the confederation in 1989.

Lieutenant Yahya A.J.J. Jammeh, chairman of the AFPRC, became head of state. Jammeh was just 29 years old at the time of the coup.

Until women are valued, the violence will continue

think is important.

To take a boring example: if I find a plate and break it, nothing bad has happened from my perspective, but if that plate is an heirloom in your family, you feel as if something of value has been lost. Financial valuation may figure in the assessment of something's overall worth, but it is only a part of the picture and not the sort of value in focus here. The plate... mattered. To you. What we value affects how we behave. When we evaluate that something is not worth all that much, it is easy to mistreat it. History is full of examples of the destructive side of the relationship between value judgements and behaviour. Slavery, when slaves' value was purely in work. Apartheid, when black people were given second-class rights because they were deemed second-class citizens. For a non-human example that is currently in the headlines, look at the way the Brazilian government is burning the Amazon rainforest for croplands, and deduce where the trees fit into their value system. Clue: not very high. A similar deduction can be made about the position of women in our own country's value system. Granted, there are many other societal forces going on in South Africa's GBV problem, such as poverty, the normalisation of crime, inequality and substance abuse. This article is not meant to provide an exhaustive analysis. But it must be

pointed out that one of the underlying factors of GBV is surely axiological, ie related to valuing. The fact that we don't value women as much as we value men, or at least we value them in fundamentally very different ways. To a large degree, a woman's value is located in something like her looks, or her household role, or her professional contribution. In other words, she doesn't just have value, she has to earn it, by being beautiful, by being a good wife, or by being a good worker. To use a philosophical term, a woman's value is "instrumental" - it only shows up when the woman is doing something valuable. A man's value is much more unconditional. He can lose it, of course, but it is already there in him, just because he is a man. A man's worthiness is "intrinsic" to him, giving it a much more potent flavour than the "instrumental" worthiness of women. This is a very unbalanced situation.

The imbalance presented here goes something like this: "Man: good first, useful second. Woman: useful first, good second." Toxic as it is, at least it is a straightforward and easy-to-follow recipe for identifying who matters most. But the reality in the 21st century is a lot more complicated and much less of a clear-cut binary. The Universal Declaration of Human Rights aims to protect the intrinsic specialness of all people, and this spirit of equality of the sexes underlies much of the legislative

reform of the last century. At least in certain liberal societies, men's claim to value is not quite so unconditional as it once was, and women are less defined by predetermined roles.

These are good things, right? Yes they are, but, unfortunately, "complicatedness" is an obstacle in its own right, and value judgements don't change overnight. They stick around in the small acts of subservience women voluntarily show to men. And they stick around in the ghastly acts of violence committed by men against women. We are all, collectively, perpetuating this imbalance, though it is men who carry the biggest burden to change. The redeeming feature of our psychological need to constantly make value judgements is that it can go the other way, too. It can be constructive, not merely destructive. The logical inverse of abusing what we don't value is taking great care of things we do value. Our friends, our family, our children, our pets. Human beings have an extraordinary capacity to cherish what we think is important, and the historical examples of people going to great lengths to protect what they value are as easy to think of as the stories of abuse. Herein lies the hope - if recognising the worth of something leads us to treat it well, then the task for modern society is to increase the number of things we recognise the worth of. Starting with women.

MINIMUM DISCLOSURE OF BANK CHARGES AND FEES

TRANSACTION	AMOUNT (TZS)	
	SAVINGS ACCOUNT	CURRENT ACCOUNT
Required minimum opening balance	20,000	100,000
Monthly service fee	1,888	Corporate 17,700 Personal/SME 15,340
Electronic statement	Free	Free
Adhoc statement	1,999 Per Month	1,999 Per Month
Withdrawal charges	4,720	6,000
Cash deposit charge	Free	Free
Issuance of TemboCard	Free	-
Closing account	5,900	23,600
Periodic schedule statement	-	Free
E-statement monthly	Free	Free
Cheque book (per leaf)		500
Dishonoured cheque		1.2% min 177,000 max 354,000
Cash payment to 3rd party (if there is no cheque list)		2,360
Bulk cash deposit (for small denomination)		0.24% min 2,360
Stop payment order (for already issued cheque)		1.2% min 59,000, max 354,000
Standing orders (within the same bank)		Free
Salary handling		3,540
TRA collection		Free

EFT	AMOUNT (TZS)
Outward transfers	1,950
Inward transfers	4,720

ATM TRANSACTION	
(a) International cards	
Issue of TemboCard (faulty)	Free
Replacement of TemboCard (lost)	23,600
(b) ATM Withdrawals	
Within the same bank (on us)	1,200
To other banks ATM (on others)	3,540
ATM ministatement	299

SIMBANKING	
Balance inquiry	400
Transfer to own account	699
Transfer to third party	829
Mini statement	295
Top up	Free
Bills payment	Free

Transfer to MNOs;		
5,000 -	10,000	1,500
10,001 -	30,000	2,600
30,001 -	100,000	3,500
100,001 -	200,000	4,500
200,001 -	500,000	4,600
500,001 -	1,000,000	6,399

RATES	
Deposits up to TZS 1 Billion	
3 Months	1.5% - 3.5%
6 Months	2% - 4%
9 Months	2.5% - 4.5%
12 Months	3% - 5%
24 Months	4% - 5%
36 Months (Thamani)	5%
Prime lending rate (declining)	19%

TISS
Outward transfers
Inward transfers

AMOUNT (TZS)	
Outward transfers	11,800
Inward transfers	Free

INTERNET BANKING	
<small>Distributed via ipmedia</small>	
Balance inquiry	Free
Payments	Free
Fund transfer	899

Huduma za benki popote ulipo

SimBanking

Piga *150*03#

www.crdbbank.co.tz

CRDB BANK The bank that listens





STANBIC BANK TANZANIA

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION 30 SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19
A. ASSETS		
1 Cash	12,763	12,790
2 Balances with Bank of Tanzania	193,740	144,127
3 Investments in Government securities	59,996	70,122
4 Balances with other banks and financial institutions	82,327	19,054
5 Cheques and items for clearing	6,330	-
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	41,450	39,759
9 Interbank Loans Receivables	165,572	149,076
10 Investments in other securities	121,341	161,559
11 Loans, advances and overdrafts (net of allowances for probable losses)	959,929	801,023
12 Other assets	53,127	52,581
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	50,781	52,655
16 TOTAL ASSETS	1,747,354	1,502,746
B. LIABILITIES		
17 Deposits from other banks and financial institutions	301,985	159,406
18 Customer deposits	995,356	905,807
19 Cash letters of credit	-	-
20 Special deposits	28,042	25,274
21 Payment orders/transfers payable	93	1,159
22 Bankers' cheques and drafts issued	26	26
23 Accrued taxes and expenses payable	42,467	42,562
24 Acceptances outstanding	41,450	39,759
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	4,967	3,410
27 Other liabilities	31,390	30,030
28 Borrowings	18,389	18,396
29 TOTAL LIABILITIES	1,464,165	1,225,830
30 NET ASSETS/(LIABILITIES)(16 minus 29)	283,189	276,916
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	8,400	8,400
32 Capital reserves	112,396	112,396
33 Retained earnings	130,365	125,054
34 Profit (Loss) account	17,019	10,996
35 Other capital accounts	15,009	20,069
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	283,189	276,916
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to total assets	16.2%	18.4%
(ii) Non performing loans to total gross loans	7.1%	8.1%
(iii) Gross loans and advances to total deposits	99.0%	91.4%
(iv) Loans and Advances to total assets	58.7%	58.7%
(v) Earning Assets to Total Assets	77.2%	81.3%
(vi) Deposits Growth	9.9%	-0.9%
(vii) Assets growth	16.3%	-4.2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Comparative Quarter (Previous Year) 30-Sep-18	Current Year Cumulative 30-Sep-19	Comparative Year (Previous Year) Cumulative Date: 30-Sep-18
DETAILS				
1 Interest Income	29,669	23,262	81,441	69,655
2 Interest Expense	(5,244)	(2,563)	(13,258)	(7,749)
3 Net Interest Income (1 minus 2)	24,425	20,699	68,183	61,906
4 Bad Debts Written-Off	-	-	-	-
5 Impairment Losses on Loans and Advances	(1,816)	(1,917)	(2,038)	(5,775)
6 Net Interest Income:	14,369	11,718	42,695	39,309
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	6,677	6,014	23,067	20,352
6.2 Fees and Commissions	7,706	5,450	19,556	18,307
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	(14)	255	72	650
7 Non Interest Expenses:	(27,750)	(23,945)	(82,539)	(79,114)
7.1 Salaries and Benefits	(14,167)	(12,562)	(41,770)	(40,954)
7.2 Fees and Commission	(3,730)	(3,642)	(10,827)	(11,943)
7.3 Other Operating Expenses	(9,853)	(7,742)	(29,942)	(26,218)
8 Operating Income/(Loss)	9,228	6,556	26,301	16,336
9 Income Tax Provision	(3,206)	(2,196)	(9,282)	(5,657)
10 Net Income (Loss) After Income Tax	6,023	4,359	17,019	10,669
Other Comprehensive Income (itemize)				
i) Change in fair value of debt instruments measured at FVOCI	228	(2,682)	(406)	(2,570)
ii) Deferred income tax related to debt instruments measured at FVOCI	(69)	805	122	771
12 Total comprehensive income/(loss) for the year	6,183	2,482	16,735	8,870
13 Number of Employees	521	542	521	542
14 Basic Earnings Per Share	0.7	0.6	2.0	1.4
15 Number of Branches	12	9	12	9
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.4%	0.3%	1.1%	0.8%
(ii) Return on Average Shareholders' Fund	2.1%	2.0%	6.4%	4.8%
(iii) Non Interest Expense to Gross Income	63.0%	68.5%	66.5%	72.6%
(iv) Net Interest Income to Average Earning Assets	1.8%	2.0%	5.3%	6.0%

*Average figures shall be computed by summing up the end balances for respective months in the period divided by number of months in the period.

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30 SEPTEMBER 2019

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

Name and Title	Signature	Date
Ken Cockerill (Chief Executive Officer)		28-Oct-19
Lydia Kokogoma (Head of Finance)		28-Oct-19
Jonathan Ngoma (Chief Internal Auditor)		28-Oct-19

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.

Name	Signature	Date
1. Prof. Mark Mwandosya (Board Chairman)		28-Oct-19
2. Nada Mungwe (Board Member)		28-Oct-19

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2019

(Amounts in million shillings)

	Current Quarter 30-Sep-19	Previous Quarter 30-Jun-19	Current Year Cumulative 30-Sep-19	Comparative Year (Previous Year) Cumulative 30-Sep-18
DETAILS				
I: Cash flow from operating activities:				
Net income/(loss)	6,023	4,690	17,019	10,669
Adjustments for:				
- Impairment/Amortization	6,730	3,282	10,012	5,783
- Net change in Loans and Advances	(160,596)	8,187	(292,738)	107,731
- Gain/Loss on Sale of Assets	6	23	30	1
- Net change in Deposits	236,587	(46,363)	269,448	398
- Net change in Short Term Negotiable Securities	50,344	8,973	81,201	84,035
- Net change in Other Liabilities	5,346	(17,389)	27,411	22,226
- Net change in Other Assets	3,993	(2,758)	21,017	5,417
- Tax Paid	(3,590)	(4,648)	(8,238)	(8,585)
- Others	2,294	2,589	2,219	-
Net cash provided (used) by operating activities	139,151	77,734	85,346	583
II: Cash flow from investing activities:				
Dividend Received	-	-	-	-
Purchase of Fixed Assets	(1,448)	(1,362)	(2,810)	(2,578)
Proceeds from Sale of Fixed Assets	33	26	59	104
Purchase of Non-Dealing Securities	-	-	-	-
Proceeds from Sale of Non-Dealing Securities	-	-	-	-
Others (specify)	-	-	-	-
Net cash provided (used) by investing activities	(1,415)	(1,336)	(2,751)	(2,474)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	-	-	-	-
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	37,920	-
Payment of Cash Dividends	-	-	-	-
Net Change in Other Borrowings	8	545	113	18,654
Others (specify)	250	1,613	374	12,709
Net Cash Provided (used) by Financing Activities	243	2,158	37,432	5,945
IV: Cash and Cash Equivalents:				
Net Increase/(Decrease) in Cash and Cash Equivalents	137,979	81,228	120,028	4,054
Cash and Cash Equivalents at the Beginning of the Quarter/Year	254,424	335,651	272,375	170,472
Cash and Cash Equivalents at the end of the Quarter/Year	392,403	254,424	392,403	174,526

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2019

(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others FVOCI, IFRS 9 & Share Scheme	Total
Current Year							
Balance as at the beginning of the year	7,390	75,487	137,761	0	5,719	2,267	228,624
Profit for the year	-	-	17,019	-	-	-	17,019
Other Comprehensive Income	-	-	-	-	-	285	285
Transactions with owners	1,010	36,910	-	-	-	-	37,920
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	13,116	13,116	-	-	26,232
General Provision Reserve	-	-	5,719	-	5,719	-	11,438
Others	-	-	-	-	-	90	90
Balance as at the end of the current period	8,400	112,396	147,384	13,116	-	1,893	283,189
Previous Year							
Balance as at the beginning of the year	7,390	75,487	131,372	2,496	4,648	4,463	225,855
Profit for the year	-	-	16,221	-	-	-	16,221
Other Comprehensive Income	-	-	-	-	-	2,448	2,448
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	1,424	2,496	1,072	-	5,000
Others	-	-	(11,256)	-	-	253	(11,003)
Balance as at the end of the previous period	7,390	75,487	137,761	0	5,719	2,267	228,624

STANBIC BANK TANZANIA LIMITED MINIMUM DISCLOSURE OF BANK CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

No.	Item/Transaction	TZS	Charges/Fees	USD
1.0 Current Accounts				
a)	Required Minimum balance	0		0
b)	Monthly Service/Management Uhuru Banking	FREE		FREE
c)	Monthly Service/Management Private banking PAYT	29,500		17.70
d)	Monthly Service/Management Fees Private banking Bundle	53,100		31.86
e)	Monthly Service/Management Fees Biashara Direct segment	15,000.01		10.62
f)	Monthly Service/Management Fees SME banking segment	35,400		21.24
g)	Monthly Service/Management Fees Commercial banking segment	64,900		38.94
h)	Monthly Service/Management Fees Non commercial Entities	FREE		FREE
j)	Monthly Service/Management Fees Corporate Banking	48,000		20.00
k)	Over the counter withdrawal fee(per segment and price option)	TZS 4 088 for amounts below 20M, 0.15% of value for amount above 20M max 125,000		For FCY withdrawals - 1% min 8
l)	ATM withdrawal fee own ATM	950.01		0.96
m)	ATM withdrawal fee other banks (local)	1,000 - 400,000 =2,800		1,000 - 400,000 =2.8
n)	ATM withdrawal fee International	400,001 - above=4,000		400,001 - above=4
o)	ATM Mini Statement	8,000.01		TZS EQV
p)	Interim Statement per page	900.01		0.91
q)	Periodic schedule statement	5,000		5.00
r)	Issue of cheque book	FREE		FREE
s)	Issue of cheque book	450 per leaf		0.46 per leaf
t)	Returned unpaid Cheque(insufficient fund)	100,000.01		100.01
u)	Cheque payment to other bank	950.01		0.96
v)	Counter Cheque	15,000		15.00
w)	Stop Payment	FREE		FREE
aa)	Salary processing to staff banking with other bank(EFT)	5,000		5.00
ab)	Salary processing to staff banking with other bank(TISS)	10,000		Equivalent of 10 000
ac)	Standing Order to 3rd party within stanbic	FREE		FREE
ad)	Standing Order to other banks local	40,000.01		40.00
ae)	Standing Order own account	FREE		FREE
af)	Balance enquiry (Over the counter)	1,000		1.00
ag)	ATM card issuance	FREE		FREE
ah)	ATM card replacement/Renewal	25,000		25.00
ai)	Unarranged Overdraft	100,000		60.00
aj)	Overdrawn Account interest charge	36%		21%
ak)	Interbank Transfer Normal	5,000		5.00
al)	Interbank Transfer Express (TISS)	10,000		Equivalent of 10 000
am)	Interbank Transfer with stanbic	5,000		5.00
an)	Bill Payments through non branch channels(E channel)	FREE		FREE
ao)	Deposit fee	FREE		FREE
2.0 Savings Accounts				
a)	Required minimum opening balance	50,000		100.00
b)	Monthly service fee	2,000		1.18
c)	(if balance breach minimum balance required)	FREE		FREE
d)	Account closure	FREE		FREE
3.0 Electronic banking				
a)	Internet banking monthly fee	FREE		FREE
b)	Internet transfers within own accounts STB	FREE		FREE
c)	Internet transfers 3rd party transfer STB	FREE		FREE
d)	Internet transfers other banks normal(EFT)	2,000.01		2.01
e)	Internet transfers other banks express(TISS)	8,000.01		Equivalent of 8 000.01
g)	Bank to wallet	1,000 - 50,000 =1,500 50,001 - 200,000 = 2,250 200,001 - 250,000=3,000 250,001 - 400,000 = 3,750 400,001 - 1,000,000=4,500		N/A
h)	Balance and statement	FREE		FREE
i)	Air time top up	FREE		FREE
j)	SMS Banking	FREE		FREE
k)	Till to bank	1.8% of the amount		1.8% of the amount

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information

Signed by:	K. Cockerill
Chief Executive Officer	
Head, Personal and Business Banking	Ndadzungira, Brian B
Acting Head, Corporate and Investment Banking	Rwegasira Manzi

Rice farmers register increased yields after adoption of proven technologies

By Guardian Reporter

OVER 25,000 farmers have participated in rice farming training in Tanzania provided by the technical cooperation between Ministry of Agriculture and Japan International Cooperation Agency (JICA) through the "Project for Supporting Rice Industry Development in Tanzania (TANRICE2)" started in 2012. According to statement issued yesterday by JICA, in irrigated schemes, farmers had experienced an average of 40 per cent increase of yield—from 3.2t/ha to 4.5t/ha after the adoption of the techniques transferred in the said training.

The series of rice farming training programmes by TANRICE2 had reached to extension officers and farmers in both irrigated and rain-fed conditions throughout the country (90 irrigation schemes and 77 rain-fed areas). "Through such programmes, farmers had learned

other important lessons such as irrigation scheme management, gender, marketing and agricultural machinery," the statement reads in part.

It further said that the project has scored many achievements including the dramatic increase of the adoption of improved rice farming techniques, such as the adoption of the straight row planting from 3.5 per cent to 62.0 per cent, use of improved rice variety from 2.5 per cent to 59.3 per cent, and application of fertilizer from 19.0 percent to 56.3 percent in rain-fed lowland rice cultivation before and after the project, respectively. On 30th October, 2019, the project's steering committee meeting will be held to review the last seven years' outputs of TANRICE2 at the Kilimanjaro Agricultural Training Centre (KATC) in Moshi. Implementers of rice farming training programs will present the progress of the project. Representatives of the local government authori-

ties (districts) will also participate in the meeting, since their commitments for continuing the training programs are crucial for reaching the farmers in need.

On 31st October, 2019, the participants of the Steering Committee will visit Mombo irrigation scheme in Korogwe District which is one of the model sites of adopting such farming practices including agricultural machineries.

JICA has supported the rice farming in Tanzania since 1970s, for more than 40 years. Currently, together with TANRICE2, there are other projects for improving rice farming in the country, namely "Small Scale Irrigation Development Project (SSIDP, an ODA loan project)" for improvement and rehabilitation of irrigation infrastructure and "Project for Capacity Development for the Promotion of Irrigation Scheme Development under the District Agricultural Development Plans Phase 2



It's a visibly warm handshake by Kisarawe district commissioner Jokate Mwegelo (L) and Stanbic Bank Tanzania head of IT Mussa Ally late last week after the bank presented desks to the district in support of the ongoing education campaign dubbed 'Tokomeza Zero', whose thrust is on making schools in the district excel academically. Photo: Guardian Correspondent

Tanzania wins Best Market Stall spot at EU Climate Change conference

By Polycarp Machira, Dodoma

HANDMADE leather products including footballs and fashion handbags saw Tanzania win Best Market Stall at the Global Climate Change Alliance (GCCA+) Regional event held in Kigali, Rwanda earlier this month. The Guardian has learnt.

A statement released by the organizers shows that youth from the Tanzania emerged winners in that category following the skillful display of the locally made environmental-friendly products.

The regional conference was attended by youth groups from over 29 African countries, funded by the European Union, each demonstrating how communities are adapting to climate change and aiming to reduce poverty on the continent.

Some 30 youth from Idifu village, Chamwino district in Dodoma region are benefitting from the creation of a leather factory after having been trained by EcoACT, an eco-village operating under the GCCA Tanzania project to deliver high-quality goods.

The group was formed in 2018

and funded by the European Union and the Ministry of Youth, Gender and Disabilities. They have been given the opportunity to travel to a large town in the north of the country (Mwanza) to learn from other leather-making professionals.

The group produces mainly footballs, belts and shoes and has also received training on entrepreneurship and business skills from the organization Small Industries Development Organization (SIDO).

With an emphasis on women taking on leadership

roles, especially in income-generating activities, the items were made mainly by women and youth groups. "My confidence has grown and I am now able to contribute financially to my family. We produce commercially viable items, something that was unthinkable when we began the training."

"In the long-term we hope to get a regular income and are looking for markets within Tanzania, as there is definitely a demand for our high-quality leather goods," said Happiness Yoram, Group Chairperson.

The EcoACT project is striving to reduce dependence on the use of rain-fed agriculture - as the community has been over dependent in the past and due to climate change it's no longer viable", said Dr. Francis Njau, EcoACT Project Manager, adding that this year some villagers did not manage to harvest anything due to drought, so engaging in other activities is a key to survival to earn money and to buy food.

The project has now come to an end and the Institute of Rural Development and Planning (IRDP) in Dodoma City are working along-

side the government to continue this vital work. So much so that climate change adaptation is being taken very seriously and is now in district budgets and plans.

Other leather products featured on the stall at the Rwanda event were from ECOBOMA, in Arusha district, an eco-village project which focuses on supporting pastoralists to seek other earning streams other than livestock keeping. Their beautiful hand dyed and hand-crafted handbags are being sold all over Tanzania and are very popular due to their elegant designs. Participants at the event

included Dr. Mathew Mpanda, Natural Resources Officer from the European Union Delegation to Tanzania. He said, "Our colourful stall including our poster setting out GCCA Tanzania's objectives and positive impact, combined with a focus on communities taking it upon themselves to proactively adapt to climate change, which captured the attention of delegates present."

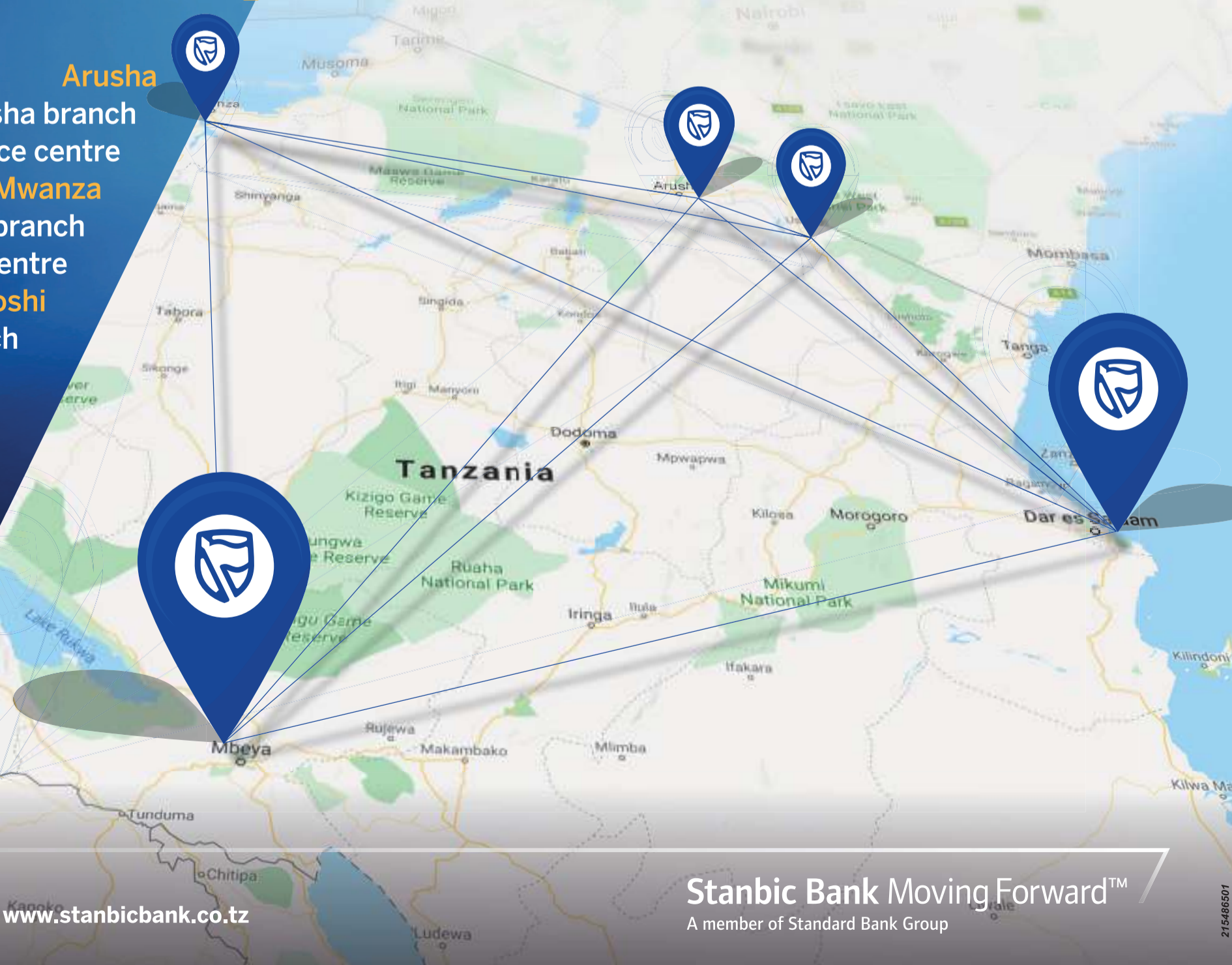
He added, "But believe me it was close, at one point Rwanda was ahead but in the end we pipped them to the post by three votes".

A growing network of branches

Strategically positioned to service your needs



- Arusha**
Arusha branch
Majengo service centre
- Mwanza**
Mwanza branch
Nyerere road service centre
- Moshi**
Moshi branch
- Mbeya**
Mbeya branch
Kabwe service centre
- Dar es Salaam**
Industrial Area
Main Branch
Peninsula
Kariakoo
Centre



Toll free no: 0800 751111
Email: tanzaniacc@stanbic.com | www.stanbicbank.co.tz

Stanbic Bank Moving Forward™
A member of Standard Bank Group

Climate Change to further escalate violence in Western Africa

By Rabiya Jaffery

NEARLY 50 million people in west Africa rely on agriculture and livestock for their livelihood but the land available for pastoral use has been rapidly shrinking.

While a part of this is because of growing population, climate change has also been a major contributor to this, says George Stacey, an analyst working with Norvergence, an environmental advocacy NGO.

According to the United Nations, nearly 80% of the Sahel's farmland has been negatively impacted by temperatures rising - which they are at a rate that is 1.5 times faster than the global average.

"As droughts and floods continue to increase in frequency and duration, food production in most of the Sahel region remains highly insecure," Stacey told IPS.

"And for a region with such a high dependence on agriculture that is also already suffering from food shortage, this has extremely far-reaching consequences."

Many areas in Mauritania, Mali, Niger, Burkina Faso, Senegal, and Chad never fully recovered from the food crisis of 2012, which was a result of a combination of droughts and regional conflicts that shocked food prices, and pushed more than 13 million people in the Sahel to malnutrition levels.

And as temperatures continue to rise, food security will continue to destabilize and farmers and herders will be forced to continue to be forced to relocate searching for land to cultivate on.

"As herders and farmers in the Sahel migrate internally to cope with degrading land and diminishing livelihoods, the threats of violence and their chances of being recruited in criminal and extremist groups established in the region continues to increase," Dr Joseph Faye, a climate and security impact and adaptation scientist working with several think tanks in western Africa, told IPS.

Poor governance and state authority have resulted in number of jihadi groups and other extremist and criminal networks establishing themselves in many parts of western Africa and food insecurity serves as a recruiting incentive for them.

John Podesta, founder and director of The Center for American Progress, writes in a brief for Brookings Blum Roundtable, that security experts are concerned about the connection between climate change and terrorism and that the "the decline of agricultural and pastoral livelihoods has been linked to the effectiveness of financial recruiting strategies by al-Qaida".

"There are a number of extremist factions that gained foothold in different parts of western Africa and they are thriving due to the dangerous combination of poor state security and easily recruitable civilians," says Faye.

The Islamic State in West Africa (ISWAP), for example, is a splinter faction of Boko Haram that just in September 2019 abducted six aid workers in Nigeria and has already executed one. ISWAP is just one of the several extremist groups currently present in the Sahel.

And many studies carried out in recent years by NGOs, think tanks, and international bodies like the United Nations Development Program (UNDP) have shown that most recruits of these groups are, in fact, far less guided by ideologies than by financial vulnerability.

And as climate conditions continue to worsen and diminish the livelihoods of farmers and herders, it will continue to get easier for different extremists and criminal groups to manipulate and recruited them to serve as foot-soldiers.

The UN special adviser on the Sahel, Ibrahim Thiaw, has stated that the region is already amongst the regions of the world that are facing the most extreme brunt of global warming.

Poor rainfall and droughts over the past decade have resulted in at least 14 million still requiring food assistance,



A member of the Dogon tribe in southern Mali uses indigenous techniques to grow vegetables and millet.

according to a report published in 2018. The Permanent Interstate Committee for Drought Control in the Sahel also predicts a "persistent food insecurity" for the foreseeable future.

"Poor agriculture and food insecurity spikes migration and internal displacement which, in a region that already has a network on violent groups and a history of conflicts, will only make more people more vulnerable to turning to whatever option is available for them to sustain themselves," says Faye.

"Also, conflicts in any localized area almost always spill further which is why threats in any art are highly concerning to the security of the overall region and even beyond that of course."

The risk of extremism and violence in any part of the Sahel is dan-

gerous to the wider region because most countries in western Africa have porous, largely unguarded borders that are frequently crossed illegally by many - from merchants and herders to those trafficking weapons, drugs, and toxic ideologies.

"Insurgencies in one country can and often do spill across borders, as was the case when conflict spread from northern to central Mali and into north and eastern Burkina Faso and southwestern Niger," says Faye. "This is why the destabilizing effects of climate change in any part of it should be of great concern to all those who seek security and stability in the region."

A report by the World Economic Forum emphasizes that while military pressure is "undoubtedly required" to stop extremist groups, the Sahel can only truly counter ter-

rorism and conflicts if foreign aid is used to directly invest in improving the livelihoods of the region's most vulnerable people.

Reports by agencies such as the International Committee of the Red Cross point out that when funds are put to help income-generating, small-scale pastoral projects such as dairy farms and community markets, conflict and violence almost always calms down.

"So long as armed extremist groups continue to be the only reliable means of livelihood around, they will continue to find people to join them," states Stacey. "This is why development organizations and governments must provide targeted help to the pastoral and agricultural communities in the Sahel to continue being able to sustain their work."

The United Nations Office is one of the intergovernmental organizations working on mitigating the conflicts that arise from the loss of agricultural land.

"The United Nations Office for West Africa and the Sahel promotes the peaceful coexistence between both groups and is working with Economic Community of West African States (ECOWAS) to capture good practice from different countries in the region that could benefit the countries most affected by farmer-herder conflicts," Kouider Zerrouk, head of strategic communications and public information of UNOWAS, told IPS.


ECOWAS is a West African political and economic union of fifteen countries that also serves as a peacekeeping force. Member states have also, at times, sent joint military forces to intervene at times of political instability in bloc member states.

The World Bank has also launched a number of projects, including the Regional Sahel Pastoralism Support Project, and the Pastoralism and Stability in the Sahel and the Horn of Africa but the report by World Economic Forum states that there is a need for more.

"It is equally important that public and private leaders and civil societies recognize and anticipate ways that agriculture and livestock production are likely going to change in relation to climate, and encourage investments in adaptation and new crops in advance to avoid major declines in crop yields," states the report. "The future looks challenging, which makes it all the more important to prepare for it."

Rabiya Jaffery is a freelance journalist covering climate, conflicts, and culture-related stories from the Middle East and South Asia.

Distributed via ipmedia


CHAMA CHA USHIRIKA WA AKIBA NA MIKOPO CHA HAZINA
HAZINA SAVING AND CREDIT COOPERATIVE SOCIETY LTD
 Madaraka Avenue, P.O.BOX 9111, Dar Es Salaam Tel: +255784 92 59 53, REG. No.DSR:
 1822
 Email: info@hazinasaccos.org, Website: www.hazinasaccos.org


REQUEST FOR EXPRESSIONS OF INTEREST (EOI) INVESTMENT OPPORTUNITIES AT HAZINA SACCOS BUSINESS CENTRE

1. Hazina SACCOS Ltd is a registered Savings and Credit Co-operative Society whose main objective is to mobilize savings from members and in return provide credit facilities. The SACCOS was established in 1972 and registered on March 1973, at that time it was having 100 members, but now the number of members of SACCOS has increased to about 5,600. The SACCOS has members from all the Ministries and Government parastatals and corporations in Tanzania Mainland. The SACCOS run its activities in compliance with the Co-operative Societies Act, No.6 of 2013 and its regulations issued in 2015, the Hazina SACCOS Constitution and its internal policies.
 2. Hazina SACCOS Ltd is determined to employ all the possibility for more growth and better performance to ensure sustainability of the institution. The action being taken in improving quality of services includes increasing shares, savings which contribute to an even faster growth in savings and loan portfolio which will in turn lead to improved profitability, liquidity and hence strengthening of the Society.
 3. Hazina SACCOS owns a piece of land with approximately 22.80 acres located at Plot 7, Block F, at Njedengwa in Dodoma City; about 13 Kilometers from Dodoma City Centre. The SACCOS aims to develop, over the said plot a business centre to comprise of a four star hotel, a shopping mall and office building. The plot is surrounded by tarmac roads from University of Dodoma and Morogoro road. It is neighbored by Road Fund Board, NEC, TANROAD and Arusha International Conference Centre (AICC).
 4. Consistent with its objectives, the Hazina SACCOS Ltd is now seeking for eligible, competent, and reputable strategic investor(s) who can demonstrate the appropriate expertise and experience to invest in the development of the Business Centre. The Hazina SACCOS will contribute land for the project in this strategic partnership.
 5. Attractive proposals will be selected and allocated parcels of land to develop and operate the developed properties through a qualification-based selection process on the EIOs submitted in response to this invitation.
 6. The parcels of land that are already planned have been delineated as follows:
 - A. Commercial/shopping mall;
 - B. Four star hotel;
 - C. Office block; and
 - D. Other associated social and infrastructure facilities.
 7. Hazina SACCOS now invites sealed bids for Expression of Interest (EOI) from eligible and reputable local and international investors to formally express their interest in becoming preferred investors in the development of the Hazina SACCOS Business Centre in Dodoma.
 8. Interested and eligible prospective investors must provide information that will demonstrate their capability and experience to design, build, finance, operate and transfer projects of their choice by providing the following information:
 - a) Company profile.
 - b) Financial information.
 - c) Average annual turnover.
 - d) Legal capacity to enter into an agreement in accordance with and as is required by law.
 - e) Demonstration of the ability to mobilize resources in undertaking of real estate development projects.
 - a) Demonstration of expertise and skills in undertaking real estate and related infrastructure development projects.
 - b) Demonstration of relevant experience in undertaking real estate development projects of similar size and scope.
 - c) Demonstration of creativity to incorporate new housing development technologies.
 9. Interested eligible local and international investors may submit their bids as individual or company or as a consortium of two or more individual/companies.
 10. Interested local and international investors may seek clarification in writing, and the same to be received, at least fourteen (14) working days (Mondays to Fridays) before the date of closing of the EOI advertisement.
 11. The SACCOS reserves the right to accept or reject any bid, and to annul the Expression of Interest process and reject all bids at any time prior to short listing and awarding, without thereby incurring any liability to the affected bidder/s.
 12. Further, through this solicitation Hazina SACCOS invites Expressions of Interest (EOI) from individuals and business entities, who are interested in investing in Hazina Business Centre at Njedengwa by providing their own proposals and business concepts that are congruent with the Dodoma Masterplan. All concepts are welcome as long as they align with the Dodoma City Masterplan.
 13. The Bid will be available at the cost Equivalent to Usd 100 deposited in account number 20106600494 with National Microfinance Bank (NMB) With a name Hazina SACCOS Ltd.
 14. All applications should be submitted before 30th of November 2019.
- The application should be submitted to:
- Chairman,**
Hazina SACCOS Limited,
P.O. Box 9111,
Dar es Salaam, Tanzania.
- Bidders are strongly encouraged to read the entire project business plan that can be obtained from Hazina SACCOS Ltd office located at Dodoma Hazina Saccos Ltd - Treasury square .

INCENTIVE

Simiyu micro, small business operators all applaud NMB Bank's 'specially made' loans

By Guardian Reporter

MICRO and small business owners from Busega district in Simiyu region have applauded NMB Bank Plc for coming up with tailor made loans targeting them.

Speaking at a meeting organised by the bank and Busega District Commissioner's office to give them knowledge on good business management and listen to their experiences, the business owners said Fanikiwa loans have been an inspiration for growth and improvement of their businesses.

Testifying before the over 300 micro and small business owners who attended the Busega Business Forum, one of the participants, Josephat Goryo said the loans have meant that they can access capital which would otherwise only be provided to people with unmovable collateral.

"These Fanikiwa Loans are micro and small business friendly but also charge affordable rates," said Goryo who commended NMB's management for coming up with the tailor

made product targeting the group.

He said the issue of having unmovable collateral in order to get loans from banks has been a major stumbling block facing small businesses because most of them have small capital with no property to back them when seeking loans. "We sincerely thank NMB for this valuable product that will revolutionise our lives," Goryo who hails from Lamadi area added.

Goryo's observation was backed by Anna Cholongani who is a petty trader from Nyashimo area who said the Fanikiwa loans are a game changer as many of them badly wanted such loans. "The NMB leadership has heard our long-term outcry as small traders," she said noting that they to make full use of the product to grow their businesses and graduate into small companies.

Addressing the business community, acting NMB Lake Zone Manager, Amos Daniel said the bank has come up with the Fanikiwa Loans to help small businesses grow and graduate into small companies to align with



Acting NMB Lake Zone manager Amos Daniel addresses Busega micro and small business owners earlier this week. Photo courtesy of NMB.

the national growth agenda.

Daniel said the loans which value between 500,000/- and 5m/- are indeed an incentive which many micro and small businesses have started exploiting successfully. He said unlike other loans, Fanikiwa Loans can be obtained using motorcycles, furniture and movable

property as collateral.

"You don't need land with a title deed or a house to get these loans," Daniel told the Busega business community while noting that the product has been in the market for a while now although many business people hardly know them.



The NMB leadership has heard our long-term outcry as small traders," she said noting that they to make full use of the product to grow their businesses and graduate into small companies

Distributed via innmedia

MODERNISATION

TARI conducts soil analysis in several regions to make farmers more productive

By Beatrice Philemon

Shinyanga regions.

IN a bid to improve farmers' productivity through identification nutrient deficiency in the soil, Tanzania Agricultural Research Institute's Mlingano Centre has conducted analysis of 16 regions of the country.

The soil sample analysis helps maize, paddy rice and other cereal farmers know which type of fertilizer should be applied to their plots for better yields.

TARI Mlingano National Soils Coordinator, Dr Sibaway Mwango said have already conducted soil health analysis in 1,142 plots so far saying the exercise is a nationwide campaign to help farmers know which type of soils to apply.

"Farmer willing to get soil health analysis and testing from us can contact our offices so that we can direct them on how to take soil sample from the farms and send it to us," Dr Mwango said while revealing that the soil health analysis has so far taken place in Mbeya, Katavi, Rukwa, Kilimanjaro, Arusha, Morogoro, Tanga, Singida, Dodoma, Songwe, Iringa, Ruvuma, Tabora Manyatra, Kigoma and

Shinyanga regions. He said the exercise which started in 2017 is a result of feedback from researchers which found out that the majority of farmers across the country are not knowledgeable on composition of the soil for their farms.

Under the program farmers are also given Nitrogen Sulfur and Phosphorus, DAP and UREA fertilizer from OCP Tanzania which also sponsors training of farmers in good crop husbandry practices in taking care of their farms for better yields.

"Apart from sending soil samples to TARI Mlingano, farmers can also visit the researchers to visit their farms to conduct soil health analysis, take soil samples, test it and give them results at very low fees," the National Coordinator added while urging farmers to abandon traditional farming system which has low productivity to modern commercial farming system.

Through soil health analysis, farmers are also able to know the right crops to grow in their respective plots.

First Housing Finance (Tanzania) Limited Quarterly Financial Statements



Issued pursuant to Regulation 58 of The Banking and Financial Institutions (Mortgage Finance) Regulations, 2015.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER 2019

(Amounts in Thousand shillings)

	Current Quarter 30 th Sept. 2019	Previous Quarter 30 th June 2019
A. ASSETS		
1. Cash	274	3,278
2. Balances with Bank of Tanzania	-	-
3. Investments in Government Securities	-	-
4. Balances with Other Banks and Financial Institutions	16,509,066	16,819,245
5. Cheques and Items for Clearing	-	-
6. Inter-branch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investments in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Expected Losses)	1,159,376	1,074,365
12. Other Assets	608,055	556,597
13. Equity Investments	1,000,000	1,000,000
14. Underwriting Accounts	-	-
15. Property, Plant and Equipment	623,533	715,064
16. TOTAL ASSETS	19,900,304	20,168,549
B. LIABILITIES		
17. Deposits from Other Banks and Financial Institutions	-	-
18. Customer Deposits	404,366	404,366
19. Cash Letters of Credit	-	-
20. Special Deposits	-	-
21. Payment Orders/ Transfers Payable	-	-
22. Bankers' Cheques and Drafts Issued	-	-
23. Accrued Taxes and Expenses Payable	883,093	953,102
24. Acceptances Outstanding	-	-
25. Inter-branch Float Items	-	-
26. Unearned Income and Other Deferred Charges	-	-
27. Other Liabilities	150	134
28. Borrowings	-	-
29. TOTAL LIABILITIES	1,287,609	1,357,602
30. NET ASSETS/(LIABILITIES) (16 minus 29)	18,612,695	18,810,947
C. SHAREHOLDERS' FUNDS		
31. Paid up Share Capital	21,800,000	21,800,000
32. Capital Reserve	-	-
33. Retained Earnings	(2,311,865)	(2,209,240)
34. Profit/(Loss) Account	(875,440)	(790,557)
35. Other Capital Accounts	-	10,744
36. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	18,612,695	18,810,947
38. Contingent Liabilities	-	-
39. Non-Performing Loans & Advances	-	-
40. Allowance for Expected Losses	15,657	-
41. Other Non-Performing Assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i). Shareholders' Funds to Total Assets	93.53%	93.27%
(ii). Non-Performing Loans to Total Gross Loans	-	-
(iii). Gross Loans & Advances to Total Deposits	285.79%	264.79%
(iv). Loans & Advances to Total Assets	5.83%	5.33%
(v). Earning Assets to Total Assets	84.91%	82.66%
(vi). Deposits Growth	0.00%	15.03%
(vii). Assets Growth	-1.33%	-5.91%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE QUARTER ENDED 30TH SEPTEMBER 2019

(Amounts in Thousand shillings)

	Current Quarter 30 th Sept. 2019	Comparative Quarter 30 th Sept. 2018	Current Year Cumulative 30 th Sept. 2019	Comparative Year Cumulative 30 th Sept. 2018
1. Interest Income	326,132	503,257	553,332	1,730,474
2. Interest Expense	(5,096)	(2,937)	(13,834)	(2,937)
3. Net Interest Income	321,036	500,320	539,498	1,727,537
4. Bad Debts Written-Off	-	-	-	-
5. Decrease / (Increase) in Impairment Losses	89,014	-	89,014	-
6. Non Interest Income :	3,415	14,021	21,806	64,074
6.1 Foreign Currency Dealings and Transition Gains/(Loss)	(16)	622	437	3,162
6.2 Fees and Commissions	3,431	8,461	9,561	43,946
6.3 Dividend Income	-	-	11,808	12,028
6.4 Other Operating Income	-	4,938	-	4,938
7. Non Interest Expenses :	(497,167)	(642,922)	(1,524,577)	(1,887,311)
7.1 Salaries and Benefit	(216,977)	(211,201)	(639,462)	(600,248)
7.2 Fees and Commissions	-	(6,000)	-	(9,000)
7.3 Other Operating Expenses	(280,190)	(425,721)	(885,115)	(1,278,063)
8. Operating Income/ (Loss)	(83,702)	(128,581)	(874,259)	(95,700)
9. Income Tax Provision	(1,181)	-	(1,181)	-
10. Net Income/ (Loss) after Income Tax	(84,883)	(128,581)	(875,440)	(95,700)
11. Other Comprehensive Income	-	-	-	-
12. Total Comprehensive Income/ (Loss)	(84,883)	(128,581)	(875,440)	(95,700)
13. Number of Employees	9	10	9	10
14. Basic Earnings Per Share	(0.39)	(0.59)	(4.02)	(0.44)
15. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i). Return on Average Total Assets	-0.42%	-0.60%	-4.23%	-0.45%
(ii). Return on Average Shareholder's Fund	-0.45%	-0.63%	-4.54%	-0.47%
(iii). Non Interest Expense to Gross Income	153.23%	125.00%	271.61%	105.34%
(iv). Net Interest Income to Average Earning Assets	1.91%	3.34%	5.73%	11.03%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER 2019

(Amounts in Thousand shillings)

	Share Capital	Share Premium	Retained Earnings	General Provision	Total
Current Year					
Balance as at the beginning of the year	21,800,000	-	(1,891,970)	9,357	19,917,387
Profit for the period	-	-	(875,440)	-	(875,440)
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
General Provision	-	-	9,357	(9,357)	-
Others	-	-	(429,252)	-	(429,252)
Balance as at the end of the current period	21,800,000	-	(3,187,305)	-	18,612,695
Previous Year					
Balance as at the beginning of the year	21,800,000	-	(1,404,970)	1,024	20,396,054
Profit for the year	-	-	(478,667)	-	(478,667)
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-
General Provision	-	-	(8,333)	8,333	-
Others	-	-	-	-	-
Balance as at the end of the previous year	21,800,000	-	(1,891,970)	9,357	19,917,387

CONDENSED STATEMENT OF CASH FLOWS FOR THE QUARTER ENDED 30TH SEPTEMBER 2019

(Amounts in Thousand shillings)

	Current Quarter 30 th Sept. 2019	Previous Quarter 30 th June 2019	Current Year Cumulative 30 th Sept. 2019	Comparative Year Cumulative 30 th Sept. 2018
I. Cash Flow from Operating Activities:				
Net Income/ (Loss)	(83,703)	(259,476)	(874,259)	(95,700)
Adjustments for				
- Impairment/ Amortization/ Depreciation	16,007	95,368	206,740	261,324
- Change in Loans and Advances	(85,666)	(182,767)	(223,735)	(854,240)
- Gain/Loss from Sale of Assets	-	-	-	-
- Net Change in Deposits	-	52,850	52,850	351,517
- Net Change in Short Term Negotiable Securities	-	-	-	-
- Net Change in Other Liabilities	(69,993)	(61,099)	(34,688)	516,188
- Net Change in Other Assets	(64,948)	51,546	(77,054)	(112,829)
- Tax Paid	-	-	-	(191,546)
- Others (Dividend & Previous year adjustments)	(9,879)	(279,577)	(289,456)	(12,028)
Net Cash (Used) / Provided by Operating Activities	(297,582)	(583,155)	(1,239,602)	(137,314)
II. Cash Flow from Investing Activities				
- Dividend Received	-	10,627	10,627	12,028
- Purchase of Fixed Assets	-	-	(8,319)	(111,984)
- Proceeds from Sale of Fixed Assets	-	-	-	-
- Purchase of Non-Dealing Securities	-	-	-	-
- Proceed from Sale of Non-Dealing Securities	-	-	-	-
- Purchase of Intangibles	-	-	-	-
Net Cash (Used) / Provided by Investing Activities	-	10,627	2,308	(99,956)
III. Cash Flow from Financing Activities				
- Repayment of Long-Term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	-
- Proceeds from Issuance of Share Capital	-	-	-	-
- Payment of Cash Dividends	-	-	-	-
- Net Change in Other Borrowings	-	(682,369)	(312,853)	-
- Others (specify)	-	-	-	-
Net Cash (Used) / Provided by Financing Activities	-	(682,369)	(312,853)	-
IV. Cash and Cash Equivalents				
Net Increase / (Decrease) in Cash and Cash equivalents	(297,582)	(1,254,897)	(1,550,147)	(237,270)
Cash and Cash Equivalents at the Beginning of the period	16,822,523	18,077,420	18,075,088	18,373,229
Expected Credit Loss on Bank Balances	(15,601)	-	(15,601)	-
Cash and Cash Equivalents at the End of the period	16,509,340	16,822,523	16,509,340	18,135,959

MINIMUM DISCLOSURES OF CHARGES AND FEES

Issued pursuant to Regulation 59 of The Banking and Financial Institutions (Mortgage Finance) Regulations, 2015.

Item	Charges / Fees
Mortgages	
(a) Prime Lending Rate (PLR)	15% p.a.
(b) Maximum Spread above PLR	4% p.a.
(c) Application Fee (Non-refundable)	TZS 150,000/-
(d) Processing Fee	1% of the Loan Value
(e) Facility Fee	1% of the Loan Value
(f) Early Repayment Fee	3% of the amount to be prepaid
(g) Cheque returned unpaid	TZS 50,000/-
(h) Loan Statement	TZS 15,000/-

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

Name	Signature	Date
Vinod Rustagi Director	(Signed)	28th October 2019
Jackson Lohay Director	(Signed)	29th October 2019

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

Name and Title	Signature	Date
Omar S. Msangi (Chief Executive Officer)	(Signed)	28th October 2019
Vineet Patel (Ag. Head of Finance)	(Signed)	28th October 2019
Derrick Rushekya (Internal Audit Manager)	(Signed)	28th October 2019

PROTEST

Mobile phone, global digital payment companies to reward clients

By Guardian Reporter

MOBILE phone services company, Tigo Tanzania and global digital payments solution conglomerate, Mastercard have started a campaign to reward clients who use Mastercard QR on TigoPesa to make payments for goods and services.

Announcing the campaign in Dar es Salaam yesterday, Tigo's acting Chief Officer for Mobile Financial Services, Angelina

Pesha and Mastercard Country Manager, Frank Molla said the move is aimed at improving customer experience and make the service more accessible across the country.

"As a digital lifestyle company we are always coming up with solutions that make life easier for our customers. There is an increasing need for innovative and secure payment solutions that address market demand," Pesha said.

She noted that TigoPesa and Mastercard QR are digital payment solutions that allow customers to pay easily for products and services purchased from merchant outlets available throughout the country.

"TigoPesa and Mastercard QR represents an opportunity for greater financial inclusion because the platform is now a fully-fledged financial service solution," she added while pointing out

that the two companies' partnership is only able to further strengthen and ensure secure payments for all users but also to bring much faster and more convenient payments to the fingertips of subscribers.

Backing Pesha's observation, Mastercard Director and Country Manager, Molla said the global digital payments conglomerate is committed to displacing cash by deploying localized solu-

tions that enable consumers to have safe and convenient payments.

"This commitment to displacing cash is a vision we are proud to share with Tigo in Tanzania. With so many merchants now offering the Mastercard QR payment option, consumers can use this digital solution to earn themselves a cashback reward," Molla said.

He pointed out that TigoPesa subscribers will get cashback rewards of

varying amounts as per their transactions.

Currently TigoPesa and Mastercard QR is being popularly used at many merchant locations including Puma fuel stations, KFC and Pizza Hut, Samaki Samaki restaurants, Century Cinemax, Shoppers supermarkets, JD Pharmacies, GSM Mall outlets and many others countrywide.



Tigo Tanzania's acting Chief Officer for Mobile Financial Services, Angelina Pesha (C), explains to Mastercard Director and Country Manager for East Africa, Frank Molla, on how the digital payment solution works during an event to launch a TigoPesa and Mastercard QR campaign in Dar es Salaam yesterday. Looking on (R) is TigoPesa's Head of Payments, Mshama Mshama.

ACTIVISM

Coca-Cola plastics collection competition nets 880 tonnes

By Guardian Reporter

A CAMPAIGN to collect plastic waste for recycling in Iringa region which involved over 1,000 schools managed to amass over 880 metric tons with Kihesa Secondary School emerging winners of the 2019 COPA Coca-Cola Recycle and Win competition.

At least 1,030 schools participated in this year's campaign and collected an impressive 880,835 kilograms of plastic waste with Kihesa from Iringa collecting a record 52,126 kilograms of plastic waste.

"This competition has been an opportunity for students to learn more about the environmental benefits of recycling and inspire others to take similar actions," said Regional Marketing Manager for Coca Cola Kwanza, Jaynt Vekaria.

Vekaria said during a prize giving ceremony last week that Coca Cola as a beverages maker with conscious on environmental protection will continue to introduce similar campaigns in future to inspire youths in protecting their surroundings.

"This will go a long way to ensure



Selemani Jafo, Minister of State in the President's Office Regional Administration and Local Government speaks at a COPA Coca-Cola Recycling competition ceremony at Kihesa Secondary School in Iringa Region last week.

that the teens grow to be responsible members of the community," he added while noting that the COPA Coca Cola plastic recycling initiative was going on concurrently in Ethiopia, Kenya and Uganda.

Speaking at the prize giving ceremony, Minister of State in the President's Office, Regional Administration and Local Government, Selemani Jafo paid tribute to Coca Cola Kwanza's

management for the initiative which helps contain environmental pollution.

"This is a very commendable job that the company and its stakeholders including students have been doing," Jafo said noting that globally plastic waste has become a big polluter hence recycling is an important process to ensure no waste is left to clog the environment.

INNOVATION

Businesses turn to recycling after ban on single-use plastics



Masaka Farm workers fill in strawberry yoghurt in single-use plastic bottles.

KIGALI

LAST MONTH, importers and retailers were given an ultimatum of three months to stop trading or using single-use plastic materials as the country accelerates efforts to protect the environment.

Manufactures, on the other hand, have up to two years to phase-out production of single-use plastic materials. With the deadlines to phase out single-use plastics looming, The New Times spoke to manufacturers, traders and policymakers to establish the alternatives available.

According to the Ministry of Environment, the banned plastics include single-use containers, takeaway disposable food wrappers, disposable cutlery, single-use plastic cups and plates, straws, stirrers, balloons, plastic folders and plastic carry bags

Rwanda Environment Management Authority (REMA) has stressed that most single-use plastics have alternatives and those that do not have any will be given waivers. However, it did not disclose the recommended alternatives.

Workers at Masaka Farm fill in

strawberry yogurt. Manufactures, on the other hand, have up to two years to phase-out production of single-use plastic materials. Kigali Marriott Hotel says that, through its global plastics reduction initiative, it started phasing out single-use plastics in 2018.

The global hotel brand says that instead of plastics, it has adopted the use of wooden stirrers and paper straws in addition to using soap dispensers and larger bottles as opposed to small toiletry bottles.

The hotel says that it started to gradually implement "green" practices in its operations so as to give clients time to adjust to the changes. Instead of using several packed water bottles during events such as conferences, the Hotel encourages the use of bigger water dispensers (20 litres) and glasses, it says. The Hotel also uses boxes instead of the usual plastic takeaway boxes, it says.

However, these efforts faced challenges locally. While the hotel can access some of these alternative materials, locally, it still has to import several others, demonstrating weaknesses among domestic manufacturers to come up with innovative solutions.

Alexis Nkundayesu, the Executive

Director of Sina Gerald Enterprise, said that their alternative to single use plastics is not glasses. "We are going to set up a project for recycling plastics. We are trying to mobilise finances for the project and planning for project implementation," Nkundayesu said. The company says that it has started to look for potential investors in the project.

Trust industries, too, says that it is exploring the potential use of boxes and recycled plastics. Michael Johnson Kwizera, a Procurement Officer at Trust Industries, says that: "Right now, our only available alternative is packaging in boxes. We are, however, trying to find manufacturers of environmentally friendly products in Rwanda."

REMA has issued guidelines under which manufacturers, importers and users of single-use plastics can apply and request for waivers that allow them to use the single-use plastics. This is provided that there are no other possible alternatives for their single-use plastics. The waiver application is exclusive to single-use plastics meant for use in medicine, agriculture, waste collection and sanitation and the construction industry.

NEGOTIATIONS

IMF in talks with Egypt on possible new reform arrangement, official says

DUBAI

THE International Monetary Fund is in talks with Egypt for new arrangements to continue helping the country with its economic reforms as its current \$12 billion assistance programme expires next month.

Egyptian authorities and the Washington-based lender are discussing the next round of key reforms aimed at boosting economic growth and exploring ways to continue co-operation once the country's three-year programme ends in November, Jihad Azour, director of the IMF's Middle East and Central Asia Department, said in an in-

terview in Dubai.

"The authorities have expressed interest in a new arrangement," Mr Azour told The National. "At this stage we're discussing with the authorities what are the reform priorities, what are the key reforms they have, and based on the progress, together we'll define what is going to be the type of arrangement we will have with them."

Egypt signed a three-year, \$12bn Extended Fund Facility in November 2016 to revive its economy through tough reform measures.

The government devalued its currency and cut subsidies

at the end of 2016 to secure the loan agreement, followed by further spending cuts.

The reforms helped end a major dollar shortage, repaired overburdened finances and pulled the country out of an economic crisis, although Egyptians have felt pressured by the austerity measures.

"For us it's very important that the next wave of reforms will address some of the impediments to growth by reforming the business environment, allowing the private sector access to greater market share and by improving the environment for doing business in Egypt," Mr Azour said.

"Structural reforms will be aimed at increasing growth and making it more job-rich."

Reforms must target inclusive growth – meaning re-examining the extent of the state's involvement in the economy and providing a bigger role for the private sector. Egypt must also address "historical bottlenecks" for private investment, invest in education and improve access to talent, he said.

Mr Azour said there is no time frame for concluding the discussions, adding "we are progressing."

The Fund projects Egypt's economy will expand 5.5 per cent this year, up from 5.3 per

cent in 2018, and grow 5.9 per cent in 2020. Inflation in 2019 would reach 11.4 per cent before dropping to 8.4 in 2020, according to its regional economic outlook published earlier this month.

The economies of the Arabian Gulf are projected to grow 0.7 per cent in 2019, down from 2 per cent last year, before rebounding to 2.5 per cent in 2020, the IMF said.

The economic recovery next year will be driven by growth in the non-oil sector and a rebound in oil gross domestic product.

The non-oil sector will grow from 1.9 per cent this year to 2.4 per cent in 2019 and 2.8 per cent

in 2020, spurred by infrastructure spending in countries such as Kuwait, and a tourism boost in the UAE gained from Dubai hosting the Expo 2020, the IMF said.

Non-oil sector growth "shows the reforms that had been introduced are starting to yield results", Mr Azour said, referring to GCC-wide economic overhauls to reduce reliance on oil. Oil GDP growth will shrink 1.4 per cent in 2019 because of high volatility in oil prices and the reduction in oil production due to the extension of the Opec+ agreement, he said. It is forecast to recover in 2020 to 2.1 per cent.

For us it's very important that the next wave of reforms will address some of the impediments to growth by reforming the business environment, allowing the private sector access to greater market share and by improving the environment for doing business in Egypt



INVESTMENT

UK-based TokenMarket to raise \$350m funding to help Mena start-ups

LONDON

GLOBAL investment platform TokenMarket aims to raise \$350 million in funding for regional tech start-ups and small to medium enterprises out of its Dubai office by 2021, according to the company's chief executive.

The UK-headquartered entity, a token sale and blockchain crowdfunding platform, opened its local office at Dubai International Financial Centre in August, after securing an innovation testing licence from the Dubai Financial Services Authority.

"The Mena [Middle East and North Africa] region has huge untapped potential when it comes to non-traditional ways of raising capital," Ransu Salovaara, chief executive and founder of TokenMarket, told The National. "We will help local start-ups and growth-stage companies to raise money by issuing security tokens."

Spending on blockchain in the Mena region has been growing at a compound rate of more than 70 per cent since 2016, and is set to reach \$307 million by 2021, according to the US-based International Data Corporation.

TokenMarket has a network of more than 170,000 investors in over 150 countries, said Mr Salovaara, adding, "We have raised close to \$350m for over 30 companies since last year and our aim is to raise the same amount in the Mena [region] in the next couple of years."

Security tokens are issued to investors as a form of digital bond using blockchain technology that reduces administrative costs and time. Blockchain, the technology used for verifying and recording transactions, is a digital chain of transactions linked using cryptography, a mechanism for secure communications, on an open ledger. The database is a real-time library of records that are difficult to tamper with as each change creates a record.

"There are clear benefits to tokenising bonds," said Mr Salovaara. "We can reg-



Ransu Salovaara, chief executive and founder of TokenMarket.

ister lots of data on the blockchain and borrowers can demonstrate a transparent history making future debt raising easier and cheaper."

The company has helped some of the "most notable blockchain-oriented companies evolve from single employee start-ups to hundred million dollar enterprises ... we aim to replicate same in the region," he added.

Founded in Gibraltar in 2017, TokenMarket was created to provide fund-raising tools to blockchain-orientated businesses. It later moved its headquarters to the UK, where it is regulated by the country's Financial Conduct Authority.

"We chose Gibraltar because at that time no other European country had regulations to govern blockchain. But it suffered due to Brexit and we decided to move to London," said Mr Salovaara.

To set up in the UAE, the company spent 18 months securing an innovation testing licence - a temporary licence issued to FinTechs allowing them to operate in DIFC under regulatory supervision - from the DFSA.

"The DFSA's licensing will automatically convince many global investors to join us in Dubai. After some successful issuances, we will be issued a licence of a full-fledged financial company ... [I am] expecting that within few months," said Mr Salovaara.

Earlier this month the UAE's Securi-

ties and Commodities Authority sought industry and stakeholder feedback on the regulation of cryptocurrencies in the country. The regulations will encompass all aspects of the crypto asset industry in the Emirates, from token issuance requirements to trading and safekeeping practices with an emphasis on protecting investor interests.

As well as the UAE, TokenMarket plans to open offices in Saudi Arabia, Bahrain, Egypt and Morocco in the coming months, where it sees a huge capital gap in the region. "SME [small- and medium-sized enterprise] lending is almost 50 per cent less in this region than in Europe.

But technologies like blockchain that are crucial in our industry are at [a] very advanced stage," said Mr Salovaara.

The company recently ditched a plan to establish its Asia hub in Hong Kong. "After the recent turmoil in Hong Kong, we abandoned our plans and decided to focus all our energy on Dubai ... [that] will act as a link between Europe and South East Asia and also Australia," said Mr Salovaara.

"Even Chinese investors and companies are preferring Dubai over Hong Kong at this point of time. Currently, all dynamics are favouring Dubai - [because of the] presence of native investors, global banks, world-class infrastructure and strong regulations.

REBRANDING

Vaio laptops to re-enter Middle East but minus 'Sony'

DUBAI

THE popular Vaio brand of laptops is set to make a reappearance in the Middle East after a hiatus of almost five years, but this time without a 'Sony' brand name. Starting from the UAE, Saudi Arabia and Bahrain, the Vaio Corporation brand will be offered to "high-end customers in the region," said Alex Chung, chief executive of Nextsgo Company.

Nextsgo, a subsidiary of Hong Kong Stock Exchange-listed electronics manufacturer Alco, is licenced to handle manufacturing, sales and marketing of Vaio laptops in the Middle East and Asia markets. "We have entered [the] Middle East with three important markets this month ... [Vaio] will also expand in [the] remaining countries in the region in the next couple of months," Mr Chung told The National.

"Our target audience will be high-end consumers and businesses looking for [the] best innovations and latest technology in the PC industry." Struggling Japanese technology manufacturer Sony sold off its personal computer business to investment firm Japan Industrial Partners in 2014 to concentrate on other, more lucrative business lines such as the Xperia smartphone brand.

The sell-off temporarily shrank the size of the Vaio business, as the new owner initially only sold laptops in Japan. And, after a 15-year presence in the Middle East, the Vaio brand gradually disappeared by the end of 2014. Slowly, though, Vaio laptops have been reintroduced into other,

global markets.

"The company started its expansion from the US and Brazil in 2015 ... with the introduction of [the] Middle East, Vaio products will be now available in 22 countries. Our intention is to be among the top brands in the region in the next three years," said Mr Chung.

"We are the new chapter of Vaio, its future ... with the regional launch, we aim to expand our distribution network and will work together with the company to rebuild its brand in the region." Mr Chung said the relaunch in the Middle East will increase the company's overall revenue.

"We can see that [the] Middle East region has huge appetite for classy products, people are willing to spend money to buy premium goods.

We predict a yearly increase of more than 30 per cent in the revenues of our mother company [Alco] through [the] Middle East business," he said. However, the market for PC sales currently remains difficult.

Nearly 35 million fewer PC devices - including desktops, laptops and tablets - will be shipped globally in 2023 than the 407 million sold last year, according to research firm Statista.

That compares to more than 1 billion smartphones shipped last year. In the Middle East and Africa, the PC market declined 13.4 per cent year-on-year in the first quarter of this year to 4.9 million units, according to research firm International Data Corporation.



EMPLOYMENT OPPORTUNITIES

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

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

1. Project Director based in Dar es Salaam

Main Function/Responsibilities:

The position will have overall responsibility for administration, program management, performance monitoring and technical implementation of HIV prevention and case finding activities, under the oversight of the Epic Management Team at HQ. She will serve as the primary point of contact for the key and vulnerable populations (KVP) HIV service delivery program with the USAID/Tanzania Activity Manager. Also will provide technical and management leadership to the project and ensure successful implementation of the work plan and achievement of the project's targets and goals within budget. Additionally, will be responsible for maintaining regular communication with Epic HQ staff and manage a locally based team to drive efficient and compliant program operations including implementing partners. The position further will manage and provide oversight to implementing partners and provide technical and programmatic oversight directly to the activity areas as well as liaise with and foster relationships with senior government officials (including national and local departments of health), dignitaries, other USAID programs, executives of CSOs, and the for-profit business community. Again, will ensure that technical activities adhere to quality standards from Government of Tanzania (GoT), WHO and PEPFAR; and will ensure the project works closely with the NACP team, regional leadership, community health management teams, PEPFAR and other partners such as other USG agencies and non-USG donors.

Position Requirements- Qualifications, Skills and Experience:

Masters Degree in management, international development, public health policy or related field with 7-9 years of related experience; OR MBBS/ MD/PhD in similar field with 5-7 years' of related experience - A minimum of 10 years experience in senior management position specifically for large (approximately \$5M per year), complex, multi-year international health sector development projects that have implemented successful activities in areas such as HIV prevention, care and treatment among key and vulnerable populations, preferably in Tanzania -At least 8 years of relevant experience with progressively increasing responsibility in planning, managing, leadership and evidence-based decision making of HIV/AIDS service delivery programs - Demonstrated ability through previous experience leading a technical activity through evidence and data driven decision making -At least 3 years experience managing HIV service delivery programs, preferably in Tanzania - At least 3 years of successful experience interacting with Tanzanian Government at national, provincial, and/or district levels - Demonstrated ability to establish and maintain productive working relationships with a wide network of partners and stakeholders - Demonstrated ability through previous experience to liaise with senior government officials, dignitaries, executives of NGOs, FBOs, CBOs, and the for-profit business community, and senior members of the donor community-Strong interpersonal and communication skills, proven ability to develop and communicate a common vision among diverse partners, and proven ability to lead a multi-disciplinary team.

2. Technical Director based in Dar es Salaam

Main Function:

Overseeing the design and implementation of all technical strategies and interventions for the project to improve quality and increase uptake of HIV prevention, care and treatment and family planning (FP) services by key and vulnerable populations, including orphans and vulnerable children and adolescent girls and young women. The position will also design and oversee structural interventions that promote an enabling environment for key and vulnerable populations to access services.

Specific Responsibilities:

Providing technical leadership in the areas of community-based HIV prevention, care and treatment to implement high quality activities including HIV testing, linkage to antiretroviral treatment, pre-exposure prophylaxis, HIV self-testing, FP, gender-based violence, OVC services, and community-level supervision, advocacy and engagement -Leading efforts to strengthen prevention, care and treatment with all community services, which may include building capacity of community organizations and other stakeholders to provide community-based HIV services - Monitoring and ensuring that the project meets the milestones and targets set for by USAID and in the project work plan, and ensures all activities are conducted in close coordination with the Ministry of Health and Social Welfare and are in alignment with Government of Tanzania standards, protocols and policies - Liaising with the Project Director and counterparts within the health system and GoT at national and regional levels to ensure quality service provision in the designated regions -Providing or overseeing technical capacity strengthening of project subrecipients for quality improvement and sustainability -Overseeing the development of regular and ad hoc technical reports and other deliverables -Representing the project with external audiences and at conferences and other forums, as needed.

Position Requirements- Qualifications, Skills and Experience:

MD/ MBBS/PhD in Sciences, Microbiology, Biochemistry, Public Health, Epidemiology, Pharmacy or other related area with 5-7 years of experience in HIV prevention, care and treatment with key and vulnerable populations in Tanzania; OR Masters Degree in Public Health or similar degree with 7-9 years of experience in areas as mentioned above -Sound cultural understanding and sensitivity to demands of key and vulnerable populations, including OVC and AGYQ, and an understanding of gender and sexual diversity - In-depth familiarity with Tanzanian public health sector and donor-funded programs - Previous experience working with USAID or PEPFAR supported program and organizations working with key and vulnerable populations - Demonstrated ability to perform complex data analyses and make recommendations based on findings - Demonstrated working knowledge of Tanzania health and social service information systems and monitoring and evaluation processes as it relates to data collection for performance-based reporting and use of data -Previous experience in building capacity of local organizations and stakeholders - Demonstrated written, presentation, communication and organizational skills.

3. Senior Strategic Information Advisor based in Dar es Salaam

Main Function/Responsibilities:

The position will be leading monitoring and evaluation for the HIV project, under the oversight of the Project Director. Will be the lead technical expert responsible for all strategic information responsibilities related to the program, including all monitoring, evaluation, analytics, and reporting of performance and results. Additionally, will help enhance or develop systems across sites to monitor service delivery, demand creation activities and performance in real-time in order to plan HIV services and demand creation more effectively and to meet reporting requirements. Also, will develop and support continuous quality improvement systems across program sites to ensure ongoing program improvement and reaching of targets. Further, will ensure program data is tracked, verified and supporting documentation is maintained and reported to USAID/PEPFAR and in DATM. Will lead efforts to strengthen monitoring and evaluation, and performance reporting within the targeted geographic area, which may include working with program stakeholders and partners to monitor, document and analyze the performance of their HIV services and activities and ensure data quality; and will liaise with relevant technical advisers and counterparts responsible for district and provincial level strategic information and monitoring and evaluation and support coordination on the national level.

Position Requirements- Qualifications, Skills and Experience:

Masters Degree in public health, epidemiology, social work, monitoring & evaluation, demography, biostatistics, statistics, analytics or relevant discipline with 7-9 years of related experience; OR MBBS/ MD/PhD in similar field with 5-7 years of related experience. - Minimum eight years working on in designing, establishing, and managing monitoring and evaluation systems, ensuring data quality, and analyzing data to support performance improvement of programs funded by PEPFAR. Experience working on M&E of key population programs is preferable - Demonstrated expertise in data analysis, managing online databases to ensure easy access to data and data reports -Previous experience working with USAID or PEPFAR supported program - Demonstrated ability to perform complex data analytics utilizing Microsoft Excel, STATA, Epi Info; and/or software - Demonstrated ability to perform complex data analyses and make recommendations based on findings- Demonstrated ability to portray complex data sets in easy to understand formats including visualizations - Demonstrated working knowledge of Tanzania's health and social service information systems and monitoring and evaluation processes as it relates to data collection for performance-based reporting -Previous experience building capacity for generation and use of strategic information - Excellent report writing, analytical and communication skills, including oral presentation.

4. Senior Finance Manager based in Dar es Salaam

Main Function:

The position will be responsible for financial management and administration of the Epic project. This will be ensuring compliance with FHI 360 and USAID financial and accounting procedures, rules and regulations; leading budget development, financial reporting, monitor program expenditures; and maintain financial filing systems. Also will be responsible for sub-award management, monitoring and compliance and providing capacity development and technical support to sub-recipients to strengthen their grant management systems and ensuring strong management of sub-agreements. The position will further be providing guidance, monitoring and support to project team. Additionally, will be ensuring USAID resources are appropriately directed to project priorities and are in line with project work plans. This position will also ensure program actions are in compliance with USG and FHI 360. The position will work closely with FHI 360 country, regional and HQ offices to monitor and ensure the financial health of the project and to prepare internal and external reports and deliverables.

Specific Responsibilities:

Preparing and reviewing workplan and other budgets for the Project - Preparing financial reports for Epic Tanzania - Tracking and monitoring project expenditures against budget; including preparing monthly pipeline analyses for HQ Epic team - Managing Epic Tanzania charge codes and chart of accounts - Managing Epic Tanzania sub-recipients across 8 regions, including conducting pre-award assessments, reviewing monthly financial reports, coordinating reimbursements, posting approved expenditures, develop and managing sub-recipient monitoring plans - Providing ongoing capacity strengthening and mentorship to sub-recipients to strengthen financial and management systems for increased accountability and ownership in managing USG funds; conducting site visits to build financial management capacity and ensuring compliance - Coordinating PEPFAR expenditure reports on an annual basis - Developing Epic Tanzania procurement plan and overseeing proper procurement procedures for supplies and equipment - Supporting other operations activities - Coordinating with country office HR for all HR-related matters for project staff - Supervising a team including staff in regional offices - Regularly reviewing the status of project funds and preparing monthly cash requests - Posting data into financial systems, ensuring that financial information is processed accurately and generates timely and reliable reports - Providing support as needed on bank reconciliations - Conducting trainings for non-finance project staff as well as subrecipient staff on financial and grants management.

Position Requirements- Qualifications, Skills and Experience:

Bachelors Degree in Finance and Accounting with at least 7-9 years of related experience; OR Masters Degree in Finance and Accounting with 5-7 years of related experience. CPA, ACA or any other relevant professional qualification is desirable - Experience with U.S. government rules and regulations and experience working in an international NGO environment desirable - Knowledge of generally accepted accounting, budgeting and fiscal control theory and practices - Budget monitoring and general ledger skills - Relevant software skills including automated accounting software, database spreadsheets and Management Information Systems - Resourceful through technology, research skills, and relationship building among several organization teams and units and professional organizations to resolve problems and initiate enhancements - Familiarity with Tanzanian public health sector, non-governmental organizations and community-based organizations in Tanzania is highly desirable - Cultural sensitivity and sound understanding of the needs of key and vulnerable populations - Previous experience working with USAID or PEPFAR supported program is highly preferred - Ability to respond to inquiries independently and follow-up on requests in an efficient manner - With minimal supervision, managing high volume of workflow efficiently - Ability to handle financial and quantitative information with accuracy and precision; resourceful in gathering, verifying and analyzing financial data as well as experience with computer spreadsheets - Ability to interpret financial information and reports - Ability to work collaboratively, productively and sensitively within a multidisciplinary, multicultural and multigender environment - Ability to manage tight deadlines and deliver high volumes of work with minimal supervision - High degree of proficiency in written and spoken communication - Well-developed computer skills.

How to Apply:

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

FHI 360 is an Equal Opportunity Employer.

Closing Date: November 10, 2019. Only short listed candidates will be contacted.

215487907



USAID | TANZANIA FROM THE AMERICAN PEOPLE

USAID/Tanzania Water Resources Integration Development Initiative (USAID/WARIDI)

Request for Quotations For Supply of Pipes and Fittings

Winrock International is a sub-contractor to Tetra Tech the prime implementing partner for the USAID/Tanzania Water Resources Integration Development Initiative (USAID/WARIDI) pursuant to the Foreign Assistance Act of 1961, as amended, and in accordance with USAID Contract No AID-OAA-I-14-00068/AID-621-TO-16-00003.

WARIDI is a USAID funded five-year activity which seeks to achieve improvements in health, water resources management, agriculture, climate change adaptation and the environment in Tanzania. WARIDI promotes state-of-the-art approaches in cross-sectoral, integrated management of water-related resources and services

Through this Request for Quotations (RFQs), USAID/WARIDI requests quotations from qualified locally registered Vendors to Supply pipes and fittings as summarized in the table below and detailed in Attachment 7 of bidding documents. The supply is organized in one batch as follows;

Batch 6: WARIDI-0052-2019: KITETE, MFULU, DUTHUMI & CHAKWALE (KILOSA, MOROGORO & GAIRO DC)

Type of pipes	Size	Class
GS Pipes	3/4 inch - 6 inch	Medium to Heavy Duty
HDPE Pipes	25mm - 110mm	PN10 - PN16
UPVC Pipes	75mm - 160mm	PN10 - PN16
IPS Pipes	25mm	PN10

A complete set of the Bidding Documents may be obtained via email from **Procurement and Contracts Manager, Winrock International, JR House, Old Dar es Salaam Road, P.O Box 768, Morogoro, Tanzania, email: waridi.procurement@winrock.org** no later than Tuesday November 5, 2019 5:00pm EAT. Any questions should be sent by Tuesday November 5, 2019 at 5:00pm East Africa Time; and will be responded to in one all-inclusive written document provided to all bidders via email on Wednesday November 6, 2019.

Quotations must be received no later than 12:00 Noon East African Time on Tuesday, November 12, 2019. Late submissions will not be accepted. All quotations are to be submitted following the guidelines listed in the bidding documents. Telephone requests will not be honored.

Bids shall be opened in public, in the presence of the bidder's representatives who choose to attend, at **Winrock International offices, JR House, Old Dar es Salaam Road, P.O Box 768, Morogoro, Tanzania, at 2.00 pm, on Tuesday, November 12, 2019.**

Winrock International

WORLD

Brexit election? Johnson makes fresh bid to break the deadlock

LONDON

PRIME Minister Boris Johnson makes a fresh bid for a December election to break the Brexit deadlock on Tuesday after nearly three-and-a-half years of wrangling in parliament that has left Britain's exit from the European Union in turmoil.

As the European Union finalizes a third delay to the divorce that was originally supposed to take place on March 29, the United Kingdom, its parliament and its voters remain divided on how or indeed if to go ahead with Brexit.

Johnson, who had promised to deliver Brexit on Oct. 31, "do or die", has repeatedly demanded an election to end what he casts as a nightmare paralysis that is sapping public trust by

preventing any Brexit outcome at all.

After parliament refused Johnson his third demand for an election on Monday, he will try to force a bill through parliament on Tuesday that calls for a Dec. 12 election. It needs a simple majority in parliament.

"We will not allow this paralysis to continue and, one way or another, we must proceed straight to an election," Johnson told parliament on Monday. "This House cannot any longer keep this country hostage."

Meanwhile, the legislation enacting Johnson's Brexit deal has been put on hold, pending an election, Jacob Rees-Mogg, who oversees the government's legislative agenda in the House of Commons, said.

The first Christmas election in Britain since 1923 would be highly



Britain's Prime Minister Boris Johnson

unpredictable: Brexit has variously fatigued and enraged swathes of voters while eroding traditional loyalties to the two major parties, Conservative and Labour.

Ultimately, voters would have a choice between an emboldened Johnson pushing for his Brexit deal or a socialist government under Jeremy Corbyn renegotiating the deal before a referendum.

If no party wins conclusively, the Brexit deadlock will continue.

CHRISTMAS ELECTION?

While almost all British politicians agree that an election is needed, Johnson's opponents want to inflict maximum political damage by preventing his last-minute deal from being ratified before the poll.

Johnson, in turn, is trying to shift the blame for failing to deliver Brexit by Oct. 31 on to parliament.

Such is the lack of trust in parliament that lawmakers are squabbling about almost everything from the sequencing of Brexit to the date of the election.

Behind the bickering, though, Johnson is closer to an election than he has ever been in his tumultuous 3-month premiership.

Two opposition parties, the Liberal Democrats and Scottish National Party, want an election on Dec. 9.

"We won't accept any jiggery-pokery from the prime minister," Ian Blackford, the Scottish National Party's Westminster leader, said. "Our vote certainly can't be taken for granted."

The BBC cited unidentified sources in Johnson's office as saying that the government would agree to an amendment put forward by opposition parties to hold an election on Dec. 11.

Johnson's Conservatives are ahead of Labour by an average of about 10 percentage points in polls this month, though pollsters underestimated the support for Brexit in 2016 and admit that the models they use are wilting beside the Brexit furnace.

When Johnson's predecessor, Theresa May, bet on a snap election in 2017, she lost her slender majority - a failure that ultimately prevented her from ratifying her Brexit deal and so sank her political career.

In the June 23, 2016 referendum, 17.4 million voters, or 51.9 percent, backed leaving the EU while 16.1 million, or 48.1 percent, voted to remain.

Agencies

US wants to bolster fight against Islamic State after its leader's death

WASHINGTON/MOSCOW

The United States wants to bolster a coalition fighting Islamic State in northeastern Syria, a senior State Department official said on Monday, after the leader of the jihadi movement, Abu Bakr al-Baghdadi, was killed in a week-end operation.

World leaders welcomed his death, but they and security experts warned that the group, which carried out atrocities against religious minorities and horrified most Muslims, remained a security threat in Syria and beyond.

The official said that President Donald Trump, by announcing the withdrawal of U.S. forces from northern Syria on Oct. 6,

did not suggest that Washington was abandoning the fight against Islamic State.

"There was never an idea that we would abandon the mission of going after ISIS. ... This is a major effort that is continuing," the official told reporters.

Foreign ministers will meet in Washington on Nov. 14 to discuss the mission.

"The United States is determined to prevent a resurgence of ISIS in Syria and Iraq and continues to work with the Global Coalition to destroy ISIS remnants and thwart its global ambitions," the U.S. State Department said in a statement.

It said the Washington meeting's discussions would have a "particular focus on recent devel-



opments in northeast Syria and their relationship to stability and security of the region."

Trump has softened his pullout plans for Syria after a backlash from Congress, including from fellow Republicans, who say he enabled a long-threatened Turkish incursion on Oct. 9 against Kurdish forces in Syria who had

been America's top allies in the battle against Islamic State since 2014.

U.S. special forces carried out the Syrian operation in which Baghdadi killed himself and three of his children by detonating a suicide vest when he was cornered in a tunnel.

Trump said on Monday he may declassify and release part of the video taken on Saturday of the raid. The video is believed to include aerial footage and possibly footage from cameras mounted on the soldiers who stormed Baghdadi's compound.

Trump said on Sunday that Baghdadi had died "whimpering and crying" in a raid that fulfilled the president's top national security goal.

The United States has given the remains of Baghdadi a burial at sea and afforded him religious rites according to Islamic custom, three officials told Reuters.

'LONE-WOLF' THREAT

Kremlin spokesman Dmitry Peskov declined to say if the United States had told Russia about the operation in advance. Trump, in announcing the operation, said Russia "treated us great" by opening up airspace it controlled for the raid.

Peskov added: "If this information is confirmed, we can talk about a serious contribution by the president of the United States to the fight against international terrorism."

Agencies

House to vote on impeachment inquiry procedures as rifts with Trump

WASHINGTON

THE U.S. House of Representatives will vote this week on a resolution intended to affirm an impeachment inquiry against President Donald Trump and relevant procedures, Speaker Nancy Pelosi said on Monday, as a standoff with the administration was deepening.

"This week, we will bring a resolution to the Floor that affirms the ongoing, existing investigation that is currently being conducted by our committees as part of this impeachment inquiry, including all requests for documents, subpoenas for records and testimony, and any other investigative steps previously taken

or to be taken as part of this investigation," Pelosi (pictured) wrote in a letter to House Democrats.

The California Democrat said that they are "taking this step to eliminate any doubt as to whether the Trump Administration may withhold documents, prevent witness testimony, disregard duly authorized subpoenas, or continue obstructing the House of Representatives."

The resolution will establish "the procedure for hearings that are open to the American people, authorizes the disclosure of deposition transcripts, outlines procedures to transfer evidence to the Judiciary Committee as it considers potential articles of impeachment, and sets



forth due process rights for the President and his Counsel," she added.

The text of the resolution has yet to be released but the resolution will reportedly hit the House floor on Thursday. White House press secretary Stephanie Grisham said in a statement that they "won't be able to comment fully until we see the actual text" while accusing Democrats of "conducting an unauthorized im-

peachment proceeding, refusing to give the President due process."

"Their secret, shady, closed door depositions are completely and irreversibly illegitimate," she added.

The impeachment inquiry into Trump was initiated last month by Pelosi after an anonymous whistleblower had raised concern about the president's interactions with Ukraine. Trump was alleged to have abused power by using a military aid that Congress approved to pressure Ukrainian President Volodymyr Zelenskyy into investigating former U.S. Vice President Joe Biden, the leading 2020 Democratic presidential candidate, so as to help his re-election campaign. The White House has

said it will not provide documents or witnesses to House investigators because it considered the impeachment inquiry unfair and illegitimate.

In a tweet on Monday, House Minority Leader Kevin McCarthy called Pelosi's proposed resolution "an admission that this process has been botched from the start." The California Republican also vowed not to legitimize the impeachment inquiry. Democrats, who have a majority in the House, have argued that there is no need to hold a full House vote to authorize the inquiry, citing the nation's Constitution stating that the lower chamber "shall have the sole Power of Impeachment."

Agencies

China strives to build a world-class import expo

THE second China International Import Expo (CIIE) is scheduled to be held in Shanghai from Nov. 5 to 10. Many well-known global companies hold great expectations for the expo as China keeps its promise to build a high-quality import expo.

In May 2017, Chinese President Xi Jinping delivered a keynote speech at the opening ceremony of the first Belt and Road Forum for International Cooperation, announcing that the country would host the CIIE starting from 2018.

At the first CIIE held in Nov. 2018, Xi stressed that the CIIE, an event to be held on an annual basis, will feature good performance, good results and continued success in the years to come.

The first CIIE turned out to be really fruitful. On the basis of that, the second one this year has been even more thoughtfully arranged in various aspects such as the exhibition areas and supporting activities.

China shows its sincerity in pursuing a new round of high-level opening up. Since the 19th National Congress of the Communist Party of China held in Oct. 2017, President Xi has pledged that China will further open up at various multilateral occasions such as the Boao Forum for Asia.

The first CIIE was the world's first import-themed national-level expo, an innovation in the history of global trade as well as China's major initiative to still widen market access to the rest of the world.

In fact, many countries and enterprises discovered the business opportunities to cooperate with China and felt the huge potential of the Chinese market on the first CIIE that they registered for the second one right after the success from the previous year.

Just a few days ago, French President Emmanuel Macron said over the phone to President Xi that France will actively support the second CIIE. Other countries and organizations, including the European Union (EU), spoke highly of the import expo and expected to promote cooperation through the platform.

China has taken the initiative to open its market to the world, and the world surely will not miss such opportunities.

China assumes its responsibility as a responsible major country. It has always supported the multilateral trading system, promoted free trade, advanced an open world economy and advocated economic globalization.

As Xi pointed out, economic globalization is an irreversible trend of history and has greatly boosted global growth. What mankind can do is to understand, adapt to, and apply the law of history instead of trying to prevent it from happening. The wheel of history, indeed, will keep rolling forward no matter what. Based on such knowledge, China has resolutely opposed trade protectionism and encouraged foreign trade to achieve more balanced, inclusive, coordinated and sustainable development to share prosperity with trading partners and reach win-win results.

China believes in common good and development of all countries and hopes people from different countries could share the benefits of economic globalization and growth.

China is both confident and calm. Since 2019 marks the 70th anniversary of the founding of the New China, the country would like to use the CIIE as an opportunity to enable various parties to see the new look of China in the new era, understand its tremendous development over the years and realize that China's all-round opening-up allows other countries to enjoy the benefits of its development.

People's Daily



The mascot of the China International Import Expo is seen in the National Exhibition and Convention Center in Shanghai, Oct. 20, 2019. [Photo/VCG]

China expected to meet year's job creation target ahead of schedule

WHILE enjoying a generally stable job market, China created 10.97 million urban jobs from January to September 2019, close to the year's target, according to a news conference held by the Ministry of Human Resources and Social Security (MHRSS) on Monday.

The overall employment situation will remain stable in the fourth quarter, said Zhang Ying, an official of the MHRSS, who added that it's likely that the country will achieve this year's urban job creation target ahead of schedule and keep the registered urban unemployment rate and surveyed urban unemployment rate below target figures.

The positive outlook of the job market is based on the solid foundation laid in the first three quarters. The

country has taken powerful measures to stabilize employment.

The policy measures to stabilize employment continue to take effect. From January to September, 750,000 enterprises without or with few layoffs got a refund of their unemployment insurance premiums amounting to 27.5 billion yuan (about \$3.89 billion), benefiting 39.93 million employees.

During the same period, 810,000 people got subsidies worth 1.29 billion yuan for improvement of vocational skills.

Key employment indicators run within a reasonable range. The registered urban jobless rate in Q3 stood at 3.61 percent, down 0.21 percentage points from the same time last year. Surveyed urban unemployment rate

in September came in at 5.2 percent, lower than the target at 5.5 percent.

The relationship between the demand for and supply of labor is stable. In Q3, the ratio of jobs to job hunters stood at 1.24 in 100 cities.

Job market enjoys a solid foundation. From January to September, 1.33 million people having difficulties securing jobs were employed, outnumbering the year's target of 1.3 million people.

The employment rate of college graduates in 2019 remains generally the same as those of the past years. The stable employment of key groups well underpinned the overall stability of the employment market.

The overall stability in the job market offers Chinese economy solid

foundation and considerable wiggle room for coping with downturn pressure and external impacts, said Liu Yuanchun, Vice President of Renmin University of China.

The MHRSS will continue prioritizing employment policies and trying to highlight and support employment in every aspect, so as to foster a positive interaction between economic development and expansion of employment, Zhang noted.

According to Zhang, efforts will be made to help enterprises stabilize jobs, drive employment by boosting dynamism in starting businesses, conduct extensive vocational skills training, intensify recruitment activities, and ensure people's basic living needs are met.

The country will continue implementing policies on stabilizing and supporting employment for enterprises by ensuring that companies with few or no layoffs can take more unemployment insurance premiums back, and granting companies which provide jobs for people having difficulties securing employment with subsidies for social insurance and loan interests, as well as tax reduction exemption.

The country will also intensify efforts to support key groups such as college graduates, people who look to change jobs, laid-off workers, and rural migrant workers to starting businesses, by putting into practice relevant policies on guaranteed start-up loans, rewards and subsidies for startup incubation bases, and subsidies for startups.

It will constantly press ahead with vocational education and training programs while giving priority to the training for enterprise employees, key groups, and impoverished labor force.

The country will hold intensive recruitment activities from October 21 to November 21.

Besides, from November to December, it will roll out such activities as employment service week for college graduates, special job fairs for centrally-administered state-owned enterprises and college graduates in northwest China's Tibet Autonomous Region, Qinghai province, and Xinjiang Uygur Autonomous Region, fully starting the employment services for college students graduating in 2020.

People's Daily

Chinese market becomes main driver of global economic growth

CHINA'S continuous efforts to deepen reform and expand opening-up are paying off. According to the World Bank's annual doing business report released on Oct. 23, the country is among the top 10 economies where business climates improved the most.

In the latest move to pursue higher-quality opening-up and development, the State Council of China issued a regulation on optimizing business environment. The regulation, released under a decree signed by Premier Li Keqiang, will become effective from Jan 1, 2020.

China has created a more enabling business environment for all market entities through comprehensive implementation of tax and fee cuts under the scheme of supply-side structural reform.

In the first eight months of 2019, tax and fee cuts exceeded 1.5 trillion yuan (about \$212.03 billion), further easing corporate burden, increasing incomes and employment, and effectively stimulating market vitality.

The country has rolled out policy measures to provide a broader market for foreign companies, including the additional tax deduction of R&D spending, opening-up in more areas and sectors, shortening the negative list on market access for foreign investors, and significantly easing restrictions on the establishment of foreign financial institutions in China.

Currently, the Chinese market is transitioning from a cost-driven model featuring low price of human capital to a consumption-driven model. The enormous size and the huge potential of domestic demand have made the Chinese market increasingly attractive to foreign investment.

In the first three quarters of the year, the amount of foreign direct investment actually utilized in China increased by 6.5 percent over the same period last year.

Specifically, the utilized foreign investment in the high-tech manufacturing sector grew by 13.7 percent, and that in pharmaceutical manufacturing, medical instruments and equipment manufacturing, as well as electronics and communications equipment manufacturing increased by 40.7%, 33.1% and 10.7% respectively.

The foreign investment data have testified the country's stronger appeal to foreign investors as it transforms to high-quality development.

China has shifted from a world factory to a world marketplace as it enlarges imports. The world is provided with Chinese goods as the country exports, and with income as the country imports. Companies across the globe are regarding China as a "profit center" when working out their own business strategies.

Besides, Chinese intelligent manufacturing and innovation is changing the country's reputation for "Made-in-China" goods.

China is becoming the main driver of global economic growth as it has the resilience to maintain stable growth and expands imports amid downward pressure on global economy.

China has the world's largest middle-income population. The country, which is experiencing market reform amid the new round of industrial revolution, will offer irreplaceable new opportunities for the world.

China's economic development and its growing economic status represent the progress the country has made in building a sound national governance system and capability, as well as innovation strength in market and industries. It is these factors that have enabled the country to play an increasingly important role in global trade.

China will continue to improve its business environment, promote investment facilitation, safeguard the legitimate rights and interests of foreign investors and better protect intellectual property rights.

To this end, the country will, within the framework of the Belt and Road Initiative, explore more trading channels through the construction of air, land and maritime transportation routes, forge a new type of cross-border trade system via cross-border e-commerce, and create a trade cooperation platform based on the global free trade area network, thus playing a greater role in the network.

People's Daily



Photo taken on Sept. 8, 2019 shows a busy container terminal unloading cargoes imported and exported in Lianyungang Port in Lianyungang, east China's Jiangsu province.



TANDAHIMBA COMMUNITY BANK PLC

'Report of condition of Bank pursuant to section 32(3) of the Banking and Financial Institution Act 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30/09/2019.

(Amounts in Thousands Shillings)

	Current Quarter 30/09/2019	Previous Quarter 30/06/2019
A. ASSETS		
1. Cash	195,287	93,177
2. Balances with Bank of Tanzania	-	-
3. Investment in Government Securities	-	-
4. Balances with Other Banks and Financial Institutions	568,118	369,649
5. Cheques and items for clearing	-	-
6. Interbranch float items	-	-
7. Bills negotiated	-	-
8. Customers Liabilities on acceptances	-	-
9. Interbank Loans Receivables	-	-
10. Investment in other securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	2,470,912	2,520,157
12. Other Assets	237,300	299,536
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	175,387	180,945
16. TOTAL ASSETS	3,647,004	3,463,464
B. LIABILITIES		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	1,073,627	815,773
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders / transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	-	-
24. Acceptances outstanding	-	-
25. Miwari Grant	-	-
26. Unearned income and other deferred charges	-	-
27. Other Liabilities	158,479	172,564
28. Borrowings	202,379	232,703
29. TOTAL LIABILITIES	1,434,485	1,221,040
30. NET ASSETS / (LIABILITIES)	2,212,519	2,242,424
C. SHAREHOLDERS' FUNDS		
31. Paid up share capital	4,493,394	4,487,402
32. Retained earnings	(2,410,480)	(2,410,744)
33. Profit / (Loss) account	(16,863)	(4,100)
34. Others capital accounts (Regulatory + Revaluation reserve+Translation)	130,624	154,021
35. Provision reserve undclassified loans	15,844	15,845
36. TOTAL SHAREHOLDERS' FUNDS	2,212,519	2,242,424
37. Contingent Liabilities	-	-
38. Non performing loans & advances	186,203	132,753
39. Allowances for probable losses	64,428	56,765
40. Other non performing assets	-	-
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total assets	61%	65%
(ii) Non performing loans to Total gross loans	8%	5.3%
(iii) Gross Loans and advances to Total deposits	230%	309%
(iv) Loans and Advances to Total assets	68%	73%
(v) Earnings assets to Total assets	83%	83%
(vi) Deposits growth	32%	82%
(vii) Assets growth	5%	12%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30/09/2019

(Amounts in Thousands Shillings)

	Current Quarter 30/09/2019	Comparative Quarter 30/09/2018	Cumulative Current year 30/09/2019	Cumulative Comparative year 30/09/2018
1. Interest Income	98,249	109,606	342,989	281,250
2. Interest expense	(1,801)	(8,905)	(9,242)	(42,197)
3. Net interest income	96,448	100,701	333,747	239,053
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(7,662)	7,057	(7,369)	(9,410)
6. Non-Interest Income	63,072	68,985	129,863	276,547
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	-	-	-	-
6.2 Fees and Commissions	63,072	68,985	129,863	276,547
6.3 Dividend Income	-	-	-	-
6.3 Other Operating Income	-	-	-	-
7. Non-Interest Expense	(164,622)	(172,794)	(473,104)	(481,158)
7.1 Salaries and Benefits	(87,664)	(90,299)	(251,192)	(236,815)
7.2 General and Administration costs	(76,958)	(82,495)	(221,912)	(244,343)
7.3 Other Operating Expenses	-	-	-	-
8. Operating Income/(Loss)	(12,764)	3,949	(16,863)	25,032
9. Income tax provision	-	(1,185)	-	(7,510)
10. Net Income (Loss) after income Tax	(12,764)	2,764	(16,863)	17,522
11. Number of Employees	15	15	15	15
12. Basic Earnings Per Share	(2.84)	0.19	(4)	1
13. Diluted Earnings Per Share	-	-	-	-
14. Number of Branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	-0.3%	0.1%	-0.5%	0.6%
(ii) Return on Average Shareholders' Funds	-0.6%	0%	-1%	1%
(iii) Non Interest Expense to Gross Income	103%	102%	102%	93%
(iv) Net Interest Income to Average Earning Assets	6%	4%	22%	9%

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30/09/2019

(Amounts in Thousands Shillings)

	Current Quarter 30/09/2019	Previous Quarter 30/06/2019	Current Year Cumulative Date 30/09/2019	Comparative Year (Previous Year) Cumulative Date 30/09/2018
I: Cash flow from operating activities:				
Net income (Loss)	(16,863)	(4,100)	22,245	25,032
Adjustment for : prior year	4,099	(1,840)	419	(26,097)
- Impairment / Amortization	5,823	8,293	21,441	49,098
- gain / loss on sale of assets	49,245	93,264	476,876	(785,786)
- net change in deposits	257,854	(1,167,512)	(19,030)	(3,075,799)
- net change in government securities	-	-	-	-
- net change in other liabilities	(14,085)	(268,671)	(159,642)	90,613
- net change in other assets	62,235	66,418	(23,664)	133,512
- tax paid	-	-	-	-
- others (specify)	-	-	-	-
Net cash provided (used) by operating activities	348,308	(1,274,148)	318,645	(3,589,427)
II: Cash flow from investing activities:				
Adjustments	-	-	-	-
Purchase of fixed assets	-	(16,064)	(19,411)	(44,279)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of government securities	-	-	0	0
Proceeds from sale non - dealing securities	-	-	-	-
Others	-	-	-	-
Net cash provided (used) by investing activities	-	(16,064)	(19,411)	(44,279)
III: Cash flow from financing activities:				
Capital grant	(4,132)	(900)	(14,922)	(49,981)
Deferred Asset Grant	(19,265)	-	(19,265)	(13,818)
Proceeds from issuance of share capital	5,992	(13,705)	(4,963)	3,383,182
Provision reserve undclassified loans	-	-	(11,691)	(5,622)
Net change in other borrowings	(30,324)	(30,424)	(581,085)	(709,613)
Others	(89,206)	(89,206)	(79,926)	1,196
Net cash provided (used) by financing activities	(47,729)	(134,235)	(711,852)	2,605,344
IV: Cash and cash equivalents:				
Net increase (decrease) in cash and cash equivalent	300,579	(1,424,447)	(412,618)	(1,028,362)
Cash and cash equivalents at the beginning of the quarter / year	462,825	1,887,272	3,526,118	4,052,233
Cash and cash equivalent at the end of the Quarter / year	763,404	462,825	3,113,500	3,023,871

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30/09/2019

	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others	Total
Current Quarter							
Balance as at the beginning of the quarter	4,487,402	0	-2,414,844	12,116	15,845	141,909	2,242,424
Profit for the quarter	-	-	-16,863	-	-	-	-16,863
Other Comprehensive Income	-	-	-	-	-	-	-
Transaction with owner	5,992	-	-	-	-	-	5,992
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	4,363	-	-	-23,297	-19,034
Balance as at the end of the current quarter	4,493,394	0	-2,427,344	12,116	15,845	118,508	2,212,519
Previous quarter							
Balance as at beginning of the quarter	4,501,108	0	-2,317,588	12,116	15,845	133,541	2,345,022
Profit for the quarter	-	-	-4,100	-	-	-	-4,100
Prior year adjustment	-	-	-	-	-	-	-
Transaction with owner	-13,706	-	-	-	-	-	-13,706
IFRS 9 Transition as at 1/1/2018	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	8,364	8,364
Others	-	-	-93,156	-	-	-	-93,156
Balance as at the end of the previous quarter	4,487,402	0	-2,414,844	12,116	15,845	141,909	2,242,424

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

Mugwagi Steven General Manager	signed	Date 30/10/19
Anthony Bichakila Head of finance	Signed	Date 30/10/19

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with international Financial reporting standards and the requirements of the banking and financial institutions Act, 2006 and they present a true and fair view.

Said Msomoka Board Chairman	signed	Date 30/10/19
Juma Namuna Board Member	signed	Date 30/10/19

A year on from Lion Air crash, Indonesians pray, scatter petals for victims

JAKARTA

ONE year after a Lion Air plane crash that killed 189, relatives and friends of victims held prayer vigils and cast flower petals into the Java Sea at the site where the budget carrier's Boeing 737 MAX jet went down beneath the waves.

The almost new Boeing Co aircraft had been flying from the Indonesian capital of Jakarta to the town of Pangkal Pinang, on the Bangka-Belitung islands off Sumatra, when it crashed within minutes of take-off.

"This cannot be forgotten because it was such a tragic and unbelievable event," said Epi Samsul Komar, whose 24-year-old son, Muhammad Rafi Andrian, was on the doomed flight, JT610. "Hopefully this flower-scattering ceremony can heal our longing for our child," Komar told Reuters.

He was among the families of victims who went by boat to the crash site off the West Java district of Karawang to throw petals into the sea, a tribute they also performed last Nov. 8.

Tuesday's event came days after Indonesian investigators issued their final report on the disaster, setting out Boeing's failure to identify risks in the design of cockpit software and recommending better training for Lion Air's pilots.

The fatal crash, followed within five months by another at Ethiopian Airlines, led to a global grounding of the Boeing 737 MAX and a crisis for the world's biggest planemaker.

Stan Deal, newly appointed president and chief executive of Boeing Commercial Airplanes, attended the ceremony in Jakarta, at which he told Reuters he was there to pay his respects.

Deal's predecessor, Kevin McAllister, was ousted by Boeing last week, the first high-level departure since the two crashes.

In the town of Pangkal Pinang, tax office employees held special prayers for seven colleagues killed in the crash, the office head, Krisna Wiryawan, said.

A tribute video featured photographs of the victims in happier times.

"When the loved ones are gone, only memories remain," read a message near the end of the video. "These memories will remain in our hearts."

Indonesian regulators criticized the design of the 737 MAX's anti-stall system, known as MCAS, which automatically pushed the plane's nose down, leaving pilots fighting for control.

Investigators attributed the Lion Air crash to a number of factors, including design flaws and inadequate regulatory oversight, as well as errors by Lion Air pilots and engineers.

Lion Air was "always improving upon pilot skills and maintenance because it's a never ending job in the airline industry," Chief Executive Edward Srait told reporters at Tuesday's event.

Boeing ran a statement in Indonesian newspapers in which its president and chief executive, Dennis Muilenburg, said, "We are deeply sorry and grieve for the loss of life."

"May God rest their souls in peace, provide strength to their families, and keep their memories alive," he said.

Muilenburg also visited the Indonesian embassy in Washington to offer condolences a day before he is due to testify before the U.S. senate on Tuesday.

Indonesian Finance Minister Sri Mulyani Indrawati said she hoped victims' relatives would receive proper compensation.

Agencies

The
Guardian

SPORT



A wildfire approaches a residential subdivision Oct. 24, 2019, in Santa Clarita, Calif. (AP Photo)

Celebrities flee, multimillion-dollar homes burn in Los Angeles wildfire

LOS ANGELES

A FAST-MOVING wildfire on Monday destroyed at least five multimillion-dollar homes in one of the wealthiest neighborhoods in Los Angeles and forced celebrities to flee in the middle of the night.

Among neighborhoods under evacuation orders was the posh area of Brentwood, a section on the west side of the city that became world famous in 1994 when former football star O.J. Simpson was accused of killing his ex-wife and a waiter there.

Today Brentwood is home to basketball superstar LeBron James, A-list Hollywood actors, wealthy producers and media company executives.

James, who plays for the Los Angeles Lakers, said he and his family had to drive around in the early morning hours looking for a place to stay after fleeing the home he shares with his wife and three children.

"Had to emergency evacuate my house and I've been driving around with my family trying to get rooms," James wrote on Twitter around 4 a.m. He later added that he found a place to take them in. "Crazy night man!" he said.

James bought a \$23 million, eight-bedroom home in Brentwood in late 2017, according to media reports.

On the northern edge of Brentwood, a cluster of several multimillion-dollar homes were reduced to smoldering debris along a street festooned with Halloween decorations.

A fake bloody arm, part of the holiday decorations, had turned into melted plastic at one dwelling, and a giant skull replica remained in the front of another. Heavy smoke and ash filled the air as water-dropping helicopters and airplane tankers buzzed overhead.

DARK FATE

REUTERS

Woods tied with Snead, and no one else is close

By DOUG FERGUSON

THE toughest competition for Tiger Woods has always been history.

What captured the public's attention when Woods won the first of his 15 majors, the 1997 Masters, was whether he could match or beat the 18 majors won by Jack Nicklaus, long considered the gold standard in golf. That remains the ultimate target.

Until then, he landed a big one in Japan.

Woods was coming off a two-month break that began with a fifth surgery on his left knee, this one to repair minor cartilage damage. He opened his new season with three straight bogeys, and then followed with 27 birdies to win the Zozo Championship by three shots. It was his 82nd career victory, tying the record Sam Snead established in 1965, 10 years before Woods was born.

That's three victories in 13 months, and no indication it will be the last one.

"The ball-striking exhibition I've seen the last two days is a joke," said U.S. Open champion Gary Woodland, who played the final two rounds with Woods on a rain-soaked course northeast of Tokyo. "I don't see him stopping anytime soon. Eighty-two is pretty special. I think there's a lot more in store."

Expect plenty of debate until Woods makes it 83 and has the record to himself.

Snead always argued he won more than 82 times during his seemingly ageless career that stretched across three decades. He also has team events, like the Inverness Four-Ball Invitational, counted among his official tally.

The PGA of America ran tournament golf in Snead's time and there wasn't a standard tour schedule like there is now. The PGA Tour researched the records and settled on 82 wins for Snead. Whatever arguments are made, that's the official mark.

That's what Woods matched, an astonishing feat considering the litany of obstacles he has faced – five surgeries on his knee, four surgeries on his back, the embarrassment of being caught in a personal scandal that cost him his marriage and universal corporate support, a mug shot from his DUI arrest two years ago when he mixed pain medications.

"It's satisfying to dig my way out of it and figure out a way," Woods said. "There are some hard times trying to figure it out, but I've come back with different games over the years, moving patterns, and this one's been obviously the most challenging."

Woods has been linked with Nicklaus his entire career. He has been mentioned alongside Byron Nelson, not only for breaking his record for consecutive cuts, but for twice getting at least halfway to Nelson's unthinkable 11 straight victories. Woods reached seven in a row on the PGA Tour through 2006 at Torrey Pines.

But the better measure of his greatness is not the legends Woods is chasing.

It's the players he is beating.

Generations are tough to compare even with simple numbers like 18 and 82. The game, the courses, the equipment, everything evolves. No one will ever know how Woods stacked up against Snead, Nelson, Ben Hogan or Bobby Jones. No one can say how Nicklaus would fare against today's generation.

Yanga fans could protest league losses, not Pyramids encounter

By Correspondent Michael Eneza

LOUD cries of protest against Young Africans SC (Yanga) head coach Mwinyi Zahera were heard on Sunday when Egyptian CAF Confederation Cup representatives Pyramids FC met in an away tie with local former club champions and city archrivals with Simba SC. For one thing, the way the fans took the match, especially when starting to believe that defeat was in the offing, demonstrated a stark unreality that isn't just true of fans here but perhaps in most of Africa. It is a sort of indulgence for the fans to believe they can just get what they want – and demand it not from routine matches but when the side was facing impossible odds.

Intermittent shouts of 'Zahera must leave' were being heard all over the place at the Kirumba Stadium in Mwanza, where the Egyptian side did not appear to have put up their best efforts in containing the host side, and even obtain a 2-1 marginal win. There is a habit by Egyptian sides, when they come visiting in home and away ties, to play a timid but sure game for the sake of protecting their goalposts and making efforts to slot at least one goal, for the away goal mindfulness. This time they managed to hit two such goals, which makes the going for the local side difficult to obtain results that cancel such a lead, in Egypt.

This is basically the reason for the fans to start shouting abuse at coach Zahera, for the simple fact that they don't expect such a miracle to happen, having put all their hopes on the often exaggerated home ground advantage. Various soccer experts dispute the idea that playing at home is best, as the shouting is not always assured, to be positive, and any errors on the ground fetch plenty of dismay, even abuse as at close range every fan knows what ought to have been done. It's a little



Young Africans SC

easier if they look at television as in that context the reconstruction of a scene is a bit more complicated, and the testimony rather flimsy.

Being on the pitch when the match is being played makes a fan nearly the same as an expert as he actually watched the match, thus paying to attend a match produces a mass of stakeholders rather than fans with inclinations towards the home team.

One has a crowd of judges rather than spectators, and they are a hard lot to please if their team slides into misfortune, or exhibits weaknesses that are otherwise obvious and easy to comprehend, but which the crowd had attempted to wish away, convinced by their own arguments that they could get over with those weaknesses. It is usually the subjective rule built on the basis of 'ifs.'

Listening to what the pundits were saying in relation to the misgivings of the fans concerning

the Congolese head coach one comes across a mixture of facts and proclivities – the sort of impressions that the fans had of the coach and why they were right to expect results from him. Plenty of it was true and genuine but also beside the point, that the team he is in charge was not imposed on him by club officials but picked up by himself. Still they admit that former Yanga players left for lack of payment, or indeed as the club failed to provide the sort of salaries to attract them to remain there – which underlines weakness.

While Yanga fans had plenty of opportunity to shout at Zahera when they lost 0-1 to Ruwu Shooting, and then to Tanzania Police, and the former champions lying seventh in the Tanzania Premier League before the Pyramids encounter, they found that to be more viable against Pyramids. The reason isn't because this was the worst performance of the club team but for a radically

different reason, that the result had dashed their most ardent hopes. They were seeking the scalp of the coach not for failure in general but for failure against Pyramids, that is, where it was more or less obvious he would fail, that is where he gets punished!

This is not altogether surprising given the sort of attitude that one gets from the fans of both archrival clubs in the city of Dar es Salaam, in that they take it lowly and even kindly to being defeated by lower level premier league sides, not against their rivals. In that case the home match against Pyramids had all the hallmarks of a Yanga vs Simba match, especially as it consigns Yanga to the same situation as current club champions whose exploits in the CAF Champions League last year earned Tanzania two places in this year's tournament. There isn't much of that memory left, and only hard feelings for a predictable loss.

Curry, Green key Warriors' first win, 134-123 over Pelicans

NEW ORLEANS

DRAYMOND Green turned in the all-court performance the Golden State Warriors needed to secure their first victory of the season, and then said what he felt was necessary to preserve maximum humility and hunger in the locker room.

"We're still not a very good team," Green said.

Green had 16 points, 17 rebounds and 10 assists, leading the Warriors to a 134-123 victory over winless New Orleans on Monday night.

Stephen Curry had 26 points, 11 assists and three steals for Golden State, which dropped its first two games by 19 or more points before dominating a Pelicans squad that was missing three injured starters, including top overall draft choice Zion Williamson.

"We got to continue to compete at a high level. The first two nights we didn't do that. Tonight we did," Green said, stressing the Warriors have seven players with three or fewer years of experience in the NBA. "As leaders of this team, we continue to try to bring it every night and give them something to follow and, you know, we'll win some games."

D'Angelo Russell added 24 points, and Damion Lee set career highs with 23 points and 11 rebounds.

Green's layup with 5:07 left put the Warriors ahead 128-99 before the Pelicans made an inconsequential run to make the final score look more competitive than the bulk of the game was.

"We were never in the game," Pelicans coach Alvin Gentry said. "We never had any chance at all to win and I think that's the most disturbing thing to me – especially playing at home."

Brandon Ingram had 27 points and 10 rebounds for the Pelicans, who had not lost any of their first three games by more than seven points before being run out of their own building by



Golden State Warriors forward Draymond Green, left, and New Orleans Pelicans forward Brandon Ingram battle under the basket in the second half of an NBA basketball game in New Orleans, Monday, Oct. 28, 2019. (AP Photo)

the Curry and Co.

The Pelicans were playing a second straight game without veteran guard Jrue Holiday, who has a sprained left knee, and also were without starting center Derrick Favors because of right knee soreness.

"We have enough guys in here where we feel like we can win basketball games," Ingram said. "We won't get discouraged at all."

Meanwhile, in Houston, after Russell Westbrook helped the Houston Rockets beat the Oklahoma City Thunder on Monday night in his first meeting against his former team he insisted there weren't different emotions in facing the guys he played with for so long.

"When I hoop I have no friends," he said. "On the court they know not to talk to me."

But as soon as Westbrook finished saying that, he walked right down the hall and bounded into the visitor's locker room for a reunion with his former teammates.

James Harden scored 40 points and Westbrook scored 21 and fell an assist shy of a triple-double as the Rockets got the 116-112 win.

Some players seemed taken aback to see Westbrook in their locker room and a confused Dennis Schroder asked him what he was doing in there.

Westbrook smiled and said: "Same thing I've been doing, coming to check on my homies."

Westbrook had 12 rebounds and nine assists after notching his 139th triple-double in his last game to pass Magic Johnson for second-most all-time.

A 3-pointer by Shai Gilgeous-

Alexander with 19 seconds left got Oklahoma City within 3. Westbrook made 1 of 2 free throws before fouling Nerlens Noel, who made both free throws.

But Harden, who was 21 of 22 from the line, made four free throws down the stretch to secure the victory.

It was the first game between these teams since a blockbuster summer trade reunited Westbrook with Harden and sent Chris Paul to Oklahoma City after the nine-time All-Star failed to help the Rockets to a title in two seasons in Houston.

Paul had 15 points, four assists and five rebounds.

Just before tipoff, Westbrook approached the Thunder bench and hugged coach Billy Donovan before slapping hands and greeting virtually every player on the bench. Westbrook spent the first 11 years of his career in Oklahoma City where he was the face of the franchise before moving to Houston in the deal the Rockets hope will help bring them their first title since 1995.

Gilgeous-Alexander had 22 points and Schroder added 22 points to lead the Thunder, who fell to 1-3.

Houston used a 39-point third quarter to take an 11-point lead into the fourth quarter.

"We picked up our defensive intensity," Harden said. "That's going to be what gets us over the top, what gets us where we want to go. We got a little lackadaisical in the first half. Second half we picked it up and look at the results."

The Rockets opened the third quarter with a 17-4 run to erase a 10-point halftime deficit and take a 69-66 lead with about seven minutes left in the quarter. A 3-pointer by Tucker put Houston on top and Westbrook punctuated the run with a dunk before screaming and flexing as he passed the Thunder bench.

AP



NATIONAL ENVIRONMENT MANAGEMENT COUNCIL (NEMC) BARAZA LA TAIFA LA HIFADHI NA USIMAMIZI WA MAZINGIRA

PUBLIC NOTICE

LIST OF ENVIRONMENTAL EXPERTS CERTIFIED AND REGISTERED BY THE COUNCIL IN YEAR 2019 AS PUBLISHED BY THE GOVERNMENT GAZETE – ISSN 0856-0323 OF 27 SEPTEMBER, 2019 IN DODOMA

(Published Pursuant to the Provisions of Regulation 31 of the Environmental (Registration of Environmental Experts) Regulations, 2005 (GN No.348/2005)).

WHEREAS Regulation 31 of the Environmental (Registration of Environmental Experts) Regulations, 2005 directs the Registrar of Environmental Experts to publish each year in the Gazette and the media the list of names of persons and firms certified and registered as environmental experts,

NOW THEREFORE, the Registrar of Environmental Experts do hereby publish the notice to the general public, a list of individual persons and firms of experts dully certified and registered by the National Environment Management Council as Environmental Experts who are entitled to undertake Environmental Impact Assessments (EIA) and Environmental Audits (EA) of development projects in Tanzania mainland.

I: INDIVIDUAL PERSONS APPLIED AS ENVIRONMENTAL EXPERTS TO UNDERTAKE ENVIRONMENTAL IMPACT ASSESSMENT

S/N	FULL NAME OF APPLICANT	SPECIALIZATION	POSTAL ADDRESS	TEL NO	EMAIL ADDRESS
1.	ACME MUTABILWA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 13733, DAR ES SALAAM	0712519240	acmemuta@yahoo.com
2.	ALLY MOHAMED	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 5503, DAR ES SALAAM	0717584604	allymohamed8@gmail.com
3.	AMEDEUS T. JOHN	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT		0689093588	tarimoamede@gmail.com
4.	BEATRICE RENATUS MASUMA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 79665, DAR ES SALAAM	0766537775	beatricemasuma@gmail.com
5.	BENSON PETRO MHAGAMA	M.Sc ENVIRONMENTAL STUDIES	P.O. Box 1, ARUSHA	0767562580	mbagamabp@gmail.com
6.	BERTHA XAVERY RUGUDAGIZA	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 197, MBEYA	0713291348	hrugudagiza@gmail.com
7.	COSMAS JUDAS	B.Sc MUNICIPAL AND INDUSTRIAL SERVICES ENGINEERING	P.O. Box 63051, DAR ES SALAAM	0769393284	judascsm@gmail.com
8.	EMMANUEL ALEX MALLYA	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 11045, MWANZA	0764414623	mallyaemmanuel@gmail.com
9.	EMMANUEL SALYEEM	M.A INTEGRATED ENVIRONMENTAL MANAGEMENT	P.O. Box 63154, DAR ES SALAAM	0767774777	eesaly@yahoo.com
10.	FRIMIN F. ROMAN	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 104404, DAR ES SALAAM	0713762995	romanfrimin6@gmail.com
11.	GEOFFREY ANYITIKE MWAKYUSA	B.Sc GEOGRAPHY AND ENVIRONMENTAL STUDIES	P.O. Box 11542, DAR ES SALAAM	0714597966/0765059515	ganvitike.ga@gmail.com
12.	HAJA KHAMIS KAI	M.Sc NATURAL RESOURCES MANAGEMENT	P.O. Box 32041, DAR ES SALAAM	0674145644	hajikai6@gmail.com
13.	JESCA ANATORY	M.Sc NATURAL RESOURCE ASSESSMENT AND MANAGEMENT	P.O. Box 3747, DAR ES SALAAM	0757350275	jescanatory@gmail.com
14.	JOEL NOBERT	Ph.D WATER RESOURCE ENGINEERING	P.O. Box 35097, DAR ES SALAAM	0752546259	nioelk@yahoo.com
15.	JOVINE MALAGO	M.Sc WATER RESOURCES ENGINEERING	P.O. Box 76526, DAR ES SALAAM	0752896394	josimago@yahoo.com
16.	JOYCE JAPHET	B.Sc ENVIRONMENTAL PLANNING AND MANAGEMENT	P.O. Box 46343, DAR ES SALAAM	0764114405	joycejaphet98@gmail.com
17.	JULIUS EDWARD SALEMA	B.Sc AQUATIC ENVIRONMENTAL SCIENCE AND CONSERVATION	P.O. Box 63154, DAR ES SALAAM	0713252625	juliusdwrld@yahoo.com
18.	KAMARIA MIKIDADI MOHAMED	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 36086, DAR ES SALAAM	0653577247	gamariyamohamed@gmail.com
19.	LILIAN SOLOMON LAIZER	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 42101, DAR ES SALAAM	0713055821	laizerlilian132@yahoo.com
20.	LOVENESS KABIKA	B.Sc WILDLIFE MANAGEMENT	P.O. Box 2, TABORA	0684088096	kabikaloveness@gmail.com
21.	LUSINA PETER SHIRIMA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 21396, DAR ES SALAAM	0653411139	lupish2010@gmail.com
22.	MANG'OMBE ROCKET MAHEGA	B.Sc ENVIRONMENTAL PLANNING & MANAGEMENT	P.O. Box 6048, MWANZA	0765735427	rocketmahega@yahoo.com
23.	MAULID JUMA	B.Sc GEOGRAPHY AND ENVIRONMENTAL STUDIES	P.O. Box 162, ARUSHA	0753431377	jmaulid11@gmail.com
24.	MINZA WALWA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 93, DAR ES SALAAM	0684771814	walwaminza@gmail.com
25.	MOHAMMED NUR MOHAMMED	M.Sc MARINE ZOOLOGY	P.O. Box 1558, MAGHARIBI "A" ZANZIBAR	0777436996	marijamnm@yahoo.co.uk
26.	MOSES NG'HOMANGO	B.Sc ELECTRICAL ENGINEERING	P.O. Box 35670, DAR ES SALAAM	0767869969	mngomango@gmail.com
27.	MUDHIHIRI MAONGA	B.A GEOGRAPHY AND ENVIRONMENTAL STUDIES	P.O. Box 12142, DAR ES SALAAM	0657016727	mudhihirimaonga@gmail.com
28.	NUSURA ISSA NDEE	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 63154, DAR ES SALAAM	0713176869	issa.nusra@yahoo.com
29.	RASHDA R. SWEDI	B.A PUBLIC RELATION AND ADVERTISING	P.O. Box 99, KIBAHA PWANI	0718466147	swedirashda@gmail.com
30.	ROSELYNE BERTHORD MAYOWA	M.Sc ENVIRONMENTAL PLANNING AND MANAGEMENT	P.O. Box 63154, DAR ES SALAAM	0713817670/0718606094	nyanyakamayowa@gmail.com
31.	RUKIA ALLY OMARY	M.Sc INTEGRATED SANITATION MANAGEMENT	P.O. Box 63154, DAR ES SALAAM	0713911240	rukiaxy2@yahoo.com
32.	SHARON KISHENYI	B.A GEOGRAPHY & ENVIRONMENTAL STUDIES	P.O. Box 22669, DAR ES SALAAM	0715724517	sharonkishenyi@gmail.com
33.	SHELA JUMA SALUM	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 65424, DAR ES SALAAM	0769259020	sheilasalum35@gmail.com
34.	SUZAN NICHOLAS CHAWE	B.A SOCIOLOGY	P.O. Box 63154, DAR ES SALAAM	0756524406	sznchawe@yahoo.com
35.	THOBIAS SONDA MATHEW	M.Sc ENVIRONMENTAL STUDIES	P.O. Box 11774, DAR ES SALAAM	0763732967	thobiassonda@yahoo.com
36.	TUMAINI GABRIEL HATIBU	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 3747, DAR ES SALAAM	0718550550	hopehatib@gmail.com
37.	WANJARA KAJANA JANDWA	BACHELOR OF LAW DEGREE	P.O. Box 63154, DAR ES SALAAM	0752918702	wjandwa66@gmail.com

I: INDIVIDUAL PERSONS APPLIED AS ENVIRONMENTAL EXPERTS TO UNDERTAKE ENVIRONMENTAL AUDIT

S/N	FULL NAME OF APPLICANT	SPECIALIZATION	POSTAL ADDRESS	TEL NO	EMAIL ADDRESS
1.	ABEDI MUSA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 104404, DAR ES SALAAM	0719940359	jumboli@gmail.com
2.	BAHATI AMON MASAKA	B.Sc ENVIRONMENTAL STUDIES	P.O. Box 11045, DAR ES SALAAM	0766146975	bahatimasaka29@gmail.com
3.	BENSON PETRO MHAGAMA	B.Sc ECO-TOURISM AND NATURAL CONSERVATION	P.O. Box 1, LOLIONDO-NGORONGORO	0767562580	mhagamabe@gmail.com
4.	EDWARD HUNJA	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 67371, DAR ES SALAAM	0712805919	honjaedward@gmail.com
5.	EMMANUEL SALYEEM	M.A INTEGRATED ENVIRONMENTAL MANAGEMENT	P.O. Box 63154, DAR ES SALAAM	0767774777	eesaly@yahoo.com
6.	FREDRICK ANDREW LIGATE	M.Sc ENVIRONMENTAL TECHNOLOGY AND MANAGEMENT	P.O. Box 67429, DAR ES SALAAM	0713529706	fredrick.ligate@gmail.com
7.	FRIMIN F. ROMAN	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 104404, DAR ES SALAAM	0713762995	romanfrimin6@gmail.com
8.	JEROME ANSGARY KAYOMBO	M.Sc ENVIRONMENTAL STUDIES(HEALTH)	P.O. Box 63154, DAR ES SALAAM	0713296112	jansgary55@gmail.com/ jansgary@yahoo.co.uk
9.	JOSEPH ROBERT	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 12460, DAR ES SALAAM	0759806428	josephrobertv@gmail.com
10.	JOVINE MALAGO	M.Sc HYDROLOGY AND WATER RESOURCES ENGINEERING	P.O. Box 76526, DAR ES SALAAM	0752896394	josimalago@yahoo.com
11.	KWILASA LUSHANGA NG'WIGULU	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 63154, DAR ES SALAAM	0787539468	ngwigulukwilasa@gmail.com
12.	LILIAN LUKAMBUZI	M.Sc ECOLOGICAL MARINE MANAGEMENT	P.O. Box 75209, DAR ES SALAAM	0715265158	lilianlukambuzi@nemc.or.tz
13.	MANG'OMBE ROCKET MAHEGA	B.Sc ENVIRONMENTAL PLANNING AND MANAGEMENT	P.O. Box 6048, MWANZA	0765735427	rocketmahega@yahoo.com
14.	MESERECORDIAS WILFRED LEMA	Ph.D ENVIRONMENTAL SCIENCE AND ENGINEERING	P.O. Box 11090, DODOMA	0767390906	drlemaofficial@gmail.com
15.	MJINJA MANUBI JIRABI	B.Sc ENVIRONMENTAL SCIENCE AND MANAGEMENT	P.O. Box 35424, DAR ES SALAAM	0757733661	mjinjamunubi@gmail.com
16.	MKONGWE GEOFFREY	B.Sc TOURISM MANAGEMENT	P.O. Box 1699, ARUSHA	0784403279	mkongwegeoffrey@yahoo.com
17.	RITHA RAPHAEL SAID	M.Sc HUMAN ENVIRONMENTAL SCIENCE	P.O. Box 32732, DAR ES SALAAM	0715511561	ritha.said@nemc.or.tz
18.	SUZAN NICHOLAS CHAWE	B.A SOCIOLOGY	P.O. BOX 63154, DAR ES SALAAM	0756524406	sznchawe@yahoo.com
19.	TUMAINI GABRIEL HATIBU	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 3747, DAR ES SALAAM	07188550550/ 0625468486	hopehatib@gmail.com
20.	WANJARA KAJANA JANDWA	BACHELOR OF LAW DEGREE	P.O. Box 63154, DAR ES SALAAM	0752918702	wjandwa66@gmail.com
21.	WAZIA MTIGA	B.Sc ENVIRONMENTAL ENGINEERING	P.O. Box 88, TANGA	0719920900	88waziamtiga@gmail.com

I: FIRM APPLIED TO UNDERTAKE ENVIRONMENTAL IMPACT ASSESSMENT

S/N	FULL NAME OF FIRM	POSTAL ADDRESS	TEL NO	EMAIL ADDRESS
1	ADLANA CO. LTD	P.O. Box 13754, DAR ES SALAAM	767100173	adlanacoltd@gmail.com
2	DEPARTMENT OF SAFETY & ENVIRONMENT (DSE-STAMICO)	P.O. Box 4958, DAR ES SALAAM, PLOT NO 417/418 UN ROAD, UPANGA	222150209/22153519	zena.kongoi@stamico.co.tz, info@stamico.co.tz
3	ENVEX CONSULTING LIMITED	P.O. Box 6494, CHANGANYIKENI AREA, DAR ES SALAAM	757370856	dbkilemo@gmail.com
4	OMEC LIMITED	P.O. Box 116, UJENZI MTA, OPPOSITE WEIGHBRIDGE, MKURANGA, PWANI	0786567188/0623844129	paulvamura82@gmail.com

I: FIRM APPLIED TO UNDERTAKE ENVIRONMENTAL AUDIT

S/N	FULL NAME OF FIRM	POSTAL ADDRESS	TEL NO	EMAIL ADDRESS
1	GREEN INITIATIVES (2014)LTD	P.O. Box 393, MWANZA	754834032	greeninitiatives2014ltd@gmail.com
2	JAVALI COMPANY LIMITED	P.O. Box 67429, DAR ES SALAAM	684466387	javali.limited@gmail.com
3	NACO CONSULT LTD	P.O. Box. 2691 DAR ES SALAAM	755059015	jmangasin@gmail.com

The public is reminded that no person shall conduct an environmental impact assessment or audit or carry out any activity relating to the conduct of an environmental impact study or audit as provided for under the Environmental Management Act Cap 191, unless that person is duly certified and registered in accordance with the Environmental (Registration of Environmental Experts) Regulations, 2005.

It should also be noted that foreign environmental experts may be certified by the Council to prepare Specific environmental impact assessment study or environmental audit if such an expert meets the conditions stipulated in the Environmental (Registration of Environmental Experts) Regulations, 2005 (GN. No.348/2005).

For further information please contact:
Ms. Lilian Lukambuzi
Registrar of Environmental Experts,
National Environment Management Council,
P.O. Box 63154,
Dar-es-Salaam. Date – 19 September 2019

Announced by: DIRECTOR GENERAL, National Environment Management Council (NEMC) Dr. Eng. Samuel G. Mafwenga

And, issued by: The Public Relations and Communications Unit, National Environment Management Council (NEM) Head Office, Plot No. 28, 29 & 30-35 Regent Street, P.O. Box 63154, Dar es Salaam. Telephone: +255 22 2774889, Direct line: +255 22 2774852 Mobile: 0713 608930/ 0692108566 Fax: +255 22 2774901, Email: dg@nemc.or.tz

SPORT

Curry, Green key Warriors' first win, 134-123 over Pelicans

COMPREHENSIVE REPORT, PAGE 18



Miss World 2018/19 Vanessa Ponce (R) speaks to Arusha's Moshono Secondary School's female students last week. She had toured the school to educate the girls on menstrual hygiene management program and present the girls with sanitary pads. Looking on (L) is Miss Tanzania, Sylvian Sebastian. PHOTO: WOINDE SHIZZA.

US basketball center to hold clinic in Dar next month

By Guardian Reporter

EFFORTS to promote basketball at the domestic level has gathered pace, given Dar es Salaam's Mchenga Sports Academy, in cooperation with USA's SF Basketball Academy, will host a clinic for U-16 boys in the city next month.

Mohamed Yusuf, the clinic's coordinator and Mchenga Sports Academy coach, revealed the training, slated for December 17 to December 18, will take place Tambaza Secondary School and will involve over 50 youngsters.

He pointed out Tanzania Basketball Federation will supervise the training in cooperation with coaches from the USA center and their domestic counterparts. The coaches are Robbin White from SF Basketball Academy and local coaches, Mohamed Mbwana and Yusuf.

Yusuf noted the clinic is one of his long term projects that target to see to it the country produces good basketball players that will feature in prestigious leagues outside the country.

He noted over 60 youngsters are participating in training at the Mchenga Sports Academy.

The program, he pointed out, has motivated him to give his all in promoting basketball.

Yusuf pointed out Mchenga Sports Academy was established 10 years back.

The center's team, he said, has won a tournament, known as Sprite BBall Kings, for three successive years.

The coach disclosed Mchenga Sports Academy's five players were selected for national and women squads, which competed in recent continental events.

They are Musa Chacha, Amin Mkosa, and Evance David that played national men's side, Orlyne Londo and Marieta Mguimgulu that were selected for the national women team.



GP Cricket Club's players pictured after the outfit's recent match in one of tournaments supervised by the Dar es Salaam Regional Committee (DRCC). PHOTO: COURTESY GP CRICKET SIDE

GP cricketers edge Aces in Caravans 2019 tourney

By Guardian Reporter

DAR ES SALAAM cricket giants, GP outfit, chalked three runs' victory over Aces Club in this year's Caravans T20 competition's game, which took place in Dar es Salaam last Sunday.

It was hardly plain sailing for the eventual winners, given they had to deploy all skills at their disposal to ultimately tame their hard fighting opponents.

Zafar Khan put man of the match displays to catapult GP side to the win.

GP team were presented with a chance to bat first, notching 127 runs for eight wickets in 20 overs.

Khan put his aggressive batting to show, nailing 55 runs during his squad's innings.

His score included three fours and as many

sixes. His showing played an important part in GP's ability to register convincing total.

Opener Zahid Abbas recorded 21 runs which included two sixes. Farhan Atiq chipped in with 11 runs which consisted of a six. Aces' Raza Imaam had the best with the ball, as he took three wickets in four overs.

The squad's other bowlers, Ally Mpeka and Mohamad Ali, ended with two wickets in their respective four-over spells.

Aces, in response, chased their opponents' score in earnest, they though lost steam, having notched 124 runs for seven wickets.

Openers, Ankit Baghel and Raza Baloch, had brief spell at the crease, posting 10 runs and 18 runs respectively.

Ejaz Aziz, batting at number four, had the best innings in which he nailed 38 runs that consisted of two sixes and a four.

Experienced batsman, Bhavesh Govind, and promising all-rounder, Jumanne Mohamed, staged a late surge, recording 20 runs not out and 12 runs not out respectively.

The duo's efforts, though, did little to tip the balance in their club's favour.

Khan rounded off scintillating displays with three wickets, leaking six wickets in four overs to hand GP crucial win.

Caravans have hosted this year's edition of the competition under the supervision of Dar es Salaam Regional Committee (DRCC), with the aim of developing the game.

The tournament has brought together 10 that have been placed in two groups.

Group A has been made up of Union, Caravans, Gymkhana, Aga Khan and Team 10. Group B outfits include aces, Shree Kutchi Leva, GP, Estim and Saint Gobain.

Sri Lanka under pressure to keep series alive

BRISBANE

AN upbeat Sri Lanka went to Australia threatening to continue their outstanding Pakistan form, but like a skyrocket that veers off and flies through the neighbour's open window, they only managed to break the most alarming - though spectacular - type of damage. It is difficult to imagine how the Adelaide match could have gone any worse. Kasun Rajitha's record 0 for 75 made headlines, but the spinners also went at more than 10 an over, and Lasith Malinga went wicket less. On the batting front, no one made 20. Sri Lanka have had some limp limited-overs performances in the past two years, but this was among the very worst.

Australia don't exactly have the record of an ace T20 side, having won only two of their seven most-recent series, but may have reason to consider themselves one of the best outfits in the world, with the return of David Warner and Steve Smith. Plenty is known about the explosive top three - Aaron Finch and Glenn Maxwell rounding it out - but there is a cohesive attack there too. On Sunday, Mitchell Starc and Pat Cummins essentially ended what slim chances Sri Lanka had of chasing down a gargantuan target, by blasting out the top three inside four overs. Sri Lanka could then barely get the Australian spinners off the square, and surrendered a clump of wickets to the wrist spinner Adam Zampa, as they often do.

One year out from the T20 World Cup at home, Australia seem like they have the building blocks of a strong team at their disposal. When they arrived in Australia, Sri Lanka thought they had building blocks too. They have the galling challenge of winning in Brisbane if they are to avoid not only a series loss, but also talk of the Pakistan series having been a false dawn.

There seems to be no team Glenn Maxwell enjoys playing more. He walloped 62 at a strike rate of 221 on Sunday, but going by his overall record against Sri Lanka, he might have actually underperformed. In four innings against them, he averages an astounding 140.5 (there are two not outs in there), with a strike rate 225. Particularly on tracks that do not offer drastic turn, Maxwell appears to have a psychological hold over the Sri Lanka attack - their bowlers seemingly incapable of out-manoeuvring or out-thinking him. More than a fifth of Maxwell's career boundaries have come against Sri Lanka.

Sri Lanka made a litany of mistakes in the first match, but the first might have been to put Australia in to bat on what seemed an excellent batting surface. The decision seems especially strange when you account for Sri Lanka's four previous T20s, which they had won batting first. Captain Lasith Malinga, who finds himself in the odd position of having to reimpose his leadership after the team did well without him in Pakistan. A victory at the Gabba could ease the pressure on him a little.

AGENCIES

EATV **DADAZ** **TODAY @11:00**

WEDNESDAY DADAZ

10:59 Jikoni Na Jane
11:00 DADAZ (live)
13:00 FUNGUKA
16:30 #HASHTAG
17:00 SSELKTI
17:35 Kuraka
18:00 eNews
18:30 Music
19:00 EATV SAA 1
19:30 MJADALA
20:00 EPL REVIEW
21:30 Mid Week Movie

DADAZ This daytime talk show gives women a platform to discuss social and political issues that affect our society from a feminine perspective.

eastafrika RADIO

05:00 EA Breakfast
09:00 Supamix
12:00 Kipenga Xtra
13:00 Planet Bonga
16:00 EA Drive
20:00 Kipenga
21:00 The Cruise

88.1FM
DAR ES SALAAM

Flexibles by David Chikoko

