



National Pg 2

Come tomorrow, let's us go out and vote

National Pg 3

Mengi family to continue honouring PwD

National Pg 4

System to identify rocks with mineral deposits

ELECTION LAWS

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EAC observers sent to regions



Twalib Kadege, the opposition United People's Democratic Party candidate for the Tanzanian Presidency, addresses a campaign rally at Leganga in Arumeru District at the weekend. Photo: Correspondent Getrude Mpezya

By Francis Kajubi

THE East African Community's (EAC) election observer mission led by former president of Burundi, Sylvestre Ntibantunganya, has dispatched 59 observers to 13 regions across the country to observe the voting process in tomorrow's General Election.

Addressing a press conference in Dar es Salaam yesterday, Ntibantunganya said that the observers were drawn from complementary disciplines—members of the East African Legislative Assembly (EALA), ministries responsible for EAC Affairs in EAC Partner States, national electoral commissions and EAC youth ambassadors.

Observer teams have been dispatched to Dar es Salaam, Tanga, Unguja, Pemba, Lindi, Mtwara, Dodoma, Mbeya, Kigoma, Singida, Kilimanjaro, Morogoro and Mwanza regions.

He said that EAC seeks to build public confidence in electoral processes by encouraging voters and stakeholders to freely participate in elections in an environment that



NMB profit up 77 pct in third quarter 2020

By Guardian Reporter

NMB Bank Plc maintained its grip as the market's most profitable bank posting a whopping 77 percent increase in net profit to 145bn/- during the third quarter of this year, compared to 82bn/- made during the corresponding period last year.

In its third quarter report for the year ending September 2020, the country's most expansive commercial bank made a gross profit of 208bn/-, equivalent to 76 percent increase from 118bn/- realised during the same quarter in 2019.

In an interview, NMB chief executive officer Ruth Zaipuna (pictured) affirmed that the growth pace is in tandem with the rapid economic growth of the country, recently declared as having graduated to a lower middle income status by World Bank standards.

She said that the sustained gross domestic product growth rate in recent years boosted bank sector performance, with NMB among key beneficiaries. "The strong financial performance that NMB Bank has experienced throughout 2020 is an encouraging indicator of the effectiveness of our strategy, the quality of our people and the tremendous market confidence in the bank," the CEO declared.

During the period, the bank's strategy to grow its strategic income streams was further re-affirmed with a 14 per cent growth in operating income from 527bn/- in Q3 of 2019 to 600bn/- in Q3 of 2020, she stated.

"The bank's efficiency program and disciplined cost management efforts are trending well, leading to an improved cost to income ratio of 52 percent," she elaborated, noting that the results confirm NMB's

JPM winds up campaign drive

■Lauds Great North Road, opens Sheikh Abubakar bin Zubeir Ally Mosque

By Henry Mwangonde, Dodoma

CCM presidential candidate Dr John Magufuli yesterday finalised his campaign rallies with a call to Tanzanians to uphold peace during and after the General Election scheduled for tomorrow.

At whistle stops from Babati in Manyara Region to the capital, the president said the coming days will be crucial, as peace is the only tool for the country to remain united and prosperous.

"As I urge you to come out and vote, you should also keep in mind that peace is a unique value for the country to remain safe," he said.

Earlier Dr Magufuli made a stop at Kondoa where he urged voters who had blocked his motorcade that if they want rapid development they should vote for CCM candidates.

“We will ensure that we connect this area with road networks to facilitate commerce”

He said the voting is a decisive one, to choose leaders to guide the country for five years. Unity and co-existence was pegged on peace as a key national value that ought to be upheld, he emphasized.

Tanzania has been remarkable globally for peace in the past decades so there are all reasons to keep the record and remain an example among African countries, he stated.

While in Chemba district Dr Magufuli promised voters that upon reelection he will end water challenges facing the district, as the party's manifesto has listed down a number of plans for Dodoma as a region.

The completion of the Great North Road has facilitated the fast growth of Kondoa and neighboring towns, he stated, remarking that Kondoa growth is just the beginning. "We will

TCRA, police draw the line for media agencies

By Getrude Mbagu

AS Tanzania goes for the General Election tomorrow, the Tanzania Communications Regulatory Authority (TCRA) has urged media practitioners to demonstrate integrity and observe ethical guidelines in their reporting so as to safeguard peace and unity.

TCRA Director General James Kilaba (pictured) said at a press conference yesterday that existing regulations and enabling laws



should be observed throughout the voting and other proceedings.

He warned that stern measures will be taken against anyone who will be found violating communication regulations relating to the conduct of the polls, propagation of events relating to voting and counting.

Journalists should avoid usage of offensive language as it may stimulate action leading to breaching of the peace, he emphasized.

"Media practitioners are important towards making Tanzania's election peaceful, so we should make sure that we all adhere to professionalism during this important period," he said.

TCRA will continue to closely monitor all media reporting and programmes so as to





STATEMENT OF RECEIPTS AND EXPENDITURE FOR THE SIX MONTH PERIOD OF 01 JANUARY-30 JUNE 2020

This publication of the Financial Statement of ACDI-VOCA-Tanzania is made in accordance with regulation 13(a) of the Non Governmental Organisations Act (Amendments), Regulations 2018 which requires Non Governmental Organisations receiving funds exceeding Tshs.20 Million to publish bi annually the funds received and its expenditure.

Below is the Statement showing support and grants Received and Expenditures incurred for the six month period of 01 January- 31 June 2020 (Unaudited).

SUPPORT AND GRANTS REVENUE	2,403,229,858.94
EXPENSES	
Salaries and benefits	1,414,501,535.06
Travel and Transportation	209,790,159.30
Professional fees	25,561,580.00
Participant training	67,695,190.48
Grants	337,022,675.17
Occupancy	138,057,131.93
Equipment	8,800,000.00
Postage and delivery	3,348,700.00
Repairs and maintenance	81,687,000.00
Insurance	3,164,023.68
Bank fees	5,415,869.32
Supplies	29,515,527.00
Printing and publication	4,281,200.00
Meetings and conferences	6,447,000.00
Other expenses	3,165,087.00
Telecommunication	64,777,180.00
TOTAL EXPENSES	2,403,229,858.94

Support and revenue: ACDI/VOCA Tanzania receives all its support and revenue from ACDI/VOCA headquarters. These support and revenues are recognized on cost-reimbursement basis from U.S. Government funded grants implementation in Tanzania. Revenues are directly related to the costs incurred on cost-reimbursement contracts. Revenues are recognized as expenses are incurred.



CALL FOR EXPRESSION OF INTEREST

T-MARC Tanzania is an independent locally managed non-governmental organization with a committed and dedicated team working towards improving public health and the well-being of Tanzanians. We work in a wide range of health areas including HIV/AIDS, reproductive health/family planning, maternal health, child survival, malaria, cervical cancer, nutrition and water, sanitation and hygiene. T-MARC Tanzania has been operating in both Tanzania Mainland and Zanzibar since 2004.

T-MARC is seeking Expression of Interests (2 pages max) from competitive, reliable, well performing and reputable local companies in the Private Sector to join a USAID/Tanzania opportunity.

The selected contractor will support the advancement of Financing for Self-Reliance, from input budgeting to output financing, creating a result-oriented civil service based on a central implementation design principle of Performance-Based Financing (PBF). The main goal is to institutionalize PBF principles in the governance of the public health sector to Improve the quality of primary healthcare services for a duration of 5 years.

Required Documentation

Together with the **brief note**, please attach the following documents: -

- Cover letter detailing expression of interest and competencies
- Certified copy of Registration Certificate, TIN, VRN and Business license.
- Institution capacity statement
- A list of recent performed or ongoing contracts including the names and addresses of the clients for verification
- Applicant's contact details (phone, email, website, physical address)

Note that the required documents are mandatory. Applications which do not include all the above documentation will not be considered.

Questions about this Expression of Interest may be submitted by email through procurement@tmarc.or.tz

Please provide us with your full contact details when submitting your interest for follow up purposes.

Please note that participation in this call does not guarantee selection as project partner. EOI submissions will be evaluated according to merit. ONLY the selected organizations will be informed about the outcome of their submission and will be informed on how to proceed further. Issuance of this EOI does not constitute an award commitment nor does it commit T-MARC to pay for any cost incurred to submit the EOI.

Next Steps

Expressions of Interest must be submitted to the following email address procurement@tmarc.or.tz before 1600 HRS local time on 06th November, 2020. No hard copy submission will be accepted.

Managing Director
T-MARC Tanzania
Plot No. 215/217 Block D, Kuringa Drive, Tegeta
P.O Box 63266,
Dar es Salaam



JOB OPPORTUNITIES

T-MARC Tanzania is a non-profit Tanzanian organization working to improve public health and promote social development. Our socially marketed products and behavior change communication initiatives address pertinent health issues in family planning and reproductive health, child survival, water and sanitation, nutrition and communicable/non-communicable infections like malaria, HIV/AIDS and cervical cancer.

T-MARC is seeking applications for the positions of Chief of Party (1), MEL Director, Finance Director (1) and Technical Director (1) for an anticipated USAID Local Institutions Leading Development (LILED) project focused on improving health outcomes through the efficient delivery of quality and responsive health and allied services in Tanzania. The project contributes to achieving development objectives of the USAID Service Delivery Systems Strengthening (SDSS) program. SDSS envisages performance-based financing as an important intervention that can have a positive impact on the health system.

T-MARC invites the qualified applicants for the following below positions;

Position: Chief of Party
Reports to: Managing Director
Location: Dar es Salaam

Broad Function: Working under Managing Director, to oversee leadership and technical direction of the LILED project. The incumbent is responsible to ensure achievement, deliverables, and targets of project are met. In liaison with the funder CoP is responsible in the management of project staff and implemented partners. He/She is to confirm proper reporting, financial management and compliance.

Preferred Qualifications and Experience

Master's Degree or higher in medicine, public health, health management, social science, or a related field, 10 years' experience in a senior role in designing, implementing and managing large, complex health service delivery projects involving multiple partners in or for developing countries. Management experience with a USG contracts and familiarity with USAID agreement regulations preferred.

Position: Finance Director
Reports to: Chief of Party
Location: Dar es Salaam

Broad Function: The Finance Director is responsible to assist Chief of Party in financial management and planning of the project. The incumbent oversees all financial Operations of the project and ensure adherence to institutional and donor-specified financial management and compliance.

Preferred Qualifications and Experience

Master's Degree in Finance or Accounting or equivalent, eight years' experience working in international development, preferable USAID-funded projects. Knowledge of generally accepted accounting, budgeting and fiscal control theory and practices. Budget development skills with multi funding sources and general ledger skills. CPA or its equivalent is an added advantage. Experience with U.S. government rules and regulations and experience working in NGO environment desirable.

Position: Monitor, Evaluation and Learning Director
Reports to: Chief of Party
Location: Dar es Salaam

Broad Function: Working under the supervision of Chief of Party, the position works to ensure high-quality M&E practices are developed and manage the MEL plans to conform LILED project, national and donor standards and protocols, and that evidence, lessons learned and best practices are appropriately captured, documented, and disseminated.

Preferred Qualifications and Experience:

Master's Degree in MER, public health, demography, health management, health financing, social science, biostatistics, statistics, or a related field for at least ten years of experience in a senior role on working in donor funded projects. Proven expertise in quantitative and qualitative methodologies, operations research, health management information systems, reporting, data quality assessments, data analysis and presentation. Familiarity with Tanzania's health management information system and other national M&E system.

Position: Technical Director
Reports to: Chief of Party (CoP)
Location: Dar es Salaam

Broad Function: The incumbent will work under the Chief of Party supervision to ensure overall success of the project including managing project day-to-day technical operations. The position ensures adherence to global standards of excellence in health service delivery programming and lead technical assistance. He /She is responsible to engage and coordinate with government (GOT) and national partners from input budgeting to output financing to create a result-oriented civil service.

Preferred Qualifications and Experience:

Master's Degree or higher in public health, health communication, social sciences, project management or a closely related field with advanced training in RBF. Proven knowledge and experience working within the health sector of Tanzania; Tanzanian nationals. Preferred eight years of experience in maternal, newborn and child health, health system strengthening, or quality improvement. Medical doctor is strongly preferred.

Managing Director
T-MARC Tanzania
Dar es Salaam, Tanzania
Email: recruitment@tmarc.or.tz

Deadline for submission is 2nd November 2020 Only short-listed applicants will be contacted T-MARC is proud to be an EEO/AA employer M/F/D/V.

Numerous development projects implemented in Manyara under Magufuli, say CCM candidates

By Guardian Correspondent, Babati

CCM parliamentary candidates in Manyara Region have said the government has implemented a multitude of projects costing billions.

They said so here yesterday at a campaign rally when hunting for votes in tomorrow's elections as well as votes for the party's presidential candidate John Magufuli.

Parliamentary candidate for Babati Urban Constituency Pauline Gekul said during the last five years Babati was greatly favoured many development projects.

She said in the education sector, the constituency was provided with 3.1bn/- while subsidy to free education totaled 1.3bn/- -- 500m/- to primary schools and 700m/- to secondary schools.

She said in regard to the health sector, 680m/- was provided for health



centres whereby 210m/- was directed to Mtuka Health Centre.

Gekul (pictured) said the government also provided 12bn/- for the construction of 8.2 kms of tarmac roads, 185 street lamps and 590kms of gravel roads.

She further said all villages have been provided with clean, safe water, costing 6.1bn/- adding that the in re-

gard to the new water project at Singu, the government has already provided 5.6bn/-.

CCM Parliamentary Candidate for Mbulu Rural Constituency Fratei Masaay thanked the government for providing them 1.5bn/- towards the construction of a District Hospital.

He said in addition, the government provided 9bn/- for various water projects, adding that a total of 18 telecom towers have been erected constituency. Hanang Parliamentary Candidate Samuel Hayuma said projects costing over 4.8bn/- have been implemented in the constituency.

He said in regard to the health sector, the constituency received 1.7bn/-, while 4.9bn/- was provided towards the water sector.

He said many areas were still without water, hence he appealed to be elected so that these areas also get water.



Magare Company managing director Mabula Magangila (C) presents a school leaving certificate to one of the outgoing Form Four students of Kahama District's Isagehe Secondary School at a graduation ceremony held at the school at the weekend. Photo: Guardian Correspondent



Request for Quotation for Printing of 2021 Diaries, Notebooks and Calendars RFP No. PIT/CO/04/FY21

Plan International Tanzania is an International humanitarian child-centered development organization without religious, political or government affiliation. Plan's mission is to achieve lasting improvements in the quality of life of deprived children in developing countries through a process that unites people across cultures and adds meaning to their lives. Plan international in Tanzania is operating in Dar es Salaam, Coast, Morogoro, Geita, Dodoma and Mwanza regions.

The Plan International Tanzania now invites sealed quotation from eligible suppliers for printing and delivery of diaries, Notebook and calendars to Plan offices and later to be distributed in Geita, Mwanza, Nkasi, Kisarawe, Ifakara and Kibondo.

Interested eligible bidders must confirm their intention to bid indicating all relevant contact information including an email address to tenders@plan-international.org attn: Head of Procurement and Logistics. Bidding documents in the English language will be sent to interested bidders by email. Plan Tanzania will not be held responsible for any costs related to printing of the bid documents.

Quotation must be properly filled in, and enclosed in plain envelopes "marked the above quotation number" must be delivered to the address, Plan International Tanzania, Central Technologies House, Plot No. 96 Mikocheni Light Industrial Area, New Bagamoyo Road - Next to TBC1&NECTA, P O Box 3517 at or before 11am EAT Friday 6th November 2020.

Late quotations electronic quotations shall not be accepted for evaluation irrespective of the circumstances.

Country Director
Plan International Tanzania
Central Technologies House
Plot No. 96 Mikocheni Light Industrial Area
New Bagamoyo Road - Next to TBC1&NECTA
P O Box 3517
Tel: +255 22 2773258/64/72



JOB VACANCY

Position: Deputy Chief of Party (DCOP)

Abt Associates is seeking a qualified Deputy Chief of Party (DCOP) for the anticipated USAID/Tanzania Public Sector Systems Strengthening Plus (PS3+). This large, complex and integrated project will involve all systems functions, levels of government, and public services, prioritizing health, nutrition, social welfare, education and agriculture. PS3+ is expected to institutionalize Government of Tanzania (GOT) public systems that are responsive to citizens' needs for quality services at the local level, particularly for underserved populations. The project includes three objectives/results areas: 1. Improved evidence-based, inclusive planning and management at local levels; 2. Strengthened local governance to promote citizen engagement and social accountability; and 3. Increased efficiency in the collection and use of financial resources. The project Deputy Chief of Party (DCOP) will serve as a member of the senior management team tasked with building GOT ownership of project achievements. The DCOP will supervise a team of senior technical specialists and ensure the completion of milestones and deliverables along Tanzania's Journey to Self-Reliance.

Key Roles and Responsibilities

- Support the COP in overall technical management and oversight of the PS3+ activity.
- Provide substantive involvement regarding development of technical management and oversight for the accomplishment of the objectives of the PS3+ activity. Work closely with the COP and senior technical team in the development of work plans and activity timelines. S/he will ideally bring significant prior experience serving as DCOP on a bilateral project or as senior technical director on a global project.
- Support reporting, update and implementation of the technical strategies, identifying technical assistance needs, and mobilizing required technical resources and staff. This includes assuming primary responsibility for overseeing the timely production of quality deliverables to USAID, such as quarterly and annual reports, work plans, budgets, technical reports, and publications. The DCOP will work with the project technical teams, M&E Team Lead, Finance and Operations Director, and Regional/LGA Director to meet these deliverables according to work plans and timelines. S/he will also serve as field-based Project Quality Assurance (PQA) manager, coordinating quality reviews with relevant project staff and the US-based Technical Program Manager (TPM).
- Responsible for harmonizing the three objectives of the PS3+ activity specifically ensuring effective complementary and efficient implementation of PS3+'s three objectives.
- Provide technical guidance and create opportunities for institutional strengthening and capacity development for in management and leadership especially for local staff.
- Coordinate and interface with partners, donors and clients on the technical components of PS3+. Assume primary responsibility for managing the work and monitoring the performance of international and local subcontractors, working with regional and technical staff to ensure that all activities and outputs are technically sound and appropriate.
- In the absence of the COP, on a temporary basis, the DCOP will assume responsibilities for coordinating contract management and implementation tasks, liaises with USAID/Tanzania and responds to technical matters.
- The DCOP will also work with the Finance and Operations Director on budget preparation, processes, and management in conjunction with the relevant program managers, including the development and review of relevant standard costs and scales for the program as technical compliance with USAID rules and regulations
- S/he will collaborate with the project Communications Lead and the project Technical Director to ensure high visibility of project accomplishments in and beyond Tanzania. This will include supporting the COP and other project staff in efforts to engage donors, government officials, and other stakeholders in policy and technical discussions.
- The DCOP for Technical Development will reside in Tanzania for the duration of the Contract.

At a minimum, the Deputy Chief of Party for Technical Development must have the following qualifications:

- A Master's degree in the field of management, and/or international development with at least 10 years' experience, or a Bachelor's degree with at least 15 years' experience in international development include 1-5 years of management experience.
- At least 10 years international experience in development, managing, overseeing, or evaluating public health programs of similar size and complexity.
- Proven ability to create and maintain effective working relations with senior Government personnel (particularly in Tanzania), international organizations, NGO partners, host country governments, and U.S. Government Agencies.
- Technical expertise in at least two of the following areas: citizen Engagement, public sector systems strengthening, local governance, and public financial management
- Expertise in effective institution strengthening, citizen engagement, and partnership building with government at local level.
- Excellent oral and written communication skills, including the capacity to prepare and deliver formal presentations in English. Evidence of prior publications and/or formal presentations may be requested.
- Computer literacy (MS Word, MS Excel).
- Strong English writing and speaking skills.
- Strong communication skills, both interpersonal and written.
- Working experience in developing countries with a comparable technical scope is required. Experience in Tanzania preferred.

Interested candidates may send a CV to PS3_Applications@ps3plus.org. Please include the title of the position (Deputy Chief of Party (DCOP)) in the subject line of the email. One email per position application. Deadline for applications is November 26th, 2020. Only qualified candidates will be contacted.



CURRENT NEWS

Wentworth Resources optimistic on H2 performance as gas sales surge

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Nsekela maintains CRDB's profit making spree with 31 per cent growth in Q3 2020

By Smart Money

CRDB Bank Plc's growth under Abdulmajid Nsekela as Managing Director and CEO has been sustained with a 31 percent increase to 120bn/- net profit during the third quarter of the year ending September 2020.

In its latest report, the bank said net profit increased from 92bn/- in third quarter last year thanks to growth in group interest income which surged by seven percent to 513bn/- while total operating income rose by nine percent to 630bn/-.

Nsekela attributed the rollercoaster growth year on year since he took over in 2018, to proactive strategies that have steered the banking group in the wake of an unprecedented coronavirus pandemic that has adversely impacted various sectors of the economy.

"We have not relented in our quest to pursue economic transformation because we know that despite the challenges in the market, our resilience is what will make the difference," Nsekela said adding that growth was mainly driven by increased interest income as a result of growth in the loan portfolio, non-funded income (such as debt and equity) and cost containment.

He reckoned that the banking group's decision to support its customers during the pandemic implied the adoption of innovative solutions to them which have returned good tidings. The CRDB Group chief execu-



CRDB Bank Plc managing director and CEO Abdulmajid Nsekela presents the bank's third quarter results in Dar es Salaam this week. Photo courtesy of CRDB.

tive further noted that during the period, his management focused on providing solutions to minimize disruptions through creating conveniences that have proven instrumental in the recovery and continuity of business activities.

"We have elevated our interactions with customers and accelerated our digital offering, supported by a robust system infrastructure, which has ensured service availability

and seamless integrations," he explained.

During the period under review, the group's key performance indicators remained steady with positive growth of the balance sheet, generally characterized by improved incomes. Total income grew by 11 percent quarter-on-quarter from 202bn/- to 225bn/-, attributed to a gradual recovery in revenue generation following the COVID 19 outbreak.

On loan portfolio, the group saw notable

growth with corporate entities posting a nine percent increase, personal loans grew by 19 percent while small and medium enterprise surged by 11 percent.

CRDB Group's total loan portfolio grew by 15 percent to 3.7trn/- from 3.3trn/- reported in the same period last year. On quarterly basis, growth was however slow with a paltry three percent owing to market uncertainties.

"We managed to achieve a delicate balance

between sustaining our business, scaling capacity, and helping customers - particularly SMEs - stay afloat as they try to manage their cash flow in the face of supply chain challenges and, decreased customer demand," added Nsekela.

Seconding his boss, the group's Chief Financial Officer, Frederick Nshakanabo said cost to income ratio declined by 2.4 percent to 60.8 from 63.2 percent reported in June 2020. "We have a particular focus on cost efficiency and employee productivity, which we reckon have a net impact on our long-term growth," Nshakanabo said.

The banking group also maintained a healthy loan book with an improved non-performing loans ratio of 4.7 percent down from 7.5 percent reported in the same period in 2019. Cumulative return on equity improved by 1.9 percent to 17.3 percent from 15.4 percent reported in 2019. Return on assets also improved marginally to 3.4 percent from 2.9 percent during the period.

The banking group's administrative expenses declined by nine percent to 144bn/- from 158bn/- in the previous year, indicating positive movement resulting from sustained efforts to improve efficiency and increase productivity. "We are proactively working to improve productivity across the network and creating cost efficiencies within our operations," Nshakanabo added.

The impressive performance also comes against the backdrop of an improved business environment, following the easing of travel restrictions in many parts of the world.



Press release

Absa Bank profit recovers in quarter 3 after the COVID-19 pandemic shock

Absa Bank Tanzania profit before tax (PBT) for the quarter ending 30 September 2020 is Tzs 5.7billion which is a 321% improvement on the quarter ending 30 June 2020.. This recovery in profitability has been mainly driven by increased revenues and reduced impairment charges for loan losses in the quarter as compared to previous quarter. In the quarter ending 30 September 2020 total revenues are up 20% from previous quarter driven mainly by the excellent recovery and growth in Non-Interest Income which grew by 38% while Net Interest Income also grew by 8% compared to previous quarter ended 30 June 2020. The recovery in Non-Interest Income was mainly contributed by increased transactional volume in quarter 3 which was a result of government measures to re-open schools, colleges and airports/airspace and many other positive measures taken by the government to restore normalcy in the country and as a result of which banking activities also picked up in that quarter leading to improved revenues for the bank. Customer loans and deposits also improved quarter on quarter leading to an 8% growth in Net Interest Income.

In the quarter ending 30 September 2020 impairment charges for loan losses have reduced significantly by 61% as compared to previous quarter.

The improvement in financial performance is attributed to the measures undertaken by the government to contain the effects of the Covid19 pandemic as well as the Bank of Tanzania measures taken to address the economic impacts of the pandemic. This included measures to ease liquidity in the market and ensure financial stability in the economy. As a result of these measures, Absa Bank Tanzania was able to continue lending to the private sector and providing relief where necessary to specific customers within those sectors affected by the pandemic. This has led to the overall quarter on quarter improvement in financial performance and has provided clients with cash-flow solutions to continue serving their loans and working capital requirements.

Along with all other measures taken by the bank to reduce and mitigate the impacts of the Covid-19 pandemic, the bank also continued with its cost optimization initiatives where overall bank's costs reduced by 7% in quarter 3 ending 30 September 2020 after another decrease of 2% in quarter 2 ending 30 June 2020. Cost optimisation continues to be a significant strategic agenda of the bank in order to ensure the bank has a lean and efficient organisation that is fit for purpose in the digital era and continues to please both its customers and employees alike.

Absa Bank will continue to innovate and improve customer experience in order to continue improving its service offerings to customers. With the recent launch of the Bancassurance service dubbed Absa Bima, Absa Bank is now able to offer Insurance services to all customers in its branches in collaboration with its strategic Insurance service providers. The bank recently also launched ChatBox WhatsApp Banking, an interactive messaging services using WhatsApp application which allows customers to

interact with the bank at the comfort of their phone anywhere and get answers for all their queries or questions.

For more information, please contact:

Aron Luhanga
Head, Marketing & Corporate Relations
Absa Bank Tanzania Limited
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aron.luhanga@absa.africa

About Absa Bank Tanzania

Absa Bank Tanzania Limited is a leading commercial bank in Tanzania that currently boasts a network of 15 branches and 62 ATMs strategically located Tanzania wide – 21 at all our branches and 49 offsite.

The Bank is a wholly owned subsidiary of Absa Group Limited.

Absa Bank Tanzania Limited, (registered number 38557), is regulated by the Bank of Tanzania.

About Absa Group Limited

Absa Group Limited ('Absa Group') is listed on the Johannesburg Stock Exchange and is one of Africa's largest diversified financial services groups.

Absa Group offers an integrated set of products and services across personal and business banking, corporate and investment banking, wealth and investment management and insurance.

Absa Group has a presence in 12 countries in Africa, with approximately 40,000 employees.

The Group's registered head office is in Johannesburg, South Africa, and it owns majority stakes in banks in Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa, Tanzania (Absa Bank Tanzania and National Bank of Commerce), Uganda and Zambia. The Group also has representative offices in Namibia and Nigeria, as well as insurance operations in Botswana, Kenya, Mozambique, South Africa, Tanzania and Zambia, and an international representative office in London and soon in New York.

For further information about Absa Group Limited, please visit www.absa.africa



Publication of financial statements

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

Absa Bank Tanzania limited condensed statement of financial position as at 30 September 2020 (Amount in million shillings)

A. Assets	Current Quarter 30/09/2020	Previous Quarter 30/06/2020
1. Cash	22,909	21,303
2. Balances with Bank of Tanzania	51,760	48,694
3. Investment in Government Securities	204,592	161,150
4. Balances with other Banks and financial Institutions	68,524	106,569
5. Cheques and items for clearing	613	1,051
6. Inter branch Float Items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	27,049	21,223
9. Interbank Loans Receivables	-	-
10. Investment in other Securities	2,000	2,000
11. Loans, Advances and Overdrafts (Net of allowances for probable losses)	473,658	466,302
12. Other Assets	28,970	23,365
13. Equity Investments	-	-
14. Underwriting accounts	-	-
15. Property, Plant and Equipment	21,955	22,560
16. Total assets	902,030	874,217

B: Liabilities	Current Quarter 30/09/2020	Previous Quarter 30/06/2020
17. Deposits from Other Banks and financial Institutions	40,218	15,693
18. Customer Deposits	645,555	658,992
19. Cash Letter of Credit	7,296	5,497
20. Special Deposits	-	-
21. Payment orders/Transfers payable	-	-
22. Bankers Cheques and Draft Issued	94	35
23. Accrued Taxes and Expenses Payable	3,643	3,506
24. Acceptances Outstanding	27,049	21,223
25. Interbranch Float Items	-	-
26. Unearned income and Other deferred charges	2,060	2,190
27. Other liabilities	18,252	21,303
28. Borrowings	22,203	22,187
29. Total liabilities	766,370	750,626
30. Net assets/(liabilities) (16 minus 29)	135,661	123,591

C. Shareholders' funds	Current Quarter 30/09/2020	Previous Quarter 30/06/2020
31. Paid up share capital	98,722	92,432
32. Capital Reserves	76	76
33. Retained Earnings	405	405
34. Profit/Loss Account	4,194	(1,129)
35. Other Capital accounts	32,264	31,806
36. Minority Interest	-	-
37. Total shareholders' funds	135,661	123,591
38. Contingent Liabilities	110,421	87,211
39. Non performing loans & advances	41,316	36,656
40. Allowance for probable losses	26,671	23,818
41. Other non performing assets	-	-

D. Selected financial conditions indicator	Current Quarter 30/09/2020	Previous Quarter 30/06/2020
(i) Shareholders Fund to total assets	15.3%	13.6%
(ii) Non performing loans & advances to total gross loan	8.6%	7.8%
(iii) Gross loans advances to total deposits	76.0%	72.0%
(iv) Loans and Advances to total assets	53.3%	51.4%
(v) Earning Assets to Total Assets	84.1%	80.9%
(vi) Deposits Growth	-1.8%	-4.7%
(vii) Assets growth	1.6%	-2.2%

Condensed statement of changes in equity as at 30 September 2020	Share Capital	Share Premium	Retained Earnings	Regulatory Earnings	General Provision Reserve	Others	Total
Current year balance as at the beginning of the year (1-Jan-20)	122,432	76	405	-	-	355	123,269
Profit for the year	-	-	4,194	-	-	-	4,194
Other Comprehensive Income	-	-	-	-	-	1,908	1,908
Transactions with owners	6,289	-	-	-	-	-	6,289
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end the current period (30-Sep-20)	128,722	76	4,599	-	-	2,264	135,661
Previous year balance as at the beginning of the year (1-Jan-19)	115,270	76	(12,815)	-	4,559	138.6	107,228
Profit for the year	-	-	9,582	-	-	-	9,582
Other Comprehensive Income	-	-	-	-	-	(488)	(488)
Transactions with owners	7,162	-	-	-	-	-	7,162
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	4,559	-	(4,559)	-	-
Others	-	-	(954)	-	-	-	(954)
Balance as at the end the current period (30-Sep-19)	122,432	76	371	-	-	(349)	122,531

Condensed statement of profit or loss and other comprehensive income for the period ended 30 September 2020 (Amount in million shillings)

	Current Quarter 30/09/2020	Comparative Quarter 30/09/2019	Current year cumulative 30/09/2020	Comparative Quarter Cumulative 30/09/2019
1. Interest Income	18,546	20,294	54,669	57,932
2. Interest expense	(4,463)	(5,121)	(14,104)	(15,196)
3. Net Interest Income (1 minus 2)	14,083	15,172	40,565	42,737
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(1,886)	(520)	(6,795)	(2,992)
6. Non Interest Income	11,878	10,419	31,259	32,290
6.1 Foreign currency Dealings and Translation Gains/(Loss).	7,003	5,062	18,464	16,680
6.2 Fees and Commissions	4,905	5,197	12,621	15,401
6.3 Dividend Income	-	-	-	-
6.4 Other Operating Income	(31)	160	174	210
7. Non-Interest Expenses	(18,550)	(18,355)	(58,817)	(56,419)
7.1 Salaries and Benefits	(9,369)	(10,058)	(29,177)	(31,194)
7.2 Fees and Commission	(1,047)	(1,138)	(3,370)	(3,616)
7.3 Other Operating Expenses	(8,133)	(7,159)	(26,270)	(21,609)
8. Operating Income/(Loss).	5,526	6,716	6,211	15,615
9. Income Tax provision	(203)	(3,729)	(2,017)	(6,034)
10. Net Income/(Loss) After Income Tax	5,323	2,987	4,194	9,582
11. Other Comprehensive Income (itemize)	-	-	-	-
12. Total Comprehensive Income/(Loss) for the year	5,323	2,987	4,194	9,582
13. Number of employees	494	498	494	498
14. Basic Earnings Per Share	5.4	3.2	4.2	10.4
15. Number of Branches	15.0	15.0	15.0	15.0

Selected performance indicators

i) Return on Average Total Assets	2.4%	2.9%	0.6%	2.3%
ii) Return on Average Shareholder's Fund	22.5%	14.3%	8.9%	15%
iii) Non interest Expense to Gross Income	71.5%	71.7%	81.9%	75.2%
iv) Net Interest Income to Average Earning Assets	7.6%	8.0%	7.3%	7.5%

Condensed statement of cash flow for the quarter ended 30 September 2020 (Amount in million shillings)

	Current Quarter 30/09/2020	Comparative Quarter 30/06/2020	Current year cumulative 30/09/2020	Comparative Quarter Cumulative 30/09/2019
I. Cash flow from operating activities:	5,526	(2,582)	6,211	15,616
Net income/(Loss)	-	-	-	-
Adjustment for non Cash items	-	-	-	-
- Impairment/Amortisation	4,048	6,777	12,798	8,325
- Net changes in Loans and Advances	(9,242)	5,613	(14,554)	3,175
- Gains/Losses Sale of Assets	155	-	155	(59)
- Net changes in Deposits	12,887	(52,721)	(91,424)	(45,568)
- Net change in short term negotiable Securities	(42,985)	11,892	(51,465)	(49,774)
- Net change in other Liabilities	2,654	(13,700)	(16,774)	6,119
- Net change in other Assets	(12,325)	20,759	15,334	(4,349)
- Tax Paid	-	-	-	(2,073)
- Other (Net change in SMR)	(397)	8,989	10,645	6,041
Net cash (used)/provided in operating activities	(39,680)	(14,973)	(129,074)	(62,546)
II: Cash flow from investing activities	-	-	-	-
- Dividend Received	-	-	-	-
- Purchase of Fixed Assets	(664)	(3,219)	(6,767)	(1,204)
- Proceeds from Sale of Fixed Assets	32	-	32	60
- Purchase of Non-Dealing Securities	-	-	-	(2,000)
- Proceeds from non-dealing securities	-	-	-	-
- Other (Specify)	-	-	-	-
- Net cash (used)/provided in investing	(818)	(3,219)	(6,922)	(3,144)
III. Cash flow from Financing activities	-	-	-	-
- Repayment of Long-term Debt	-	-	-	-
- Proceeds from Issuance of Long Term Debt	-	-	-	7,000
- Proceeds from Issuance of Share Capital	6,289	-	6,289	7,162
- Payment of Cash Dividends	-	-	-	-
- Net Change In Other Borrowings	-	-	-	-
- Others (Specify)	-	-	-	-
- Net cash used /provided by financing activities	6,289	-	6,289	14,162
IV. Cash and cash equivalents	-	-	-	-
- Net increase (decrease) in cash and cash equivalents	(34,209)	(18,192)	(129,706)	(51,528)
- Cash and cash equivalents at the beginning of the quarter/year	134,652	152,844	230,149	272,083
- Cash and cash equivalents at the end of the quarter/year	100,443	134,652	100,443	220,555

Selected Explanatory notes for the quarter ended 30 September 2020

In preparation of the quarterly financial 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 & IAS 8)

Name	Signature	Date
Abdi Mohamed Managing Director	.....	October 16, 2020
Obedi Laiser Chief Financial Officer	.....	October 16, 2020
George Binde Chief Internal Auditor	.....	October 16, 2020

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
Simon Mponji Chairman	.....	October 16, 2020
Dr. Suleiman Mohamed Director	.....	October 16, 2020

Wentworth Resources optimistic on H2 performance as gas sales surge

By Smart Money Reporter

WITH businesses resuming normal operations during the second half of this year following the coronavirus outbreak earlier in the year, Wentworth Resources is optimistic of increased gas sales from Mnazi Bay in Mtwara to boost its revenue

The company's CEO, Katherine Roe said in an interim report covering the year ended June this year that despite a challenging macroeconomic environment due to the impacts of the COVID-19 pandemic, Wentworth continued to demonstrate business resilience, robust financial and operational performance.

"Looking ahead to the second half of 2020, with Tanzania now returning gradually to business-as-usual and following unprecedentedly high levels of rainfall in the H1 2020, we expect to see an increase in demand for natural gas during the remaining part of this year," Roe said.

She pointed out that responsible and sustainable growth that creates value for all stakeholders remains the company's priority as her management feels proud to be a Tanzanian business that is committed to playing a leading role in closing the country's energy access gap through low-carbon solutions.

"Through the provision of reliable, affordable and low-carbon power we have a significant opportunity to deliver transformational change for the people of Tanzania and to support the ongoing socio-economic development of the country," she stated.

The company which has a stake at Mnazi Bay gas property operated by Paris based Maurel & Prom which has a controlling stake has paid its shareholders US\$4.2 million during the last twelve months as dividend.

"Having only launched our sustainable dividend policy in Q3 2019, we're delighted to have now declared three dividend payments within the last twelve months returning \$4.2m in total to shareholders. This latest interim dividend also represents a 20 percent increase year-on-year from



Wentworth Resources CEO, Katherine Roe.

our inaugural dividend in September last year and demonstrates how our sustainable business model can withstand these global economic shocks," the Wentworth CEO noted.

During the period under review, the natural gas production company posted an interim dividend of \$1.2 million declared which was an increase of 20 percent from a similar period last year hence.

The interim report noted that Wentworth underpinned by long-term fixed price contracts with the government.

The company which sells natural gas to Tanzania Petroleum Development Corporation and Tanesco said during the six months, marginal decline

in industrial demand due to weakened activity as a result of the COVID-19, production was slightly adjusted to 60-70 million standard cubic feet per day.

"Tanzania's economy has remained resilient with recent data from the African Development Bank suggesting the country's projected gross domestic product growth in 2020 is set to be the highest in the East Africa region at 5.2 percent," the Wentworth report added.

The report further explained that Mnazi Bay is well-positioned to supply increased gas volumes and support demand growth in the second half of this year into 2021 with the capacity to supply volumes of 100 MMscf/day.

E-waste recycling project to generate more green jobs

KIGALI

E-WASTE collection and recycling has created over 400 green jobs which is expected to increase once the recycling facility and nationwide collection points are fully operational. According to the Global E-waste Monitor 2020 statistics, 53.6 million metric tons of e-waste was generated worldwide.

The new report also predicts global e-waste - discarded products with a battery or plug - will reach 74 metric tons by 2030, almost a doubling of e-waste in the past 16 years.

This makes e-waste the world's fastest-growing domestic waste stream, fueled mainly by higher consumption rates of electric and electronic equipment, short life cycles, and few options for repair according to the International Solid Waste Association (ISWA). The demand for electrical and electronic equipment has increased significantly in Rwanda due to the general economic growth and modernization.

As a result, the 2014 inventory survey on e-waste and the expected amount of e-waste to be generated in Rwanda showed an annual increase of 6 per cent and a total quantity of ten thousand (10,000) tons of e-waste generated each year plus the quantities generated in the past years.

However, Olivier Mbera, the General Manager of EnviroServe Rwanda, a public private partnership e-waste recycling facility in Bugesera District said that the facility is operating below capacity adding that once the facility and nationwide collection points are fully operational, it will increase green jobs.

The facility operates at between 30 per cent and 40 per cent of its capacity collecting between 3,000 tonnes and 4,000 tonnes of electronic waste per year yet between 10,000 tons and 15,000 tonnes should be collected, he said. Collection points have been set up in different districts of the country and all districts could have collection points by the end of this year.

The move could see green jobs increasing to 600 direct green jobs and thousands of indirect green jobs considering the collection and supply chain. Each collection point in every district is set to create green 100 jobs along -waste management value chain leading to thousands of jobs.

At least 300 informal repair technicians will be trained countrywide on sustainable management of end of life electrical and electronic waste from collection of e-waste, repair, refurbishment, and dismantling.

A nationwide awareness campaign has been launched in partnership with Rwanda Environment Management Authority to build a sustainable e-waste management ecosystem in Rwanda. The main aim of the campaign is to sensitize informal e-waste handlers to operate in fulfillment of national regulations governing e-waste management in Rwanda, which were launched in April 2018.

RURA issued the Regulation n°002 of 26/4/2018 governing E-Waste Management in Rwanda. "Enviroserve Rwanda believes that through the partnership with GIZ Eco-Emploi, it is the right moment to empower Rwandan youth especially women and informal technicians with technical knowledge and skills."

"Through theoretical and practical oriented training and apprenticeship at the state of art e-waste recycling and dismantling facility which will enable the creation of green jobs in e-waste collection, repair, and recycling, promote the circular economy and sustainable consumption and ensure sustainable management of e-waste in Rwanda," Mbera said.



Made under Regulation 11 Minimum disclosures of charges and fees

Table with 4 columns: Number, Item/Transaction, Item/Transaction Local Currency, Charge and fees as of 31st December Foreign Currency. Lists various financial services and their associated charges and fees.

Made under Regulation 11 Cash management

Table detailing cash management services including Fixed Deposit, Call Account, Business current account, Transactional and service fees, Foreign Currency Account (Fixed/Call), etc., along with their respective charges and fees.



President Vladimir Putin

Moscow ready not to deploy 9M729 missiles in European Russia, Putin says

MOSCOW

RUSSIAN President Vladimir Putin has said Russia is prepared to refrain from deploying in its European part the 9M729 missiles, which Washington regards as a violation of the Intermediate Nuclear Forces Treaty, but on the condition of reciprocal steps by the NATO countries. In that connection, Putin suggested considering different verification measures, including those regarding the Aegis Ashore systems at US and NATO bases in Europe and Russia's facilities in the Kaliningrad Region.

Putin said that Russia remained committed to the moratorium on the deployment of the ground-launched intermediate and shorter range missiles and described as still relevant the invitation addressed to NATO for declaring a similar reciprocal moratorium. Also, he urged all parties concerned to explore ways of maintaining stability in the Asia-Pacific Region "in a world without the INF treaty."

"The Russian Federation remains of the opinion that the Intermediate Nuclear Forces Treaty is a crucial element of the architecture of maintaining international security and strategic stability. The treaty played a special role in terms of maintaining the predictability and restraint in the missile sphere in the European space.

We believe that the United States' pullout from the INF Treaty, which resulted in its termination, was a serious mistake that exacerbated the risks of a missile weapons race, growth of the confrontation potential and slide into uncontrolled escalation. In view of the lingering Russia-NATO tensions, the new threats to pan-European security are obvious.

In a situation like this, vigorous efforts are needed to ease the shortage of trust, to strengthen regional and global stability, and to reduce the risks stemming from misunderstandings and disagreements in the field of missile weapons.

In this context, we reaffirm the commitment to the Russian Federation's previously announced moratorium on the deployment of ground-launched intermediate and shorter-range mis-

siles as long as no similar class missile weapons of US manufacture emerge in the respective regions.

We also believe that our call addressed to the NATO countries for considering the possibility of declaring a reciprocal moratorium remains relevant.

In order to promote the search for compromise political and diplomatic solutions we are prepared for further steps geared to minimizing the negative effects following the collapse of the INF Treaty on the basis of principles of equal and indivisible security and respect for the balance of interests.

Proceeding from our earlier proposal for devising instruments of control to back up the Russian initiative for reciprocal moratoriums we invite all parties concerned to consider options of mutual verification measures for lifting of the existing concern.

"In particular, it might be possible to consider verification measures regarding the Aegis Ashore systems equipped with Mk 41 launchers at US and NATO bases in Europe and the 9M729 missiles at Russian military facilities in the Kaliningrad Region. The purpose of such verification measures would be to confirm the absence from the facilities, encompassed by the agreements, of ground-launched intermediate and shorter range missiles as well as weapons whose parameters and classification have remained a controversy between the two parties (Russia's missile 9M729).

While staying committed to the consistent position the 9M729 missile is in full conformity with the terminated INF Treaty, Russia nevertheless is prepared to act in the spirit of good will and to refrain from deploying the 9M729 missiles in its European territory further on, but on the condition of reciprocal steps by the NATO countries, which will rule out the deployment in Europe of weapons that were outlawed under the INF Treaty.

We are calling upon all parties concerned to explore ways of maintaining stability and preventing missile crises "in a world without the INF Treaty" regarding the Asia-Pacific Region. We are open to joint work along these lines."



The Russian Federation remains of the opinion that the Intermediate Nuclear Forces Treaty is a crucial element of the architecture of maintaining international security and strategic stability.

S. Africa president says giving urgent attention to poor public transport

CAPE TOWN

THE South African government "is giving urgent attention" to inadequate public transport in the country amid rising taxi violence, President Cyril Ramaphosa said yesterday.

"The taxi industry can and must play an important role in government's ultimate objective of improving the daily experiences of commuters through the establishment of integrated rapid transport service networks in the metros, cities, towns and rural districts," Ramaphosa (pictured) said in his weekly presidential address.

In South Africa, where the vast majority do not have access to private cars, the provision of efficient, reliable, safe and affordable public transport is critical to the people's everyday lives, he said.

Unfortunately, public transport continues to be plagued by challenges: some are the legacy of apartheid development, but many are contemporary and persistent, Ramaphosa said. He mentioned two recent tragic events that demonstrate the dire state of public transport in the country.

Last Wednesday, 16 people were killed when a minibus taxi collided



with a truck between Melmoth and Ulundi in KwaZulu-Natal.

A day later, commuters had to flee for their lives on a busy highway in Johannesburg when a passenger in a minibus taxi opened fire on the driver, killing him and causing the vehicle to lose control.

The two incidents drew into sharp focus the reality that for far too many citizens, using public transport "is dangerous and can even be deadly," Ramaphosa said.

Many of South Africans' experiences with public transport are not positive, he said. Those reliant on trains have to contend with daily delays, disruptions and prolonged closures of essential lines, Ramaphosa said.

Furthermore, rail infrastructure in most cities only covers older parts of cities and has not kept up with new city

development, he said. Unroadworthy vehicles, unsafe driving, speeding, overloading and other practices are persistent problems in the taxi industry.

Many people also fall victim to crime on trains, taxis and buses, Ramaphosa said. With many people living far from places of work, transport is very expensive for low-income households.

A survey by Statistics South Africa found that more than two-thirds of households with the lowest income spend more than 20 percent of their monthly household income on public transport.

Later this week, the government will convene the National Taxi Lekgotla to chart the course toward a more efficient sector, Ramaphosa said.

The purpose will be to seek common ground on existing business models, safety and compliance, broader economic empowerment of operators and the issue of subsidies for taxis, he said. It will also look at how to end the conflict and violence that continues to plague the industry because of competition on routes, Ramaphosa said.

"Most importantly, it must emerge with a blueprint for a formalized role in the mainstream economy and is effectively regulated," the president said.

Xinhua

Israel-Sudan normalisation deal reflects regional geopolitical change in favour of Israel - experts

JERUSALEM

ISRAEL and Sudan have recently agreed to normalize their ties after decades of animosity, in a move that reflects a major geopolitical change in the Middle East that benefits Israel, experts said.

Sudan became the third Arab state to normalize ties with Israel in the past two months, ending years of deep isolation of the Jewish state in the volatile region. The United Arab Emirates (UAE) and Bahrain already signed peace deals with Israel at a ceremony in the White House on Sept. 15.

The agreements were all brokered by the United States, led by President Donald Trump, who has been bent on creating a regional alliance against Iran, its arch foe in the region.

"We are changing the map of the Middle East," Israeli Prime Minister Benjamin Netanyahu hailed the deal with Sudan at a press conference in Jerusalem on Saturday.

Netanyahu said a delegation from Israel would travel to Sudan later this week to finalize the agreement.

Experts said that the rapprochement between Israel and Sudan represents a major geopolitical shift in the region. While there has been no direct conflict with Israel, Sudan had been aligned with Iran, also Israel's arch enemy, for decades.

"Sudan is abandoning the resistance alliance led by Iran," said Gil Feiler of the Begin-Sadat (BESA) Center for Strategic Studies at Bar-Ilan University in Israel.

"It will no longer be able to transfer weapons to Hamas (in Palestine) or cooperate with Hezbollah (in Lebanon). Sudan served as a tunnel for these organizations," Feiler noted.

Israel in the past reportedly conducted several airstrikes in Sudan against weapons convoys for Iranian-sponsored militant organizations operating against it.

"For Israel, the ability to cooperate with countries bordering Iran can serve as a major statement to Iran that Israel's abilities to respond to threats are wider and more diverse than in the past," said Ido Zerkovitz, head of



Bahrain's Foreign Minister Abdullatif Al Zayani, Israel's Prime Minister Benjamin Netanyahu and United Arab Emirates (UAE) Foreign Minister Abdullah bin Zayed display their copies of signed agreements while U.S. President Donald Trump looks on as they participate in the signing ceremony of the Abraham Accords. File photo

the Middle East Studies Program at the Yezreel Valley Academic College and a policy fellow at the Israeli Institute for Regional Foreign Policies.

"This will be a major deterrent to Iran," Zerkovitz added.

After the 1967 war between Israel and several Arab countries, Sudan hosted an Arab League summit in its capital Khartoum, during which the Arab states adopted the Khartoum Resolution, known as "The Three No's" policy: no peace with Israel, no recognition of Israel, and no negotiations with Israel.

"Sudan has essentially changed sides," Feiler said. "This has great geostrategic importance."

The Israel-Sudan peace deal also reflects a significant change in the status of the Israeli-Palestinian conflict in the context of the larger Arab-Israeli confrontation.

For years, it has been believed that peace between Israel and Arab countries would only come after a settlement of the Israeli-Palestinian conflict. But this paradigm has gradually shifted and culminated in the recent peace agreements reached by Israel with some of the Arab countries.

After the UAE, Bahrain and Sudan, more Arab countries are expected to shift their position toward Israel due

to what they call the increasing threat from Iran.

Meanwhile, the Palestinians, who have condemned the recent peace agreements, feel they have been increasingly sidelined by the U.S.-brokered Israel-Arab rapprochement.

"No one has the right to speak in the name of the Palestinian people and in the name of the Palestinian cause," said a statement released by the office of Palestinian President Mahmoud Abbas on Friday after the Israel-Sudan deal was announced.

The Arab countries that have recently forged ties with Israel have put their interests before the Palestinian cause, but Israel has also made a policy shift, experts said.

"Netanyahu is telling the Palestinians they can no longer corner Israel and impose solutions," Zerkovitz said. "There is now less pressure on Israel and threats of boycotts are increasingly empty."

There are hopes that the Palestinians and Israelis will be encouraged by the regional geopolitical change to renew the peace talks, which have stalled since 2014. For this to happen, regardless of broader regional developments, the leaders of both sides need to want to make peace, the experts said.

Xinhua

Europe imposes new restrictions amid resurging COVID-19 pandemic

BEIJING

A number of European countries are putting into place new restriction measures as a second wave of the COVID-19 pandemic accelerates across the continent.

France reported a daily record of 52,010 new cases on Sunday, two days after becoming the second European country to register more than 1 million coronavirus cases, according to the Public Health Agency.

The grim second wave of the epidemic has forced the French government to impose curfews in a majority of regions across the country, requiring more than two-thirds of the French population, or around 46 million people, to stay home between 9 p.m. (2000 GMT) and 6 a.m. (0500 GMT) for six weeks.

The spokesman for Italian Prime Minister Giuseppe Conte and President Sergio Mattarella both said that they tested positive for COVID-19 on Sunday, when the number of COVID-19 infections topped 20,000 for the first time in Italy in a 24-hour span.

Struggling with an explosive rebound, Conte announced on Sunday in a nationally televised press conference that pubs, bars, restaurants and ice cream shops must shut down at 6 p.m. (1700 GMT) as part of new measures to contain the coronavirus pandemic, effective through Nov. 24.

The prime minister added that the government will promote smart working in public administration and that it "strongly recommends" the private sector do the same in order to reduce crowding on public transportation.

Spanish Prime Minister Pedro Sanchez on Sunday announced a state of emergency, days after the country became the first EU member to pass the 1-million-infection mark.

The State of Alarm, effective from Sunday, is due to run 15 days. But the prime minister said his government aims to keep it in force until May 9 next year, a move that needs the support of a majority in the country's 350-seat congress.

Also on Sunday, another 19,790 people in Britain tested positive for COVID-19, bringing the national tally to 873,800, with 44,896 coronavirus-related deaths, according to official figures. The latest figures came as British doctors raised grave concerns about the pandemic situation in the autumn and winter period.

On Oct. 12, British Prime Minister Boris Johnson set out details of a new three-level COVID-19 alert system that will be implemented across England, with the level being decided according to local infection rates.

The alert system entails the closure of pubs and bars in the region unless they serve substantial meals while different households are banned from mixing indoors and outdoors, including in private gardens.

Meanwhile, cases have also risen strongly in Hungary, Croatia, Bulgaria and Lithuania, some of which have reported record daily surges in infections in recent days. Bulgarian Prime Minister Boyko Borissov said on his Facebook page on Sunday that he had tested positive for COVID-19.

Having reported record daily increases in COVID-19 cases for five consecutive days as of Sunday, Croatia's National Civil Protection Headquarters announced new measures that will take effect midnight Monday.

Xinhua

Traditional Chinese medicine gains wider acceptance overseas in fighting COVID-19

CHINA is sharing the experience of using TCM in the treatment of COVID-19 with foreign countries as clinical observation shows that in Hubei, the province hit hardest by the virus in China, more than 90 percent of the infected patients received TCM treatment that was proven effective.

A recent example of how popular TCM is in China in preventing and treating COVID-19 is that after Zhong Nanshan, China's top respiratory expert, said last week that Banlangen granules, a common TCM in treatment of cold, might be able to inhibit coronavirus, the medicine immediately sold out across China.

Most of the medical teams dispatched by the Chinese gov-

ernment to aid the fight against COVID-19 in other countries include TCM doctors and Chinese organizations and institutions have donated TCM medicines, herbs, acupuncture needles and other instruments to more than a dozen countries and regions.

During this global health crisis, TCM appears to be winning more recognition overseas, not only among the public, but also government officials.

Even though TCM has been more popular overseas, its usage in hospitals for treating COVID-19 still faces great barriers in many countries.

Since Chinese and Western medical systems have great differences, the TCM has not been accepted by Western market. In



International students of Nantong Vocational College of Science & Technology learn about traditional Chinese medicine, Nantong, East China's Jiangsu Province, May 23. File photo

other countries, Chinese medicines could only be sold as health products or food, the Xinhua News Agency reported.

The report quoted insiders by saying that the situation is due to cultural differences, as well as gaps in legal systems. "Each country has its own regulation and standards on medicines, but TCM experiments are relatively difficult, therefore it is very hard to be approved by other countries."

Despite the bias and questioning from some foreign media over TCM and its effectiveness in treating the disease, it is still receiving rising recognition in many countries and regions worldwide.

Lianhua Qingwen capsule has

been licensed in more than 10 countries and regions including Canada, Indonesia, Brazil and Romania, and has started its registration work in more than 30 countries around the world, according to the company.

Demand for TCM in Italy and other infected countries surged in June, as different from Western medicine that initiates treatment when patients get confirmed by a test, TCM therapies offer treatment based on symptoms not only for confirmed but also suspected cases.

In August, Shanghai Cooperation Organization Secretary General Vladimir Norov delivered a special award to a TCM producer Shijiazhuang Yiling Pharmaceutical Co for its contribution to

the prevention and control of the COVID-19 epidemic in SCO member states, marking a growing recognition of the TCM and its role in treating the disease not only in China but also overseas.

Global Times



Each country has its own regulation and standards on medicines, but TCM experiments are relatively difficult, therefore it is very hard to be approved by other countries

EAC observers sent to regions

FROM PAGE 1

promotes competition and tolerance without intimidation or violence.

The mission is charged with identifying challenges, weaknesses, opportunities and strengths that can be considered for the improvement of electoral practices in a member country and within the community, he declared.

"The mission seeks to assess the legitimacy of the electoral process and its results in accordance with international standards. It makes recommendations for strengthening the electoral process for the benefit of all EAC partner states," he further noted.

The team shall work in tandem with local observers, as the National Electoral Commission (NEC) approved 245 NGOs and 97 other organisations to work as election observers and conduct voters' education.

The EAC Secretary General, Liberat Mfumukeko, explained Tanzanian experts were excluded from the observer mission in line with adopted practice set out in the EAC Principles of Election Observation and Evaluation.

"The mission is being undertaken pursuant to Article 3 of the Treaty for the Establishment of the EAC, which requires adherence to universally acceptable principles of democratic governance and in line with EAC Principles of Election Observation and Evaluation," he said.

He reiterated that election observation is part of efforts of the region to move deeper in the

integration process with the ultimate goal of having a political federation, where EAC partner states need to standardize their governance practices and evaluate each other's political and electoral processes.

He remarked that successful and peaceful election in Tanzania is of paramount importance to the partner states and the community, as disruption of peace and stability in a partner state undermines achievements the region has attained and prospects for further integration.

"We expect a successful mission and we believe that this will further strengthen the democratic process and advance development in the region," he stated.

Upon completion of the electoral process, the mission will prepare a report for submission to the national authorities through the EAC Council of Ministers for consideration and implementation of its recommendations, while its members leave Tanzania on November 2.

The regional mission is mandated by the Treaty for the Establishment of the EAC and pursuant to the invitation of NEC, as well as a decision of the Council of Ministers on observation of elections in an EAC member state. It is mandated to observe the overall electoral environment, pre-election activities, the polling day, the counting and tallying/announcement of results.

Over 29 million eligible voters are tomorrow expected to take part this year's general election, whereby 15 presidential candidates are lined up for the poll.



The French Ambassador to Tanzania, Frédéric Clavier (2nd-L) and East African Community Secretary General Liberat Mfumukeko sign a MoU in Arusha city at the weekend relating to the establishment of a framework of cooperation and strategic partnership. Looking on are the French Development Agency regional director Christian Yoka (L) and a senior official with the EAC. Photo: Guardian Correspondent

Come tomorrow, let's us go out and vote

By Correspondent Enock Charles

IN the daily life of a person his/her decisions are important because they can bring him/her happiness, sadness, trouble or disgust.

Even for some of those in prison today it is because of the decisions they made in the past and it is as much the same as for those who have made it in life - it is because of decisions they made yesterday.

A popular Kiswahili saying runs thus: "Ukishindwa kuamua katika maisha basi umeamua kushindwa" - literally meaning that if you fail to decide in life then you have decided to fail.

There are many people who decide to choose failure and that is why some make the difficult decision to end their lives, all because they have chosen to fail in life. There are many examples.

Last year a young man who was a university degree graduate decided to jump from the top floor of the Rock City Mall building in Mwanza, having cited unemployment.

People may wonder: if a graduate student decides to take this difficult decision to end his life without self-pity, how about primary school leavers, what about people with disabilities and orphans? n.

This being General Election year, making appropriate decisions are important starting from the presidency, the legislature and the council members based on policies and strategies expressed at campaign rallies. Kit is to be presumed - or assumed - that each person understands the state of his or her area as well as a pre-election leader in the area.

There are people who are "champions" of complaining but you may be surprised at their decision not to vote not because they have not registered or has lost his identity but just because of not seeing the importance of elections in his life although after the election he will not stop complaining.

This is the right time to remove the complaint, it is a time to do justice to yourself for others, on the other side for the candidates it is time to reap what they have sown if you planted corn you will reap corn and also if you planted thorns you will reap thorns it is important that peace prevails during the harvest season.

The right decisions are especially important during difficult times, in life challenges exist even though they overlap between one person and another in the resolution of such challenges there also different ways as

well for individual, family, clan, regional and even national levels and that is where the importance of the right choice comes.

According to figures released by the National Electoral Commission in the 2015 General Election a total 23,253,982 people registered to vote but only 15,589,639 people turned out to vote which is about 67.31 per cent and President John Magufuli garnering approximately 8 million votes, leaving his closest rival, Edward Lowassa, garnering about 6 million votes. Nearly 8 million people did not turn out to vote.

In 2000 the number of registered voters was 10,088,484 and the turnout was 8,517,598, equivalent to 84.4 per cent. In the subsequent (2010) General Election registered voters were 20,137,303 but only 8,626,283 turned out to vote, about 42.84 per cent of all voters.

In this year's Election the National Electoral Commission (NEC) announced the existence of 80,155 polling stations with 29,188,347 registered voters electing 390 MPs and 5,350 councillors, election campaigns were scheduled for 64 days, with each candidate pledging to change or continue with what was done by others promising to complete

various projects.

It is up to us citizens to turn out in large numbers to choose the best leaders for our development.

While speaking at a network of farmers' network forums (Mviwata) in Morogoro Region 2018, CCM Secretary General Dr Bashiru Ally Kakurwa explained that the number of voters in the country is declining with each election he cited the 2010 election as an example saying the government that came to power at the time lacked political legitimacy because of few citizens who participated in election.

The government spends a lot of money on ballot papers which are produced based on the number of registered voters. So, if not many enough people turn out to vote it is a loss to the nation and something that should not recur this time around.

There is a notion that some people appears to register to vote for the purpose of obtaining national IDs only which makes it easier for them to access various services but they have no plan or intention to go to the polls on Election Day. This is not right. We need to get to the point where people see and appreciate the importance of voting. Let us all meet at the ballot box.

JPM winds up campaign drive

FROM PAGE 1

ensure that we connect this area with road networks to facilitate commerce," he said.

The candidate took the opportunity to explain what his government has done in the last five years across the country, noting among other things that Dodoma was a strategic and vital region for the country's development.

He is expected to speak to elders in Dodoma today as part of winding up

his campaigns, while late yesterday he opened the Shelkh Abubakar bin Zubeir Ally Mosque at Chamwino area in the capital.

The mosque was built following Dr Magufuli's fundraising drive which saw political and religious leaders join the trail to contribute over 300m/-.

It was built over a period of one month by the National Service Department (JKT), a wing of the Tanzania People's Defence Forces (TPDF).



Chief Secretary John Kijazi (R, foreground) makes a point Morogoro Region yesterday. Others include Permanent Secretary (Prime Minister's Office - Policy, Parliament, Labour, Youth and Employment) Andrew Massawe (in blue jacket), NSSF director general William Erio (to the right of the PS), Mkulazi Company board chairperson Dr Hildelitha Msita, and NSSF Board of Trustees chairperson Ali I. Siwa. Photo: Guardian Correspondent

Chief Secretary satisfied with progress made at Mbigiri sugarcane farm project

By Guardian Correspondent, Morogoro

CHIEF Secretary John Kijazi has expressed satisfaction with the development of the sugarcane field project at Mbigiri in Morogoro Region, saying the government will ensure that the subsequent construction of a sugar factory is completed as planned and production starts as scheduled.

He said this over the weekend during a visit to inspect the Mbigiri sugarcane farm project in the region, which is jointly owned by the National Social Security Fund (NSSF) and the Prisons Service through its Property Production Corporation.

Speaking soon after visiting the project, Kijazi commended the ongoing work on the farm project and promised that the government would ensure that

the project is completed so that the sugar production work can begin as intended.

"I thank you and congratulate you on the good work done here," he said, adding that all that is possible will be done to ensure the factory starts working on time and produces sugar.

"Chairman of the Board and Chief Executive Officer of Mkulazi Holding Co Ltd: Continue working at this speed so that this project can be completed on time and in line with the intended goals and benefits," said the CS.

Work on the construction of a water storage dam on the Mbigiri sugarcane farm project, Morogoro continues. The facility is designed to store water 1.6 million cubic meters, enough to irrigate 756 hectares of sugarcane throughout the dry season.

NMB profit up 77 pct in third quarter 2020

FROM PAGE 1

growing reputation as an economic development financier with total assets growing by 15 percent to 7trn/- during the quarter, up from 6.1trn/- in Q3 2019.

NMB Bank achieved notable improvement in the quality of the loan book with a 22 per cent reduction in loan impairment charges year on year. NMB strengthened its capital internally and in terms of regulatory limits, "which is central to sustained business growth in the years to come," the quarterly report indicates.

NMB's core capital in proportion of its total risk weighted assets continued to be above the Bank of Tanzania statutory minimum of 12.5 percent. With its outstanding performance, the bank won global accolades, the latest

being named 'Safest Bank in Tanzania for the year 2020' by New York based Global Finance magazine. It was also declared Euromoney award winner by the London based global financial markets magazine, for the eighth consecutive year.

With 225 physical branches, over 7,000 agents and more than 700 ATMs across the country and represented in all administrative districts of the country, the bank has over four million customers and employs slightly over 3,400 directly in its operations.

The Dar es Salaam Stock Exchange listed firm has Rabobank, a Netherlands venture capital financing utility as its largest shareholder with a 34.9 percent stake, while Treasury is second with a 31.8 percent stake, the rest being held by investors at DSE.

TCRA, police draw the line for media agencies

FROM PAGE 1

ensure that every media organ fulfills its duties as per the country's laws, he cautioned.

Since the commencement of election campaign two months ago, TCRA has organized a series of meetings with media practitioners to remind news outlets on how best to convey information on election issues.

For his part, police headquarters spokesman ACP Mayala Toyo said the police are prepared to ensure that the polls are conducted freely and

peacefully, urging journalists to avoid airing or publishing information which excites sections of the public.

"When reporting, journalists have to remember that they are Tanzanians, so they have to maintain patriotism, report fairly and accurately. Whenever there is chaos, everyone has to adhere to orders issued by the police," he specified.

"We will be in voting areas, streets and everywhere to ensure that Tanzanians cast their votes in a peaceful way and return to their homes waiting for results," the spokesman underlined.

Cosmas Mwaibwa, the commission's assistant director of information and voters' education said that NEC has prepared identification cards (IDs) to be used by journalists in sensitive areas during the voting and beyond.

"The IDs will enable journalists to move freely in polling stations for observation, interviewing and reporting the whole process," he said.

Media practitioners' spokesman Steven Chuwa, the ITV/Radio One chief editor, urged the police to treat journalists as friends "since we are all

working hard to push the country's development."

"We have to work together in a friendly way. A journalist has a big role in elections, because he/she is the one responsible to inform the public on what is taking place, so we appeal for protection of journalists during elections," he said.

"We have been working closely with TCRA and it has helped us to improve our reporting. The authority has been good to us and we appreciate its guidance," the veteran broadcaster added.

SPORT

Arsenal's defeat a reminder of how far Arteta has to go

Kurasini Heat Basketball Club wins 2020 National League silverware

By Correspondent Nassir Nchimbi

DAR ES SALAAM'S Kurasini Heat Basketball Club has clinched the second title of the season as the squad won the 2020 National Basketball League (NBL), beating the city's other outfit, Oilers Club, 76-59 in a thrilling final played at Don Bosco court, Upanga, in the city last weekend.

Amin Mkosa of Kurasini Heat was named as the final's Most Valuable Player (MVP) after putting outstanding displays for the club throughout the tournament.

Speaking to The Guardian, Kurasini Heat Club's coach Shendu Mwangala said: "We had to win, for 11 consecutive years we never managed to qualify for the finals of a competitive tournament."

"When we qualified for the finals this year, we had to set goals in order to win this title," he disclosed.

This is the second trophy of the season for Kurasini Heat, as they sealed their first in the Dar es Salaam Regional Basketball Association (RBA) League's finals, which took place recently.

Kurasini Heat cruised to 3-1 victory over National Service (JKT) Club in the best of five games' finals of the RBA League.

The club, in the process, lifted the regional competition's trophy for the first time since the competition's inception in 2009.

"We haven't reached the final since that year, when we qualified this year, it was a springboard for us to make sure we didn't lose that opportunity," Shendu said.

Recruitment of good players including Mkosa, who is versatile in defense, as well as other gifted players in the likes of Erick Lugola and Mwalimu Herry, has been key to Kurasini Heat's success this season. The second runners-up honour went to Don Bosco Panthers of Dodoma that beat Vijana Basketball Club of Dar es Salaam 80-77 in the third-place play off.

In the 2020 NBL's women category, Dar es Salaam's JKT Stars came second after conceding defeat to the city's other club, Don Bosco Lionesses, in the final.

It was a second top honour for Don Bosco Lionesses this season, as they won the RBA League's women category.

The 2020 NBL men's category champions will represent Tanza-

nia in the Basketball Africa League (BAL) Championship, the second and third-placed clubs in the NBL will battle it out in the Africa Zone V Club Championship.

In the 2020 NBL women's category, the champions and runners-up will both represent the country in the Africa Zone V Club Championship.

The 2020 NBL season began in February this year at the regional level and officially ended on Sunday at the national level.

Currently the Dar es Salaam Basketball Association (BD) leadership has after completing this competition moved onto preparations for the national basketball tournament, known as 'CRDB Bank Taifa Cup', set to take place in Dodoma from November 12-21.

Dar Combine Girls thump Arusha Girls in 2020 Women Cricket Premier League

By Guardian Reporter

DAR Combine Girls cricket team have kept on enjoying the driver's seat in Group A of the 2020 Women Premier League, notching a 10-wicket victory over Arusha Girls in a clash which took place in Morogoro last Saturday.

It was a second victory for Dar Combine Girls in a space of a week given they earlier posted a 28-run victory over Tanga's Simba Queens in Tanga.

The Saturday clash had Arusha Girls being skittled for 53 runs in 19 overs once they were presented with an opportunity to bat first at SUA ground.

With Arusha Girls mostly consisting of inexperienced players, they had trouble facing their well drilled opponents, who fully exploited every flaw the former committed at the crease.

Careen Christopher, who had opened the innings with Mwanisha Bakari, ended three runs short of double digit score in what could be termed as an encouraging performance with the bat within the first seven overs.

Mwanisha had a shorter spell at the crease given she managed to score two runs.

They kept on dropping wickets at regular interval in the first 10 overs and somewhat managed to weather their opponents' challenge once Angela Agustino had stepped at the crease in the 14th over.



Dar Combine Girls cricket team pictured prior to featuring in one of their matches in this season's 2020 Women Premier League, which took place in Morogoro. PHOTO: COURTESY OF TCA

She was in the end the side's top run getter given she scored 17 runs which consisted of two fours.

There was more blow for the team as they experienced two quick dismissals.

Middle order batters, Happy Raphael and Mwasiti Jafary, were sent back to the pavilion, falling to Dar Combine Girls' Mwanaidi Ibrahim and Saida Khamis.

Grace Raphael to some extent put good knocks to show

and ensured Arusha Girls get more runs. She scored 12 runs which included a four.

Happiness George and Mwanaidi had a field day with the ball for Dar Combine Girls, ending their respective spells with three wickets apiece.

Happiness gave away 14 runs in four overs and ended with an economy rate of 3.50.

Mwanaidi leaked three runs, had two maiden overs in

her four-over spell, posting an impressive economy rate of 0.75.

Veteran spinner Zena Hassan also had an impressive spell, given she took two wickets and leaked 11 runs in four overs.

With a modest target of 54 runs in their sight, Dar Combine Girls effortlessly chased Arusha Girls' score without losing wickets in 5.3 overs.

The experienced Saida forged an unbeaten partnership with Irene Kasembe to win the game for Dar Combine Girls.

Saida registered 25 runs not out, which included four fours, Irene cracked two fours in her spell which saw her score 17 runs not out.

In the group's other clash, played the same day, Simba Queens proved they deserve a place among serious contenders for the top honour in the league, notching 137-run victory over Women Combine.

Simba Queens went in to bat first, scoring 164 runs for the loss of three wickets in 20 overs.

Chasing 165 runs to notch victory happened to be a challenging task for Women Combine, given they could only post 27 runs for the loss of six wickets in 15 overs of the scheduled 20 overs.

The competition's Group A has Dar Combine Girls team leading the rest of the pack with victory in three outings and defeat in one, collecting six points.

VACANCY Head of Credit

Job Title: Head of Credit
Report to: Chief Executive
Division: Credit

Job Purpose:

The incumbent will be responsible to evaluate credit risk profiles and manage the Country Credit Risk portfolio and profile within its risk appetite and acceptable bank parameters. To interact with other departments with regards to credit strategy.

KEY ACCOUNTABILITIES:

The roles and responsibilities of the incumbent will be as follows:

Develop and implement the Credit Risk Management Frameworks:

- Execute the bank's credit strategy within country of responsibility.
- Review management information relevant to the credit portfolio and provide input on the bank's credit strategy and provide value-add change initiatives with respect to training, portfolio management, policies, procedures, processes and products.
- Liaise with other business units i.e Corporate & Investment Banking (CIB), Personal and Business Banking (PBB) to ensure optimal client solutioning at an agreed risk profile.
- Take responsibility for providing expert advice to business partners on credit risk, credit assessment and internal control, to ensure an effective annual review of Risk Acceptance Criteria.
- Articulate and establish appropriate Credit Governance for the country.
- Establish an appropriate country credit strategy and enabling policies based on the overall bank strategy to support the business strategy.
- Take responsibility for the retail credit and market risk management performance of the bank, in partnership with country Chief Executive.
- Review and drive enhancements to the business model for the monitoring and control processes with a view to streamlining or automating processes/procedures.
- Be a part of the new product committee and provide input from a credit point of view.
- Ensure that the various sub-sections are managed effectively and efficiently and that minimum quality standards are maintained.
- Identify and monitor loss experience to suggest preventive measures to Business Partners.
- Take responsibility and accountability for regulatory compliance including monitoring compliance with laws, regulations and supervisory requirements, creating awareness amongst staff of relevant legislation and reporting any breaches and exposures to the CRMC.

Review credit approvals

- Review and approve retail and wholesale credit proposals of the bank and to maintain a good balance between returns and risks exposures.

Stanbic Bank Tanzania Limited is a full service commercial bank which specializes in providing facilities and services to public and private sector corporations, diplomatic missions and international organizations.

Stanbic Bank Tanzania is a member of the Standard Bank Group of South Africa and was established in May 1995 when Standard Bank Group acquired Meridian Biao Bank Tanzania Limited.

- Review credit proposals and ensure they are within their mandates.
- Review the credit applications and based on modeling and credit methodologies approve or decline within mandated limits.
- Escalate credit decisions that fall outside of job mandate.
- Chair the in-country Credit Committee.
- Monitor Credit files and refer escalated issues to other credit related forums for solutioning.
- Analyze applications for facilities to assess the appropriateness of the credit risk relative to the business strategy and profitability of the deal.
- Provide effective high-quality analysis, approval and where necessary recommendations to higher authority.
- Ensure legal execution is in line with the credit sanction and that ongoing credit management is in place.

Ensure management of recoveries

- Engage with receivables and establish an action plan for the recovery of funds should a deal not work out.
- Work with Credit Managers, Relationship Managers to agree on new repayment terms and any new conditions of credit.
- Liaise with receivable managers to reschedule payment of files and find solutions which suits the bank and the creditor. Negotiate the new terms with creditors.

Participate in various forums and committees

- Be actively involved in various Credit Oversight Portfolio Monitoring forums, Watchlists and New Product meetings relating to deals and names managed by the core relationship management team.
- Be actively involved in various management forums and committees i.e Country Risk Management Committee.
- Ensure adequate systems, policies, processes and procedures are in place to monitor; and manage credit risk arising from across geography sector focus.
- Participate in forums around the development of business strategy as appropriate.

Manage a team effectively

- Manage a team to ensure effectively delivery of objectives for the area.
- Develop a high performing team by embedding the bank's performance process, regular performance feedback and coaching.
- Create workforce plans for the area to ensure that current and future requirements are met.

KEY SKILLS, KNOWLEDGE, EXPERIENCE AND PERSONAL COMPETENCIES SKILL

Minimum qualification: A graduate or postgraduate qualification in Business Commerce, Economics, Finance and other related fields.

Business Management: The incumbent must have 7-10 years experience in a management position in credit with experience in local and cross border credit transactions.

Loan assessment and approval: The incumbent must be able to assess the financial status of a customer or client to determine if they qualify for a loan based on established parameters and criteria.

Risk Reporting: The incumbent must be able to prepare quantitative and qualitative analysis on the risk landscape in the business including interpretation and analysis for use by business users.

Risk Management: The incumbent must demonstrate knowledge and understanding of risk management methodologies, tools, governance structures and regulatory requirements for good management of risk.

Financial Statement Analysis: The incumbent must have the ability to review balance sheets, income statements, cash flow statements and tax returns to determine the credit risk of the client.

Recoveries: The incumbent must have the ability to apply legal process in recovering assets that were put forward as security for loans.

Credit Granting: The incumbent must have the ability to assess the financial status of a client to determine if they qualify for a loan based on established parameters and criteria.

Other competencies include: Interpreting Data; Providing Insights; Examining Information; Documenting Facts; Convincing People; Articulating Information; Leading Courageously; Conveying Self-Confidence; Pursuing Goals; and Influencing Others.

MODE OF APPLICATION

Applications to be sent to: stephen.kisanko@stanbic.com

Stanbic Bank Tanzania Limited,
P.O.Box 72647, Dar Es Salaam,
Plot No. 99A, Corner of Kinondoni Rd/Ali Hassan Mwinyni Rd.

Closing Date: Wednesday, November 4th, 2020.





Smallholder farmers from Leganga in Kongwa District pictured at the weekend holding branches from cashewnut trees allegedly slashed from a farm belonging to their colleague, Mashaka Chiloa, by people yet to be identified. Photo: Correspondent Peter Mkwavila

By Guardian Correspondent, Morogoro

SUA researchers want new rice farming system to reach farmers

RESEARCHERS from the Sokoine University of Agriculture (SUA) have challenged the ministry of agriculture to introduce the system of rice intensification (SRI) across the country to improve yields as well as farmers' welfare.

The university's senior researcher on Agriculture and Gender, Dr Devotha Kilave said this when addressing journalists at a dissemination seminar organised by the Agricultural Policy Research in Africa (APRA). The seminar was meant to present research findings on SRI.

Dr Kilave added that findings on the system of rice intensification have

indicated that farmers who were trained on SRI have increased their harvests and some are now engaging in commercial rice farming. She said it is high time the government review its policies to introduce SRI in all the regions cultivating the crop.

"The ministry should come up with a strategy to introduce SRI across the country; this will benefit farmers and the nation. The technology is likely to enhance productivity, hence food security," she noted.

She said that efforts to improve road

infrastructures and connecting more people to electricity services will boost rice cultivation.

According to her, regular training to farmers helps to increase productivity in the agriculture sector. She said rice farmers who were trained on SRI harvested more by 8.7 percent compared to those who did not attend the training.

The research highlighted that only 45 percent of farmers practiced the system of rice intensification in 2016/2027, but the number has now increased to 61.6

percent after other 36 groups of rice farmers started applying SRI in rice cultivation.

Application of the system of rice intensification enabled farmers to harvest 2.9 tonnes of rice per acre while they were previously harvesting 2.3 tonnes.

Head of the Project, Prof Aida Isinika said the rice intensification system helps in controlling water loss as well as environment destruction. He said the SRI is implemented at the RAMSA wetland area which is among the sources taking water to the Kidatu dam.

"The SRI saves water because the technology only requires a small amount of water and fewer seeds," said Prof Isinika.

I'll return abandoned sisal farms to the people, says ADC aspirant

By Guardian Correspondent, Tanga

ADC Presidential Candidate Queen Sendiga has said if elected she would restore the respect of sisal cultivation by returning to Tanzanians all sisal plantations that have remained idle for a long time.

Speaking yesterday to residents of Handeni Rural Constituency, Queen Sendiga said the crop used to provide employment to many people, but since they were abandoned jobs also disappeared.

"The sisal industry used to provide

thousands of jobs, but today, the residents surrounded by the ghost farms have remained idle," she said.

She said if elected she would make sure all abandoned farms are returned to the people.

"On October 28 do not make mistakes and when I will be announced winner you must rejoice as your redemption would have arrived, as I will return to you all the sisal land," she said.

In regard to water shortage, Sendiga said if elected she will make sure she rescue all

women from the burden of fetching water in buckets as she would install new water infrastructures.

Regarding the health sector, Sendiga said if elected she would build dispensaries and health centres in various areas of the district.

NEMC grants 151 permits for approved disposal of hazardous waste for last year

By Guardian Reporter

SOME 151 out of 481 applicants were granted permits of approved disposal of hazardous waste last year, the National Environment Management Council (NEMC), the Director General, Dr Samuel Gwamaka said in Dar es Salaam yesterday.

Talking to environment journalists, the director general said disposal of hazardous waste is a global problem, explaining in the past half decade NEMC has remained watchful on disposal of such waste in order to protect Tanzania's environment. Hazardous waste that gets into environment, he explained, has long-lasting harmful effects on the lives of people and other living organisms. Expert considerations have to be exhausted before granting permit on disposal of hazardous waste.

"We must always bear in mind the fact that Tanzania belongs to the present and future generations, so is its environment. We are the ones with the duty to protect Tanzania's environment for the good of this and

coming generations. We have to ensure hazardous waste is disposed in the most appropriate way and does not find its way into environment," he explained. Therefore, he explained, 151 out of 481 applications have been granted permits.

The DG said NEMC verified and supervised disposal of 2,493 tonnes and 2,480 litres of hazardous waste that included expired chemicals and pharmaceuticals. He also said 15,000 inspections were made on facilities that have environment impact assessment certificates.

He said in the past five years, NEMC has monitored constantly performances of seven large-scale mining projects with the aim of preventing and mitigating incidences of pollution.

Dr Gwamaka said the 7,000 projects were registered with the council for environment impact assessment in the last five years, explaining that 3500 projects were issued with environmental certificates. "Last year alone 631 small scale miners, mostly in gold mining were registered. These included miners with primary mining licences, gold leaching plants elution

plants," he explained.

He told journalists that the council attended to 4,567 public complaints and concerns related with environmental pollution of air, water and land resources.

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IN LOVING MEMORY



Wileza Mathew Mrema our dear Father, today marks four (4) years and one day since God put your beautiful soul to rest; no one knows how much we miss you; no one knows the bitter pain we have suffered since we lost you; life has never been the same. In our hearts your memory lingers, sweetly tender, fond and true; there is not a day dear Father that we do not think of you. You dearly missed by your loving wife Eva, your children Lucy, Goodie, Irene, Denis, Monica, Sia, David, Walter, your sweet grandchildren, brothers and sisters, friends and Network Freight Forwarders Ltd management and staff.

Mengi family to continue hosting lunch for people with disabilities

By Guardian Reporter, Moshi

THE family of the late IPP Executive Chairman, Dr Reginald Mengi, has said it will from next year begin honouring him by resuming the annual tradition he established and prized of hosting a luncheon for people with disabilities.

It has also explained this year's edition of the event was lined up for May 28 it was called off owing to the outbreak of the Covid-19 pandemic.

According to Abdiel Mengi, a Director with the IPP Group of Companies, requests from various quarters including people with disabilities that the luncheons resume "have been worked upon and granted and, God willing, the event will be hosted again starting this coming year".

He was speaking in Moshi municipality early this week at a ceremony where he was presented with a 'Paul Harris Fellow Major Donor' trophy Rotary Foundation of Rotary International has bestowed upon his late father in recognition of his contribution to efforts to rid Tanzania of polio.

Elimringi Ngowi, an elder who attended the ceremony, said: "I want to assure you that Dr Mengi has not died. In body, yes, but in spirit he is still alive. As has been aptly said, he is still in this world and through his family and through relatives, friends, acquaintances and all those he left, his spirit is still with us."

The outbreak of Covid-19 saw the government order the suspension of all manner of activities and events as a precaution, one being the Uhuru Torch Race.

Abdiel Mengi said the family was thankful to God "for having honoured us with a father like Dr Reginald Mengi", because he was many things to them, and they couldn't thank God more for how He had bestowed upon their father character that cared for other human beings.

"I believe that it was all but a gift from Almighty God and every day we offer our thanks for being able to be near him, to be with him and to be behind him. Indeed, he was able to fully use the gift bestowed upon him by Almighty God.

"Today, as we witness this memorable event, it is yet another day that also

reminds us of another issue in regard to us as a family. It is a day that also reminds us of the need to convey our thanks to God and to pray for him, because all we are now blessed with His grace."

Abdiel elaborated: "Dr Reginald Mengi accomplished a lot of things in his life, but he couldn't have accomplished all those alone. Behind and near him were other people - including institutions like Rotary Club which, together, encouraged and mobilised one other on the whole issue of dealing with challenges facing our community."

"I must say that Rotary Club has made great strides in mitigating human suffering, especially in succeeding in making polio remain only in history books. It is a great accomplishment. I like to congratulate you because lives without polio and other diseases are good lives. Well done," he said.

Earlier, Moshi Rotary Club president Cynthia Asiyu said the posthumous award was courtesy of 1.2 Rotarians worldwide in recognition of Dr Mengi's monumental contribution to efforts to make the African continent polio-free.

Asiyu explained that on March 18, 2011 Dr Mengi led a charity walk in Moshi municipality attended by hundreds of people. It was organised by Moshi Rotary Club, and raised over 40m/- in support of the intended cause.

She said a short eight weeks after Dr Mengi's historic contribution, Africa was declared polio-free, "and that is why today Rotarians worldwide and 90 per cent of people with humanity remember Dr Mengi and his associates for their having contributed to the eradication of the debilitating disease".

Reading his statement on the occasion of World Polio Day (October 24), organised by Moshi Rotary Club, Kilimanjaro director Pharmacy Arthur Kiwia said Tanzania has 50 Rotary clubs and 750 members.

The Day is meant to provide an opportunity for the highlighting of global efforts towards a polio-free world and honour the tireless contributions of people and institutions on the frontlines in the fight to eradicate polio from every corner of the globe.



JOHNS HOPKINS Center for Communication Programs

Pre-qualification of vendors for Supply of Goods and Services Year 2020/2021

INTRODUCTION.
The Tanzania Vector Control Activity (TVCA), is a USAID funded activity that implements proven, evidence-based vector control approaches in Tanzania with a focus on insecticide treated nets (ITNs). TVCA works with the Government of Tanzania sector ministries and malaria partners providing state-of-the-art reviews, advice, and plans concerning developments in vector control and their implementation.

TVCA wishes to undertake a pre-qualification process that will lead to the selection of suppliers for the supply of goods and services for the year 2020/2021 for the following categories:

S/N	CATEGORY NUMBER	ITEM DESCRIPTION
1	TVCA/RFP/2020-0001	Office Supplies
2	TVCA/RFP/2020-0002	Desktop & Laptop Computers, Printers, Computer Software, accessories, modems, Phone Handsets
3	TVCA/RFP/2020-0003	Office furniture (desks, chairs, others), Conference Room Furniture, Fans, filing cabinets, others
4	TVCA/RFP/2020-0004	Security Services
5	TVCA/RFP/2020-0005	Telecommunication/fax/internet/phone line/wireless
6	TVCA/RFP/2020-0006	Internet Service Provider
7	TVCA/RFP/2020-0007	Postage/Courier Service
8	TVCA/RFP/2020-0008	Fuel for Car
9	TVCA/RFP/2020-0009	Vehicle Repair and Maintenance
10	TVCA/RFP/2020-0010	Insurance - Vehicles
11	TVCA/RFP/2020-0011	Office Set-up (Partitioning)
12	TVCA/RFP/2020-0012	Medical Insurance

For full information about the pre-qualification process and acquiring a form to fill the details, please visit the link below:
<https://www.dropbox.com/s/wtu6u8gwzhvle19/TVCA%20Pre-qualification%20Questionnaire%20-%20Final.docx?dl=0>

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Tanzanian banks coming of age, surely ready for industrialisation

HERE is good news and of significant proportions virtually every other month concerning the banking sector in the country, in its ability to generate profits internally and link with foreign banks.

Part of the reason is a significant push in the country's infrastructure expenditure which ordinarily uplifts land prices and attracts investment, and it appears more of this will be done in the next few years. It means that the way for the banks is up and further up, as new avenues open up regionally.

At times the rate of profit reported by banks is extraordinary, which isn't just an indication of doing good business but also carries an impression that it is embarking on new territory, where the rate of return to capital is still quite high.

When such sub-sectors start being saturated with players, chances of banks making a profit like NMB Bank Plc, reporting a 77 per cent increase in profit for the third quarter of this year would be less likely, but at that point the country would be maturing in its rise to 'high mass consumption.' Without attaining that stage industrialisation isn't practical, for lack of markets.

That is why some of the policy positions of opposition parties are useful for economic planners to start integrating into their policy focus for the next five years, after the first term of the fifth phase did excellent work reforming institutions.

Instead of public organisations piling up money in deposits and earning the profit to share out between board, management and employees, and marginal development activity and no dividend to the government, things are different now.

Public bodies are aware that they must turn a profit, remit dividends, and not just roll in money.

With profit levels of 145bn/- in one quarter of the year, it is clear that

NMB Bank Plc is in a position to play a greater role in industrialisation, along with others like CRDB Bank Plc, BNC Ltd and a number of major foreign banks with intense local implantation.

Standard Chartered Bank, for instance, extended a 1.2bn US dollar loan for the construction of the standard gauge railway, which indicates the intensity it has in terms of credit capacity.

But as the nature of the transaction illustrates, it made a strategic decision to chip into a major project that changes economic growth prospects in the medium term.

Yet these banks find it difficult to engage in proper lending to industry and largely stick to short and medium term loans with visible collateral for security, as property as such is still uncertain owing to the lack of a properly constituted property system.

The government has made considerable strides in mapping urban, suburban and village lands and issuing of certificates of land occupancy, but they are largely anchored in customary law structures, making them largely unusable for banks, but SACCOS. At the village level there is peer lending and possibility of transfer of clan-based property, not banks.

For banks to play their role adequately in industrialisation, an Asian-like agro-sector reform is a must, where land ownership is transferred to individuals just by paying a sum of money at local authorities the way people traditionally pay 'bride price'.

At that point a Mandela policy of 'willing buyer willing seller comes in', with enhanced residence rights for Tanzanians with another citizenship, or foreigners attaining a certain threshold of capital and want to live in the country.

Those who sell land start new small businesses and employ people, and those who buy land are most often likely to start industries.

Destroying a hundred thousand kilos of cashewnuts is by all accounts sad

REPORTS reaching this newspaper towards the end of last month indicated that around 103,953 kilogrammes of cashewnuts were in danger of being destroyed in silos in Kilwa District, Lindi Region, as owners of the stocks had failed to clear the tonnage in time.

The Cashewnut Board of Tanzania sounded out that it needs the space for stocking this season's produce, and that could even have started being implemented if no further steps were taken. Destroying 100,000 kilos of edible foodstuff is unacceptable.

Ordinarily, that implies a situation where the produce needs to be handed to a user whose vocation will not directly disturb the market, which means that the board would seek out a charity group that can put to good use the cash.

This means that the produce can be made available to non-governmental agencies with links to schools, hospitals, mother and child care groups, so that it doesn't land in the market and start messing up with the business of other people.

And these are groups which don't ordinarily enjoy the comforts of fairly expensive auxiliaries like cashewnuts, despite that the crop is farmed extensively here.

There was significant disturbance in the cashewnut subsector on account of excessive diminution of prices offered to farmers, which might have destabilized the market network, as stakeholders need to do business each year to remain in the market.

That may explain why a not so small amount of harvested and stocked crop is still lying idle, which also raises

questions on whether the farmers have been properly paid for tonnage that no one appears to be taking much interest to get it sold.

If this cashewnut quantity is actually destroyed, and it happens that peasants have some gaps in payment, no relief will be available.

Looking at the reports they did not say that the cashewnut haul was in a bad condition, as then it wouldn't be possible that a worry comes up that someone is entrusted with the cargo and then hijacks it.

What is meant by hijacking is to put to the market in non-procedural fashion, and thus interfere either with the local market or export outlets.

There are some negative results, as up-end markets are sensitive to the period of harvest and exportation as it affects shelf life of the finished product, that is why useful local disposition sounds a better idea. So this is something that needs to be arranged between key authorities.

The first in line of possible decision-makers on the matter is the parent ministry to the board, namely the Agriculture ministry, and then the Health ministry, along with the board itself and the relevant district authorities.

At the moment the National Environmental Management Council has also been involved, so it comes up as a stakeholder, and when it is concerned that the produce ought not to be destroyed but given to those who need it and can't buy it, a good ending will be reached.

That the product can't have a shelf life of one year in a supermarket is definitely not sufficient reason to put it to fire.



Climate change: 'Dangerous, dirty' used motor vehicles sold to Africa



By Special Correspondent

MILLIONS of highly polluting used cars from rich countries are being "dumped" on developing nations, according to a UN report.

Between 2015 and 2018, some 14 million older, poor quality vehicles were exported from Europe, Japan and the US.

Four out of five were sold to poorer countries, with more than half going to Africa.

Experts say that up to 80 per cent failed to meet minimum safety and environmental standards in exporting countries.

As well as causing accidents, these cars make air pollution worse and contribute heavily to climate change.

Many of the vehicles have also been tampered with to remove valuable parts.

The report, published by the UN Environment Programme (UNEP), says that both exporters and importers need to put tougher regulations in place to stem the flow of these cars.

Car ownership is booming all over the world with an estimated 1.4bn vehicles on the roads, a number that's expected to reach around two billion by 2040.

Much of that growth is happening

in developing countries in Asia, Africa and Latin America.

In their three-year analysis, researchers found that regulations on car imports in the majority of the 146 countries they studied were "weak" or "very weak".

A second study on the issue, by the Netherlands Human Environment and Transport Inspectorate, shows that many cars and vans shipped from Dutch ports to Africa are outdated and contribute to worsening air quality on the continent.

"What we can say is that of those 14 million vehicles up to around 80 per cent are not roadworthy and don't meet a vehicle emission standard that is called Euro 4," said Rob de Jong, from UNEP, one of the report's authors.

The Euro 4 car standard came into force in Europe in January 2005. "That means that those vehicles emit 90 per cent more emissions because they are not meeting this minimal standard," said de Jong.

According to the authors, these cars are both "dangerous and dirty".

They believe these imports are responsible for increased levels of road accidents in many poorer African and Asian countries. The cars are also pumping out fine particulate matter and nitrogen oxides, which are major sources of air pollution in

many cities.

"In 2017, the average age of a diesel vehicle imported into Uganda was over 20 years old," said Jane Akumu, also from UNEP, adding: "This is the same story for Zimbabwe. In fact, around 30 countries of Africa do not have any age limit on cars. So, any kind of car of any kind of age, can come in."

As well as failing to meet road safety and environmental standards, a significant number were tampered with and had important equipment removed.

"They cut out catalytic converters, because the platinum value is worth \$500. And they put in a piece of steel pipe and weld it back in," said Rob de Jong.

He added: "They have illegally removed the airbags, because they have a value in Europe, they have illegally removed the anti-lock brake system because it has a value and is being sold on the black market."

Of the vehicles in the report, more than 54 per cent came from Europe. Many were exported through the Netherlands.

The Dutch authorities are concerned about the trade and want action taken at the European level.

"The Netherlands cannot address this issue alone," said Stientje van Veldhoven, the Netherlands minister

for the environment. The minister elaborated: "Therefore, I will call for a coordinated European approach, and a close cooperation between European and African governments, to ensure that the EU only exports vehicles that are fit for purpose, and compliant with standards set by importing countries."

The growing realisation of the dangers posed by these cars has seen several importing countries stiffen their regulations.

Morocco only permits cars less than five years old to be imported. Kenya also has an age limit of eight years for imported cars.

At a regional level, the Economic Community of West African States (ECOWAS), representing 15 countries, has set cleaner fuel and vehicle standards from January 2021.

But to really deal with the issue will require action at both ends of the supply chain.

"On the one hand, I think it's unethical that these developed countries export vehicles that are not roadworthy on their own roads," said Rob de Jong, adding: "On the other hand, why have the importing countries been waiting so long to put in place some minimum standards? So I think the onus is not only on the exporting country, but it's really a joint responsibility."

