National Pg 3
Agency allocates 521m/- for fodder

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National Pg 2

Rungwe distributes vanilla seedlings

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TANZANIA

WEDNESDAY 25 JANUARY, 2023

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Freedom Path Tanzania executive director Deusdedit Kabunduguru auctions off various assets of Rift Valley Tea Solution Limited, a

Minister urges Diaspora to be law-abiding, to avoid disasters

By Guardian Reporter

THE government has appealed to Tanzanians living abroad to abide by the laws of their host countries following the death of convict Nemes Tarimo in Ukraine while fighting for Russia.

Foreign Affairs and East African Cooperation minister Dr Stergomena Tax said at a press conference in Dar es Salaam yesterday that information shows that Tarimo was conscripted by the Wagner mercenary group while in prison where he was serving a sevenyear prison sentence.

"He went to Russia in 2020 for further studies, where he joined the Moscow Technological University for a Master's degree in business informatics. In March last year Tarimo was sentenced to seven years in prison. While in prison he joined Wagner group and he was later taken to the battlefield where he met his death on October 24," she said.

Dr Tax confirmed that Tarimo's body left Moscow yesterday and is expected to arrive TURN TO PAGE 2

NSSF auctions Rift Valley Tea property

By Guardian Correspondent

THE National Social Security Fund (NSSF) has auctioned properties of the Rift Valley Tea Solution after the company failed to remit members' contributions pegged at 226m/- across three years.

Deusdedit Kabunduguru, executive director for Freedom Path Tanzania, a court brokerage firm which conducted the auctioning exercise said that in the case, the NSSF Board of Trustees was claimant against Rift Valley Tea Solution.

The company failed to submit employees' contributions to the NSSF where the court ruled that the fund should be compensated, he said.

"This public auction is implemented on instructions of the Temeke District Court in Dar es Salaam, for case number 93/2022," he said, reiterating the basic facts of the case and attachment of property for compensation

NEMC, CSE team scan Lake Victoria pollution

By Correspondent Joseph Mwendapole

STRATEGIES for improving water quality in Lake Victoria will be the subject of a new link between the National Environment Management Council (NEMC) and the Centre for Science and Environment (CSE) based in the Indian capital of New Delhi.

A CSE research team led by executive director Anumita Roychowdhury, is in the country for a meeting convened by the NEMC director general, Dr Samuel Gwamaka.

Experts say that Lake Victoria is a world-renowned ecologically unique water body, whose management is shared between three EAC member states-Tanzania (51 per cent), Uganda (44 per cent) and Kenya (5 per cent).

Despite being essential to the livelihoods of upwards of 45 million people in the region, the lake has suffered immensely from a variety of unsustainable human

TURN TO PAGE 2

UBA Bank Tanzania opens new Branch in Arusha to help tan into available business opportunities

UBA Bank Tanzania is pleased to launch its newest Branch in Arusha region which is part of the bank's continuous effort to reach its customers across the country and provide tailor made products that aim to advance Tanzanian's personal and business financial requirements to tap the available business opportunities that are vital to the growth of the Tanzania's economy.

Speaking during the launch, UBA Bank Tanzania's Managing Director, Mr. Gbenga Makinde said, the addition of the branch is part of the bank's continuous expansion of its services in Tanzania and across Africa and ensure the bank provides services and products at good rates.

"We want to ensure we boost our activities and expand in Tanzania and across the African continent and by making sure we provide our services and products at very good rates in terms of lending rates, in terms of bank charges: These are things we have brought to Arusha and clearly you will see a lot of things when you bank with us," said Gbenga Makinde, Managing Director of UBA Tanzania.

"We have products that speak to the needs of individuals, businesses, cooperates, and SMEs. This is our focus. Governments, institutions, employees from the government and private institutions, we have products that we can supply and give to you to finance your requirements on personal levels to acquire assets for long time businesses and mortgages and all of that," he added.

On his side, Permanent Secretary of the Ministry of Finance and Planning, Lawrence Mafuru, commended UBA Bank Tanzania for its continued effort to ensure Tanzanian's have access to the services provided by the bank through the opening of the new branch.

"On behalf of the Ministry of Finance and Planning and the government, I want to commend UBA Bank for this important step of adding a new 8th branch here in Tanzania. I know a bit about banking and what is being done is called. Financial Intermediation which means connecting those in need of funds and those with excess funds. Thus, for you to reach these groups, you will have to follow them where they are. I am sure that after thorough



assessment, the bank was certain that opening another branch in this location in Arusha, vou will be reaching more customers. Hence opening a broad business opportunity for yourselves,

"The banking sector is crucial to the development of the national economy. As the government, we feel comfortable when we see banks investing in our country and widening their services to reach more citizens. Such a step is an indicator that the government is supported in ensuring the public has access to financia services through banking institutions that are closer to them. Having banking services at proximity heightens the public's habit of saving money. This also gives hope to the customer of the possibility of saving money at the bank rather than giving due to the problem of having to travel long distances to have access to banking services," he

In further addition, UBA Tanzania Managing Director, Gbenga Makinde also promised to work on the suggestions highlighted by Permanent Secretary of the Ministry of Finance, Lawrence Mafuru, who had challenged the bank to invest more in the country noting that the bank had so far invested USD 70mn/- in the country compared to its competitors and the USD 27bn/- in the bank's investment in the African continent.

UBA Tanzania's Head of Retail Banking. Mwinyimkuu Ngalima, outlined, the opening of the branch will serve to reach and advance the bank's prospective customers engaged in the mining, agriculture, accommodation, and tourism sectors which are crucial to the country's economic development.

"We saw that it was vital for UBA Tanzania to become a key stakeholder in developing these opportunities by bringing in affordable and efficient services that are paramount to the progress of the economy in this zone," Ngalima said.

As one of the best and most resilient banks, UBA has proven expertise and capacity in key sectors of economies across Africa as it provides corporate, commercial, SME, consumer and retail banking services to more than 27 million customers who are served through diverse channels and robust online banking services, and with over 2,669 ATMs and 87,223 PoS.

UBA United Bank for Africa remains to be a leading Pan-African financial institution, connecting people and businesses across 20 African countries through retail, commercial and corporate banking, innovative cross border payments remittances, trade finance and ancillary banking services with presence in New York, London, Paris

TPDF stresses active regional links, drills

TURN TO PAGE 2

By Guardian Correspondent, Songea

JOINT military drills between the country's key military units and those of neighbouring countries are good as they help to bolster peace in the region, fostering discipline, gallantry and trust among rank and

Defence and National Service minister Innocent Bashungwa (pictured) made this observation yesterday when opening the 6th annual meeting between the Chief of Defence Forces (CDF) and field

commanders of the Tanzania especially land intrusion which People's Defence Forces (TPDF).

He said the country's defence forces have good working relations with neighbouring countries' defence and security organs, a crucial parameter in maintaining to ward off invasion by gradual regional peace.

Having a dependable military force depends on high level supervision by military officers under the Chief of Defence Forces (CDF), he stated.

The minister expressed concern

relations.

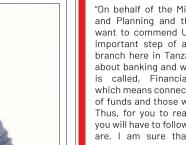
military-civilian

hampers security in military areas, urging unit commanders to oversee proactive protection of those areas.

He singled out military colleges in that regard, underlining the need encroachment on such land to avoid tensions.

The minister affirmed that President Samia Suluhu Hassan was committed to empower TPDF, as the military takes up various strategies to strengthen its capacity in human TURN TO PAGE 2







Freeman Aikael Mbowe, national Chairman of the opposition Chadema, addresses a rally in Tarime town at the weekend. Photo: Correspondent

NEMC, CSE team scan Lake Victoria pollution

FROM PAGE 1

activities over the past half century,

Speaking with NEMC officials yesterday, the visiting director said that the consultation is tied to an event for global collaboration on the subject. It is the presentation of a report, 'Lake Victoria: Roadmap for Management of Water Quality.' focusing on the city of Mwanza.

It was released yesterday by the Vice President's Office permanent secretary, Mary Maganga.

The report is the final outcome of an earlier discussion paper development for an Environmental Management Strategy for Lake Victoria presented mid last year.

The visiting director expressed satisfaction with collaborative work

between CSE and NEMC that is now five years old, directed at different environmental management programmes including capacity building and knowledge sharing, along with the development of environmental regulations and

NEMC was happy with what it has received from CSE in terms of technical assistance for development of various regulations, guidelines and capacity building programmes, with staff visiting India and some of the training being conducted locally, the NEMC director noted.

guidelines.

"Improving the health of Lake Victoria is the need of the hour as it impacts the livelihood and employment potential for many people living within the lake basin,"

The partnership with CSE assists the government to improve its capacity for ensuring clean air and water to the people, he said, noting that the collaboration was among interventions to implement the recently developed National Environmental Master Plan of Strategic Interventions (2022-2032).

A team of CSE and NEMC conducted a sampling exercise in November 2022 to gauge the pollution situation in these rivers, he said.

Kumar Yadav, the Nivit programme director for industrial pollution at CSE, said the results show substantial pollutant load in the rivers, with a considerable chance of getting discharged in the lake. The water from Nyashishi

River is being extensively used for agricultural purposes before it empties into the lake, he pointed

"The focus on the Nyashishi should now be doubled as any pollutant in the river along with affecting the water quality of Lake Victoria, may also adversely impact crops and human health," he declared.

The released report highlights that only three per cent of households are connected to sewer lines managed by the Mwanza **Urban Water Supply and Sanitation** Authority (MWAUWASA).

About 93 per cent -- especially those living on the hills -- are dependent on onsite sanitation (pit latrine and septic tanks), he



Work on what authorities say will develop into a modern bus stand at Mwenge in Dar es Salaam's Kinondoni municipality has resumed after stopping for quite some time without explanation. Correspondent Miraji Msala captured this scene at the construction site yesterday.

Overdue claims to Tanroads increasing project costs - PAC

By Guardian Reporter

THE Public Accounts Committee (PAC) has noted delays in payments for contractors in construction projects under the Tanzania National Roads Agency (TANROADS) is the main cause of interest rates burdening the government.

Due to the situation, the committee has directed the Controller and Auditor General (CAG) to identify who is behind the delays so that serious legal actions are taken.

PAC chairman Naghenjwa Kaboyoka made the directive

yesterday after meeting with the chief accounting officer for the Ministry of Works as well as the Chief Executive Officer for TanRoads on the construction of the Busisi Bridge in Mwanza.

She said after going through the report and looking at the technical issues, there were delays in payments which was subjecting the government to losses as it owes contractors at Busisi more than 2bn/-.

The chairperson said apart from the Busisi Bridge, there are other projects where contractors demand interest rates were a burden to from the government trillions which taxpayers adding that contractors

makes taxpayers money to lose.

"The delays are costing the government a huge chunk of money because they are not in the framework, therefore the money which was supposed to go to other activities is taken to pay contractors," she said.

The chairperson said adding "If the money is ordered to be paid, who is behind the delays, because if you say it is the treasury, it is beyond their level and it means the problem is more than what we can see,".

She said the money paid with

make profits through the interests adding that it was sad to see that people who are mandated to oversee the safety of government are there watching this being

Kaboyoka said the problem was huge in projects being implemented by TanRoads adding that the numbers may be more if proper calculations are conducted.

She said it was important for the government to enter into agreements with contractors in projects which have been deemed capable financially at a particular time instead of what is being done.

TPDF stresses active regional links, drills

resources and equipment.

In earlier remarks, CDF Gen. Jacob Mkunda praised successive phases of government for considerable efforts to empower TPDF in the performance of its responsibilities.

The military would strive to fulfil its duties while adhering to the laws and to making sure the army is in a

sound situation and ready for any tasks assigned to it by the country's leadership, he declared.

The meeting was convened to build a joint understanding and put in place security strategies for public cooperation in solving various challenges the army encounters, along with reminding commanders about work guidelines, he added.

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Minister urges Diaspora to be law-abiding, to avoid disasters

in Tanzania anytime, after which it will be handed over to the family for burial arrangements.

She said Tanzanian law prohibits its nationals from joining armies of other nations and whoever does so breaks the law. "The only army that can join as a Tanzanian is the Tanzania People's Defense Forces (TPDF)," she affirmed.

Tanzanians including students studying abroad need to be assured that the government will support theirs study or work efforts all the time, he said, decrying that Tarimo, 33. was killed in the battlefields of Bakhmut in the Ukraine region of Donbas, fighting on the Russian side.

As the family awaits to receive body remains for burial, they pleaded with the government to provide accurate information about what exactly had happened.

News of his death spread along with a video showing him being given a military farewell by a

unit of the Russian armed forces, acknowledging the former convict's contribution to the country's outstretched special operation in the neighbouring country.

The incident comes a few weeks after a Zambian national, Lemekhani Nyirenda, 23, also died in the battlefields of Ukraine.

Despite that Tarimo died late October, the family was first informed by close friends towards the end of last month, before receiving official communication from the Tanzanian Embassy in Moscow.

The family is said to have counselled their relative from joining the Russian army but the deceased took the decision as he would avoid prison and obtain hefty compensation later.

The deceased went through secondary education Tosamaganga in Iringa and later enrolled for university, graduating with a degree in technology and then proceeded to Russia for further studies, a close relative narrated.

NSSF auctions Rift Valley Tea property

FROM PAGE 1

of the NSSF.

Geofrey Sikira, the NSSF advocacy manager, urged employers to adhere to the country's labour law by submitting employees' contributions on time so as to avoid inconveniences in future.

This way they will be free to support the country's development, employers are required to submit the local and international markets.

employees' contributions every month.

If anyone stays for months without submitting the contributions, the fund is positioned to take legal measures which include dragging the employer to

Ramadhani Juma, a city resident who won in the auction, said that pursue production activities and he is going to utilize the plant he bought at a cost of 167m/- to stated, underlining that increase tea processing, targeting

......

Rungwe authorities distributes vanilla seedlings to farmers to encourage production of crop

By Guardian Correspondent, Rungwe

RUNGWE District Council in Mbeya Region has distributed more than 900,000 vanilla seedlings to 1,200 farmers in various areas of the district so as to promote massive production of the crop which has high demand in the global market.

District agriculture officer, Juma Mzara said this yesterday in an interview with The Guardian yesterday that they have distributed the seedlings in all wards encouraging farmers to enter into contract farming of the crop and thus reap big from the activity.

He said that vanilla is one of the crops that is not significantly affected by climate change and does not need a lot of water like other crops, something which should be recognised by farmers and then put much focus on it.

Mzara said the seedlings have been produced by various stakeholders who facilitated the preparation of nurseries to produce the seedlings professionally and later distribute them to farmers.

"The seedlings that have been distributed to farmers have now started to bear fruits where they will start harvesting next year, those that started producing the crop some years ago are currently reaping profits," Mzara said.

He however said that majority farmers still have low awareness on best farming practices of the crop and wanted extension officers to increase awareness and reach more farmers with vanilla farming education.

Some of the farmers engaging in vanilla farming commended the government for putting in place a conducive environment that would attract more farmers into the agriculture sector and thus help contribute to the country's economic development.

Mboka Mwakatumbula said that vanilla farming has increased the number of commercial crops in the district thus expanding the scope of economic opportunities in the areas.

Recently, Mbeya Regional Commissioner, Juma Homera encouraged residents to increase productivity by investing in production of strategic crops that are resistant to drought so as to improve individual income and contribute to the development of the region and the country at large.

The seedlings that have been distributed to farmers have now started to bear fruits where they will start harvesting next year, those that started producing the crop some years ago are currently reaping profits



Angellah Kairuki (R), Minister of State in the President's Office (Regional Administration and Local Governments), presents to Vodacom Tanzania Dodoma regional sales manager Balikulije Mchome documents on environmental protection in Dodoma city's Medeli suburb. It was at a recent meeting on the headway the government has made in implementing development projects during the Samia Suluhu Hassan presidency. Vodacom has identified the particular site, saying it would like to develop it into a garden through its 'Kijanisha Dodoma' Green Dodoma) campaign. Photo: Guardian

Tanzania, EU to develop framework for issuance of green bonds in the country

By Correspondent James Kandoya

TANZANIA has partnered with the European Union (EU) to develop a framework for issuance, regulation and supervision of green bonds in the

Speaking at the official opening of 3 - day workshop yesterday in Dar es Salaam, the Capital Market and Securities Authorities (CMSA) executive director Nicodemus Mukama said it marks an important milestone in the development of Tanzanians capital markets, financial sector and international cooperation with the EU.

Mukama said that the government needs for financing development projects have been increasing whereas sources of finance are limited.

He said the five year-year National Development Plan III (FYDP) has identified issuance of thematic products including

financing strategies for supporting implementation of projects in the public sector.

In addition, the 10 years financial sector Development master plan (FSDMP) 2020/21-2029/30 aims at among others, strengthening long-term development finance by broadening a range of financial instruments to enable public and private sectors to raise long-term funds for development projects.

Issuance of green bonds is an important step in building sustainable financial markets, for sustainable economic development and growth adding that the workshop involved local and international stakeholders in the capital markets from countries like Italy, Greece, Austria and Luxembourg. He said the partnership lays a strong foundation for taking the financial sector and the Tanzanian

economy to higher heights. Mukama said that the TAIEX international workshop on green on sustainable finance, particular green bonds as among alternative bonds had been organized in approaches.

cooperation with the CMSA and European Union delegation to Tanzania.

He said the objective of the workshop is to support the CMSA to have a better understanding of the international regulatory framework on sustainable finance, particularly approaches, regulation, and standards on green bonds.

Also, to improve the local regulatory and supervisory frameworks for sustainable finance with particular focus on green bonds.

"The government of Tanzania through CMSA is collaborating with the EU under (TAIEX) for International Partnerships (INTPA) to develop a framework for issuance, regulation and supervision of green bonds in Tanzania,"he said.

He said the workshops further aim at building capacity of capital market stakeholders in respect of international regulatory framework

Others are regulations and standards on green bonds; and highlighting important aspects that need to be considered in the development of the regulatory and supervisory framework for issuance of green bonds in Tanzania.

"I would like to thank the EU and EU delegation in Tanzania in particular, for partnering with the Tanzania government, where CMSA is among the institutions implementing fiancé for growth programme. This workshop is part of the implementation of the activities identified under the programme,"he

Cedric Merel, head of cooperation, European Union, delegation of Tanzania EU head of Cooperation said EU was proud to be part of a stimulant and instrument of investment in Tanzania.

He said EU plays for longer partnership to steer people to people talking similar language of investment from long experienced countries

Agribusiness agency has 521m/for fodder production in regions

By Francis Kajubi

LAND O'Lake Venture, a local organisation linked to development projects in the agribusiness value chain has allocated 521m/-(\$223,000) in incentives for smallholder farmers engaged in fodder production.

Through the 2023/24 Fodder Incentive Verification for Tanzania dairy productivity project that is intended at increasing milk production through reliable fodder supply for cows, the organization is targeting to offer incentives to fodder producers in the regions of Coast, Morogoro and Tanga.

Currently, data from the Ministry of Livestock and Fisheries shows that the country produces an average of 3.4 billion liters a year. The one year project targets the production of an additional 23 million liters as of February next

The project targets at producing 5,000 tons of fodder that will be used to feed at least 10,000 cows from the three regions of the project. However, \$9million (21.03bn/-) from the fodder business in the next twelve months.

The project is part of the AgResults Tanzania dairy productivity challenge project 2019/24 which targets at attracting development of the livestock value chain through professional advisory service delivery in the areas of parasite control, artificial insemination, vaccines and nutrition.

AgReuslt project leader Neema Mrema told journalists yesterday in Dar es Salaam that the allocated incentive targets at attracting morale of small holder farmers to engage into production of larger quantities of fodder that meets the world class standards. She said applications for

smallholder fodder producers who are interested are open until February 3, 2023 to get eligible farmers who will undergo special training. Mrema said for a farmer to qualify

THE VALUE OF

must own a land of between five to 20 acres who also hires a veterinary specialist for professional advice.

"A fodder producer must have an ability to produce a minimum of 100 tonnes (100,000kilos) of fodder to benefit with the incentive. A farmer who meets this quantity will receive \$21 (49,071/-) in every 470 kilos of fodder sold.

According to her, a cow must feed on fodder that weighs at least three per cent of its weight for it to produce enough milk of the required quality for human health. The project will be verified by PricewaterhouseCoopers (PwC Tanzania).

PwC associate director Delvina Libent said that a competitive trucking system will be used during the selling of the fodder that also allows registration and keeping records of the fodder suppliers.

"This is a golden opportunity for smallholder farmers engaged in fodder production to grab on and expand their production capacity with the offered incentive," said Libent

Ministry of Livestock and Fisheries assistant director grazing land, Gabriel Bura said that the country has 50 million hectares for grazing of which only nine million hectares are used.

According to him, Tanzania has a total of 69.69 million domestic animals including cattle, sheep, goats and donkeys.

"The country needs to produce 139 million tons of fodder to feed all these farm animals. Currently, only 7.97 million tons of fodder is produced. The government is targeting expansion of the Vikuge farm in increasing production of animal feeds including fodder," said

Tanzania Agricultural Development Bank (TADB) research and advisory manager Mkani Waziri called upon farmers to secure loans from the bank at affordable interest rates and purchase machinery and other inputs to enable them produce the fodders smoothly.

Embassy of SwedenDar es Salaam **EMPLOYMENT OPPORTUNITY**

The Embassy is responsible for representing and promoting Swedish interests in Tanzania and has approximately 40 employees. The overall tasks of the Embassy include supporting business and trade, development cooperation as well as consular and visa services

The strategy for Swedish development cooperation with Tanzania 2020 – 2024 focuses on four results areas i.e. 1). Democracy, the rule of law, human rights and gender equality; 2). Education; 3). Inclusive economic development; 4). Environment, climate and energy

PROGRAM MANAGER – SOCIAL PROTECTION

We would like to invite applications from suitably qualified candidates for the position of Program Manager - Social Protection. In close cooperation with colleagues, you will contribute to achieve the overall objective of Swedish development cooperation of supporting people in poverty and under oppression to improve their living conditions in Tanzania. We strive to support change through a holistic multi-dimensional perspective on poverty. Follow-up and close cooperation with partner organisations are also at the core of our approach.

We are looking for a new person to welcome to our team that has good ability to collaborate and build trusting relationships with colleagues and external partners. You also need to have the ability to lead yourself by self-sustaining, taking initiatives and pushing issues forward. To succeed in this role, you should have the ability to communicate effectively. Finally, it is important to be flexible; solution- oriented and capable of handling the unpredictable.

Duties and responsibilities:

The main responsibilities for this position involves following up on the Productive Social Protection Programme (PSSN-II), which is a nationwide program implemented by Tanzania Social Acton Fund (TASAF). Sweden is one of the largest contributing partners to PSSN II. In addition to bilateral funding, the Embassy oversees delegated funds from European Union in Tanzania to PSSN II. This entails:

- A close engagement with TASAF to follow up on program component plans and agreed actions to strengthen the overall implementation of the programme but also with a specific focus on the gender action plan or communities' engagement.
- Provide advisory support on social protection to Swedish embassies in East Africa and Southern Africa with social protection programmes
- Contribute to internal learning and capacity building on social protection within the Swedish International Development Agency (SIDA), in cooperation with Sida's informal network for social protection.
- Provide advisory support on social protection to Swedish Embassies in Africa with social protection programmes. This may include support and advice in the entire strategy and contribution management process, e.g. in the
- appraisal of new programs, follow-up, dialogue and evaluation. Be an active team member at the Embassy contributing to the overall responsibilities of the Embassy.

Qualifications, Skills and Experience:

- A graduate degree in economics, social science, development studies or related disciplines.
- At least 3 years relevant experience in the area of social protection systems. Excellent command of written and spoken English. Skills in Swahili and Swedish is a merit
- Merits: Knowledge of social protection programmes in Tanzania or other African countries.
 - Experience of working in International development cooperation or an international organisation. Knowledge on the policy making process in Tanzania, preferably on social protection issues. Knowledge on the body of research, including evidence on the impact of social protection programmes for
 - Sub-Sahara Africa. Knowledge on gender issues and gender mainstreaming.
 - Experience of working on internal capacity building, learning and knowledge sharing.

If you are interested in this exciting career opportunity, e-mail us one attachment having your CV (maximum 5 pages) and one page application letter explaining your suitability for the job. Please, do not include your certificates. Write "PM-SP" in your e-mail subject line. The deadline is on 8th February 2023. Only short-listed candidates will be contacted We regret the vacancy is not ideal for fresh graduates

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



When Barrick took over the management of the North Mara, Bulyanhulu, and Buzwagi gold mines in 2019, it swiftly revived these long-dormant operations in a new partnership with the Tanzanian government. To date, it has paid dividends of \$311 million to shareholders. Overall, it has invested \$2.4 billion in the country's economy, spent \$10.1 million on community development and recruited 1,842 new local employees, with Tanzanian nationals now making up 96% of the mines' workforce.

The combined North Mara and Bulyanhulu are on track to become yet another of Barrick's Tier One* gold complexes, soaring from stagnation to the summit of their sector.



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A Tier One Gold Asset is an asset with a reserve potential to deliver a minimum 10-year life, annual production of at least 500,000 ounces of gold and total cash costs per ounce over the mine life that are in the lower half of the industry cost curve.



Edward Mwoleka (C), manager of the Tanzania Commercial Bank's Mbagala branch, pictured Dar es Salaam at the weekend presenting 150 bags of cement to Kilamba Primary School head teacher Leah Masaba. It was assistance by the bank for use in renovating classrooms at the school. With them are TCB communications and public relations manager Gloria Mutta (R), Charambe councillor Twahil Shaban (2nd-R) and acting Temeke district commissioner Bertha Minga. Photo: Guardian Correspondent

'UHC modern system will control fraud and theft'

By Guardian Correspondent, Babati

THE Universal Health Coverage (UHC) will control theft and fraud since there will be a modern installed system to identify dispensaries, health centres and hospitals that will be engaging in the acts of sabotage.

This was disclosed yesterday by Dr Catherine Magali, Senior Medical Officer of Manyara Regional Referral Hospital in her report to Manyara Regional Commissioner, Makongoro Nyerere, health stakeholders and religious leaders.

Dr Magali said the Ministry of Health is well set to increase medical devices to improve health services for the people.

She further said people without ability to pay for the UHC coverage, will be consultancy fee, examination charges, cost

enabled through the UHC system or of all essential medicines, minor surgeries through exemption from such payment after identification.

"To start with, 30 per cent will be registered by the National Health Insurance (NHIF) through the government's cost and another 70 per cent will receive identification cards that will enable them to get the authorized services," said Dr Magali.

She also mentioned important issues to be adhered to in the UHC Bill, including the coverage for essential services which every health insurance scheme will be compelled to provide and will be the right for every member.

She said the coverage for the essential services will involve registration fee,

costs, dentistry costs, optical services costs and physiotherapy costs. She also mentioned other issues that will be in the ICT system that will be strengthened for proper management, and with the government allocating funds into a special account to cover for the people without financial ability and other vulnerable groups.

She further said the health insurance coverage will empower the minister responsible for health to beef up health insurance funds for the people.

Meanwhile, Manyara Regional Administrative Secretary Caroline Mthapula, said it will be the responsibility for officials to educate the masses about the Universal Health Insurance Bill.

Government to continue creating enabling economic environment for youth, deputy minister states

By Guardian Reporter, Dodoma

PATROBAS Katambi, Deputy Minister in the Prime Minister's Office (Labour, Youth, Employment and People with Disabilities) says the government will continue giving priority and create various strategies to create an enabling environment for the youth in their economic enhancement pursuits.

Katambi made the remarks here on Monday at the brief event to welcome new students for the Rural Development Planning College for the 2022/23 Academic Year.

He said the aim of the government is to provide the youth with better education that goes in tandem with their environment as well as to make sure the education provided is assisting them in serving the nation by giving them various skills for their economic enhancement.

"The youth are the country's labour force and the government has high expectations that the group will spur the transformation of the country's economic growth," he said.

The deputy minister added that the government has continued to put in place sustainable strategies aimed at enabling the youth, including providing them with low interest loans from the Youth Development Fund administered by the Prime Minister's

According to him, loans to the youth and other vulnerable groups provided by various local councils from their internal revenue collections have enabled them to establish and develop various money earning projects.

He explained that other efforts include enabling the youth through the National Enhancing Skills which through internships coordinated by the PMO through Tanzania Employment Services Agency (TAESA) have graduates at various academic levels to participate in training for experience with some of the youth employed by various firms in the country. Katambi called upon the youth to understand their responsibility and maintain good behaviour in order to succeed and realise their goals.

Dr Ndumbaro commends Africa's legal experts

By Guardian Correspondent

Ndumbaro, Legal DR Damas and Minister **Affairs** Constitutional commended legal experts from African countries whose Justice Ministers recently met in Accra, Ghana for debating on and legally analysing documents submitted to the meeting for review and advising their governments.

In his introductory speech before the meeting held in Ghana's capital from January 21 - 22 this year, Dr Ndumbaro showered praise on the Committee of Legal experts involved with issues of justice from member countries whose sitting precedes that of full ministers.

He said the committee of legal experts did a commendable job despite disputes that came up on certain provisions submitted in the protocols tendered for discussion, with some members calling for erasure of the questionable protocols.

"I am made to understand that there was a heated debate during the discussions of the Committee of Legal Experts due to the rejection of certain issues that had been prioritised.

"The situation culminated in the call for the rejection of some of the written recommendations, but from our own directives that was rejected," said Dr Ndumbaro.

He said apart from these discussions, he was informed that their talks went on well that took place in a calm atmosphere, and that the tussle contributed to coming up with many good opinions that improved the draft for discussion at the meeting.

At the meeting a committee of justice ministers had reviewed and verified the protocols submitted to the meeting of African heads of state in February this year.

These include the Protocol on Africa's Competitive Policies, the Protocol for Africa's Copyrights and the Protocol of Africa's Investment after receiving a report from the Committee of experts led by Mary Makondo, the Permanent Secretary in the ministry of Legal and Constitutional Affairs.

The debated protocols will enable the African continent to remove hindrances in regard to the free market, economic cooperation in trade and industrial development in order to attain the goals for Africa Agenda 2063.



SAVING LIVES CHANGING

Expression of Interest

The United Nations World Food Programme seeks Milling Companies, that can provide milling services in Tanzania.

The United Nations World Food Programme is updating its Milling Services shortlists and is inviting applications from registered grain (maize and sorghum) milling facilities Millers who are interested and capable to provide these services:

- 1. Miller must own the milling facility registered in the company name and indicate the daily working hours capacity (MT/day).
- 2. Miller must have a good internal control measures in place to ensure the quality of the milled products along with the technical staff required to run and monitor the operations.
- 3. Miller must have the capacity to do fortification if required or requested.
- 4. Miller must have an adequate holding or storage capacity for grain stock before and after
- 5. The ideal location for the milling facilities should be in Dodoma town (most preferred), Kahama town and Kigoma.

Any grain Milling Company whichis interested and capable of providing these services is requested to complete a WFP Milling Questionnaire (see below for details). Only companies which meet above-mintioned WFP's criterias need reply to this Expression of Interest:

- · Milling company must be fully registered with all relevant Tanzanian Governmental departments and has all required licenses.
- · Milling company, as well as its employees must not be blacklisted by any UN or non-UN organization.

If your Milling company meets these criteria and wishes to be considered for provision of these Milling services in Tanzania, you must submit the below documentation via email by close of business day of the 30th of January 2023 to Mohammed.KHALIFA@wfp.org and Clementina.mapunda@wfp.org

- 1- A completed WFP Questionnaire (please contact Mohammed.Khalifa@wfp.org or Clementina.mapunda@wfp.org to obtain a copy).
- 2- A copy of the company Commercial registration, Certificate of Incorporation, a copy of the most reacent audit report, a copy of Bank letter that shows your company's account information.

This announcement is not a tender and rates are not being requested at this stage. Accordingly, please note that neither this Expression of Interest nor the receipt of completed questionnaires binds the World Food Programme to issue any tenders or contracts to any such interested parties. Following assessment of applications, WFP reserves the right to accept or reject your interest to be included in WFP's service provider's shortlist, without any further clarification.

Please note that WFP does not charge fees from applicants at any stage of the Milling Services shortlisting process.

Queries, strictly related to this expression of interest should be directed to: Mohammed.Khalifa@wfp.org or Clementina.mapunda@wfp.org



SAVING LIVES CHANGING

Expression of Interest

The United Nations World Food Programme in Tanzania Seeks a Warehouse Facilities in Dodoma and surrounding areas.

WFP Tanzania seeks to identify warehouse facilities in **Dodoma and surrounding areas.** The warehouse Facility will mainly be used for the storage of food and commodities and some non-food items, which should ideally meet the following requirements:

- Very good condition without any major repairs required.
- A good accessible location, Near a main roadway and preferably accessible to railway.
- Fitted with Fire detectors; Ablution amenities; main Water and Electricity power from national
- Secured by a surrounding fence, equipped with a gate and proper lightings.
- Minimum size required, in terms of covered storage area, is no less than 5,000 SQM and can at least hold up to 10,000 MT of food commodities with an adequate open area for trucks to turn, manoeuvring and park.

Any interested party/ ies in possession of a warehouse facility that fit the description in or around Dodoma City should respond to this expression of interest, as WFP may require such facilities soon.

WFP invites qualified landlords, who own such facilities, to submit their information (as detailed below) for consideration for short listing.

- 1. Proof of ownership/**Title deed** (certified)
- 2. Certificate of incorporation or commercial registration.
- 3. Land and structure blueprint, pictures of the facility and Google coordinates of the Warehouse location.

Please submit requested information to WFP no later than 4pm, 30th January 2023 at the address listed below:

Please note that this is not an invitation to tender. No rates/prices are required at this stage, and this invitation does not bind the World Food Programme to issue any tenders or contracts to the companies who expressed their interest. This expression of interest may be followed by a visit, inspection of facility and offices.

Please note that WFP does not charge any fee for registration forms.

WFP Tanzania Logistics Unit 113 Ada Estates, Kinondoni, Burundi Street, Mwindu Lane, P.O. Box: 77778, Dar Es Salaam, Tanzania

By email to: Mohammed.khalifa@wfp.org and Clementina.mapunda@wfp.org

Queries strictly related to this expression of interest should be directed to Mohammed.khalifa@wfp.org and Clementina.mapunda@wfp.org



Information, Communications and Information Technology minister Nape Nauye briefs journalists in Dodoma yesterday on a committee he has formed and detailed chiefly to assess how media houses and practitioners in Tanzania are faring economically. Photo: Correspondent Ibrahim Joseph

DED instructs education officers to ensure children get meals at school

By Guardian Correspondent, Katavi

NSIMBO District Executive Director (DED) in Katavi Region, Mohamed Ramadhan has directed education officers in the district to implement and supervise strategies to ensure that children get meals in schools.

He issued the instructions yesterday here during the nutrition committee meeting held at the Nsimbo district hospital as part of the implementation of the agreement to supervise nutrition interventions.

"Education officers are here and I want you to wake up and help us in this sector to ensure that

implements well to ensure that every child get food everyday while at school, work closely with parents, engage them on this to ensure that the food budget which the pupil could eat while at home, then be sent to school, go and supervise this seriously," he said.

He also directed the agriculture and livestock unit to encourage food production in all groups so as to ensure that citizens invest much of the time producing enough nutritious crops for both consumption and sale. "Let us work to ensure that our budgets and strategies in departments focus on ensuring that all nutrients are

every school as a meal plan and available, and one of the nutritional food that we lack in this region are fruits, we still have few varieties of fruits in our area while the land is fertile to grow various types of fruit trees, let us put and implement strategies to promote fruit tree planting as well," he added.

> Presenting a report on nutrition for the second quarter of October to December 2022, Nsimbo District nutrition officer, Nickson Yohans said shortage of medical equipment is one of the major challenges that has led to the failure to measure stunting situation among under-five children.

> He cited another challenge as shortage of medicinal foods in

health centres, as well as having a huge number of pupils who do not get meals at schools with many schools providing the meals to special groups and those who are in examinations.

To address the same, Yohans said in the next fiscal year, they expect to set aside 50m/- to implement nutrition interventions in schools.

Dr Wambura Waryoba, head of health, social welfare and nutrition services unit said through public rallies in villages, coordinator and the district medical officer need to ensure that they educate parents on the importance of nutrition.

He said that through education, parents will know the connection of nutrition and performance of their children in classes and examinations which will enable them to be serious in ensuring that their children are well fed both at home and at school.

Govt acknowledges private schools' contribution to the implementation of projects in the education sector

By Polycarp Machira, Dodoma

government has THE acknowledged the contributions of private schools to the development of the country's education sector, saving they help realise national education goals.

Minister for Education, Science and Technology, Prof Adolf Mkenda made the statement here at a meeting with education stakeholders and private school owners.

He argued that the government recognises and appreciates contributions of the private sector in the development of the education sector and we need their efforts to achieve the country's educational targets.

"We have been witnessing many children sent to study abroad and parents forced to spend a lot of money in paying for school fees in dollars in the past, but, after the emergence of numerous private schools the number of children sent abroad has decreased," he noted.

Apart from expressing appreciation, Prof Mkenda asked the owners of private schools to foster and monitor moral education in their schools so as to nurture children with good morals in order to build a healthy nation.

The minister maintained that morality is a cross-cutting issue and it is not just an issue of one ministry or one sector, calling upon the players to cooperate in upbringing children by teaching and guiding them well.

He also implored school owners to check the content of all teaching materials, including textbooks and storybooks so as to avoid materials that could impart bad morals and behaviors into the children.

On their part, the owners of private schools asked the government to include religion and moral subjects in the curriculum so as to help students to learn and practice good behaviour.

Speaking at the meeting, Twalib Twalib, who represented private schools owned by the Tanzania Muslim Council (BAKWATA), said the moral decay is caused by lack of fear of God among the members of the society.

"The moral decays we are seeing today are the result of lack of fear of God, adults do and children see and imitate," said Twalib.

On the other hand, the school owners asked the Ministry of Education, Science and Technology to solve some of the challenges facing private schools.

They also asked the government to find an alternative way of dealing with examination cheating rather than suspending examination centres, something which also affects innocent students.

The Chairperson of the Private School Owners Association, Laurent Gama, observed that when the government suspends an examination centre it affects students and parents who pay school fees and put teachers' jobs at stake, calling upon the government to deal with individuals and not an institution.

"We appeal to the government to find the best way of dealing with this issue by intensively investigating who are responsible for the exam leakage at the National Examination Council of Tanzania, this includes NECTA's officers, school owners, managers, teachers, police force, and invigilators and punish whoever concerned but not punishing the institution," he added.

Prof Mkenda assured that his ministry would work on the concerns, vowing legal measures against all the culprits.

"We will investigate and identify those who are involved and we will take legal action against the culprits," explained Prof Mkenda.



Re-Advertised

Call for Expression of Interest (EoI)

Moderation and facilitation of GIZ organizational development events and short and long-term strategic consulting

1. Background:

GIZ is a federally owned enterprise operating worldwide, assisting German Government in achieving its objectives in the field of international cooperation. It offers a demand-driven, tailor-made and effective services for sustainable development worldwide.

2. Purpose of consultancy

GIZ Office Tanzania (Including GIZ/East African Community programme), is looking for the experienced company with a team of well-trained staff in the areas of master class coaching, training and moderation/facilitation of events/workshops. In addition, the selected company shall also advise GIZ on strategic issues and coach managers and team members in the event of individual needs.

3. Specific Objectives

Preparation, moderation and follow-up of GIZ events and workshops for Country office and Programmes.

- Moderating Teambuilding Workshops
- Preparation, implementation and follow-up of feedback to managers in line with GIZ's procedures.
- · Preparation, implementation and follow-up of feedback to Country Director in line with GIZ's procedures. · Strategy consulting (such as the yearly country planning, or selective strategic questions) to design and delivering
- a variety of high-profile projects across sectors. Training Workshops and Masterclasses
- · Conducting Individual Coaching of managers and staff

4. Place/regions of Implementation:

Dar es Salaam, Arusha, Kilimanjaro, Dodoma, Ruvuma, Dodoma and Zanzibar. The projects and programmes can be extended to other places/regions as deemed necessary.

Consequently, interested service providers should be prepared to work in other places/regions not mentioned in this

5. Quantity structure and Duration

- The complete set of the EOI documents should be in English Language
- Maximum page per set: 30 pages • Sets with more than 30 pages will not be considered for further process.
- · The contract duration shall cover up to One Year from February 2023 to March 2024 with possible one year extension.

6. Eligibility/Expertise / Documents to be submitted

- · At least 10 reference projects over a period of 5 years with international organizations in the area of the above mentioned 6 specific objectives and at least 5 reference letters
- Commercial details: Annual turnover for at least 3 years with a minimum amount of TZS. 200,000,000.000 p.a. • Number of Employees: Overview of experts within the company for the specific objectives (5 Experts, 1 Team
- Financial position: Audited Accounts for the last 2 years • Brief Company Profile including staffing and Organogram
- Certificate of Incorporation/Company Registration Documents i.e. TRA, BRELA, etc
- 7. Submit your EOI by email only, to the following email address: TZ_Ouotation@giz.de

Not later than 03 February, 2023.

Leader)

Only qualified Tanzanian registered companies will be shortlisted and contacted for further process.

TANZANIA INTERNATIONAL PETROLEUM RESERVES LTD (TIPER)



INVITATION TO TENDER

FOR PREQUALIFICATION OF BIDDERS FOR DISPOSAL OF **HAZARDOUS WASTE** (FIBERGLASS AND ASBESTOS SHEETS)

25 January, 2023

- Tanzania International Petroleum Reserves Ltd (TIPER) is a bulk fuel storage facility with its shares divided equally between the Government of Tanzania and Oryx Energies SA. The Company office is located at Kigamboni Industrial Area, Depot site-plot # 1. Dar es Salaam-Tanzania.
- TIPER invites, via National Competitive Bidding (NCB) technically qualified and reputable companies to submit their bids for PREQUALIFICATION OF BIDDERS FOR DISPOSAL OF HAZARDOUS WASTE (FIBERGLASS AND **ASBESTOS SHEETS).**
- 3. Firms eligible to bid must be registered and have A valid hazardous waste facility registration certificate from NEMC & GCLA and a fenced area designated for asbestos disposal with a certificate of occupancy, Registered trucks for hazardous waste transportation (submit registration certificate) with at least 5 years of experience in Asbestos
- 4. Bidders who don't meet the conditions in part 3 above are not be eligible to bid for this tender.
- Interested and eligible bidders may request electronic copy of tender document through the following email: tiper.procurement@tiper.co.tz by sending an application letter and copies of GCLA and NEMC certifications as per part 3 above and attach valid permits and OSHA certificate as stated on item 3 above on from Monday to Friday at 10:00AM to 16:00PM between 25 January 2023 to 7 February, 2023.
- Bidders who are interested should come for site visit on Monday, 30 January, 2023 between 09:30 hours and 11:00 hours promptly. Bidders are required to come with their own PPE's (Personal Protective Equipment). The minimum PPE's required are safety boot, antistatic overcoat/overall and helmets. Static reflective vests are not allowed. Bidders without full PPEs won't be allowed for site visit.
- Bidders must submit hardcopies of bids (one original and one copy) respectively, enclosed in a single plain envelope marked Tender No: TP/01/2023/NCB/S/001 for PREQUALIFICATION OF BIDDERS FOR DISPOSAL OF HAZARDOUS WASTE (FIBERGLASS AND ASBESTOS SHEETS). Softcopies MUST be submitted in a USB flash disk. All bid documents must be addressed and delivered to Tanzania International Petroleum Reserves Ltd, P.O. Box 2608, Kigamboni, Dar es Salaam.
- The deadline for submission of Tender documents will be 4.00 p.m. local time on 8 February, 2023.
- Bids opening will be conducted in the presence of the TIPER tender committee only, formed by the company. There shall be NO public opening of bids.
- 10. Late bids, portion of bids, electronic bids will not be considered for evaluation irrespective of any circumstances.
- 11. TIPER reserves the right to accept or reject any tender and does not bind itself to accept the lowest or any bid.

THE SECRETARY, TENDER COMMITTEE, TANZANIA INTERNATIONAL PETROLEUM RESERVES LIMITED (TIPER), P.O. BOX 2608, KIGAMBONI, DAR ES SALAAM.

Guardian

NATIONAL.NEWS

SUA-Mizengo Pinda campus lauds govt for issuing 18bn/-to renovate its infrastructure

By Guardian Correspondent

THE Sokoine University (SUA)-Mizengo Pinda campus in Katavi Region has commended the government for issuing 18bn/through the Higher Education for Economic Transformation (HEET) project so as to renovate and transform infrastructures of the college.

HEET is a five-year project through World Bank support aimed to promote higher education as a catalytic force in the new Tanzanian

Prof Josiah Katani, Principal of the Campus said this recently at the college which is located at Kibaoni ward in Mpimbwe that the implementation of the project will expand and open up the college by constructing hostels, classrooms and modern buildings.

"We are going to construct a huge hostel building with capacity to accommodate 600 students, modern buildings with classrooms and laboratories that have capacity to carry 2500 students, a dining hall and procurement of a new bus for students," he said.

He said the project is designed to revitalize and expand the capacity of universities to contribute to key areas for innovation, economic development, and labor market relevance, by investing in requisite infrastructure for modern and effective teaching and research, and by training to the highest standard the teachers, researchers and administrators needed by universities to achieve to their full potential.

The Principal said apart from the buildings, the project will also facilitate improvement and establishment of a model farm and a bee farm so as to improve practical learning and produce competent graduates in the courses.

"With this, we hope that more

students will be attracted and join the college as it will be filled with all the required needs to enable them study comfortably and achieve their educational dreams," he said.

Prof Katani further commended the government for supporting experts to go for further studies and thus improve teaching capacity of

He said that SUA is working hard to ensure that the project is well implemented to bring positive outcomes in the agriculture and livestock sectors and other areas.

He noted that HEET is a project of its kind which will help increase enrolment and improve the quality and labour market relevance of degree programmes in priority disciplines of various public universities and institutions while improving governance and management of the higher education system.

The project is aimed to invest in infrastructure for modern and effective teaching and research, and by training to the highest standard the lecturers, researchers, and administrators needed by universities



With this, we hope that more students will be attracted and join the college as it will be filled with all the required needs to enable them study comfortably and achieve their educational dreams



Residents of Nkoanrua ward in Meru District residents gathered earlier this week eagerly waiting for an update from their district commissioner on a water project lined up for implementation in the area with Tanzania Social Action Fund (Tasaf) funding. However, the DC did not show up. Photo:

nyanga police embark on hunt for SGR saboteurs

Correspondent, Guardian

Shinyanga

POLICE in Shinyanga Region have begun implementing the directives given by the Vice President, Dr Philip Mpango on hunting down and apprehend people, including the police personnel stealing fuel and construction materials for the Tabora-Isaka Standard Gauge Railway (SGR) project.

Addressing reporters here on Monday, Shinyanga Regional Police Commander, Janeth Magomi said within one month, various items including government trophies were seized from police operations in the region.

When in shinyanga Region for laying the foundation stone for the SGR project, Dr Mpango ordered for hunting down and arrest all people sabotaging the project and so far 10 people have been arrested and various items seized.

"The police in Shinyanga Region continue implementing the Vice President's instructions, we have so far arrested 10 people, motorcycles used in the theft, 225 litres of petrol in 42 plastic containers," said RPC Magomi.

received instructions from the IGP and a few days ago two Commissioners of Police came here to beef up the operations,' she added.

Meanwhile, RPC Magomi said the Police are also holding three other people for theft of government trophies including 21 wildebeests' tails, five ostriches" egg shells, a wildcat skin, 44 porcupine's spikes, three pieces of elephants' trunks, three wild hogs' tails and three pieces of tortoises' shells.

She mentioned other items seized as including one TANESCO's

"In addition, we have also electricity meter, one solar panel, four TV sets, one music set, 10 litres of illicit drink (gongo) and TTCL telephone cables.

> She further said in regard to various court cases, suspects have received 30-year jail terms in the rape and child abuse cases.

Earlier, while in Mwanza Region last week, Works and Transport Minister Prof Makame Mbarawa called upon all residents whose regions the Isaka-Mwanza SGR project will pass to provide cooperation in order to identify criminals who were sabotaging the project.

THE UNITED OF REPUBLIC OF TANZANIA TANZANIA COMMUNICATIONS REGULATORY AUTHORITY ISO 9001:2015 CERTIFIED



PUBLIC NOTICE

APPLICATION FOR LICENCE UNDER THE CONVERGED LICENSING FRAMEWORK

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received application for Licence under the Converged Licensing Framework from the following applicant: -

S/N	NAME OF APPLICANT	TYPE OF LICENCE	SHAREHOLDERS /NATIONALITY	SHARES %
1.	Top Gospel TV Limited	District Content Services (Commercial Broadcasting-Free to Air Radio)	1.Ceaser Sallu Masisi - Tanzanian 2.Elizaberth Kilili -Tanzanian	60 40

Pursuant to Section 8 Of Electronic and Postal Communications Act, Cap 306 Of The Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licences to the applicants to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers the applications.

Comments should be addressed to:

Director General

Tanzania Communications Regulatory Authority

P. 0 Bo 474

14414 DAR ES SALAAM Tel: +255 22 241 2011-2 Fax: +255 22 2412009

E-mail: dg@tcra.go.tz

Manufactures call for Bunge's intervention in ETS cost quest

By Guardian Reporter

MANUFACTURES have called for parliament's intervention into their quest for the reduction of the costs of Electronic Tax Stamps (ETS) to facilitate the ease of doing business.

At a meeting with the Parliamentary Standing Committee on Industry, Trade and environment held over the weekend in Dar es Salaam by the Confederation of Tanzania Industries (CTI), manufacturers narrated how their efforts to seek lower ETS rates for four years had been futile.

The manufacturers including Tanzania Breweries Limited (TBL), Serengeti Breweries Limited (SBL), Tanzania Cigarette Public Limited Company (TCC Plc.), Coca-Cola Kwanza, SBC (T) Ltd (Pepsi) among others said they have incurred billions in losses due to the new technology.

Introduced in 2018, ETS are fiscal markings applied to

products with a view to curbing tax evasion. According to the tax stamps regulation of 2017, a tax stamp is described as an adhesive label that uses advanced digital coding technology and is affixed directly on the product packaging of excisable goods.

Illustrating their financial drain to the parliamentary committee occasioned by the ETS, the five manufacturers, most of whom are in Tanzania's top ten large taxpayers bracket, said they had collectively paid over 100bn/- in the past four years on tax stamps in addition to excise tax payment. While proceeds of excise

payment go to the national coffers as revenue, money payable on ETS on the other hand is directly paid to the service provider - SICPA - a Swiss company.

Speaking on behalf of the Coca-Cola Kwanza industry, Managing Director Sulai Unguu pointed out that his company alone

has paid over 13bn/- to buy ETS stamps in the past three years, in the same time the excise duty paid is 34.2bn/-.

SBL Managing Director Mark Ocitti said the brewer procured product tax, illicit and excise tax stamps worth around 27bn/- in the past four year's equivalent to 8-percent of total excise payment by his company.

> "The exorbitant cost of ETS is not only an accumulation cost of doing business but is also a disincentive and a big erosion of company savings that could have otherwise been reinvested back for business growth," he said. "However, the cost of the system is

rather unjustified; TBL Plc has paid over 75.8bn/- for the period of 2018-2022 on the fiscal marking system. Jose Moran, Managing Director of TBL Plc," he said.

Alluding to the manufacturer's sentiments, Muheza legislator Hamis Mwinjuma, a member of the Committee who chaired the session, assured the manufacturers of support by his committee pledging to bring up the ETS matter for discussion and quick resolution concerned government departments.



Energy minister January Makamba pictured in Dar es Salaam yesterday speaking at the opening of a meeting for Rural Energy Agency officials and contractors working on rural electricity projects. Photo: Correspondent Miraji





International Commercial Bank (Tanzania) Limited.

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

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

	CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 3	1st DEC 202	2		CONDENSED STATEMENT	OF PROFIT C R THE QUART				/E INCOME
	(All Amounts in millions of Tanzanian shillings)					I Amounts in mi			•	
	(· ·				(,			COMPARATIVE		COMPARATIVE
		CURRENT QUARTER	PREVIOUS QUARTER				CURRENT QUARTER	QUARTER PREVIOUS YEAR	CURRENT YEAR CUMULATIVE	YEAR CUMULATIVE
⊢		31.12.2022	30.09.2022	1 1			31.12.2022	31.12.2021	31.12.2022	31.12.2021
A	ASSETS	01112.2022	00.00.2022	1	Interest income		1,255	1,218	4,990	4,516
l î	1 Cash	1,449	2,011	2	Interest Expense		435	458	1,722	1,721
	2 Balances with Bank of Tanzania	7,225	6,508	3	Net Interest Income (1 minus 2)		820	760	3,268	2,795
	3 Investments in Government securities	19,026	17,070							
	4 Balances with other banks and financial institutions	976	1,550	II I	Bad debts Written-off		-	-	-	173
	5 Cheques and items for clearing	(11)	(5)	5	Impairment Losses on Loans and Advances		(52	11,233	411	12,021
	6 Inter branch float items 7 Bills negotiated	-	-	6	Non interest income		214	23	3,511	514
	8 Customers' liabilities for acceptances			-	6.1 Foreign Currency Dealings and Translation	on Gains/(losses)	(21		110	3
	9 Interbank Loans Receivervables	-			6.2 Fees and Commissions	,	13	5	52	93
	10 Investments in other securities	-			6.3 Dividend Income			-	-	-
	11 Loans, advances and overdrafts (net of allowances for probable losses)	17,981	18,446		6.4 Other Operating Income		222	68	3,348	419
	12 Other assets	15,744	16,025							
	13 Equity Investments	-	-	II I	Non Interest Expense		963	1,541	5,429	5,631
	14 Underwriting accounts 15 Property, Plant and Equipment	1,031	978	II I	7.1 Salaries and Benefits		374	545	1,970	2,294
	16 TOTAL ASSETS	63,421	62,583	II I	7.2 Fees and Commission 7.3 Other operating Expenses		29 559	347 649	403 3,056	528 2,809
	IV INEROVEIV	05,421	02,003		Operating Income/(Losses)		123	(11,991)	939	2,809 (14,515
В	LIABILITIES				Income Tax Provision		-	4	22	16
-	17 Deposits from other banks and financial institutions		1.000	10	Net Income(Losses) After Income Tax		123	(11,995)	917	(14,531
	18 Customer deposits	32,772	30,862							
	19 Cash letters of credit	-		11	Other Comprehensive Income		-		-	-
	20 Special deposits	162	162	12	Total Comprehensive		123	(11,995)	917	(14,531)
	21 Payment orders/transfers payable	•								
	22 Bankers' cheques and drafts issued 23 Accrued taxes and expenses payable	1,042	1,108		Number of employees		55		55	57
	24 Acceptances outstanding	1,042	1,100		Basic Earnings Per Share Dilute Earning Per Share		6	(599)	46 46	(726) (726)
	25 Interbranch float items				Number of Branches		4	(599)	40	4
	26 Unearned income and other deferred charges	61	60							
	27 Other liabilities	2,890	3,021		SELECTED PERFORMANCE INDICATO	ORS				
	28 Borrowings	•		(i)	Return on Average Total Assets		0.78%	-68.78%	1.33%	-21.06%
	29 TOTAL LIABILITIES	36,928	36,213	(ii)	Return on Average Shareholders' Fund		1.87%	-198.15%	3.52%	-61.36%
	NET LOCETO (LI PILITICO) (AO C. C. CO)		***		Non Interest Expenses to Gross Income		65.55%	124.15%	63.87%	111.94%
	NET ASSETS (LIABILITIES) (16 minus 29)	26,493	26,370	(iv) Net Interest Income to Average Earning Assets 8.77% 6.77% 7.97%				6.19%		
С	SHARE HOLDERS' FUND									
	31 Paid up share capital	28.937	28.937		CONDENSED STATE	MENT OF CH	ANGES IN E	QUITY AS A	AT 31st DE	2022
	22 Capital reserves	2,748	3,175							
	Retained earnings	(17,961)	(18,387)			(Amounts	in million shill	ings)		
	34 Profit (Loss) accounts	917	794	Cur	ont year	Share capital	Other capital accounts	Potained Famina	Pogulatory records	Total
	35 Other capital accounts	11,851	11,851	Bala	ent year ince as at the beginning of the year 2022	28,937	Other capital accounts 11,851	Retained Earning (17,489)	Regulatory reserve 2,255	25,554
	36 Minority interest	•		Profi	adjustments t for the year			22 917		917
	TOTAL SHAREHOLDERS' FUNDS	26,493	26,370	Othe	r Comprehensive					
	29 Contingent linklifting	477	055	Divid	sactions with owners dend paid					
	38 Contingent liabilities 39 Non performing loans and advances	7,718	955 7,790	Regi	ulatory Reserve eral Provision Reserve			(494)	494	
	40 Allowance for Probable Losses	1,923	1,986	Othe	ers					
- 1	41 Other non performing assets	-	-,,500	Issu	ed Share Capital ince as at the end of the period 31.12.2022	28,937	11,851	(17,044)	2,748	26,493
					·		,,,,,			
D				Prior	rious Year ince as at the beginning of the year 2021 adjustments	28,937	-	(11,316) (338)	7,455	25,076 (338
(1)		41.77%	42.14%	Profi	t for the year			(338) (11,035)		(338) (11,035)
(II (II		35.51% 65.99%	35.11%	Othe	r Comphrehensive Income sactions with owners					
(1)		28.35%	76.20% 29.47%	Divid	lend paid			5,201	(5,201)	
(V		59.89%	59.23%	Gen	ulatory reserve eral Provision reserve			0,201	(0,201)	
(V	Deposits Growth	2.84%	-6.57%	Othe	ed Share Capital		11.851			11 851
(V	Assets Growth	1.34%	-3.97%	Bala	ed Share Capital ince as at the end of the period 31.12.2021	28,937	11,851 11,851	(17,489)	2,254	11,851 25,554

	CONDENSED STATEMENT OF CASH FLOW STATEMENT								
	FOR THE QUARTE								
	(All Amounts in millions of Tanzanian shillings)								
		CURRENT QUARTER ENDED 31.12.2022	PREVIOUS QUARTER ENDED 30.09.2022	CURRENT YEAR CUMULATIVE 31.12.2022	PREVIOUS YEAR CUMULATIVE 31.12.2021				
1	Cash flow from operating activities	31.12.2022	30.09.2022	31.12.2022	31.12.2021				
	Net Income (Loss)	123	25	939	(14,515				
	Adjustments for:-	123	23	333	(14,515)				
	-Impairment/Amortization	84	394	800	12,434				
	-Net change in Loans and Advances	517	1,145	3,707	617				
	-Gain/Loss on Sale of Assets	317	1,145	3,707	017				
	-Net change in Deposits	910	(2,253)	(11,607)	6,677				
	-Net change in Short Term Negotiable	310	(2,200)	(11,007)	0,077				
	-Net change in Other Liabilities	(196)	(352)	15	(9)				
	-Net change in Other Assets	281	(241)	567	(1,860)				
	-Tax Paid	201	(9)	(22)	(1,860)				
	-SMR	38	(137)	347	(46				
	Other	-	(137)	31.00	(36.00				
	Net cash provided (used) by operating activities	1,757	(1,429)	(5,223)	3,246				
	iver cash provided (ased) by operating activities	1,707	(1,423)	(5,225)	3,240				
II	Cash flow from investing activities								
	Dividend Receivable								
	Purchase of Fixed Assets	(189)	(64)	(1,003)	(896				
	Proceeds from sale of Fixed Assets	(,	(,	(.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,				
	Purchase of Non-Dealing Securities								
	Proceeds from Sale of Non-Dealing Securities								
	Others (T-bill/bond/Placement)	(1,956)	1,001	(555)	(6,267				
	Net cash provided (used) by investing activities	(2,145)	937	(1,558)	(7,163)				
	, , , , , , , , , , , , , , , , , , , ,	(=,::=,		(1,222)	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Ш	Cash flow from financing activities								
	Repayment of Long-term Debt				_				
	Proceeds from Insurance of Long-term Debt								
	Proceeds from Issuance of Share Capital				11,777				
	Payment of Cash Dividends								
	Net Change in Other Borrowings								
	Other (Specify)								
	Net cash provided (used) by Financing activities				11,777				
	, , , , , , , , , , , , , , , , , , , ,								
V	Cash and Cash Equivalents:								
	Net Increase/(Decrease) in Cash and Cash equivalent	(388)	(492)	(6,781)	7,861				
	Cash and Cash Equivalents at the Beginning of the period	7,963	8,455	14,356	8,753				
	Cash and Cash Equivalents at the end of the period	7,575	7,963	7,575	16,614				

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

Signed By:

 SANJEEV ANAND
 GEORGE MSAMBAZI
 JOHN MWAKASONDA

 Chief Executive Officer
 Head of Finance
 Head - Internal Audit

 Date: 18 January 2023
 Date: 18 January 2023
 Date: 18 January 2023

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.

Signed By:

ALFRED MKOMBO

Director

Director

Director

Date: 18 January 2023

Date: 18 January 2023

DISCLOSURE MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014 MINIMUM DISCLOSURE OF BANK CHARGES AND FEES & CHARGES AS AT 31st DEC 2022

John Mwakasonda

Head of Internal Audit

Type of Charge	Item / Transaction	TZS	USD	EURO	GBF
	ICB Savings Account	20,000	50	50	50
	ICB Salary Account		N/A	N/A	N/A
	ICB Chuo (Students) Account	2,000	N/A		N/A
	ICB Wazee (Senior Citizen) Account ICB Current Account -Personal	Free 50,000	N/A 50		N/A 50
Minimum Opening Balance	ICB Premier Current Account	1,000,000	500		500
	ICB Premier Savings Account	1,000,000	500		500
	ICB Current Account - Corporate	100,000	100		100
	ICB Lenga (Goal) Account	20,000	100		100
	ICB Kikundi (Group) Account Al-Wadiyah Savings Accounts	50,000 20,000	N/A N/A		N/A N/A
	ICB Savings Account	2,000	1.5		1.5
	ICB Salary Account	2,000	N/A		N/A
	Al-Wadiyah Savings Account	Free	Free		Free
	ICB Lenga (Goal) Account	Free	Free		Free
Monthly Maintenance Fee	ICB Kikundi (Group) Account ICB Wazee (Senior Citizen) Account	Free Free	N/A N/A		N/A N/A
Monthly Municentance rec	ICB Premier Savings Account	20.000	10		1:
	ICB Chuo (Students) Account	Free	N/A	N/A	N/A
	ICB Premier Current Account	20,000	10		1.
	ICB Current Account - Corporate ICB Current Account -Personal	15,000 10,000	7 5		
	ICB Savings Account	5,000	100		100
	ICB Salary Account	5,000	N/A		N/A
	ICB Chuo (Students) Account		N/A		N/
	ICB Wazee (Senior Citizen) Account	-	N/A		N/.
Minimum Operating Balance	ICB Current Account -Personal ICB Premier Current Account	50,000 1,000,000	500		50
	ICB Premier Savings Account	500,000	500		50
	ICB Current Account - Corporate	50,000	0	0	
	ICB Lenga (Goal) Account	20,000	100		10
	ICB Kikundi (Group) Account	50,000	N/A		N/A
	Al-Wadiyah Savings Accounts ICB Savings Account	5,000 600	1.2		N/A 1.
	ICB Salary Account	600	N/A		N/
	ICB Chuo (Students) Account	N/A			N/.
	ICB Wazee (Senior Citizen) Account	N/A			N/.
Extra Charge on Transaction	ICB Staff Savings Account ICB Current Account -Personal	N/A 600	N/A N/A		N/.
below Minimum Balance	ICB Premier Current Account	5,000	1.2		1.
	ICB Premier Savings Account	5,000	N/A		N/
	ICB Current Account - Corporate	5,000	N/A		N/.
	ICB Lenga (Goal) Account	2,000	N/A		N/A
	Al-Wadiyah Savings Accounts	N/A Up to TZS 5Mil - 2000 ,	N/A	N/A	N/A
	Cash withdraw at the counter (All Current accounts): Daily limits	Above TZS 5Mil charge 0.13% Max TZS120,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
Cash Withdrawal Fees	Cash withdraw at the counter (All Savings accounts except ICB Chuo and Lenga Account): Daily limits	Up to TZS 5Mil - 1500 , Above TZS 5Mil charge 0.13% Max TZS 170,000	0.25% of the Amount	0.25% of the Amount	0.25% of the Amount
	premature withdrawal and withdrawal more than 1 time per quarter (ICB Recurring Account & ICB Lenga Account respectively)	2% charge of the principal amount	2% charge of the principal amount	2% charge of the principal amount	2% charge of the principal amount
	Internal Transfers within ICB Bank	Free	Free	Free	Free
	Cross border transfers (TT, SWIFT) - outward	N/A	Up to USD50,000.00		
	oroso porasi danoros (11) omi 1) daniala		charge is USD50		
	Cross border transfers (TT, SWIFT) - outward	N/A	above USD50,000.00 charge is USD75		
Fund Transfers / Remittances	Inward Transfers (TT, SWIFT)	Free	USD 15		
	Amendment of TISS, SWIFT Message	11,800	USD 11.8		
	Amendment of TT, SWIFT Message	N/A	USD 20		
	TISS EFT (Bulk Payments): Out&Inward/salary processing fee	11,800 3,000 per transaction	USD 11.8 USD 2 per transaction		
	Stop Payments (TISS/EFT/SWIFT)	20,000 per transaction	USD 2 per transaction		
	ICB Accounts	Free	Free	Free	Fre
	ICB Agency Banking	Free	N/A	N/A	N/
	Bulk Cash	Free			Fre
	Deposit of Coins Small Denomination (1, 5, 10, and 20)	0.1% of the Amount N/A			N/ 5% of the Amour
	ICB ATM Balance Enquiry	300			N/
	Balance Enquiry - POS	300	N/A	N/A	N/.
	Balance Enquiry Within Banking Hall	Free			Fre
Balance Enquiry / Statement	ICB Internet Banking	Free			Fre N/
	ICB Agency Banking ICB Mobile (APP)	500 Free			N/. Fre
	interim statement	1000 per page			1 per pag
	Monthly statement & E-statement	Free	Free	Free	Fre
	Cheque From other Banks	Free			Fre
Chegus Danesit	Outward Special Clearance - Local Settlement Inward Clearing	53,100			39.
Cheque Deposit	Inward Clearing Inward /Outward cheque return (technical reason)	1,000 10,000			1
	Inward / Outward cheque return (technical reason)	50,000			2
	Cheque Book 100 Leaves	100,000	50	50	5
Cheque Book	Cheque Book 50 Leaves	50,000			2
	Stop payment order per leaf; Reported Lost/Stolen Cheque Book	35,000			17.
Bankers Cheque	Commission per issued Cheque Cancellation of Banker's cheque	30,000 30,000			17.7
	SI - Set up/Amendment/closure	Free	Free		Free
		Free	Free		Free
	SI-Execution per Entry within ICB				
	SI-Execution per Entry within ICB SI-Execution per Entry outside ICB Unpaid SI due to Insufficient funds	20,000 Free	10 Free		10 Free

	ATM Card issuance fee				
	ICB Master Debit Card	15,000	7	7	
	ICB Virtual Master Card	3,400	1	1	
	Umoja Switch Card	11,800	N/A	N/A	N/
	ATM Card replacement fee				
	ICB Master Debit Card	16,000	7	7	
	ICB Virtual Master Card	3,500	1	1	
	Umoja Switch Card	11,800	N/A	N/A	N/
	Annual Card Maintenance				
	ICB Master Debit Card	9,500	N/A		
	ICB Virtual Master Card	35,000	N/A		N/
	Umoja Switch Card	11,800	N/A	N/A	N/
ATM /DEBIT CARDS	ATM Transaction fee				
	ATM card activation	Free			
	Blocking/Hotting ATM card	Free			
	Umoja ATM Cash Withdrawal	1,300	N/A	N/A	N.
	Umoja ATM Interbank Fund Transfer	1,300	N/A	N/A	N,
	Umoja ATM Intrabank Fund Transfer	1,300	N/A	N/A	N,
	Umoja ATM Transfers to Card-Less - (Remmitances)	1,300	N/A	N/A	N/
	Umoja ATM Mini Statement	300	N/A	N/A	N/
	Umoja ATM Mini Statement	300	N/A	N/A	N.
	POS Withdrawal up to TZS 20,000,000	2,000	N/A		N.
	ATM Cash Withdrawal fee per transaction Mastercard local	4,000	Local trn < USD15 0.5	%: Local trn >USD15 - 1.1	% : Cross- border 1.6%
	ATM Cash Withdrawal fee per transaction Mastercard				
	International	8,000			
	Registration	Free	Free		
	Monthly Service Fee (Corporate)	15,000	USD 8		
	Monthly Service Fee (Corporate)	7,000	USD 4		
		7,000 TZS 500	USD 4		
	Funds Transfer between Selcom managed banks Funds Transfer from Bank account to agents	TZS 500			
	NHC payments	TZS 1,000			
	Selcom Card funds transfers	TZS 500			
	TANESCO Postpaid Electricity Bill payment	Free			
	TFDA- Certification application fee payment	TZS 1,000			
Internet / Mobile Banking	Transfers through ICB Internet Banking	TZS 1,000			
memer / Mobile Baliking	Transfers through Internet Banking File Upload Within	TZS 500			
	Transfers through Internet Banking File Upload Within Transfers through Internet Banking File Upload TISS	TZS 5,000			
	Transfers through Internet Banking File Opload TISS Transfers through Internet Banking File Upload EFT	TZS 3,000			
	Transfers through Internet Banking File Upload EFT	TZS 500			
	UTT investor payments	TZS 1,000			
	DSTV Payments	123 1,000			
	1 - 200,000/-	TZS 1,000			
	200,000.01 to 500,000	TZS 2,000			
	500,000.01 +	TZS 5,000			
	Electronic Money Transactions amount in TZS	Rate in TZS			
	100 to 2,999	10			
	3,000 to 3,999	15			
	4,000 to 4,999	30			
	5,000 to 6,999	60			
	7,000 to 9,999	70			
	10,000 to 14,999	128			
	15,000 to 19,999	243			
	20,000 to 29,999	383			
Electronic Money Transaction	30,000 to 39,999	439			
Levy - All withdrawals over the	40,000 to 49,999	599			
	30,000 to 99,999	818	Equivalent to T79	Equivalent to T79	Equivalent to T79
counters, ATM, and transfers	100,000 to 199,999	818 1,009	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
	100,000 to 199,999 200,000 to 299,999	818	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 399,999 200,000 to 299,999 300,000 to 399,999	818 1,009 1,173 1,397	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 39,399 100,000 to 199,999 200,000 to 299,999 300,000 to 399,999 400,000 to 499,999	818 1,009 1,173 1,397 1,636	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 399,999 100,000 to 199,999 200,000 to 299,999 300,000 to 399,999 500,000 to 599,999	818 1,009 1,173 1,397 1,636 2,075	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 39,999 100,000 to 199,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 699,999	818 1,009 1,173 1,397 1,636 2,075 2,554	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 39,999 100,000 to 199,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 500,000 to 699,999 700,000 to 799,999	818 1,009 1,173 1,337 1,636 2,075 2,554 2,833	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 39,999 100,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 699,999 700,000 to 799,999 700,000 to 799,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	50,000 to 399,999 200,000 to 299,999 300,000 to 399,999 400,000 to 499,999 500,000 to 599,999 700,000 to 799,999 700,000 to 799,999 900,000 to 1,000,000	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	30,000 to 39,999 200,000 to 299,999 200,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 1,000,000 1,000,001 to 1,000,000	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751	Equivalent to TZS	Equivalent to TZS	Equivalent to TZS
counters, ATM, and transfers	50,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 500,000 to 699,999 700,000 to 799,999 800,000 to 799,999 900,000 to 1,000,000 1,000,001 to 3,000,000 1,000,001 to 3,000,000	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751	·		·
counters, ATM, and transfers	30,000 to 39,999 200,000 to 299,999 200,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 a),000,000 3,000,001 and above Confirmation of Balance and Audit Statement	818 1,009 1,173 1,397 1,638 2,075 2,554 2,833 3,000 3,551 4,000 50,000	25	25	
counters, ATM, and transfers	50,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 500,000 to 699,999 700,000 to 799,999 800,000 to 799,999 900,000 to 1,000,000 1,000,001 to 3,000,000 1,000,001 to 3,000,000	818 1,009 1,173 1,397 1,636 2,075 2,555 2,833 3,000 3,551 4,000 50,000	25 N/A		
counters, ATM, and transfers	30,000 to 39,999 200,000 to 299,999 200,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 a),000,000 3,000,001 and above Confirmation of Balance and Audit Statement	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 50,000 3,000/transaction plus	25 N/A	25	
counters, ATM, and transfers	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank	818 1,000 1,000 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 50,000 3,000/transaction plus transfer fee	25 N/A	25 N/A	N/A
counters, ATM, and transfers	50,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 700,000 to 799,999 800,000 to 799,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice	818 1,000 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 5,000 3,000/transaction plus transfer fee 2,500	25 N/A N/A Equivalent to TZS	25 N/A N/A Equivalent to TZS	N/A Equivalent to 1
counters, ATM, and transfers	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year	818 1,000 1,000 1,000 1,103 1,137 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000	25 N/A N/A Equivalent to TZS Equivalent to TZS	25 N/A N/A Equivalent to TZS Equivalent to TZS	N/A Equivalent to 1 Equivalent to 1
counters, ATM, and transfers (local and abroad)	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 599,999 500,000 to 599,999 700,000 to 799,999 800,000 to 799,999 900,000 to 1,000,000 1,000,000 to 1,000,000 1,000,001 to 3,000,000 1,000,001 to 3,000 to 3,000 1,000,001 to 3,000 1,000,001 to 3,000 1,000,001 to	818 1,009 1,173 1,137 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 5,000 3,000/transaction plus transfer e	25 N/A N/A Equivalent to TZS Equivalent to TZS	25 N/A N/A Equivalent to TZS Equivalent to TZS	N/A Equivalent to 1 Equivalent to 1
counters, ATM, and transfers (local and abroad)	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account	818 1,000 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 50,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 118 Free	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free	N/A Equivalent to 1 Equivalent to 7 Figure 2
counters, ATM, and transfers (local and abroad)	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 500,000 to 599,999 700,000 to 799,999 900,000 to 799,999 900,000 to 1,000,000 1,000,001 to 3,000,000 1,000,001 to 4,000,000 1,000,001 to 4	818 1,009 1,173 1,137 1,139 1,1636 2,075 2,554 2,833 3,000 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 115,000 118 Free 22,0,000	25 N/A N/A Equivalent to TZS Equivalent to TZS	25 N/A N/A Equivalent to TZS Equivalent to TZS	N/A Equivalent to 1 Equivalent to 7 Figure 2
counters, ATM, and transfers (local and abroad)	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 599,999 600,000 to 599,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Corporate account Deliberate closing of Forporate account	818 1,000 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 50,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 118 Free	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free	N/A Equivalent to 1 Equivalent to 7
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,107 1,173 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
counters, ATM, and transfers (local and abroad)	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 599,999 600,000 to 599,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Corporate account Deliberate closing of Forporate account	818 1,009 1,173 1,137 1,139 1,1636 2,075 2,554 2,833 3,000 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 115,000 118 Free 22,0,000	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	30,000 to 39,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 500,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Corporate account Deliberate closing of Personal account Deliberate closing of Personal account Deliberate closing of Personal account Costa Chango Cash Chango Cash Chango Cash Chango Cash Coingo Cash Coingo Cash Chango Cash Chango Cash Coingo Cash Coingo Cash Coingo Cash Chango Cash Coingo Cas	818 1,000 1,100 1,173 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 118 Free 20,000 11,800 1,180	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,000 1,107 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 0.5% per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800 118 Free 20,000 11,800 0,5% per Quarter 1,42% Per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	100,000 to 199,999	818 1,0009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 4,000 50,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800 118 Free 20,000 11,800 0,5% per Quarter 1,42% Per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to Equivalent to F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,000 5,000 3,000/transaction plus transfer fee 2,500 11,600 11,800 11,800 0,5% per Quarter 1,42% Per Quarter 1,42% Per Quarter 1,42% Per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,0000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800 11,800 11,800 11,800 0,500 11,800	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,172 1,137 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 5,000 3,000/transaction plus transfer eee 2,500 15,000 11,800 11,800 1,180 0.5% per Quarter 1,42% Per Quarter 1,42% Per Quarter 1,42% Per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,0000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 15,000 11,800 11,800 11,800 11,800 0,500 11,800	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to Equivalent to F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0,5% per Quarter 1,42% Per Quarter 1,590 Per Quarter 1,42% Per Quarter 1,590 Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
counters, ATM, and transfers (local and abroad)	10,000 to 199,999	818 1,009 1,173 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0,5% per Quarter 1,42% Per Quarter 1,590 Per Quarter 1,42% Per Quarter 1,590 Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 600,000 to 599,999 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Foronate account Deliberate closing of Foronate account Deliberate closing of Foronate account Deliberate of Bid Bond - Charb cover Issuance of Bid Bond - Cher Security Perfomance Bond-Cash Cover Perfornance Bond-Other security Extentions Amendments Cancellations of Returned guarantees Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Security Issuance - Security Issuance - Security Issuance - Security Inport Collections (IC)-Inward Foreign Doc & Bills for Collections Handling Commissions	818 1,009 1,173 1,1397 1,636 2,075 2,554 2,833 3,000 3,000 3,551 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0,5% per Quarter 1,42% Per Quarter 1,590 Per Quarter 1,42% Per Quarter 1,590 Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	10,0,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Account Deliberate closing of Personal account Deliberate closing of Personal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Caphorate account Deliberate closing of Personal account Deliberate closing of Personal account Assuance of Bid Bond - Other Security Performance Bond-Cash Cover Performance Bond-Cash Cover Performance Bond-Cash cover Sexual Salary Alert per security Extentions Amendments Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Cash cover	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,001/transaction plus transfer fee 2,500 11,600 11,800 11,800 1,180 0.5% per Quarter 1,42% Min100,000	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	10,0,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Account Deliberate closing of Personal account Deliberate closing of Personal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Caphorate account Deliberate closing of Personal account Deliberate closing of Personal account Assuance of Bid Bond - Other Security Performance Bond-Cash Cover Performance Bond-Cash Cover Performance Bond-Cash cover Sexual Salary Alert per security Extentions Amendments Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Cash cover	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,00 3,000/transaction plus transfer fee 2,500 15,000 11,800 11,800 11,800 11,800 11,800 11,800 1,180 1	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 600,000 to 599,999 600,000 to 699,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 to 3,000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Foronate account Deliberate closing of Foronate account Deliberate closing of Foronate account Deliberate of Bid Bond - Charb cover Issuance of Bid Bond - Cher Security Perfomance Bond-Cash Cover Perfornance Bond-Other security Extentions Amendments Cancellations of Returned guarantees Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Security Issuance - Security Issuance - Security Issuance - Security Inport Collections (IC)-Inward Foreign Doc & Bills for Collections Handling Commissions	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,00 3,000/transaction plus transfer fee 2,500 15,000 11,800 11,800 11,800 11,800 11,800 11,800 1,180 1	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	10,0,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 700,000 to 799,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Court Order Closing of Account Deliberate closing of Fersonal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Account Deliberate closing of Personal account Deliberate closing of Personal account Deliberate closing of Personal account Salary Alert per message Caurt Order Closing of Caphorate account Deliberate closing of Personal account Deliberate closing of Personal account Assuance of Bid Bond - Other Security Performance Bond-Cash Cover Performance Bond-Cash Cover Performance Bond-Cash cover Sexual Salary Alert per security Extentions Amendments Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Cash cover	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,00 3,000/transaction plus transfer fee 2,500 15,000 11,800 11,800 11,800 11,800 11,800 11,800 1,180 1	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	10,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 500,000 to 599,999 700,000 to 799,999 800,000 to 599,999 900,000 to 1,000,000 1,000,001 1,000,001 a),000,000 3,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Ciosing of Account Deliberate closing of Corporate account Deliberate closing of Corporate account Deliberate closing of Personal account Cesh Charge Cash Coins per bag of TZS 100,000 Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Other Security Perfomance Bond-Cash Cover Performance Bond-Cash Cover Performance Bond-Other security Extentions Amendments Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Security Import Collections (IC)-Inward Foreign Doc & Bills for Collections Collections Collections (IC)-Outwar Foreign Doc & Bills for Collections	818 1,009 1,173 1,193 1,193 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0.5% per Quarter 1,42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
Counters, ATM, and transfers (local and abroad) General Account Operations Bonds & Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 600,000 to 699,999 600,000 to 699,999 700,000 to 799,999 800,000 to 1,000,000 1,000,000 to 1,000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Corporate account Deliberate closing of Corporate account Deliberate closing of Foronal account Cash Coins per bag of TZS 100,000 Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Other Security Perfomance Bond-Cash Cover Perfomance Bond-Other Security Extentions Amendments Cancellations of Returned guarantees Cancellations of guarantees if not Returned Issuance - Cash cover Issuance - Security Import Collections (C)-Inward Foreign Doc & Bills for Collections Handling Commissions	818 1,009 1,173 1,397 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer eee 2,500 15,000 11,800 11,800 11,800 11,800 0.5% per Quarter 1,42% Min 100,000 1,59% Min usd 100 Usd 50	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
General Account Operations Bonds & Guarantee Advanced Payment Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 599,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Ciosing of Account Deliberate closing of Corporate account Deliberate closing of Forsonal account Cesh Ciosing of Account Deliberate closing of Forsonal account Cesh Change Cash Coins per bag of TZS 100,000 Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Cash cover Susuance of Bid Bond - Cher Security Perfomance Bond-Cash Cover Perfomance Bond-Cash Cover Perfomance Bond-Other security Extentions Amendments Cancellations of guarantees if not Returned Issuance - Security Import Collections (IC)-Inward Foreign Doc & Bills for Collections Handling Commissions Correspondance swift charges Export Collections (EC)-Outwar Foreign Doc & Bills for Collections Handling Commission-per tracer Courier Charges	818 1,009 1,173 1,193 1,193 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0.5% per Quarter 1.42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS Equivalent to TZS N/A Free 100 5 N/A	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
General Account Operations Bonds & Guarantee Advanced Payment Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 800,000 to 599,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Closing of Account Deliberate closing of Corporate account Deliberate closing of Personal account Cest of Change Cash Coins per bag of TZS 100,000 Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Cher Security Perfomance Bond-Cash Cover State of State	818 1,009 1,173 1,193 1,193 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0.5% per Quarter 1.42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS Equivalent to TZS N/A Free 100 5 N/A	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 F
General Account Operations Bonds & Guarantee Advanced Payment Guarantee	100,000 to 199,999 200,000 to 299,999 200,000 to 299,999 400,000 to 499,999 400,000 to 499,999 500,000 to 599,999 600,000 to 599,999 600,000 to 599,999 800,000 to 899,999 900,000 to 1,000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 a),000,000 1,000,001 and above Confirmation of Balance and Audit Statement Salary processing manually per entry Salary and Bulk payments outside the Bank Advisory service - charged per advice Vouchers - Information less than one year Salary Alert per message Court Order Ciosing of Account Deliberate closing of Corporate account Deliberate closing of Forsonal account Cesh Ciosing of Account Deliberate closing of Forsonal account Cesh Change Cash Coins per bag of TZS 100,000 Issuance of Bid Bond - Cash cover Issuance of Bid Bond - Cash cover Susuance of Bid Bond - Cher Security Perfomance Bond-Cash Cover Perfomance Bond-Cash Cover Perfomance Bond-Other security Extentions Amendments Cancellations of guarantees if not Returned Issuance - Security Import Collections (IC)-Inward Foreign Doc & Bills for Collections Handling Commissions Correspondance swift charges Export Collections (EC)-Outwar Foreign Doc & Bills for Collections Handling Commission-per tracer Courier Charges	818 1,009 1,173 1,193 1,193 1,636 2,075 2,554 2,833 3,000 3,551 3,751 4,000 50,000 3,000/transaction plus transfer fee 2,500 11,800 11,800 11,800 11,800 0.5% per Quarter 1.42% Per Quarter	25 N/A N/A Equivalent to TZS Equivalent to TZS Equivalent to TZS N/A Free 100 5 N/A	25 N/A N/A Equivalent to TZS Equivalent to TZS N/A Free 100	N/A Equivalent to 1 Equivalent to 7 N Fi
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Guardia.com Guardian

Taking A New Look At The News ESTABLISHED IN 1995

Tanzania-EU business forum will be a good learning session NOTHER business forum the forum will provide a moment for

Salaam next month bit it will not be just another exhibition. With over 400 potential investors from the European Union (EU) descending on the commercial capital, no one in officialdom should take it casually, for instance in the spirit of the rather objectionable notion of 'conference tourism.' It ought to he lots of serious business, given the background work enterprised, and the level of aspirations, hopes embedded in the forum. It is a sort of stand or fall situation in relation to the country's economic diplomacy, an opportunity to demonstrate that it is also ready for the 'finishing.'

This aspect of issues is important because often time foreign investors get frustrated and are compelled to leave when negotiations get stuck especially over excessive state privileges in a project where the state is only conducting regulatory work, and it seeks to virtually design the project or its profit expectations to suit certain prerogatives. With two years of arduous work in that direction, what President Samia Suluhu Hassan will be expecting is that he forum is a success and a lot is put to paper while the numerous high level business and partnership representatives are still around. To fail to privilege the right instincts and follow them later is at the least unhelpful, as when any talks fail, one implicitly makes other decisions, choices.

Manfredo Fanti, EU ambassador to Tanzania, has indicated that the forum is being jointly organised by the government, the EU country mission and the East African Community (EAC) Secretariat. The other detail is that the president will grace the opening event with a keynote address, and Zanzibar President Dr Hussein Ali Mwinyi Union and Zanzibar governments envoy expressed an anticipation that not just our word.

is expected in Dar es consolidating what President Samia did when visiting Europe where she met various investors, traders and stakeholders, encouraging them to invest in Tanzania.

He did express candid satisfaction with measures Tanzania has taken to ensure an investor-friendly environment, where EU firms now see more opportunities and the importance of investing in Tanzania. He saw the planned event as a moment to present Tanzania's opportunities and comparative advantage as a strategic destination for direct investments in the sub-region and for Africa generally. The fact that the forum has a direct presence of the EAC Secretariat means it will not be governed by a total inward look but more of integration.

For local observers this will be a learning session as to how far the institutional outlay is capable of living to the ethos provided by the leadership, in that sense the leadership spirit of President Samia as often a sense of frustration is visible that official procrastinate on vital negotiations and investors leave. There is at times the feeling that there are so many investors out there, and that Tanzania is unique in its natural resources endowment, both impressions being largely misplaced. Low investor friendliness isn't compensated by abundance of natural resources, as such materials are also found elsewhere, and they need investors, too.

While the conference organisers are talking about bringing investors from EU member states, into energy transition, agriculture, manufacturing, logistics, digital connectivity, construction, etc the real trap is elsewhere. It is for the conference to conclude a number of high profile investment accords will officiate at the closure. Both the that change the country's investment image abroad. This will propel the rest are thus taking the conference with of our economic diplomacy when the seriousness it deserves. The EU testimony comes from near and far,

Let us keep our eyes open as ministry readies UHC bill for second reading

that the government would be tabling the Universal Health Coverage (UHC) Bill for the second reading in the next session of the legislature, for it appeared that far too many issues remained to be ironed out, especially with stakeholders. There was for instance an observation that most of the key issues related to the 'modus operandi' were being left to regulations to be drawn up by the ministry (or in legal terms the minister). Health minister Ummy Mwalimu is now saying the ministry is beefing up the capacity of the Tanzania Insurance Regulatory Authority (TIRA) with resources like transferring staff from the Health ministry to work on tidying up regulations. It is helpful but unlikely to be enough.

On the basis of what the minister said and remarks by key administrators in the UHC drive, it seems that the current effort at the ministry is to convince MPs on the bill, whereas the difficulty lies with stakeholders, the level of consultations and acceptance of that

A senior official working on the scheme at ministerial level said that upon the rollout of the scheme, regulation of private healthcare insurance provisions will be altered to facilitate organised establishment of packages that are user friendly. Can the bill be adopted without the format of such changes be made clear? And will private medical practice remain stable?

There are likely to be a good number of improvements done on the previous draft to give the ministry

TOT everyone expected the confidence that this time it will be easier for it to be accommodated by MPs, and hopefully officialdom isn't expecting that it will be a matter party discipline to get the bill out of water, safe and sound. Unless it will meet the criteria it is setting for itself, that is, universal access to healthcare without financial challenges, and in an environment where its being taken up or implementation is user friendly, chances are it will not make the mark. If it isn't fully above board, if it leaves unanswered questions, it will be a risky gamble to approve.

That is why those involved in the process will have to brace for plenty of discussion which are unlikely to be sorted out by careful wording of regulations. It isn't clear when private hospitals were for instance convened for an open discussion or if they submitted proposals. Things will definitely be clearer in a couple of weeks or so when the first hints of what it contains begin to come out, and the scale of what remains to be done will then be clearer.

For once, the core belief of the drafting of the bill, to ensure that upon the rollout of the scheme, improved provision of health services will be assured as individuals will access treatment services without financial challenges might be too dreamy for comfort. At this moment drug prices are higher in government hospitals than in pharmacies outside. Perhaps the government just makes an effort of easier access to drugs and scale down some testing fees or operations where possible. Free hospital treatment by payment of excise duty to use the services on each one of us when we need identification or licences isn't that convincing.

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Al-Shabaab's inevitable demise marks the end of the impossible



'n the last several months, government Somali soldiers fighting Al-Shabaab Lhave made substantial advancements against the group. Clans sprung up in opposition to the armed organisation, and the government intended for them to expand. Although government troops have been successful in their fight against the terrorist group, analysts believe that it will be challenging for them to sustain those victories while still honoring their responsibilities to the local people.

Somalia has been ripped apart by the Islamist insurgency of Al-Shabaab for almost 15 years with little prospect of abating. The conflict between Mogadishu and the country's regions, also known as federal member states, has hindered the military operations of Somalia's government and its international allies. Al-Shabaab, for its part, has shown resilience by adapting to counterinsurgency efforts and consolidating its position within Somali society. Newly elected President Hassan Sheikh Mohamud and his administration are trying to restore faith in the ability of Somali military to confront insurgents. Given the progress that has been accomplished since he assumed office, the new president is not only finding success with the military by using force, but he is also winning success with morale.

Arabic name "the young," Al-Shabaab was originally the enforcers for the Islamic Courts Union, a

group of clerics that defeated the warlords who had ruled parts of south-central Somalia since the fall of the central government in 1991. Al-Shabaab has established itself as a tool of armed resistance and a governing player in all regions under its authority since Ethiopia's invasion in December 2006 toppled the Islamic courts in favor of the internationally supported Transitional Federal Government.

Al-Shabaab's overarching policy is to avoid direct military conflict at all costs, retain supremacy in rural south-central Somalia, and gradually expand its reach into cities and towns that are ostensibly under the authority of the government. Smaller ambushes at strategic areas allow the group to choose the rhythm of the conflict rather than being at the mercy of larger conflicts. Meanwhile, AMISOM, which Ethiopia is a member of but which is now known as the African Union Transitional Mission in Somalia (ATMIS), has taken a defensive stance and seldom undertakes large offensives for years.

First elected in May of this year, President Hassan Sheikh Mohamud has been on an aggressive campaign against Al Shabaab since taking office. His forces have been supported by clan militias, African Union troops, and the United States. Hundreds of US special operations forces were sent to Somalia in May after US Vice President Joe Biden revoked an order issued by Trump's predecessor. Since its inception in [renegades] are amongst you ... so

2007, the African Union operation in Somalia has cost the European Union close to 2.3 billion euro.

More than 600 members of Al Shabaab were reportedly slain and 68 towns were taken by the Somali government in the three months leading up to December. Only 20 percent of Somalia is under the group's control, President Mohamud stated last month. On December 16th, he said to Al Jazeera, "We are succeeding."

In an era "when the state is not present or is weak," Hassan said, the organisation thrived. "During its history, Somalia has had periods with no functioning government. This place was like a womb for these kinds of individuals." He elaborated by saying that some militants joined for ideological reasons, some for economic ones, and yet others for other concerns.

Hassan's military effort against Al-Shabaab seems effective, and he won widespread public support as a result.

Last week, on January 12, 2023, hundreds of Somalis gathered in Mogadishu for a state-organized march to denounce the al-Qaedalinked Al-Shabaab. The gathering was held in a heavily guarded stadium, and President Hassan Sheikh Mohamud, who was there, urged the Somali people to help eliminate members of the Al-Shabaab organisation, which he called the "bedbugs.

"I'm calling to you, the people of Mogadishu; the Kharijites flush them out. They are in your houses, they are your neighbours, in cars that pass you by," Mohamud

"I want us to commit today to flushing them out. They are like bedbugs under our clothes," he added, as demonstrators waved flags and placards with anti-Al-Shabaab message.

It seems that Al-top Shabaab's officials have realized that fortune is on their side. This week, in a stunning reversal of events, they reportedly indicated their willingness to negotiate with the government of Somalia, which they had previously deemed illegitimate.

"Al-Shabaab requested to open negotiations with the Somali government, but there are two groups within Al-Shabaab," Deputy Defence Minister Abdifatah Kasim told journalists in Mogadishu. "The first part is foreigners, and the second part is local Somalis. Those locals have a chance to open up negotiations, but those foreigners who invaded our country have no right for talks. The only option is to return to where they are from."

The Somalis who are members of Al-Shabaab were given two options by the minister of defense.

"For the Somalis, we are ready to receive them, for they are willing to surrender to the Somali government. They must follow the government's instructions, reintegrate with their society, or face the Somali National Army in the front lines," he concluded.



VACANCY



ABOUT GEITA GOLD MINING LTD

Geita Gold Mining Ltd (GGML) is Tanzania's leading gold producer with a single operation in Geita Region. The company is a subsidiary of AngloGold Ashanti, an international gold producer headquartered in South Africa, with operations in more than ten countries, in four continents. The mine is situated in the Lake Victoria Gold fields of North Western Tanzania, only about 85 km's from Mwanza City and 20 km's South East of the nearest point of Lake Victoria. The company has its head office in Geita, only 5 Km's west of the fast-growing town of Geita, and also a supporting office in Dar es Salaam. Applications are invited from ambitious, energetic and performance driven individuals to fill in vacant position(s) mentioned below:

Position : Underground Infrastructure Engineer

Contract type & Duration : Unspecified time
Department : Engineering

Reporting to : Senior Manager - Engineering

Number of Positions : One (1)

PURPOSE OF THE ROLE:

The Underground Infrastructure Engineer is responsible for overseeing and coordinating all engineering infrastructure, activities and plans relating to engineering services required for underground mining operations at Geita Gold Mine. The role provides direct output in the design and project management of all infrastructure to support Life of Mine production plans. This includes managing, overseeing, and monitoring all dewatering, compressed air and ventilation systems and infrastructure. This role is accountable to new build activities, infrastructure construction works, managing EPCM contractor and subcontractors to ensure works are undertaken in-line with health, safety and environmental obligations, design specifications, quality, project budget and schedule. The position is a key senior leadership team role, and requires extensive multi-disciplined infrastructure and construction experience, outstanding coordination, communication, management, and stakeholder engagement skills.

QUALIFICATIONS:

- Bachelor's degree in Mechanical Engineering or equivalent tertiary qualification
- Site Entry requirements which may include mines Health Surveillance.
- GGML is an equal opportunity employer: Female candidates are highly encouraged to apply.

EXPERIENCE:

- 10-15 plus years post-graduation on underground engineering infrastructure
- 5-10 plus years of mechanical design and the implementation and execution of engineering infrastructure projects relating to turbomachinery.
- Managed and directed project construction activities.
- Computer skills spreadsheets (Microsoft Excel), word processing (MS Project) and database (MS Access)
- Professionally Registered Engineer preferred

The following skills and experience will be highly considered for applicants for the position:

- Construction (plan, direct and manage) experience.
- Hazardous area design training and design experience.
- Functional safety training and certification
- AutoCAD drafting capability will be advantageous.
 Flow modelling software experience such as Pumpsim and Ventsim

MAIN OR KEY ACCOUNTABILITIES:

Health, Safety and Environment

- Adhere and promote HSE regulations at GGM with zero tolerance to breaches
- Demonstrate behavior consistent with AGA's vision and values. Lead by example at all times to create a safe working environment, where risks are assessed and managed to ensure tasks are performed without the risk of injury or harm to themselves, others and the environment.
- Continuously seek learning opportunities to improve safety performance.
- Ensure operational, project and construction workforce targets are achieved

Compliance

- Ensure compliance with all relevant legislation and applicable codes
- Ensure compliance to AGA/GGM and industry standards
- Ensure compliance to Quality, HSE and Human Resources (HR) management systems, policies, procedures, and processes.

Asset Management

- Develop an asset management (engineering) plan for all major underground infrastructure including rollout and integration of the Asset Management Framework, in a collaborative approach with the Reliability Engineering
- Conduct internal audits and over-inspections to ensure adherence and compliance to asset management plans/strategy
- Setup and manage the infrastructure engineering document repository for drawings and manuals
- Review and/or Set the Service strategy for all underground infrastructure equipment leading to the implementing a maintenance philosophy and scheduled maintenance programs that are aligned with operations to achieve set targets/plans, and substantially increase availability and reliability
- Effective planning and use of engineering capital for maintain asset integrity and other improvements. Put in place the necessary plans and monitoring process to anticipate issues rather than being overtaken by them
- Effective use of resources including money and equipment. Monitoring the stock levels of critical spares and supplies.
- Manage, oversee, and monitor all service infrastructure to support day-to-day underground mining
- activities.Ensure compliance with all engineering standards in underground operations on the mine
- Monitor (assess, record, feedback) equipment performance to ensure continuous improvement.
 Prepare engineering designs, modifications, installations, and projects in underground operations.
- Prepare engineering designs, modifications, installations, and projects in underground operations on the mine.

Strategic role

- Support the Mining team in Life of Mine planning by providing early input into the design and constructability process for all new build infrastructure
- Develop conceptual designs, cost estimates and project schedules for all new infrastructure and upgrades to support Life of Mine strategic plans
- Proactively manage and lead underground infrastructure projects and engineering construction functions, with a strong safety, cost, schedule, and quality focus ensuring safe constructability remains a priority. This includes but not limited to HAZID's and HAZOP's, cost and schedule development and ongoing review.
- Manage, oversee, and monitor all service infrastructure to support day-to-day underground mining activities
- Co-ordinate all engineering maintenance activities to ensure reliability of equipment
 Advise and guide the management team on best practice and fit for purpose engineering.
- Advise and guide the management team on best practice and fit for purpose engineering infrastructure outcomes
- Strong understanding of Quality, and HSE management systems.
- Drive and champion the safety-first value and apply the principle into both design and field activities.
 Key interface role, ensuring the effective management and performance of the engineering services and
- all other underground infrastructure project activities.Ensure project management activities meet the approved design specification.
- Ensure project management activities meet the approved design specification.
 Actively manage priorities in a dynamic environment, with emphasis on safely, meeting defined budgets

Engineering Infrastructure Capital & Projects

and timeframes.

- To serve as the underground engineering infrastructure representative on all capital projects and represent the proposed capital projects on Geita Standards Committee
- To set up and maintain the underground engineering infrastructure capital management process in conjunction with the GGM Capital Projects Champion.
- To co-ordinate plan, manage and execute underground engineering infrastructure projects in all GGM underground operations
 To manage both Asset Integrity (AI) and Stay In Business (SIB) capital for all underground engineering

infrastructure

Plans, Procedures, Standards and Documentation

- Develop and maintain the Life of Mine underground infrastructure plans, specifically infrastructure new builds and other infrastructure project construction activities, as a key sub-plan to overall underground Mining Plan.
- Provide input and support into establishing and maintaining the project Work Breakdown Structure (WBS), budget, schedule, and construction work packs.
- Oversee the project Requests for Information (RFI) and Technical Query (TQ) process.
- Provide input into HSE plan.
- Provide input into crane lift studies.
- Review and input into project contractor procurement process.

Technical Training & Development.

- Conduct engineering development panel interviews
- Develop skills matrices for all engineering infrastructure work types
- Identify training and development shortcomings and training needs
- Develop artisan refresher programs

Meetings, Reviews and Communication

- Attend and chair Life of Mine Infrastructure Planning meetings as well as other key review meetings, as required.
- Co-ordinate and chair regular project management meetings and maintain meeting records and agreed actions. Follow through to ensure actions are completed for all underground engineering infrastructure projects
- Provide regular operational and project updates to the management team in relation to progress and construction issues that may impact on compliance or cause delays.
- Provide operational readiness interface in line with AGA project requirements.
- Participate in formal HSE, risk management, change management, cost, and schedule reviews.

Progress and Performance Reporting

- Monitor progress of construction works, advise status in a timely manner to the management team of any potential cost, schedule, or quality variances.
- Monitor (assess, record and feedback) operational performance of engineering services and contractor performance in the delivery of project outcomes

Audit, Governance and Compliance

Participate in internal and external audits as required.

Project Risk, Change and Quality Management

- Identify and address construction risks early by communicating to appropriate stakeholders.
- Identify and address construction risks early by communicating to appropriate stakeholders.
 Coordinate the project change management process, including Site Instructions, Variations and or claims.
- Proactively manage change to avoid potential project cost and schedule overruns
- Inspect works to ensure construction activities are in accordance with engineering designs, contract specifications and authority requirements.
 Oversee/witness inspections and testing regimes to ensure quality and/or performance is in-line with the
- engineering specifications

Key Interfaces

- Engineering Manager, Underground Mining Manager, Technical Services Manager, Infrastructure Services Manager
- GGM Project Services Team to record, analyze and report on progress and productivity, change management, cost, and schedule.
- AGA Africa Technical Team to support potential operational/design issues that may occur on-site
- EPCM and Third-Party Contractors.

ADDITIONAL REQUIREMENTS:

- Technical Competencies Required
 Experience in managing engineering infrastructure in underground mining operation.
- Experience in specifications and standards to ensure that operations and project meets requirements in terms of safety, design, quality, and maintainability.
- Experienced in the practical application of construction principles, equipment, and technology. This includes applying construction principles, techniques, procedures, equipment, and resources to the execution and closing of projects.
- Using relevant information and individual judgment to determine whether construction events or processes comply with laws, regulations, and company standards.
- Knowledge of mechanical designs and its application in underground mining services

Leadership Competencies Required

- Demonstrate behaviors consistent with AngloGold Ashanti Values.
- Ability to build relationships with key personnel and identifying and developing business opportunities.
- Team based focus with a proactive approach to meeting LoM infrastructure requirements.
 Proven ability to organise and prioritise tasks and working under pressure to achieve set deadlines.
- Ensure the quality of deliverables align with the needs of the project, the company, and the client.

MODE OF APPLICATION:

- Please apply through our recruitment portal by following the link below. Please click the link or type the URL address on a website browser to access the application portal.
- On the portal you will be required to upload your detailed CV, copies of relevant certificates, e- mail and telephone contacts, names, and addresses of three referees. Please do not attach certificates that are not related to the qualifications stated above.
 You will also be required to upload a cover / application letter addressed to "Senior Manager Human
- Resources", Geita Gold Mining Ltd". Subject should be "Underground Infrastructure Engineer"

Application Link: https://career5.successfactors.eu/sfcareer/jobreqcareer?jobId=20819&company=AGAprod

- If you struggle to apply via the link provided, please head over to our website https://www.geitamine.com/en/people/ for a step-by-step guide on how to apply for jobs on our recruitment portal (SuccessFactors).
- You will be required to present original certificates if you are contacted for interviews.
- Internal Applicants (those currently employed by AngloGold Ashanti) must have their application letter endorsed by their Head of Department (HOD) or Manager once Removed (MoR).

APPLICATION DEADLINE:

- Applications should reach the above on or before 06th February 2023 at 5:30 PM
- Only shortlisted candidates will be contacted for interviews.

NOTE ON COVID-19 PREVENTION:

- Please note when you are invited for interviews, you will be required to present proof of vaccination against COVID-19 (Covid-19 vaccination certificate) or if you are not vaccinated, please go for a Covid-19 test and obtain a 96 hour valid PCR Covid-19 negative certificate.
- You are also advised to adhere to all recommended prevention measures including proper wearing of face masks and washing or sanitizing your hands before you are allowed through Geita Gold Mine entry points.

BEWARE OF CONMEN! GGML does not receive money in exchange for a job position. Should you be asked for money in exchange for a job offer or suspect such activity, please report this immediately to our Security Department, Investigation Unit, by calling +255 28 216 01 40 Ext 1559 (rates apply) or use our whistle-blowing channels by sending an SMS to +27 73 573 8075 (SMS rates apply) or emailing speakupAGA@ethics-line.com or use the internet at www.tip-offs.com

The menace of unstoppable gas leaks in Mexico

By Emilio Godoy

DARK mole dots the brown earth, among the green scrub at this spot in southeastern Mexico. A repetitive "glug, glug," a noise sounding like a thirsty animal, and an intense stench lead to this site, hidden in the undergrowth, where a broken pipe has created a pool of dense oil.

The smell of fuel overpowers the usual aroma of the surrounding vegetation.

The oil and natural gas leak runs freely in a well belonging to the staterun oil giant Petróleos Mexicanos (Pemex) in Reforma Escolín, part of Papantla, a municipality in the southeastern state of Veracruz, in the vicinity of a natural gas flare that illuminates the semi-cloudy environment and warms the already high temperature.

Far from the gaze of Mexico's Agency for Security, Energy and Environment (ASEA), responsible for



A gas flare at installations of the state-owned Pemex oil company in the town of Reforma Escolín, Papantla municipality in the southeastern Mexican state of Veracruz, on Jan. 11, 2023. More than 100 gas wells operate in the area, several of which release gas without controls and put the local population and their property at risk. CREDIT: Emilio Godoy/IPS

monitoring the fossil fuel industry in the country, and Pemex, the gas flares in an area dotted with oil and gas wells.

"The infrastructure is old, they don't maintain it. When there are leaks, you hear a 'ssssss' and the smell is unbearable, you can't stay in vour house," Omar Lázaro, a delegate to the municipality of the non-governmental National Indigenous Congress, which brings together native peoples and organizations, told

The local community all too vividly recalls the Jun. 4, 2022 explosion of a Pemex gas pipeline that put residents on edge and confirmed, for the umpteenth time, the potentially catastrophic impacts of fossil fuels.

Lázaro, a local musician, recalled that the leak flowed for two days, there were four fires in the affected area and the fire lasted two weeks, some 300 kilometers from Mexico City, in Papantla, (which means "place of abundant papán" - a local bird - in the Nahuatl language), home to just under 160,000 inhabitants in its extensive rural and semiurban territory.

"In some places there was a smell of gas before the explosion. The problem was that

(Amount in Million Tshs)

the scrubland began to burn and there was no water to put it out. Pemex threatened that it would not take responsibility if people went in to put out the fire and something happened to them," said Lázaro, who is also a member of the Assembly for the Defense of the Territory, which represents some 20 communities and five municipal organizations.

In essence, the gas is methane, 86 times more powerful at trapping heat than carbon dioxide (CO2) over 20 years, even though it spends less time in the atmosphere.

That means it is important to control it to curb the rise in the planet's temperature to no more than 1.5 degrees C, according to the commitments made by the international com-

Massive

The incident in the town of Reforma Escolín is part of a pattern of gas leaks from the extraction and transportation of oil and gas by Pemex and private companies in Mexico, without enforcement by the environmental authorities of the existing regulations.

IPS reviewed Pemex databases on leaks and its prevention plans, obtained through public information requests, which point to underreporting of gas emissions - composed mainly of methane - and confirmed the evidence that leaks devastate an area where gas wells

Historically, Pemex has been the biggest culprit in the gas leaks, due to the size of its infrastructure in Mexico.

After a drop between 2017 and 2019, gas explosions have been on the rise since 2020. Most of the incidents occur at hydrocarbon facilities in the states of Campeche, Tabasco and Veracruz in southeastern Mexico.

In 2020, 78 gas leaks by Pemex and its subsidiaries were registered, 85 by private companies, and 32 by the National Center for Natural Gas Control (CENAGAS), which manages the gas pipelines that belonged to the state oil company, without estimates of the resulting methane emissions, according to ASEA fig-

A vear later, Pemex reported 91 leaks, private companies 74, and CENAGAS 28.

These leaks come from gas pipelines, compressor stations and other facilities that transport, store and distribute gas, infrastructure that adds up to some 30,000 facilities and 50,000 kilometers of gas pipelines.

The face of Pastora García, one of the 11 members of the Municipal Council of Papantla, reflects concern about the leaks.

"Things are bad here, there are a lot of risks. This is how Pemex works and we're screwed. It is worrisome, because people live here," she told IPS while she was working in Reforma Escolín, a town of some 1,000 people.

García was a municipal councillor in the small town and submitted three requests for pipeline repairs in 2011 and 2020, obtaining no response, and the leaks continued.

In and around the town, local residents grow citrus fruit, beans and corn, and raise cattle, and the pollution harms their activities. In the area, the ground looks like Swiss cheese from which gas frequently emanates, as during the great leak of 2013.

Although ASEA does not record the volumes of leaks, Mexico ranked tenth in the world in methane emissions in 2021, a list led by China, India and the United States, and which also includes Brazil, according to data from the International Energy Agency (IEA), an intergovernmental grouping of large oil consumers.

In addition, since 2019 oil and gas infrastructure has released methane into the atmosphere in Mexico, according to satellite images.

In June 2022, a group of European scientists revealed that Pemex released 40,000 tons of methane in December 2021 from an offshore platform in the Gulf of Mexico.

In the case of Pemex, one of the aggravating factors is the deliberate venting or release and flaring of gas, which has been on the rise since 2017 due to the lack of capture technology and economic incentives for its use, since it is more convenient for the oil company to simply release and burn it off.

This practice grew from 3,800 cubic meters (m3) of gas in 2017 to 6,600 in 2021, according to the World Bank's Global Gas Flaring Reduction Initiative (GGFR), made up of 20 governments, 12 oil companies and three multilateral organizations. Mexico forms part of the alliance, but Pemex does not.

The IEA measured Mexico's emissions at 6.33 million tons of methane in 2021, equivalent to 1.8 percent of the world total, to which agriculture contributed 2.53 million, waste 2.28 million, and production and energy consumption 1.47 million. In this segment, venting and flaring represent the main factors, and in gas pipelines,

Itziar Irakulis, a researcher at the Polytechnic University of Valencia, told IPS from that Spanish city that "from the satellite we see that every time the gas flaring stops (the torch goes out), about 100 tons of methane per hour are vented.

Canara Bank (Tanzania) Ltd.

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2022.

			(Amount in Million Tshs)
		Current Quarter	Previous Quarter
		31st December 2022	30th September 2022
Α	ASSETS	595.79	1,035.91
	1 Cash	4,942.86	5,700.62
	2 Balances with Bank of Tanzania	43,769.98	43,397.06
	Investment in Government Securities Balances with other banks	· ·	
	and Financial Institution	504.40	1,872.40
	5 Cheques and item for Clearing	0.04	44.68
	6 Inter branch float items 7 Bills negotiated	-	- -
	8 Customer Liabilities for Acceptances	-	-
	9 Interbank Loan Receivables	4,179.14	5,333.24
	Investment in other securities Loans, advances and Overdrafts (Net of allowances for probable losses)	50,045.03	- 47,624.19
	12 Other Assets	1,152.49	1,499.65
	13 Equity Investments	-	_
	14 Underwriting Accounts	-	_
	15 Property ,Plant and Equipment	429.07	532.62
	16 TOTAL ASSETS	105,618.80	107,040.38
3	LIABILITIES	0.004.00	44 505 00
	17 Deposits From Other Banks	9,984.60 53,334.13	11,595.00 52,432.17
	18 Customer Deposits	55,554.15	52,432.17
	19 Cash Letters of Credit		[_
	20 Special Deposits		[_
	21 Payment Orders /Transfers Payable 22 Bankers cheques and Drafts issued		_
	23 Accrued taxes and expenses payable	1,651.62	1,551.67
	24 Acceptances Outstnding	1,001.02	1,001.07
	25 Interbranch float items	_	<u>_</u>
	26 Unearned income and other deferred charges	_	_
	27 Other Liabilities	245.58	620.20
	28 Borrowings	_	_
		65,215.93	66,199.04
	29 TOTAL LIABILITIES	40,402.87	40,841.33
,	30 NET ASSETS /(LIABILITIES) 16 Minus 29	40,402.07	40,041.33
•	SHAREHOLDERS FUNDS 31 Paid Up Share Capital	32,830.00	32,830.00
	32 Capital Reserves	308.15	1,367.28
	33 Retained Earnings	6,608.27	5,549.14
	34 Profit(Loss) Account	656.45	1,094.91
	35 Other Capital Accounts	_	-
	36 Minority Interest	_	
	37 TOTAL SHAREHOLDERS FUNDS	40,402.87	40,841.33
	38 Contigent Liabilities	6,606.15	5,476.54
	39 Non Performing loans and advances	336.27	1,707.74
	40 Allowances for Probable Losses	80.81	441.08
	41 Other non performing Assets	-	-
D	SELECTED FINANCIAL CONDITION INDICATORS		
	(i) Shareholders Funds to Total Assets	38.25%	38.16%
	(ii) Non performing loans to total gross loans	0.67%	3.55%
	(iii) Gross loans and advances to Total Deposits	79.15%	75.05%
	(iv) Loans and advances to Total assets	47.38%	44.49%
	(v) Earning Assets to Total Assets	93.26%	91.77%
	(vi) Deposit Growth	-1.11%	-19.93%
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CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER 2022. (Amount in Million Tshs)

(vii) Assets Growt

	Current Quarter	Comparative Quarter Previous Year	Current Year Cumulative	Comparative Previous Year Cumulative
	31st December 2022	31st December 2021	31st December 2022	31st December 2021
1 Interest Income	2,039.64	2,434.39	8,707.52	9,635.81
2 Interest Expenses	722.79	805.96	3,258.97	3,237.67
3 Net Interest Income (1 minus 2)	1,316.85	1,628.43	5,448.54	6,398.15
4 Bad debts written off	951.18	-	951.18	-
5 Impairment Losses on loans and Advances	3.12	(4.82)	6.27	82.90
6 Non - Interest Income	238.90	379.58	702.49	955.34
6.1 Foreign Currency Dealings and Translation Gains/(loss)	55.30	54.75	196.93	152.73
6.2 Fees and Commission	183.60	324.83	505.56	802.60
6.3 Dividend Income	-	-	-	_
6.4 Other Operating Income	-	-	-	-
7 Non - Interest Expenses	989.92	1,025.57	3,839.74	3,481.01
7.1 Salaries and Benefits	394.37	342.02	1.633.82	1,376.29
7.2 Fees and Commissions	12.78	12.49	34.07	33.92
7.3 Other OperatingExpenses	582.78	671.06	2,171.85	2,070.80
8 Operating Income/(Loss)	(388.46)	987.26	1,353.84	3,789.57
9 Income Tax Provision	50.00	355.00	697 40	1,165.00
10 Net income (loss) after income tax	(438.46)	632.26	656.45	2,624.57
11 Number of Employees	26	25	26	25
12 Basic Earnings Per Share	-13	19		80
13 Diluted Earnings Per Share	-13	19	20	80
14 Number of branches	1	1	1	1
SELECTED PERFORMANCE INDICATORS				
(I) Return on average total assets (%) Annualized	-1.69%	1.92%	0.74%	2.10%
(II) Return on average shareholders' funds(%) Annualized	-4.29%	6.31%	2.14%	6.73%
(III) Non interest expenses to gross income (%)	63.63%	51.07%	62.42%	47.34%
(IV) Net Interest Income to average earning assets Annulized(%)	5.58%	5.40%	6.73%	5.52%

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2022.

	CURRENT QUARTER	PREVIOUS QUARTER	CURRENT YEAR CUMULATIVE	PREVIOUS YEAR CUMULATIVE
	31st December 2022	30th September 2022	31st December 2022	31st December 2021
I Cash flow from operating activities				
Net Income (Loss)	(438.46)	322.26	656.45	2,624.57
Adjustment for	` <u>-</u> ′	-		
Impairment /Amortization	97.28	97.76	(21.86)	402.48
-Net change in loans and advances	(2,420.84)	(282.33)	1,070.36	(2,681.41)
Gain/Loss on Sale of Assets	-		-	_
-Net change in Deposits	(708.44)	(15,941.50)	(29,765.88)	11,776.98
 Net change in Short term negotiable securities 	-	-	-	-
-Net Change in Other Liabilities	(152.25)	229.99	888.62	753.04
-Net change in Other Assets	403.66	2,159.60	308.46	759.87
-Tax paid	(50.00)	(114.06)	(697.40)	(1,165.00)
-Others	-	-	-	-
Net cash provided (used) by operating activities	(3,269.05)	(13,528.27)	(27,561.25)	12,470.54
II Cash flow from Investment activities				
Dividend Received				_
Purchase of fixed assets	6.27	(16.18)	319.16	(6.03)
Proceeds from sale of Fixed Assets				. (5.55)
Purchase of non-dealing securities	770.64	2,651,94	(6,999.96)	(2,005.73)
Proceeds from sale of non-dealing securities				
Others				_
Net cash provided (used) by investing activities	776.91	2,635.76	(6,680.80)	(2,011.76)
III Cash flow from financing activities		,	, ,	, , ,
Repayment of long-term debt				_
Proceeds from issuance of long term debt		_		_
Proceeds from issuance of share capital				_
Payment of cash dividends	_	(492.45)	(492.45)	
Net change in other borrowings	_	(102:10)	(102.10)	
Others - Payment of lease liability	(72.75)	(70.98)	(280.53)	(254.15)
Net cash provided (used) by financing activities	(72.75)	(563.43)	(772.98)	(254.15)
IV Cash and Cash Equivalents:	(/	(/	(/	(/
Net increase (decrease) in cash and cash	(2,564.90)	(11,455.94)	(35,015.03)	10,204.63
equivalent	(2,304.90)	(11,455.84)	(55,015.05)	10,204.03
Cash and Cash Equivalents at the beginning of	14,651,03	26,106.96	47,101,31	36,896,83
the Quarter/Year	14,001.00	20,100.90	47,101.31	30,090.03
Cash and Cash Equivalents at the end of	12,086.13	14,651.03	12,086.28	47,101.46
the Quarter /Year	12,000.13	14,001.00	12,000.20	47,101.40

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2022.

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neral			

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 31/12/ 2022							
Balance as at the beginning of the year	32,830,00		6,129,50	1,279,37			40,238,87
Profit for the year	_		656.45	_			656.45
Other Comprehensive Income		-	-	_			
Transactions with owners	-	-	-	_			
Dividends Paid	-	-	(492.45)	_			(492.45
Regulatory Reserve		-	971.22	(971.22)			` -
General Provision Reserve	-		-	` <u>-</u> ′			
Others			_	_			
Balance as at the end of the current period	32,830,00		7,264.72	308,15			40,402.87
Previous Year 31/12/2021							
Balance as at the beginning of the year	32,830.00		4,754.21	41.35			37,625.56
Profit for the year	'-		2,613.31	_			2,613.31
Other Comprehensive Income		-	_	_	-	-	
Transactions with owners			-	_			
Dividends Paid		-	_	_	-	-	
Regulatory Reserve	-	-	(1,238.02)	1,238.02	-		
General Provision Reserve	-		-	-			
Others	-	-	-	-	-		
Balance as at the end of the previous period	32,830,00		6,129,50	1,279,37			40,238,87

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER 2022.

n preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year udited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

<u>Name</u>	<u>Tittle</u>	<u>Signature</u>	<u>Date</u>
T R BALAJI RAO	CHIEF EXECUTIVE OFFICER		23-Jan-23
FADHILI PETRO SANGA	HEAD OF FINANCE		23-Jan-23
FREDRICK HIPPOLITE	CHIEF INTERNAL AUDITOR		23-Jan-23

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have be 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

<u>Name</u>	<u>Tittle</u>	Signature	<u>Date</u>
INDIAEL DANIEL KAAYA	DIRECTOR		23-Jan-23
MWANAIDI ATHUMAN MTANDA	DIRECTOR		23-Jan-23

Canara Bank (T) Ltd Head Office Dar Es Salaam Branch Elia Complex P.O. Box 491, Dar Es Salaam, Tanzania E:mail ctbl@canarabank.co.tz, T +255 222112530 (D) +255 222112532

Government working to certify its natural and plantation forests

By Felister Peter

IN promoting sustainable forest management, the government is seeking forest management certification for two natural and plantation forests which will be the pilots Forest Management Units (FMUs) for forest certification.

Through the Tanzania Forest Services (TFS, two protected forests–Longuza Forest Plantation and Amani Nature Forest Reserve have been selected as pilots for certification.

With support from WWF Tanzania, in 2008, Tanzania engaged in processes to prepare the Forest Stewardship Standard (FSC) National Forest Stewardship Standard (NFSS) for responsible forest management, an exercise which took almost 10 years to be completed.

The national standard is used by forest managers and owners seeking forest management certification for their natural and plantation forests.

Recently, WWF Tanzania teamed up with Soil Association Certification (UK) to conduct a five-day capacity building to key staff from TFS, Ministry of Natural Resources and Tourism (Forestry and Beekeeping Division–FBD) and TFS) and local government authority's staff from Muheza, Korogwe and Kilindi districts in Tanga Region.

Training beneficiaries included forest conservators, forest officers, plantation and nature reserve conservators, community forest private sector and forest dependent community representatives.

In an interview with The Guardian, Dr Severin Kalonga, WWF Tanzania, FSC Standard Development Group Tanzania said formulation of the National Forest Stewardship Standard involved TFS since they are the managers of all the forests in the country.

"Having our own forest standards would facilitate certification of our government owned forests. We consulted the government before starting the certification process, hence the need to capacitate forest officers and stakeholders from the private sector to ensure sustainable forest management," he remarked.

Dr Kalonga noted that certification of forests would boost government coffers and provide an opportunity to continue learning on sustainable forest management.

He gave an example of teak trees which are found at the Longuza Forest Plantation, saying the tree's durability makes it a best choice for buyers intending to produce furniture or other uses including flooring.

"The government is likely to get a lot of money from teak timber trees because most of them are sold outside the country. Once our forests are certified it would be easy for our timber and other forest products to penetrate international markets, especially countries that are members of the European Union (EU)," said Dr Kalonga, adding the EU had already set up criterions that only allows the purchase of African timber from certified forests.

He added: "We cannot do business without involving Europe and America. Certification of our forests will connect us with the international community and reliable markets where we will sell our forest products at good prices. It also allows us to practice sustainable forest management."

He said among the reasons for choosing the two forests is that they are in a similar block, thus making it easy to manage. He said after successful certification of the selected forests, plans are to take similar projects in Mufindi, Iringa Region and Kawetere in Mbeya Region.

According to Dr Kalonga, a single teak tree could fetch up to 800,000/- in the past five years. He said after certification of the forests, the price is likely to be higher.

Regina Panga is the Assistant Forest Officer at the TFS's Longuza Forest Plantation in Tanga, commended WWF for providing them with the training, noting certification of the forest will enhance management activities.

"There are needs to also provide education to other stakeholders including surrounding communities because the concept is new to Tanzanians and it involves a number of stakeholders," said Panga adding the Longuza farm consists of 95 percent teak trees.

She added that certification will enable conservators to properly manage the farms and link TFS to reliable international markets. She said once the forest is certified, it would be easy for them to secure loans from foreign financial institutions and banks because most of them are willing to support certified forest farms.

Most of our timber products including timber are exported with a few of them sold locally, she said, noting the trees are harvested every year, but also planting of new trees is routine exercise.

Panga said that TFS implements a Corporate Social Responsibility (CSR) policy whereas it works closely with the surrounding communities and makes sure that villagers benefit from the forest.

She said villagers are provided with assistance including firewood and other non-timber products (mushrooms and vegetables). She said that, under special arrangements, TFS provides villagers with timber poles for construction activities.

Amani Nature Forest Reserve's (ANFR) Head Conservator, Fikiri Maiba said certification of the nature reserve would be beneficial because the area is famously known to accommodate various birds and flower species that are not found at any other places globally.

"We are grateful for government efforts as well



as stakeholders for supporting us towards certification of the reserve. Getting the accreditation will further market our products including ecotourism," said Maiba, giving an example of the 'dragon fly' insect species

which can only be found at places with clean and safe water.

Maiba said the reserve, which is located in Muheza and Korogwe Districts in Tanga, has great ecological importance with the astonishing African vio-

let flowers (Saintpaulia) which is believed to have a spiritual aspect (power of forgiveness). He said the reserve which is under TFS is properly managed to ensure the forest's virgin land is maintained. He said with the knowl-

edge gained from the awareness training workshop on FSC forest certification standards provided by WWF, the officers stand a better chance to enhance management of the forest.



MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2022 (Amounts in million shillings)	Current Quarter 31-Dec-2022	Previous Quarter 31-Sep-2022
A. ASSETS:		
1. Cash	316	735
2. Balances with Bank of Tanzania	9,056	5,033
Investments in government securities	-	
Balances with other banks and financial institutions	18	30
5. Cheques and Items for clearing	41	8
6. Inter branch float items		1,402
7. Bills negotiated	-	
8, Customers' liabilities for acceptances	_	
9. Interbank loans receivables	5,266	9,795
10. Investment in other securities	_	
Loans, advances and overdrafts (Net of allowance for probable losses)	64,356	57,485
12. Other assets	3,219	4,299
13. Equity investments	5,210	4,200
14. Underwriting accounts	_	
15. Property, plant and equipment (net)	842	893
16. TOTAL ASSETS	83,114	79,680
B. LIABILITIES:	00,114	75,000
17. Deposits from other banks and financial institutions	3,500	
18. Customer deposits	60,179	60,057
19. Cash letters of credit	50,175	00,007
20. Special deposits		
21. Payment orders/transfers payable		
22, Bankers' cheques and drafts issued	_	
23. Accrued taxes and expenses payable	951	1,606
24. Acceptances outstanding		.,,,,,,,
25. Interbranch float items	1,265	260
26. Unearned income and other deferred charges	-	92
27. Other liabilities	1,406	1,702
28. Borrowings	-	
29. TOTAL LIABILITIES	67,301	63,717
30. NET ASSETS/(LIABILITIES) (16 minus 29)	15,813	15,963
C. SHAREHOLDERS' FUNDS:	,	11,011
31. Paid up share capital	30,912	30,912
32. Capital reserves		00,012
33. Retained Earnings	(20,180)	(19,975
34. Profit (Loss) account	81	26
35. Others capital accounts (Advance towards share capital)	5,000	5,000
36, Minority interest		0,000
37. TOTAL SHAREHOLDERS' FUNDS	15,813	15,963
38. CONTINGENT LIABILITIES	10,010	10,000
39. Non performing loans & advances	581	581
40. Allowances for probable losses	(427)	(382
41, Other non performing assets	(1217)	(552
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	19.0%	20.0%
- Non Performing Loans to Total Gross Loans	0.9%	1,09
- Gross Loans and Advances to Total Deposits	100.4%	95.19
- Loans and Advances to Total Deposits - Loans and Advances to Total Assets	76.9%	71.79
- Earning Assets to Total Assets	83.8%	84.49
- Earning Assets to Total Assets - Deposits Growth	6.0%	84,49

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 202 (Amounts in million shillings)	2 Current Quarter 31-Dec-2022	Comparative Quarter 31-Dec-2021	Current Year Cumulative 31-Dec-2022	Comparative Year Cumulative 31-Dec-2021
Interest income	2,538	1,781	8,641	5,674
2. Interest expense	879	576	3,192	1,783
3. Net interest income (1 minus 2)	1,659	1,205	5,449	3,891
Bad debts written-off	-	-	-	
5. Impairment losses on loans and advances	45	71	45	51
6. Non- interest income:	480	579	1,996	1,359
6.1 Foreign currency dealings and translation gains/(loss)	-	(1)	5	,
6.2 Fees and commissions	367	541	1,771	1,30
6.3 Dividend income	-	-	-	
6.4 Other operating income	113	39	220	5
7. Non interest expenses	2,027	1,767	7,304	6,56
7.1 Salaries and benefits	755	742	3,113	2,87
7.2 Fees and commission	-	-	-	
7.3 Other operating expenses	1,272	1,025	4,191	3,687
8. Operating income/(loss)	67	(54)	96	(1,36
9. Income tax provision	15	23	15	2
10. Net income/(loss) after income tax	52	(77)	81	(1,38
11. Other Comprehensive Income				
12. Total comprehensive Income/(loss) for the year	52	(77)	81	(1,38
13. Number of employees	58	55	58	5
14. Basic Earnings Per Share	1.1	-1.0	1.6	- 22
15. Number of branches	2	2	2	
SELECTED PERFORMANCE INDICATORS				
(i) Return on Average Total Assets	0.1%	-0.1%	0.1%	-2.4
(ii) Return on Average Shareholders' Funds	0.3%	-0.5%	0.5%	-8.7
(iii) Non Interest Expense to Gross Income	94.8%	99.0%	98.1%	127.6
(iv) Net Interest Income to Average Earning Assets	2.4%	2.6%	7.8%	7.9

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2022 (Amounts in million shillings)	Share Capital	Retained Earnings	Advaced towards Share Capital	Total
Current Year				
Balance as at the beginning of the year	30,912	(19,895)	5,000	16,017
Profit for the year	-	81	-	81
Others	-	(285)	-	- 285
Balance as at the end of the current period	30,912	(20,099)	5,000	15,813
Previous Year				
Balance as at the beginning of the year	30,912	(18,508)	5,000	17,404
Profit for the year	-	(1,387)	-	(1,387)
Balance as at the end of the previous period	30,912	(19,895)	5,000	16,017

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 DECEMBER 2022	Current Quarter 31-Dec-2022	Previous Quarter	Current Year Cumulative	Comparative Year Cumulative
(Amounts in million shillings)	31-Dec-2022	30-Sep-2022	31-Dec-2022	31-Dec-2021
. Cash flow from operating activities:				
Net (loss)profit before tax	67	26	96	(1,36
Adjustment for:	-	-	-	
- Impairement/amortisation/depreciation	313	313	1,244	1,32
- Net change in loans and advances	(2,342)	(15,394)	(23,944)	(18,27
- Net change in deposits	122	14,289	21,459	19,68
- Net change in short term negotiable securities	-	-	-	
- Net change in other liabilities	4,867	(1,793)	3,670	35
- Net change in other assets	811	(1,176)	(221)	156
- Tax paid	-	-	-	(3
- Others	(160)	(156)	(300)	(33:
Net cash provided (used) by operating activities	3,678	(3,890)	2,004	1,52
I. Cash flow from investing activities:				
- Dividend received	-	-	-	
- Purchase of fixed assets	5	(15)	(229)	(21)
- Proceeds from sale of fixed assets	-	-	-	
- Purchase of non-dealing securities	-	-	-	
- Proceeds from sale of non-dealing securities	-	-	-	
- Others	-	-		
Net cash provided (used) by investing activities	5	(15)	(229)	(21)
II. Cash from financing activities:				
- Repayment of long term debt	-	-	-	
- Proceeds from issuance of long term debt	-	-	-	
- Proceeds from issuance of share capital	-	-	-	
- Payment of cash dividends	-	-	-	
- Net change in other borrowings	-	-	-	
- Others	-	-	-	26
Net cash provided (used) by financing activities	-	-	-	262
V. Cash and cash equivalents:				
- Net increase/(decrease) in cash and cash equivalents	3,683	(3,905)	1,775	1,56
	4.404	8.039	6.051	4,485
 Cash and cash equivalents at the beginning of the quarter/year 	4,134			

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements				
Name and Title	<u>Signature</u>	<u>Date</u>		
Richard L. Makungwa (Chief Executive Officer)	(signed)	24 January 202		
Selemani Kijori (Head of Finance)	(signed)	24 January 202		
Patrick Mashalla (Head of Internal Audit)	(signed)	24 January 202		

S/N.		ITEM/TRANSACTION		CHARGE/FEE		
1	Current Accounts					
	(a) Required minimum oper			TZS 50,000		
	(b) Monthly service fee (bre	akdown per customer type)		TZS 7,500		
	(c) Cheque withdrawal over	the counter		TZS 2,500 for amounts less than 5M otherwise 0,1% max TZS 100,000		
	(d) Fees per ATM withdraws	al .		TZS 1.300		
	(e) ATM mini statement			TZS 300		
	(f) Interim statement per pa	nge		TZS 1,500		
	(g) Periodic scheduled state	ment		0		
	(h) Cheque book			TZS 500 per leaf		
	(i) Dishonoured cheque			TZS 100,000		
	(j) Special clearance			n/a TZS 6.000		
	(k) Counter cheque (l) Stop payment			TZS 40,000		
	(m) Standing order (Same b	ank)		Free		
	(n) Balance enquiry	,		TZS 300		
	(o) New ATM card issuance			TZS 10,000		
	(p) ATM card renewal or rep	acement (indicate costs for different card		TZS 10,000		
	types)					
	(q) Overdrawn account inter	est charge		20%		
	(r) Unarranged overdraft			20% TZS 10,000		
	(s) Interbank transfer (t) Bill payments through AT	TA A		n/a		
	(u) Deposit fee	***		0		
	(v) Other (please specify)			n/a		
2	Savings Accounts (Disclose	o for product specific types)				
	(a) Required minimum open	ing balance		TZS 5,000		
	(b) Monthly service fee			TZS 1,400		
	(c) Interim statement			TZS 1,500		
	(d) Account closure			TZS 20,000		
3	Electronic Banking					
	(a) Internet banking monthly (b) Internet transfers	fee		n/a		
	(c) SMS banking			n/a TZS 1700		
	(d) Other			128 1700 n/a		
4	Foreign Exchange Transact	ion		104		
-	(a) Purchase/sale of TCs tra			n/e		
	(b) Purchase of foreign ched	jue .		n/a		
	(c) Sale/purchase of cash page	assport		n/a		
	(d) Telegraphic transfer			n/a		
	(e) Telex/SWIFT			n/a		
	(f) Tranfer from foreign curr	ency denominated account (within bank and to other bank)		0		
5	Personal Loans	account (within bank and to other bank)				
_	(a) Processing/Arrangemen	t/Appraisal fee		0.77% p.a		
	(i) Personal loans			16%		
	(ii) Overdrafts			20%		
	(iii) Mortgage finance			n/a		
	(iv) Asset finance			n/a		
	(b) Unpaid Ioan instalment			20%		
	(d) Valuation fees (e) Other			n/a		
	(c) cale			11/41		
		Deposit Rates				
	Fixed Deposit - TZS	3 Months	6 Months	12 Months		
	1 - 2 Min	1.5%	2.0%	2.5%		
	2 - 10MIn	2.0%	2.5%	3.0%		
	10 - 50 Min 50 - 100 Min	2.5%	3.0%	3.5%		
	50 - 100 Min 100 - 300 Min	3.0% 3.5%	3.5% 4.0%	4.0%		
	300 - 500 MIn	4.0%	4.0%	5.0%		
	500m - 1Bin	4.5%	5.0%	5.5%		
	Above 1 Bin	Contact Tre		. 0.070		
		Accrue on Daily Cleared balance paid Monthly				
-	Savings Account - TZS					
	Savings Account - TZS 0- 50k	0.5%				
	0- 50k 50k - 1m i n	0.5% 1.0%				
	0- 50k 50k - 1mln 1 - 10mln	0.5% 1.0% 1.5%				
	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln	0.5% 1.0% 1.5% 2.0%				
	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln Over 1mln	0.5% 1.0% 1.5%				
3ase	0- 50k 50k - 1min 1 - 10min 10 - 100min Over 1min Lending Rates	0.6% 1.0% 1.5% 2.0% 2.5%				
3ase	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln Over 1mln Lending Rates Loan Type	0.5% 1.0% 1.5% 2.0% 2.0%		1		
1	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln Over 1mln Lending Rates Loan Type Short term (up to 1year)	0.6% 1.0% 1.0% 2.0% Ease rate 19.5%		+/-4.5%		
1 2	0- 50k 50k - 1mln 1 - 10mln 0- 100mln Over 1mln Lending Rates Loan Type Short term (up to 1year) Medium term (2-4 years)	0.6% 1.0% 1.5% 2.0% Base rate 19.5% 21.5%		+/-1.5%		
1	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln Over 1mln Lending Rates Loan Type Short term (up to 1year)	0.6% 1.0% 1.0% 2.0% Ease rate 19.5%				
1 2 4	0- 50k 50k - 1min 1 - 10min 10- 100min 10- 1	0.6% 1.0% 1.5% 2.0% Base rate 19.5% 21.5%		+/-1.5% +/-4.0%		
1 2 4	0- 50k 50k - 1mln 1 - 10mln 10 - 100mln Over 1mln Lending Rates Loan Type Short term (up to 1year) Medium term (2-4 years) Term loans (over 5 years) the undersigned have exam nowledge and information.	0.6% 1.0% 1.0% 1.5% 2.0% Base rate 10.5% 2.1.5% 21.5% 19.0% ined the above information and hereby declare that the	a informatic	+/-1.5% +/-4.0% on is true and correct to the best of		
1 2 4	0- 50k 50k - 1min 1 - 10min 10- 100min 10- 1	0.6% 1.0% 1.0% 2.0% 2.0% Base rate 19,5% 21,6% 21,6% 19,0%		+/-1.5% +/-4.0%		





Mkopo wa haraka kwa ajili ya ada ya shule kwa waajiriwa wanaotaka kujiendeleza kielimu au kwa ajili ya kulipa ada za wategemezi wao



24 January 2023

ADVERTISEMENT

Guardian

Absa Bank Tanzania 2022 Q4 Financial Performance Absa Bank Tanzania's profits more than doubled in 2022



Abdi Mohamed *Managing Director*

Absa Bank Tanzania achieved an impressive financial performance in the year 2022 and has had its best year ever by registering 157% and 139% year-on-year growth in Profit Before Tax (PBT) and Profit After Tax (PAT) respectively. The Bank's PBT increased to TZS 32.4 billion in 2022 from TZS 12.6 billion recorded in 2021 while its PAT improved from TZS 9.4 billion in 2021 to TZS 22.5 billion in 2022.

The significant growth in profitability was mainly driven by an excellent overall revenue increase of 40% year-on-year to TZS 134billion in 2022 from TZS 96 billion in 2021, with Net Interest Income (NII) growing by 37% whilst Non-Interest Income increased by an astonishing 45% year-on-year, coupled with a loan loss impairment charge decrease of 23% with the exception of the mobile lending impairment which grew in 2023 as it was introduced in October of 2021 and has had its first full year in 2022.

The astounding performance on revenue growth was largely driven by net interest income, transactional banking, and FX income following the improved economic conditions which have, in turn, stimulated customers' banking activities, the Bank's Managing Director, Abdi Mohamed has revealed.

"In the year 2022, there was a huge growth of the mobile lending loans and revenues as public awareness of the facility increased and the bank's increased investment in the product impacted positively on the bank's NII." Mr. Abdi added yesterday.

Profitability is up by an astounding 157%

He further highlighted that FX Income and Fees & Commission Income improved from 2021 to 2022 by 63% and 29% respectively largely driven by improving economic conditions and improvement of the business environment leading to a growing volume of transactions; favorable margins from cross-currency transactions, coupled with improved digital service offerings have also been a significant contributor to the observed performance.

Absa Finance Director (CFO) Obedi Laiser said, "gross loans & advances to customers increased by 15% while con-currently the customer deposits exhibited a strong increase of 19% from the previous year. Mobilization of deposits mostly driven by competitive pricing and value proposition to esteemed customers has contributed to the annual growth observed in customer deposits.

This growth in customer deposits has enabled a similar increase observed in customer loans

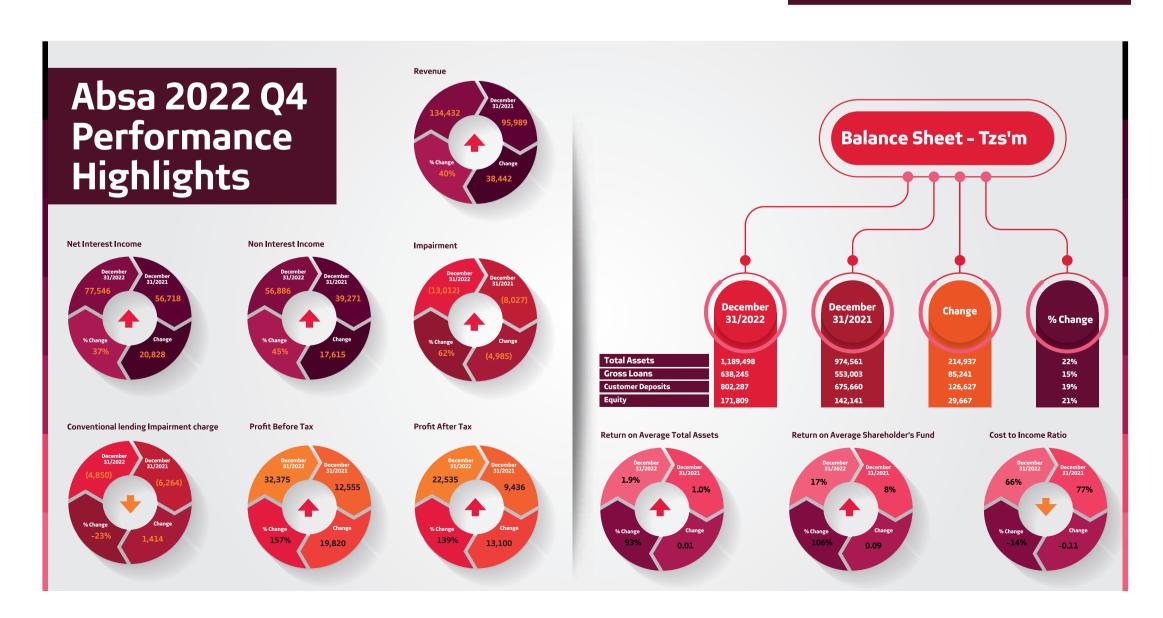
disbursed with a significant proportion being loans issued out to Corporate entities, SMEs, Retail customers, and micro-loans issued through the mobile lending platform which experienced a 151% year-on-year increase from 2021.

Businesses, as a result of the improved economic conditions, have increased their utilization of the credit facilities offered by Absa Bank with our exceptional customer service catering to the specific business and customer needs as required."

Mr. Obedi further highlighted that the bank's total assets position improved by 22% to TZS 1.2 trillion while the total capital position grew by 21% year on year to TZS 171 billion from TZS 142 billion largely contributed by the retained profit which was reinvested into the capital of the bank.

The bank continues to have a strong capital position and operates well above the regulatory and internal capital requirements. He further commented that the bank is sufficiently funded and well capitalized to continue to offer financial services to its clientele based on their specific needs as the bank continues to execute its strategy and purpose of bringing more possibilities to the lives of all its stakeholders.

"In the year 2022, there was a huge growth of the mobile lending loans and revenues as public awareness of the facility increased and the bank's increased investment in the product impacted positively on the bank's NII." Mr. Abdi added yesterday.



Guardian www.ippmedia.com

BUSINESS

Absa net income after income tax more than double in 2022

By Guardian Reporter

ABSA Tanzania net income after income tax more than doubled to 22.5bn/- last year from 9.4bn/- recorded in 2021.

According to unaudited financial statements for the fourth quarter of last year shows the increase of net profit was due to sharp increase of operating profit which grew to 32.4bn/- last year from 12.6bn/- recorded in 2021.

The bank's basic earnings per share also went up to 22.8/- last year from 9.6/- recorded a year before with num-

ber of employees increased to 492 from 457 respectively.

On quarterly basis, the statements show net income after income tax grew to 1.9bn/- during the fourth quarter of last year from 2mn/- recorded during the fourth quarter of 2021.

Return on average shareholder's fund more than doubled to 17.3 percent last year from 8.4 percent recorded in 2021 while return on average total assets gained to 1.9 percent from 0.97 percent respectively.

According to the statements, net interest income jumped to 77.5bn/-last



Absa Tanzania managing director Abdi Mohammed

year compared with 56.7bn/- recorded in 2021 while non-interest income reached 56.9bn/- last year compared with 39.3bn/-recorded in 2021.

On quarterly basis, net interest income amounted 21.9bn/- during the fourth quarter of last year ending December compared with 16.2bn/- recorded during similar quarter of 2021 while non-interest income improved to 13bn/- compared with 10bn/respectively. The bank's balance sheet shows total assets slightly went down to 1.18trn/- during the fourth quarter of last year compared with 1.21trn/- recorded during the third quarter due to slight decrease of lending which amounted to 604bn/- during the fourth quarter from 612bn/- issued during the third quarter.

Cash increased to 37.6bn/during the fourth quarter from 27.7bn/- recorded during the third quarter of last year while investment in government securities slightly increased to 198.3bn/- compared with 197.1bn/- respectively.

According to the statements, balance with Bank of Tanzania (BoT) went up to 144.3bn/- during the fourth quarter of 2022 from 100.5bn/- during the third quarter and balance with other banks and financial institutions increased to 127bn/- from 204bn/- respectively.

Customer deposits reached to 778.8bn/- during the fourth quarter, last year compared with 806bn/- during the third quarter while shareholder's fund remained nearly flat at 171bn/- during the reported periods.

The statements show net change of deposits nearly tripled to 179bn/last year compared with 64.7bn/- in 2021, while net changes in loans and advance amounted 94bn/- com-

pared with83.4bn/- respectively. Gross loans advances to total deposits increased to 79.6 percent last year compared with 77.3 percent which indicated an increase of lending to economic sectors.

However, non-performing loans and advances to total gross loans remained nearly flat at six percent, slight higher than regulatory benchmark of five percent.

Net cash used in operating activities jumped to 142bn/- last year compared with 13.2bn/- recorded during the previous year while net cash used in investing activities amounted 2bn/- last year compared with 3.2bn/- spent a year before.

Cash or cash equivalent at the end of the year was 258bn/- in 2022 compared with 120.7bn/- recorded a vear before.

Dough opens new KFC, Pizza Hut outlets in Dar

By Guardian Reporter

FAST food firm, Dough Works Limited has opened its new restaurants in Mbezi, Dar es Salaam namely KFC and Pizza Hut.

"The opening of the 8th KFC and 9th Pizza hut restaurant has provided more opportunities to the local markets, like chicken producers, increasing employment opportunities by creating more jobs in Tanzania," said a statement issued by Dough yesterday.

The two outlets have created jobs for cooks, servers, accountants, managerial roles and distributors, workers to make delivery services to distribute food to customers, while maintaining and providing consistently high-quality food and the most convenient consumer experiences, it says.

The company statement said the celebrations for opening of two outlets went hand in hand by giving back to the community to 54 special needs children cared for by the Baba Oreste Foundation.

The children were invited to enjoy an afternoon of fun and delicious pizza and chicken at Pizza Hut & KFC Mbezi Beach.

Vikram Desai, Dough Works Limited Managing Director commented "co-located Pizza Hut & KFC features large seating area, a kids play area, for our customers, also a drive-thru that will cater for all our customers around Mbezi Beach, Kunduchi, Goba,



Mbezi Juu, Africana, Bahari Beach and Kilonga Wima "

He said "along with customers, Pizza Hut & KFC Mbezi Beach are looking forward to integrating with and support the Mbezi Beach community, marking the beginning of what they hope to be a long-standing relationship with the community in a special event held hand in hand with the Baba Oreste Foundation lead by Mr. Mauricio Robiro".

"Dough Works Limited hopes to continue to host such events and to partner with similar organizations who are contributing to the social upliftment and well-being of the Mbezi Beach Community," he noted.

He said with the opening of new KFC and Pizza-Hut restaurants, Dough is proud of the partnership to promote Tanzanian restaurants to reach international standards in providing quality services.

The company has so far provided direct employment to approximately 750 Tanzanians who, through their work, meet their needs and develop their daily lives.

KFC and Pizza-Hut have become the best restaurants in Tanzania through their brand spread around the world.

"With that in mind, the owners of these restaurants have ensured that the service and food provided is of high quality, where these two restaurants serve thousands of Tanzanians throughout the country, while ensuring that the standard of service and quality is observed strictly," he said.

The MD expressed his enthusiasm and happiness for the launch of the two restaurants.

Established in 2015, Dough Works Limited is the leading provider of consistently high-quality food and convenience experiences and amenities.

They are the founders of the newly introduced home-grown food and beverage venture including BAO Café & Express, along with being the sole franchisee owners for Pizza Hut & KFC in Tanzania.

Dough Works has achieved tremendous growth in the last 7 years, operating 27 outlets across Dar es Salaam and Arusha.

Twiga Cement posts 358.3bn/in revenue in 9 months in 2022

By Guardian Reporter

TANZAIA Portland Cement Company (TPCC) also known as Twiga posted a revenue amounting 358.3bn/- dursimilar period I 2021, the company's unaudited financial results for nine months ended 30 September last year has shown.

According to the results, this increase is due to the continued demand of cement products within Tanzania and outside Tanzania.

operating income slightly man of the board.

gained to 1.58bn/- compared with 1.35bn/- respectively.

This has translated into a net profit of 69.97bn/- during the first none months of 2022, compared with 65.81bn/ing the first nine months earned during similar period of last year, compared with of 2021. Cost of sales wet up 328.4bn/-recorded during to 226.2b/- compared with 202.2b/- respectively.

"The high availability and efficiency of the plant and machinery has contributed to the improved performance compared to the same period 2021, all within an environment where the Health and Safety of our employees and contractors is paramount," The results show other said Hakan Gurdal, the chair-

to focus on delivering excellent customer service, selling of high quality products and maintaining strong customer relationships to enable TPCPLC to demonstrate itsstrength as the leading player in the industry."

The board chairman said the cement demand in Tanzania and in the East-African region has been growing steadily in recent years.

"TPCPLC is well placed to meet this growing demand and will continue to work to maintain its leadership," he said. "We have every confitinue to deliver value for the consumption amounted 5.6

"The Company continues shareholders and community

in the future." According to the results, total assets went up to 386.2bn/during nine months of last year compared with 371.5bn/during similar period of the previous year, while equity increased to 272bn/- compared with 250.7bn/- respec-

Dividend payable for the first nine months of last year amounted 2.97bn/- compared with 2.95bn/- in 2021.

According to High Frequency Data by the Tanzania National Bureau of Statistics (NBS) for the period ended in dence that TPCPLC will con- December 2022, net cement



million tonnes during the first nine months of 2022.

According to NBS, during the period Tanzania imported 476,152 tonnes of cement and exported 370,886 tonnes.

The large quantity of imports recorded during the first quarter of last year where a total of 212,473 tonnes were recorded while the large quantity of exported cement recorded during the second quarter whereby 141,732 tonnes were exported.



Venezuela's inflation slows to 234pc in 2022

CARACAS

INFLATION in Venezuela hit 234 percent in 2022, Vice President Delcy Rodriguez said on Monday, representing a slowdown from the previous year, as the South American country struggles with a deep and lengthy economic crisis.

Rodriguez provided the inflation rate during a meeting with Turkish and Venezuelan business leaders. Venezuela's central bank infrequently publishes economic data, and has not given inflation data since October.

For months, socialist President Nicolas Maduro and his government was able to keep a lid on consumer price inflation with rigid economic policies, including anchoring the exchange rate, limiting public spending and increasing taxes.

But the strategy has shown cracks since November, sources have told Reuters, with prices rising quickly as the country's bolivar currency depreciates against the US dol-

Government spending has also sped up and demand for dollars is outpacing the central bank's foreign currency reserves.

A group of economists said earlier this month that Venezuela was at risk of reentering a period of hyperinflation.

Inflation in 2021 was more than 686 percent, according to the country's central

Finca Microfinance clears losses, records 1.3bn/- profit in 2022

By Guardian Reporter

FINCA Microfinance Bank Limited posted a profit after income tax amounting 1.3bn/last year, compared with a loss of 3.4bn/- recorded during the previous year.

The microfinance's unaudited financial statements for the fourth quarter of last year show operating profit before tax amounted 1.38bn/- last year compared with a loss of 3.36bn/- recorded during the year 2021.

On quarterly basis, the statements show the microfinance bank earned a net income

after income tax amounting 107mn/- during the fourth quarter of last year from a loss of 361mn/- recorded during the comparative quarter of 2021.

Net interest income went up to 17.3b/- last year compared with 10.7bn/- recorded in 2021 while non-interest income slightly increased to 3.4bn/- last year compared with 3.3bn/- recorded in 2021.

The statements show on quarterly basis, net interest income nearly doubled to 6.lbn/during Q4, 2022 from 3.3bn/during the fourth quarter of 2021 and non-interest income slightly gained to 700mn/-



Finca Microfinance Bank CEO Edward Talawa

from 662mn/- respectively.

Basic earnings per share went up to 36/- last year from a loss of 93/- in 2021 while on quarterly basis, it improved to 3/- compared with a loss of 17/-.Number of braches remained 20 during the reported period.

The statements show total assets increased to 79.7bn/- during the fourth quarter of this year from 75.6bn/- during the third quarter of last year due to increase in balance with other banks and financial institutions, loans, advances and overdraft, amid decreased cash and balance with Bank of Tanzania (BoT).

Balance with other banks and financial institutions went up to 10.93bn/- during the fourth quarter of last year compared with 8.2bn/-during the third quarter, while lending increased to 61.6bn/- from 55.8bn/- respectively. According to the statements, customer deposits amounted 43.3bn/- during the fourth quarter of last year compared with 39.8bn/- recorded during the third quarter.

However, shareholders' fund remained flat at 9bn/-.

EU lawmakers to vote on tighter crypto, ESG rules

LONDON

BANKS would have to set aside a punitive amount of capital to cover holdings of crypto-assets under a draft law voted on by lawmakers on Tuesday.

The European Parliament's economic affairs committee was due to vote on crossparty compromises, seen by Reuters, on a draft law which implements remaining elements of Basel III, a global accord which forces banks to

hold more capital to cope with market shocks unaided by tax-

One amendment states that banks would have to apply a risk-weighting of 1,250 percent of capital to cryptoassets exposures, meaning enough to cover a complete loss in their value.

This is in line with recommendations from the global Basel Committee of banking regulators in December.

The amendments also introduce a definition of "shadow

banking", the vast sector of insurers, hedge funds and investment funds that make up about half the world's financial system and typically less regulated than banks.

The amendment requires the EU's executive European Commission to publish a report by June 2023 analysing the possibility of introducing prudential limits on banks' exposures to shadow banks.

Amendments also require renumeration policies at banks should be aligned with



their transition plans to address environmental, social and governance (ESG) risks over the short, medium and long term.

The draft law introduces a new "fit and proper" regime for appointing bankers, with amendments saying there should be targets for a bank's management body.

They should be "sufficiently diverse as regards age, gender, and geographical and educational background" according to a report from Jonas Fernan-

dez, the committee member leading the negotiations on the draft law in parliament.

The amendments generally go further than changes made by EU states, who reached a deal among themselves in December and which generally focused on temporary carve-outs on some of the requirements to give banks more time to adapt, in the teeth of European Central Bank opposition.

After Tuesday's vote the lawmakers and EU states will thrash out a final deal which would come into effect in 2025.

Profit of India's No. One carmaker Maruti doubles

BENGALURU

MARUTI Suzuki India Ltd beat quarterly profit estimates and reported improved margins on Tuesday as the country's biggest carmaker benefitted from strong demand for its passenger cars, helped by festive sales.

Profit for Maruti, which has over 40% market share in the country's passenger vehicles segment, more than doubled to 23.51 billion rupees (\$288.5 million) in the quarter ended Dec. 31, from 10.11 billion rupees a year ago.

Analysts on average had expected a profit of 18.81 billion rupees, according to Refinitiv IBES data.

Shares of the company, which kickstarts quarterly earnings for automakers, rose as much as 3.2% in afternoon trade, having risen over 2% in the past week.

Maruti's results are seen as a key indicator of private consumption in the country, with the auto sector carrying more than 50% weightage in calculating the country's economic growth.

Festive demand and improved availability of semiconductors pushed car

sales up nearly 23% across companies last quarter, the Society of Indian Automobile Manufacturers has said.

Maruti, majority owned by Japan's Suzuki Motor Corp, said vehicle sales rose to 465,911 units in the quarter from 430,668 units a year ago.

Sales at its biggest segment - compact cars like Baleno - rose almost 17%, while sales of sport utility vehicles, which includes the Grand Vitara, rose almost 23%.

Carmakers, including Maruti, took a hit during the pandemic when demand dwindled and a shortage of chips further hit their ability to build vehicles.

A return to a normalcy and some easing of the chip shortage has helped the company, which said it had about 363,000 pending orders, of which about 119,000 were for newly launched models.

Earnings before interest, taxes, depreciation and amortization, or EBITDA, margins expanded to 9.75% from 6.7%, helped by softening of commodity prices and improved price realisation or the money it received for every car sold. (\$1 = 81.4825 Indian rupees)



Corporate office of Maruti Suzuki India Limited is pictured in New Delhi

Spotify to trim 6pc of workforce in latest layoffs

LONDON

SPOTIFY Technology SA said it plans to cut 6 percent of its workforce and would take a related charge of up to nearly \$50 million, adding to the massive layoffs in the technology sector in preparation for a possible recession.

The tech industry is facing a demand downturn after two years of pandemic-powered growth during which it had hired aggressively. That has led firms from Meta Platforms Inc to Microsoft Corp to shed thousands of jobs.

"Over the last few months we've made a considerable effort to rein in costs, but it simply hasn't been enough," Chief Executive Daniel Elk said in a blog

post announcing the roughly 600 job cuts.

"I was too ambitious in investing ahead of our revenue growth," he added, echoing a sentiment voiced by other tech bosses in recent months.

Spotify's operating expenditure grew at twice the speed of its revenue last year as the audio-streaming company aggressively poured money into its podcast business, which is more attractive for advertisers due to higher engagement levels.

At the same time, businesses pulled back on ad spending on the platform, mirroring a trend seen at Meta and Google parent Alphabet Inc, as rapid interest rate hikes and the fallout from the Russia-Ukraine war pressured the economy.

The company, whose shares rose 5.8% to \$103.55, is now restructuring itself in a bid to cut costs and adjust to the deteriorating economic picture.

It said Dawn Ostroff, the head of content and advertising, was leaving after an over four-year stint at the company. Ostroff helped shape Spotify's podcast business and guided it through backlash around Joe Rogan's show for allegedly spreading misinformation about COVID-19.

The company said it is appointing Alex Norström, head of the freemium business, and research and development boss Gustav Söderström as co-presidents

Spotify had about 9,800 full-time employees as of Sept. 30.



BUSINESS NEWS

Russian oil exports plunge by 820,000 bpd

MOSCOW

RUSSIAN crude oil shipments from its key export terminals slumped by 22 percent, or by 820,000 barrels per day (bpd), last week, compared to the previous week, according to tanker tracking data monitored by Bloomberg.

Last week, total Russian seaborne crude oil exports stood at 2.98 million bpd and were significantly lower than in the prior week.

Even after last week's drop, the four-week average of Russia's crude oil exports was around 3 million bpd, more or less in line with the average Russian crude shipments in the second half of 2022, Bloomberg's Julian Lee notes.

However, a change in the per-barrel crude export duty due to the plunge in the price of Urals, Russia's flagship crude grade, and the lower volumes exported last week, likely shrank Putin's weekly crude oil revenues to the lowest since the Russian invasion of Ukraine, Lee added.

The per-barrel export duty is expected to be even lower in February as the price of Urals continues to be well below the G7 price cap of \$60 per barrel. On top of that, the EU bans-effective February 5-seaborne imports of Russian refined oil products and around 1 million bpd of Russian diesel, naphtha, and other fuels need to find a home elsewhere if Moscow wants to continue getting money for those products.

Russian revenues from oil, albeit still massive, have declined in recent weeks, according to various estimates.

Russia's oil exports dropped by just 200,000 bpd month on month in December to 7.8 million bpd, as crude shipments to the EU declined after the EU embargo and G7 price cap came into effect, the International Energy Agency (IEA) said in its monthly Oil Market Report last

Record discounts for the Russian benchmark Urals grade saw Russian oil revenues slip by \$3 billion in one month to \$12.6 billion in December, per the IEA estimates.

The EU oil ban and price cap are costing Russia an estimated \$174 million (160 million euros) per day due to the fall in shipment volumes and prices for Russian oil, Finland-based Centre for Research on Energy and Clean Air (CREA) said in a report earlier this month.



China slams US on debt limit

BEIJING

CHINA invoked the US's brinkmanship over its own debt limit as it hit back at Treasury Secretary Janet Yellen's criticism of Beijing's handling of debt issues in developing countries.

The criticism came from the Chinese embassy in Lusaka, Zambia, earlier this week, which blasted the US over its "catastrophic debt problem" and accused it of "sabotaging" other nations' efforts to resolve debt prob-

Noting that the Treasury has begun taking extraordinary measures to meet its obligations after the US government reached its borrowing limit, the embassy said "the biggest contribution that the US can make to the debt issues outside the country is to act on responsible monetary policies, cope with its own debt problem, and stop sabotaging other sovereign countries' active efforts to solve their debt issues."

The sharp words contrast with a recent easing in tensions between China and the US, which kicked off in November after the countries' two leaders met for the first time face to face in years. They also follow talks last week between Yellen and her counterpart, Liu He, which both sides said were constructive and positive.

The Treasury's measures give it space for some months before it runs out of cash. Economists and bond-market analysts anticipate the ceiling will have to be raised sometime in the third quarter to avert a US payments default, which would be economically damaging for the world's biggest economy and the global

Republicans who control the House intend to use the debt-ceiling deadline as leverage to extract deep spending cuts from the White House and congressional Democrats. President Joe Biden's position is that US credit is too important to haggle over.

China holds about \$870 billion in US debt, according to the latest data for November, down from more than \$1.3 trillion in late 2013. China's stockpile – the largest behind Japan's – fell for the third straight month, reaching the lowest level since June 2010.

China has become the world's biggest creditor to developing countries, some of which are facing a mounting debt crisis. The Group of 20 nations has set up a so-called Common Framework that brings the Paris Club of traditional rich debtor countries together with China to try to restructure the debts of low-income countries on a case-bycase basis.

China has come under criticism for its perceived lack of engagement in a global effort to reduce debt burdens for developing nations, with Yellen saying on multiple occasions that Beijing has become the biggest obstacle to pro-

She repeated the call on Monday in Zambia, which Africa's first pandemic-era sovereign defaulter in 2020, and since then has been struggling to revamp external debt that topped \$17 billion, more than a third of which is held by Chinese creditors.

"Assuming Secretary Yellen's statements about debt were correct, the best prospect of the debt issues outside the US would be the US Treasury Department solving the US' own domestic debt problem, given how well she knows about facts, her professional capacities and her team's implementation ability," the Chinese embassy in Lusaka said.

For the US, its trickiest debt-ceiling showdown came in 2011, when S&P Global Ratings was alarmed enough to cut the sovereign US rating from AAA. The move roiled markets and ended up damaging consumer confidence, hurting the economic recovery from the credit



ITV PGM SCHEDULE

Uwanja wa Mazoez Kumekucha Michezo Kumekucha Kishindo Soap: In Love with Ramo Our Earth rpt 10:55 11:00 11:55 Music: The Base rpt Habari za saa

12:00 12:30 12:55 13:00 13:55 14:00 Bundesliga na DW rpt Habari za saa Dakika 45 rpt Habari za saa Kipindi maalum: NSSF rpt Habari za saa

Meza huru Music: The Base Jiji Letu lgizo: Mizengwe rpt 18:15 18:30 19:00 19:30 20:00 21:05 Jarida la wanawake Kipindi maalum: BOT

Aibu Yako Kipindi maalum: Pesa Fasta Ripoti maalum Music: The Base

THURSDAY 26 Jan Soap rpt: Uzalo Uwanja wa Mazoez Kumekucha HABARI Kumekucha Michezo

Habari za saa Kumekucha Kishindo Habari za saa Watoto wetu Shamba lulu Habari za saa Music: The Base rpt Habari za saa Jarida la wanawake rp

Jiji Letu

13:45 13:55 14:00 14:55 15:00 16:30

Kipindi maalum rpt: BO Kipindi maalum rpt: Brela Habari za saa Shamsham za pwani rpi Meza huru Watoto wetu

02:00 8:00 9:00 10:00 13:30 16:30 18:15 21:40

Soap: In Love with Ramon Music: The Base

5:00 5:30 Soap rpt: Uzalo 6:40 Kumekucha 7:30 8:00 8:55 9:00 9:30 9:55 Kumekucha Michezo Habari za saa

10:55 Habari za saa Habari za saa 12:00 Al Jazeera Habari za saa 13:00 Kipindi Maalum rpt: Maisha ni Nyumba Kipindi Maalum rpt: Sema na Mahakama va TZ 14:00

DW: Afrimaxx rpt Meza Huru: 16:30 17:00 17:30 Watoto Wetu The Base (DJ Show) 18:00 Jiji Letu

Shamba lulu 19:30 Soap: In Love with Ramor Kipima Joto 23:00 The Base DWTV

Uwania wa Mazoez Kumekucha Al Jazeera Watoto wetu Kipindi maalum: FAO Shika Bamba 5 Mjue Zaidi rpt Chetu ni chetu rpt

Hawavumi lakini w Usafiri wako Igizo: Rebeca ITV Top 10 rpt Jungu Kuu Shika Bamba

11:30 Business edition Our earth 13:00 Kipindi Maalum: Tatu Mzuka Art and Lifestyle Eco@Africa . Hawavumi lakini wamo

SUNDAY 29 Jan Kumekucha

7:00 8:00 Al jazeera 09:00 Watoto Wetu Soap: In Love with Ramon rot Bongo Movie rpt: Tamasha la Michezo 16:30 17:20 Kipindi cha kikristo Matukio ya wiki

21:05 Kipindi maalum: Biko Igizo: Mizengwe Bongo movie

Soap: Uzalo rpt

Capchat rpt 11:00 11:30 12:00 12:30 Sports Gazette rpt Jagina rpt Bundesligga Kick Off rpt 13:00 13:30 15:15 15:30 16:00 16:45 Aibu yako Eco@Africa Cookery pgm: Culinary Delights 20:30 Out & About rpt

Dw News Africa Capchat live Telenovela rpt: Laws Of love

Morning Jam (Via Capital Radio Telenovela rpt: Laws of love 14:00

The Monday Agenda Capital Prime News 00:00 Al Jazeera Tues 24 Jan

Morning Jam (Via Capital Radio Club 101 rpt Al Jazeera Monday agenda rp 12:15 Spots gazette Filler doc
Telenovela rpt: Laws of love 14:00 101 (via Capital Radio 17:30 Meza huru

22:00

Morning Jam (Via Capital Radio) Club 101 rpt 11:00 Al Jazeera Tomorrow Today rpi Dw News Africa rpi 12:30 Our Earth Telenovela rpt The Three Sides of Ana Club 101 (via Capital Radio) Bussines Edition Rp 16:30 17:00 17:30 Meza huru Sports Gazette Chetu ni chetu Monday Agenda Rpf 22:00 Dakika 45:

07:00 Morning Jam (Via Capital Radio Spots gazette Culinary Telenovela rpt: The Three Sides of Ana Tommorrow Today 16:30 Business edition rpt 19:00 Out & About Rpt Eco@Africa Our Earth Rpt

20:45

23:00

Telenovela: The Three Sides of Ana Capchat rpt

Morning Jam (Via Capital Radio) Al Jazeera Telenovela rpt The Three Sides of Ana Club 101 (via Capital Radio) Dw News Africa rpt The Monday Agenda rp

Guardian

Out & About Rpt Aibu Yako Local Pgm: Business Editio 20:45 Telenovela The Three Sides of Ana Malumbano ya hoja rp 00:00 Al Jazeera

08:00

Rev rpt Jagina rpt Culinary delight rpt 11:30 Sports Gazette rp Business edition rpt Aljazeera Telenovela rpt The Three Sides of Ana Eco@Africa

Bundesliga kick off Capchat rpt Ripoti Maalur 20:30 Tommorrow Today Out n' About Music Club 101 rpt 23:00 Capchat Rpt

In good shape Capchat rpt Sports Gazette r 11:30 Bundesligga Kick Off rpt 13:00 In good shape rpt Aibu yako 15:30 Dakika 45 rpt Mizengwe rpt The Decor rpt

19:30 Cookery pgm: Culinary Delights Dw News Africa

Capchat live Al Jazeera

Guardian

WORLI

WHO 'probing links between cough syrup deaths, eyes advice'

THE World Health Organization is investigating whether there is any connection between manufacturers whose contaminated cough syrups it has linked to the deaths of more than 300 children in three countries, a person familiar with the matter told Reuters.

Citing "unacceptable levels" of toxins in the products, the WHO is seeking more information about the specific raw materials used by six manufacturers in India and Indonesia to produce medicines linked to the recent deaths, as well as whether the companies obtained them from some of the same suppliers, the person said. The WHO has not named any suppliers.

The WHO also is considering whether to advise families globally to reassess the use of cough syrups for children in general while questions over the safety of some of these products are unresolved, the person said. WHO experts are evaluating the evidence for whether, or when, such products are medically necessary for children, the person said.

The deaths of children from acute kidney injury began in July 2022 in Gambia, followed by cases in Indonesia and Uzbekistan. The WHO has said the deaths are linked to over-the-counter cough syrups the children took for common illnesses and which contained a known toxin, either diethylene glycol or ethyl-

To date, the WHO has identified six drugmakers in India and Indonesia who produced the syrups. These manufacturers have either declined to comment on the investigation or denied using contaminated materials that contributed to any deaths. Reuters has no evidence of wrongdoing by the companies the WHO has named.

"This is of the highest priority for us, to see no more child deaths from something that is so preventable," WHO spokesperson Margaret Harris said, without commenting further on the details of the organization's work.

The United Nations health agency said on Monday it had widened its investigation into potential diethylene glycol and ethylene glycol contamination in cough syrups to four additional countries where the same products may have been on sale: Cambodia, the Philippines, East Timor and Senegal.

It called on other governments and the global pharmaceutical industry to launch urgent checks to root out substandard medicines and improve regu-

The International Federation of Pharmaceutical Manufacturers and Associations (IFPMA) said in an emailed statement on Tuesday that its members "are already doing what the WHO is calling



A photograph shows collected cough syrups in Banjul, Gambia on Oct 06, 2022. AFP

for", in line with national and international guidelines.

The WHO is expected to comment further on the cough syrup situation during a news conference later on Tuesday.

The WHO has already issued specific alerts for cough syrups made by two Indian manufacturers, Maiden Pharmaceuticals and Marion Biotech, in October 2022 and earlier this month. It said their syrups were linked to deaths in Gambia and Uzbekistan respectively, and the alerts asked people to stop using

Maiden and Marion's manufacturing plants have both been shuttered. Maiden is now seeking to reopen after the Indian government said in December that its testing had found no problems with Maiden's products.

Maiden has repeatedly told Reuters, including in December, that it did nothing wrong and Managing Director Naresh Kumar Goyal said on Tuesday he had no comment on WHO investigating possible connections between the companies under scrutiny.

Marion's office phone went unanswered on Tuesday and the company did not immediately respond to an email seeking comment. Earlier this month, it told the government of Uttar Pradesh, where it is located near New Delhi, that it was being blamed for the deaths in Uzbekistan "to malign the image of India and the company"

The WHO, working with Indonesia's drugs regulator, also issued an alert in October about cough syrups made by four Indonesian manufacturers and sold domestically. The take direct action against violators.

manufacturers are: PT Yarindo Farmatama PT Universal Pharmaceutical, PT Konimex, PT

PT Yarindo Farmatama, PT Konimex and PT AFI Farma did not immediately respond to requests for comment on Tuesday about the WHO investigating connections between the deaths in the three countries.

PT Universal Pharmaceutical Industries lawyer, Hermansyah Hutagalung, said it had pulled from the market all cough syrups deemed dangerous. "Chase the suppliers, they're the real criminals," Hutagalung added. "They're the ones that forge raw ingredients by falsifying raw ingredient documents all the way to pharmaceutical companies." He did not identify specific suppliers or give details to back up the claim.

The WHO said the syrups were contaminated with diethylene glycol and ethylene glycol, which it called "toxic chemicals used as industrial solvents and antifreeze agents that can be fatal even taken in small amounts.' Their toxic effects include an inability to pass urine, kidney injury and death.

The deaths have highlighted potential gaps in global regulation of commonly-used medications, including oversight of factories and supply chains, particularly those producing products for developing countries which lack the resources to monitor medicines for safety.

The WHO sets guidelines on medicine manufacturing standards globally and supports countries investigating any lapses, but it has no legal mandate or enforcement authority to

Fengdu County, a themed tour-

ism town in Fuling District, and

the Three Gorges Reservoir area.

portation method, I just want to

take full advantage of it and see

more scenery. And I think lots

of people have the same idea as

me. The train I took was stacked with people who want to travel in

Chongqing, where the mountain-

ous scenery is so different from

Beijinger Liu Lu and her family

will have a month-long vacation

in Haikou, capital city of Hainan,

a southern island province and a

Haikou, as well as the city of

Sanya in Hainan, are among the

top 10 domestic destinations

for the Spring Festival holiday,

according to a tourism market

forecast report released in early

central China," Guo added.

"With such a convenient trans-

the UN Dmitry Polyansky on Monday said in an interview with US journalist Kim Iversen that NATO and Western countries are essentially involved in the conflict in Ukraine but not all red lines have been crossed yet.

FIRST Deputy Perma-

nent Representative of the Russian Federation to

NEW YORK



"We are sending more and more signals that, well, of course, some red lines have been crossed, but maybe the most red of them haven't yet been crossed. When you deal with a nuclear power like Russia, you have to calculate all the possibilities if you want to escalate the war further and further on," Polyansky said in English during the interview, which was posted to Rumble.

Russia's UN mission says

West hasn't yet crossed all

He said sending more Western weapons to Ukraine will not "drastically change the outcome" of the Russian special military operation, but the crossing of the red lines raises the risk of a "direct involvement" of the West in the conflict in Ukraine.

According to the diplomat, Russia doesn't want a "direct war" with the North Atlantic alliance, and "NATO is saying the same thing."

"In reality it's not only weapons that are being supplied There are specialists who are in Ukraine to deal with these weapons because a lot of weapons can't be operated without Western specialists being near them," he said.

Polyansky said the US "is directly involved in the operation planning" by Ukrainian military, and NATO countries are also providing "satellite intelligence information."

"NATO is de facto fighting in Ukraine. Maybe NATO armies are not there massively, but there are private military companies, there are councilors, there are a lot of mercenaries, who are being killed and who are being captured," the diplomat said.

Finland: Timeout needed in talks with Türkiye over NATO bid

HELSINKI

FINLAND'S foreign minister said yesterday a timeout of a few weeks is needed in the talks between Finland, Sweden and Türkiye on the two Nordic nations' plans to join the NATO military alliance.

Türkiye's president said on Monday that Sweden should not expect his country's support for NATO membership after a protest near the Turkish embassy in Stockholm at the weekend including the burning of a copy of the Koran.

"A timeout is needed before we return to the three-way talks and see where we are when the dust has settled after the current situation, so no conclusions should be drawn yet," Foreign Minister Pekka Haavisto told Reuters in a telephone interview.

"I think there will be a break for a couple of weeks," he

Sweden and Finland applied last year to join North Atlantic Freaty Organization after the conflcit in Ukraine.

They now need the backing of all current NATO states to progress with their application.

But alliance member Türkiye has said Sweden in particular must take a clearer stance against what Ankara sees as terrorists, mainly Kurdish militants and a group it blames for a 2016 coup attempt in Türkiye.

Finland and Sweden have repeatedly said they plan to join the alliance simultaneously, and this has not changed, Haavisto said.

"I do not see the need for a discussion about that," Haavisto said when asked whether Finland could potentially go ahead without Sweden.



Finnish Foreign Minister Pekka Haavisto talks to the press during an EU foreign ministers meeting in Brussels on Jan 23, 2023.

Chinese people enjoy Spring Festival with COVID optimised

FOLLOWING the downgrading of China's management of CO-VID-19, people across the country are merrily celebrating the Spring Festival, one of the most important traditional Chinese festivals, with their families.

In December 2022, China announced 10 new measures to lift numerous COVID-19 restrictions. Wu Yating, living in north China's Shanxi Province, then decided to reunite with her husband in the southern Guangxi Zhuang Autonomous Region.

Two weeks before the Spring Festival, Wu, with her two-yearold child, arrived at the border area in Jingxi City, Baise, after traveling by plane and car. Wu's husband is a policeman at a frontier police station. Many border areas in China had implemented more stringent COVID-19 controls.

"We no longer need to show our digital itinerary codes and worry about being quarantined," Wu said, adding that her family had not been able to spend the Spring Festival together since their child was born in June 2020.

Wu said that she plans to stay in Guangxi for a few more months to travel around, see the beautiful scenery and taste delicious local

"We haven't been infected with



Travelers enter a terminal at Beijing Capital International Airport to take flights on Dec 29, 2022 as some restrictions for travel were eased. File photo

COVID-19 yet, but we have no fear of the virus since we have all been vaccinated and medicine can be bought in pharmacies at any time," she added.

As a tourism hotspot, southwest China's Chongqing Municipality, also known as the home of the hotpot, has seen a large number of tourists during the Spring Festival holiday.

For 24-year-old Guo Zhenqian, from Nanyang City in Henan Proving the festival in Chongqing. To him, the experience is completely different this time.

"In 2017, we drove nearly 12 hours from Nanyang to Chongqing. However, this time we took the high-speed railway and District in less than three hours," said Guo.

The high-speed railway Guo took was opened in June 2022

ince, it is his second time spend- and links southwest China's Chongqing Municipality and Zhengzhou, the capital of Henan. Travel time between the two cities has been shortened from around 8 hours to 4 hours and 23

minutes at the top speed. Thanks to the new high-speed reached Chongqing's Wanzhou railway line and China's optimization of COVID-19 response measures, Guo got the chance to expand his tourism roadmap which includes a ski resort in

"We try to shake off the busy life in Beijing and enjoy the cosiness and relaxation here," Liu Wu Lan, a tourist from northwest China's Shaanxi Province, drove to Hainan with her family.

January.

tourist hotspot.

"Tourists are everywhere. We put on masks to protect ourselves wherever we go," she said, adding that she had bought many cosmetics at the duty-free shop and enjoyed the local food.

Xinhua

China's high-quality economic development boosts global confidence

CHINA'S newly released economic China's National Bureau of Statistics on data presented the country's strong economic resilience and vitality to the international society.

The world believes that China sees bright prospects for its high-quality economic development and will keep injecting strong momentum into the global recovery.

Global media outlets reported that China's 2022 economic growth was beyond expectation and that the country has shown prospects of robust growth. It is believed that the largest force driving

global growth will be China. According to statistics released by Jan. 17, China's economy increased 3 percent year on year to a record high of 121 trillion yuan (about \$18 trillion) in 2022, after its successive breakthroughs of 100 trillion yuan and 110 trillion yuan in 2020 and 2021, respectively. The growth was faster than most of the major economies in the world.

The continuous rising in both the total and per capita GDP of China indicates the country's progress in comprehensive national strength, social productivity, international influence and people's livelihood. The country enjoys a more solid foundation, higher quality and stronger momentum of its development. China is a country with more than 1.4 billion people, where new industri-

alization and urbanization are advancing continuously. It boasts a super-large market that enjoys the world's strongest potential, which is a powerful engine driving its economic recovery.

According to statistics, China's retail sales of consumer goods stood at around 44 trillion yuan last year. In particular, online retail sales of physical goods reached nearly 12 trillion yuan. China is the world's second-largest consumption market and largest online retail market that enjoys obvious advantages in its

super-large scale. As China enters a new phase of COVID-19 response and implements relevant policies, its economic and social vitality will be further released. International organizations and investment institutions are optimistic about China's economic prospects and have lifted their forecast for the country's economic growth in 2023.

Financial Times noted that a resurgence in China's pent-up consumer and investment activity will support global demand. China is not only seeing a rise in its economic volume, but also an im-

provement in economic quality. Since the last year, the country has

made economic stability its top priority and pursued progress while ensuring stability. Its new development philosophy enjoys strong support and its steps of high-quality development are firm and forceful.

The added value of high-tech manufacturing enterprises above the designated size increased by 7.4 percent in 2022, 3.8 percentage points higher than that of all enterprises above the designated size. Investment in the high-tech manufacturing and high-tech service sectors went up by 22.2 percent and 12.1 percent, respectively. In particular, investment in electronic and communication equipment manufacturing surged by nearly 30 percent. New growth drivers show a leading role in economic growth.

The latest World Intellectual Property Indicators report suggests that China ranks first globally in terms of the number of valid invention patents. This proves that China enjoys huge potential for high-quality economic development and will provide new opportunities for cooperation for the world.

China seeks to improve development quality through the expansion of highlevel opening up, which is valuable especially when economic globalization is facing headwinds. People's Daily

Cooperation between Tehran, Moscow to expand in coming years, says Iranian speaker

IRANIAN-Russian cooperation has expanded quite well over the past year and will broaden significantly during the implementation of the seventh five-year development plan (2022-2026), Speaker of the Iranian Majles (parliament), Mohammad Bagher Ghalibaf, said when summing up the results of the third meeting of the Inter-Parliamentary Commission on Cooperation between the State Duma and the Parliament of Iran, which took place in Tehran on Monday.

On the sidelines of the meeting, Ghalibaf met with State Duma Speaker Vyacheslav Volodin, who paid a visit to Iran.

"Relations between the Islamic Republic of Iran and Russia have significantly expanded over the past year. I am certain that these relations between our two countries will reach new highs as the seventh development plan is implemented, one of its guidelines being stronger ties with neighboring states," the news agency ISNA quotes Ghalibaf as saying.

"Relations between the Islamic Republic of Iran and Russia are of great importance in the light of various circumstances, including the fact that both our countries have access to the Caspian Sea and [based on] our common interests in the region and our international cooperation," Ghalibaf stated.

"Among the priorities that were discussed the day before were oil and gas cooperation, investment in this area, and stock exchange transactions," he noted.

"Another vital issue that grabbed the attention of the two parties was the North-South transportation corridor, which can be very useful not only for Russia, but also for all countries in Eurasia and Central Asia. Completing the Rasht-Astara railway project is a priority here." Ghalibaf stressed that deals were reached on lifting customs and visa barriers and on the transition to mutual settlements in Russian rubles and Iranian

Emirates completes engine ground testing with sustainable aviation fuel

DUBAI

EMIRATES has successfully completed the ground engine testing for one of its GE90 engines on a Boeing 777-300ER using 100 per cent Sustainable Aviation Fuel (SAF). The objective of the ground testing and analysis is to demonstrate the capability of the GE90 engine to run on the specially blended 100 per cent SAF without affecting its performance, requiring no modifications to the aircraft systems, or special maintenance procedures on the Boeing 777-300ER or GE90 engine to operate. SAF reduces carbon emissions over the fuel's life cycle by up to 80 per cent.

The ground test results will now pave the way for the airline's first experimental test flight using 100 per cent SAF in one engine, which is due for take-off this week. The testing activities involved running one engine on 100 per cent SAF and the other on conventional jet fuel to better analyse the fuel system's behaviour and performance under each fuel type, compare specific outputs of each engine, and ensure emotional farewell on her last day as seamless operation of the aircraft's engine and airframe prime minister, speaking of the kindfuel systems during the planned test flight.

During the ground testing at the state-of-the-art Emirates have shown her, but said she was ready Engineering Centre in Dubai, the aircraft first went through to be a sister and a mother. its standard pre-inspection activities. After that, the stationary operating testing began by first running the Honeywell nouncing she had "no more in the tank" 331-500 auxiliary power unit (APU) on 100 per cent SAF. to lead the country and would step The APU was then put under full load with SAF to start the down, the 42-year-old arrived at a gath-

The left engine was exercised through its full power the small town of Ratana, north of the range, utilising the same settings that will be used for the capital Wellington, and was instantly experimental flight. This included idle, 'take-off' and 'climb settings' at full flight profile durations, running at maxi- tographs. mum speed and intensity. Engines were then run at 'cruise' settings for 15 minutes. After the simulation ended, the enheart for the greatest privilege of my gines were cooled down. Fuels were isolated in separate life," Ardern (pictured) told the gatherfuel tanks to maintain segregation of test fuels. Upon coming in a speech. pletion of the ground test, engine data was downloaded for review, comparison, and analysis.

At the Dubai Airshow 2021, Emirates, GE Aerospace and er, Chris Hipkins. Boeing signed a Memorandum of Understanding to develop a programme for conducting a test flight using 100 per cent SAF on an Emirates 777-300ER powered by GE90

Emirates has been working with its partners GE Aerospace, Boeing, Honeywell, Neste and Virent Inc., a subsidiary of Marathon Petroleum Corp throughout 2022 on SAF fuel blend testing. The partners have developed a blend with the same qualities and performance characteristics of conventional jet fuel and have collaborated on the tech- grounds as a brass band played. The nical analysis and operational requirements surrounding speeches and accompanying songs and ground testing and experimental flight activities.

The results of this initiative will provide additional data and research around synthetic fuel blend components and biofuels, supporting standardization and future approval love quickly," one elder told Ardern. of 100 per cent drop-in SAF. Following the successful trial on one engine. Emirates will then continue to develop these initiatives with the engine airframe manufacturers there refused to give her an out. as well as SAF providers with the goal of certifying these blends for commercial use.

Description of the ten major events of China-Tanzania relations in 2022



On December 20, 2022 the contract signing ceremony for the second phase of Tanzania's Central Line Standard Gauge Railway from Tabora to Kigoma was held in Dar es Salaam. Tanzanian President Samia Suluhu Hassan witnessed the signing of the contract. The project will be undertaken by a joint venture of China Civil Engineering Construction Corporation (CCECC) and China Railway Construction Corporation



On October 13, 2022, the handover ceremony of the China-aided Kagera Vocational Training and Service Centre was held in Bukoba, Kagera Region. Tanzanian President Samia Suluhu Hassan, Prime Minister Kassim Majaliwa, Minister for Education, Science and Technology Adolph Mkenda, and Chinese Ambassador to Tanzania Chen Mingjian, together with other officials and representatives,



On August 4, 2022, the then Tanzanian Minister for Foreign Affairs and East African Cooperation Liberata Mulamula (R) issued a statement via the Ministry's official Twitter account, saying that "Tanzania remains committed to the principles and consensus that guide our relations with China, and will always support China's core interests, including the One China Policy which recognizes Taiwan as an inalienable part of



On May 17, 2022, a symposium on the birth centenary of Mwalimu Julius Nyerere was held in Dar es Salaam. Co-organized by the Chinese Embassy in Tanzania and the Mwalimu Nyerere Foundation, the symposium was attended by some 70 representatives from various circles. Vice Foreign Minister of

NZ's Ardern bids emotional farewell on last day as PM

WELLINGTON

JACINDA Ardern yesterday bid an ness and empathy New Zealanders

Days after stunning the world by anering of politicians and Maori elders in surrounded by supporters seeking pho-

"Thank you from the bottom of my

She will resign on Wednesday and be replaced by the new Labour party lead-

Ardern, along with Hipkins and opposition politicians, were making an annual visit to Ratana, where a weeklong celebration is held for the birth of Maori prophet Tahupotiki Wiremu Ratana.

Wearing a black dress with her shoulders covered in a traditional Maori cloak, called korowai, she led members of her party onto the community dances that followed saw elders speak with humor and warmth about Ardern.

"Thanks so much for teaching us to Ardern responded, saying she that

hadn't planned to speak but that those

"My overall experience in this job of New Zealand and New Zealanders in **Agencies** this job has been one of love, empathy



and kindness," she said.

The left-leaning global icon gained attention for bringing her baby to a United Nations meeting and wearing a hijab after a massacre targeting Muslims. Although she became a target for hate and online abuse by right-wing extremists on social media, she said she was leaving the job with love in her heart.

"I want you to know I leave with a greater love and affection for Aotearoa New Zealand and its people than when I started."

Before heading onto the grounds, Ardern faced the media

for possibly the last time as prime minister, smiling broadly as declining to answer political questions, saying they were now the responsibility of her successor.

"I am ready to be lots of things. I'm ready to be a back bench MP (member of parliament). I'm ready to be a sister and a mum," she said.

Her daughter Neve is 4 years old and starts school in June.

Hipkins, the country's former COVID-19 minister, was the only person nominated to take over as make us a proposal for foreign Labour Party leader. He was first elected to parliament in 2008.

Lula floats shared 'trading currency' during Argentina trip

BUENOS AIRE

early talks to establish a shared porters alongside Fernandez. unit of value for bilateral trade to reduce reliance on the US dol- also discussed the possibility of lar, Brazilian President Luiz Inacio Lula da Silva said on Monday, though the move is not aimed at replacing existing currencies.

In Buenos Aires on his first international visit since taking office, Lula (pictured) made the comments alongside Argentine President Alberto Fernandez, a leftist ally, who said there was little decided about what would be involved in such a proposal.

The discussions surfaced as part of an agreement to boost bilateral trade with more Brazilian export financing backed by Argentina's international collateral.

Argentina's economy is suffering from a series of challenges, including a lack of dollars, with the government battling to replenish foreign currency reserves while also grappling with an inflation rate of nearly 100 percent last

Leaders from both countries are meeting at a regional summit in the Argentine capital, where Lula vowed to resume a closer relationship after former Brazilian president Jair Bolsonaro distanced himself from Argentina.

"Our finance ministers, each with his own economic team, can

trade and transactions between the two countries that is done in BRAZIL and Argentina are in a common currency," Lula told re-Fernandez said that he and Lula

shipping gas from Argentina's Vaca Muerta shale formation to its neighbor.

Brazil's development bank BNDES may finance the building of a pipeline to deliver the gas, Lula said.

Brazil's Finance Executive Secretary, Gabriel Galipolo, told Reuters that the currency, or "regional unit of account," would come alongside extra credit to support exports to Argentina through Brazilian banks that operate locally.

Brazil's government would offer guarantees to banks that helped provide financing, while Argentina, a major grains exporter, would have to provide collateral via hard assets like grains, gas or oil.

Under the plan, the Brazilian real and Argentine peso would continue to exist, with the new tender targeted narrowly at trade.

Brazil's Finance Minister Fernando Haddad said the presidents of both countries requested the creation of a clearing house with a common currency to settle ac-

The currency has no name or deadline and would not seek euro-style monetary unification, he

Agencies

Burkina Faso ends military pact with France, says to defend itself

OUAGADOUGOU

BURKINA FASO has decided to end a military accord that allowed French troops to fight insurgents on its territory because the government wants the country to defend itself, the government said on Monday.

Islamist insurgency by groups linked to al Qaeda and Islamic State which have taken over large swathes of land and displaced millions of people in the wider Sahel region, just south of the Sahara.

The national television station reported on Saturday that the government had suspended a 2018 military accord with Paris on Jan 18, giving France one month to pull its troops out.

French president Emmanuel Macron The West African country is facing an on Sunday said he was awaiting clarifications from Burkina Faso's transitional president Ibrahim Traore about the de-

"At the current stage, we don't see how to be more clear than this," said government spokesman Rimtalba Jean Emmanuel Ouedraogo, speaking on national television.

He said the decision was not linked to any particular event, but that it was the "normal order of things" for France to hand over responsibility to Burkina Faso for its own defense. The onemonth deadline is part of the military agreement, he added.

"This is not the end of diplomatic relations between Burkina Faso and France," said Ouedraogo, adding that his country still wanted support in the form of military equipment.

French authorities did not immediately respond to requests for comment. French troops pulled out of neighboring Mali last year, ending a decade-long fight against insurgents, after relations

tries.

deteriorated between the two coun-**Agencies**



SPORT



National Sports Council (NSC) Secretary-General, Neema Msitha.

NSC: National sports associations ought to value accountability

By Correspondent Joseph Mchekadona

THE National Sports Council (NSC) has advised national sports associations in Tanzania to be more transparent and accountable so they can woo sponsors.

Neema Msitha, NSC Secretary-General, who graced this season's Ladies First Marathon that took place in Dar es Salaam last week, stated companies, organizations and individuals want to be associated with associations that are transparent and accountable.

She said recently many national sports associations lack sponsors mainly because they are not transparent and accountable.

Neema was a guest at a closing of the Japan International Cooperation Agency (JICA)sponsored Ladies First Marathon.

The annual marathon is organized by NSC while technical support for the showdown is offered by Athletics Tanzania (AT).

"This is the fourth year that JICA is sponsoring Ladies First Marathon, it is bankrolling the race mainly because the institution looks to see many women take part in sports."

"NSC is also more transparent and accountable, I ask all national sports associations to be transparent and accountable... the surest way of getting a sponsor."

"We are impressed by the passion shown by our ladies, I saw a certain lady with a baby here,

that shows how passionate our women are in sports." "NSC strongly believes that JICA made the right decision to sponsor ladies' marathon and the spin-offs are huge as they leverage on women who love sports," she said.

She also advised national sports associations to host regular sporting activities, saying such a move keeps the athletes busy as well as attracts the eye of prospective sponsors.

"No sponsor can come to support an idle association, an association which is active when there are events, you ought to wake up and start organizing events so that your athletes are busy and seen by many people," she advised.

Toshiyuki Nakamura, an advisor to the JICA president in Tanzania, said they believe the support for ladies' sports in the country has a huge impact on the social and economic life of

"Sports are our strategies for change, they are among health, economic, education, and others, we do not look at how much money we have to sponsor women's sports but the impact the money will make to ladies and Tanzanians in general. We believe in having a peaceful society where sports can be a useful tool of change," he

According to JICA, sports are borderless, transcending language and cultural differences, and can expand people's possibilities and lead to a step forward in building the future.

National Sports Council pushes TASWA election back

By Correspondent Shufaa Lyimo

THE National Sports Council (NSC) has said the Tanzania Sports Writers Association (TASWA) election which was to be held on January 28 has been pushed to February 2 due to low response.

NSC Acting Head of the Relationship and Communication Unit Najaha Bakari said they have decided to reschedule the election because so far eight contestants have come forward to take the forms.

"The council is saddened that until now sports journalists are reluctant to take the forms, we insist that they should come and take the forms so that they can set an example for other associations," she said.

The NSC official said the journalists should take the forms because the goal is to see that

the association is in charge of good governance. She said that contestants should have certificates of journalism profession from recognized colleges in the country.

Najaha also announced the Tanzania Tennis Association (TTA) election has been slated for February 25 this year.

The NSC official revealed positions contested for in the association are president, vice president, secretary-general, assistant secretary, and members.

The official asked all associations to support President Samia Suluhu Hassan to ensure that the sports governing bodies operate efficiently. **SPORTS**

Triple C and Robertinho: Modernity comes to Simba SC by a tactical dispute

By Correspondent John Kimbute

WHAT started earlier as a small dispute between former Simba SC head coach Zoran Manoljovi , or Zoran Maki, and the club's players is now unfolding as a key tactical dispute in how the leading city side plays, and what needs to be done for it to go forward.

There was a minor problem between Clatous Chota Chama and Maki but it remained low-key, while it wasn't very much on record with Pablo Francis Martin, where it seems all the same assistant coach Selemani Matola had a measure of influence on tactical issues.

Still, there were moments of acute frustration on Pablo's part, and now it is beginning to unfold precisely what that could be.

The case that is being raised against Chama is that his pace is slower than the coach would like to see, and it also appears a difference of combination after he was pulled out at some point in the game against Mbeya City FC quickened the pace and contributed to 'results.'

Still, there was a lot of realism in discussions that Robertinho won the day by a whisker, in the opponents getting a player sent off, while scoring late to bring the score to 3-2 for the city giants.

Had two points been shed or an outright loss occurred, the matter would have boiled down to replacing Chama at a moment when the side needed him, so the matter isn't closed.

As some pundits observed, there is nothing new in that kind of contention as it has happened with coaches all over, having to choose between tactical formations and play that is suitable for the club's best player.

For one thing, coaches more often than not stand to win such contentions but that isn't always the case, as at times a club has to sack a coach and bring in another who can make excellent use of the club's best player, as formulas can be replaced while players are often a singularity.

Tactical disputes aren't easy issues that are decided by the mere fact that a coach was employed and is head of the technical bench; just not enough.

What the pundits did not quite say is how far the sort of players that the club disposes at the moment, where in their entirety are better used within a Chama type of formation, or Robertinho could as well have got better results with a different method.

In other words, there is an open-ended issue as to whether the club isn't getting good results because they are playing a slower game centered around the Zambian international, or whether good results are equally possible.

Put differently, it is as yet unclear if the coach wants a specific formation as it can assure the side good results at any moment, or a different formation can also produce results.

There is a problem with coaches. which is also true of other professionals, that they are often of a one track-mind, namely trusting a certain pattern of play as the only dependable formula, either in soccer as a whole or at least for their

That can decidedly be a weakness, and the more suitable method is to select a pattern of play that is consonant with the sort of players that a club disposes of, which can arguably lead to a slower pace of the game but with more holding ability, as the case may be.

Examples for instance the England Premier League and UEFA Champions



Simba SC's Zambian midfielder Clatous Chama. PHOTO: COURTESY OF SIMBA SC

League don't bring out the speed model too intensely.

There was a time legendary Manchester United coach Sir Alex Ferguson fell out with star winger David Beckham because his talismanic crossing for a header finished by another player was becoming so characteristic the coach felt he was of no use on the pitch.

When the differences were too apparent, Spanish giants Real Madrid picked up Beckham and he wasn't just brilliant on the pitch but also a magnetic revenue earner in terms of endorsements. That sounds a bit like Chama, we have a series of Fergusons urging speed.

The more poignant example is how the clinical speed master Josef 'Pep' Guardiola dropped Samuel Eto'o when he took over at Barcelona, and that same season, Eto'o won the UEFA Champions League with Jose Mourinho as coach at Inter Milan.

So the issue here is what sort of play is effective for Simba SC, whether it is speed and virtual lightning attacks or it is a holding sort of play that is less speedy but is effective in possession, or bursts of speed which lead to results.

Critics, and club executives, detested Mourinho's

tactics but he won titles.

To try and figure out just where the Msimbazi Street side stands on the issue, it can first be demanded what sort of speed the coach wants, and if the rest of the team is ready but for Triple C.

That would scarcely be the case, in which case it is a matter of having better than average speed for the position that he plays, or else it is taken by someone else with the needed speeding level. Whether this will not disrupt the rhythm, or lead to losses, is still undecided.

Dar youngsters set for basketball training

By Guardian Correspondent

FORTY-five youths have been selected to attend basketball training at the Premier Project Academy located at Machava, Kigamboni in Dar es Salaam.

The center's Executive Director, Wiliam Mziray, said that the selection was made after the screening of 75 youngsters who

The official noted: "We started the program on October 10 last year for young people aged 8-18 to find the ones that will be nurtured in this center, we will also find scholarships for them in various colleges.'

The Executive Director said they will thereafter send information to the youngsters' parents to inform them about the project.

"We have had great cooperation from their parents, we care about them as well as give them information so that they know the training days," the official said.

Mziray, who also serves as Tanzania Basketball Federation (TBF) Referees Commissioner, mentioned coaches taking charge of the initiative are Phines Khabi, Tukusubira Mwalusamba, and Stephen Oloo.

The Executive Director further congratulated the coaches for the great work they did in scouting for the youngsters.

The official claimed that the center has produced three best

players who performed well in the recent basketball training held at the Jakaya Mrisho Kikwete Youth Park.

He mentioned the youths who were presented with awards in the project as Janeth Nyamambaya, John Maige, and Dario Warioba.

According to Mziray, Premier Project Academy's other success is the visit done by Basketball Africa League (BAL) officials to observe the training held at the institution.

He said the arrival of BAL officers at the center boosted the number of youths and made the youngsters' parents monitor them throughout the training.

Mziray mentioned that the BAL officers include Sergine Mouhmadou who was accompanied by Ijeoma Ofomata.

According to Mziray, the officials looked at the training and

were satisfied with the way the project was conducted. "We were very relieved when we were visited by the BAL officers, which made the attendance in training good," Mziray

One of the young people who did well, John Maige, said that

his selection has motivated him to love the game of basketball. He noted: "I felt comfort after being nominated as one of the young people who did well among the 78 young people who

participated in the basketball training." "The gift I got has made me turn into the first to attend the

training," Maige stated.

Guardian

Frank Lampard's highs and lows

LONDON

FRANK Lampard was unceremoniously sacked as Everton boss on Monday after less than a year in charge of the troubled club.

AFP Sport looks at the highs and lows of the former England midfielder's playing and coaching career.

HIGHS

*Titan of the Russian revolution

Although signed before Russian billionaire Roman Abramovich's takeover in 2003, Lampard played a pivotal role in transforming Chelsea into serial contenders for major tro-

He was the match-winner on the day a 50-year wait to win a league title ended, scoring twice in a 2-0 win at Bolton in 2005.

Seven years on, Lampard scored a penalty in the shootout as Chelsea stunned Bayern Munich on home soil to win the club's first-ever Champions League.

He also won two more Premier League titles, four FA Cups, two League Cups and the Europa League.

*Record-breaker

Lampard's ability to score goals from midfield during his illustrious 13-year career at Stamford Bridge meant he left Chelsea as the club's all-time record goalscorer in 2013.

In total he struck 211 times in 648 games, breaking Bobby Tambling's record that had stood for more than 40 years.

His tally of 177 Premier League goals for West Ham and Chelsea is a record for a midfielder, putting him above celebrated forwards such as Thierry Henry and Robbie Fowler.

*First-season success

Lampard returned to Chelsea after ust one year in management at then Championship club Derby County.

Hampered by a transfer ban and the loss of Eden Hazard to Real Madrid, expectations for his first season in charge were low.

But he hit his target to keep the club in the Champions League thanks to a fourth-placed finish and they also reached the FA Cup final, where they lost to Arsenal.

Unlike many of the managers that went before him, Lampard gave the club's talented academy prospects the chance to shine as Mason Mount, Reece James and Tammy Abraham impressed.

NEWLY established as Totten-

ham's joint record goalscorer,

Harry Kane's place in the history

books was earned as much by his

perseverance as his lethal finish-

Kane's superb strike in Totten-

ham's 1-0 win at Fulham on Mon-

day took him level with Jimmy

Greaves in Tottenham's scoring

chart with 266 goals for the north

The 29-year-old was already

well established as a Tottenham

icon, but securing a share of a goal

record held by Greaves since 1970

takes him into even more rarefied

Greaves, who died aged 81 in

2021, is regarded as one of the

A member of England's 1966

most natural goal scorers in foot-

LONDON

London club.

ball history.

*Sackings

Axed by Chelsea 12 months earlier, Lampard walked into Goodison Park in January 2022 hoping to make the most of his second chance as a Premier League boss.

But he was unable to handle the unrealistic expectations of a fanbase steeped in hazy memories of Everton's 1980s heyday, a badly constructed squad left by his predecessor Rafael Benitez and a disfunctional boardroom.

Lampard wasn't blameless for Everton's plunge into the relegation zone this season, but he was more a victim of difficult circumstances than the instigator of the Toffees' decline.

Lampard suffered an equally brutal exit in his brief Chelsea reign.

Hired by the Blues after just one season as a manager with then Championship side Derby, Lampard was dismissed six months into his second season at Stamford.

After a positive first campaign that included Champions League qualification and an FA Cup final appearance, Lampard failed to meet increased expectations following a hefty spending spree on new sign-

Lampard's legendary status among fans, and his strong relationship with then owner Roman Abramovich, was still not enough for the Chelsea hierarchy to ignore the deterioration in results and performances.

*England failures

Lampard was part of England's "Golden Generation" also including Wayne Rooney, and Steven Gerrard, that never gelled to excel at a major tournament.

As energetic, goalscoring midfielders, Lampard and Gerrard inspired Chelsea and Liverpool to conquer Europe with their clubs. But their perceived incompatibility as a partnership was often pinpointed as a root cause for England's underachievement.

Paul Scholes retired from international football at just 29 after being shunted into wide positions at Euro 2004 to make way for Lampard and

Lampard is one of only nine players to win 100 or more England caps, but quarter-final runs at Euro 2004 and the World Cup in 2006 were the closest he came to international hon-

AFP

Kane survived difficult start to

Scandals highlight lack of women coaches at top of US soccer

By ANNE M. PETERSON

TWILA Kilgore knew her career path when she was just 12 years old, thanks to a youth soccer coach who used to drive her to practice.

SPORTS

During those rides, she got to hear "all the behind-the-scene things that were happening" and was "exposed to what a coach actually does," she said. "I pretty much knew then that when I was done playing, I would coach."

Now she's an assistant for the U.S. women's national team and one of just four women in the United States who hold the U.S. Soccer Federation's elite pro license.

Kilgore's path makes her a rarity. American soccer offers limited coaching opportunities for women at the top of the sport, and the cost to obtain the requisite licenses can be a barrier.

The issue has drawn FIFA's attention. A 2019 study by soccer's international governing body found that more than 13 million girls and women played organized soccer, but only 7% of coaches worldwide were women.

The shortage of qualified women was highlighted by a glut of vacancies created by men who were pushed out of the nation's top professional league.

When scandal rocked the National Women's Soccer League in 2021, five male coaches were dismissed or forced to resign because of misconduct, harassment or abuse. Earlier this month, four of those men were banned from ever coaching in the NWSL again following an investigation by the league and the players' union.

Today, just three women hold head coaching jobs in the 12-team league, all on the West Coast: OL Reign's Laura Harvey, San Diego's Casey Stoney and Angel City's Freya Coombe. Five coaches, all men, are embarking on their first season with their teams this year.

For women trying to break into such elite circles, money is a glaring obstacle.

Top coaching licenses are ex-



FILE -Twila Kilgore, assistant coach on the U.S. team watches players warm up prior to a CONCACAF Women's Championship soccer semifinal match against Costa Rica in Monterrey, Mexico, Thursday, July 14, 2022. (AP Photo)

pensive to obtain – the USSF pro has two lower-level coaching lilicense costs \$10,000 - and the process is both lengthy and labor intensive. Male coaches often have teams and leagues behind them willing to foot the bill and provide the time to complete the courses.

Kilgore, who worked for the Houston Dash before joining Vlatko Andonovski's staff on the national team, got her pro license with financial help from the Dash, a scholarship fund set up by former national team coach Jill Ellis and from FIFA.

"I can tell you it's a huge blessing because every other step along the way with licensing up to this point, I've paid for myself with a little bit offset from the universities I've worked at," Kilgore said. "It is a major barrier for a lot of people."

Professional players – the logical pool from which to draw future coaches - usually don't make enough to pay for the higher-level courses. The average salary in the NWSL is \$54,000. Players are also busy with the rigors of a pro career.

"There are players that are interested in coaching education, but with just how our schedule works, it's tough to get into any of the normal coaching programming, and it's also pretty pricey," said Washington Spirit goalkeeper Nicole Barnhart, who has also played for the United States. She censes.

Wednesday 25 January 2023

The NWSL Players Association was so concerned about the costs and available coaching pathways that the collective bargaining agreement struck last year includes a provision to help players fund enrollment costs.

U.S. Soccer provides financial aid through the Jill Ellis Scholarship Fund, which honors the legacy of the two-time Women's World Cup championship coach. Announced in 2020, the program seeks to double the number of elite women in coaching by 2024.

FIFA also offers scholarships and last year introduced a mentorship program that had 80 applications. The participants met in August at the under-20 Women's World Cup in Costa Rica.

FIFA's push to get more women into coaching has also been tailored for individual member associations. For instance, Trinidad and Tobago didn't have coaches who would benefit from upperlevel courses, but there was a need for a lower licensing course and 20 women applied.

"We talk about how important it is to have female players being seen on TV, on ads, just for little girls and boys to see 'OK, this is possible. This is something that I can do.' They always say if you don't see it, vou don't believe it. But I do think for coaches, it is the same," said Arijana Demirovic, head of Women's Football Development at FIFA.

Another result of drawing more women into coaching is the prospect that female players' concerns will be addressed in a more thoughtful way.

The upheaval in the NWSL led to a pair of investigations into misconduct in the league. One probe conducted by former acting U.S. Attorney General Sally Q. Yates was done at the behest of U.S. Soccer. The investigation revealed "a league in which abuse and misconduct – verbal and emotional abuse and sexual misconduct - had become systemic, spanning multiple teams, coaches, and victims."

Two of the now-former coaches investigated by Yates - Racing Louisville's Christy Holly and Rory Dames of the Chicago Red Stars did not hold the requisite A-level license to coach in the NWSL.

The Yates report recommended that all NWSL coaches be required to have A-level licenses – one step below a pro license – and to turn the licensing process into an accreditation program that requires background screening and annual recertification.

U.S. women's team general manager Kate Markgraf pointed to another hurdle for coaches once they are licensed: finding jobs and advancement possibilities. Because there are fewer women's leagues, the jobs aren't as plentiful, and the men have a big head start in the in-

For example, data collected by the University of Minnesota's Tucker Center for Research on Girls and Women in Sport revealed that 70.9% of Division I women's soccer teams are coached by men.

"It's part of an overall strategy: How do we make sure that women get into the pipeline, stay in it and aren't on a glass cliff? Retention is hard and attrition is common," Markgraf said. "We have to be intentional about how we support every single female hired in a maledominated industry."

The Kings League -- Piqué's bid to disrupt Spanish soccer

BARCELONA, Spain

IF Gerard Pique's vision proves true, the future of soccer is already being played in an industrial pavilion located down a road past rows of stacked shipping containers in the desolate outskirts of Barcelona's port.

There, every Sunday evening from now until July, teams play seven-a-side soccer on artificial turf in front of a minuscule public of a few hundred guests. There are no ticket sales, games cannot be found on any television channel in or outside Spain, vet hundreds of thousands of eyes – young eyes most likely– are already watching on phones, tablets and computers via the Internet.

Welcome to the Kings League, the latest brainchild of Piqué following his overhauling of tennis' Davis Cup. The former Spain and Barcelona defender retired in November just in time give his full focus to launching his brand of soccer.

The amateur league is a mix of old and the new. It includes known soccer personalities like former Real Madrid goalkeeper Iker Casillas, who is a president, or owner, of one of the 12 teams, and ex-Manchester City striker Sergio Agüero, who is a president-player, as well as several retired Spanish league players. In Round One, Mexico star Chicharito made a one-off appearance as a "ringer" even though he is an active player for the LA Galaxy.

For Joan Capdevila, a onetime elite left back who helped Spain win the 2010 World Cup and 2008 European championship, it is basically a chance to get back out there.

"Anytime I can, I try to put on my soccer boots," the 44-year-old Capdevila, who retired in 2017, told the Associated Press after playing Sunday. "So it is a pleasure to be here

and see what it is like from the inside. (I'll do) anything that puts me in contact with a soccer ball, since it is a passion that I have had since I was little."

It is also an outlet for young local players, who make up the bulk of the league, to be seen after they passed tryouts and a draft. Many of them had to leave their small clubs, like David Soriano, a 23-year-old defender who cut ties with his fifthtier side where he played in tiny stadiums and whose games were rarely, if ever, seen on any screen.

"After thinking it over a lot I opted for the Kings League and I have no regrets," Soriano told the AP. "This is of another magnitude (compared to this previous club). Loads of people are watching. It is an opportunity to be noticed and continue growing.'

The parallels, however, to professional 11-on-11 soccer end there.

Most of the presidents of Kings League teams are not from sports. They are extremely popular Internet figures in Spain and the Spanish-speaking world, "streamers," YouTubers and "influencers" whose public most likely has hazy memories, if any at all, of when Capdevila and Casillas were kings of the sport. Those legions of millions of followers are now potential viewers of the Kings League, which is shown for free on the Twitch platform popular for its streaming of e-sports and videogames.

"The King's League was born out of a reflection on the way football is today and because there is a part of the audience that believes that football is sometimes becoming a boring product, that ninety minutes is too long, and that things don't happen and sometimes there are draws," Kings League CEO Oriol Querol told The Associated Press.

That meant, Querol said, ensuring that "three minutes don't go by" without something happening to keep viewers engaged.

Thus the Kings League's wacky rules. Kickoffs are like water polo with the teams racing out to the ball in midfield. Similar to ice hockey, a yellow card earns a player a two-minute exclusion; a red card means a team must wait five minutes before substituting the expelled player. Draws are decided in a penalty shootout, where players start from midfield and have five seconds to score, a formula Major League Soccer used in the 1990s. Substitutions are unlimited.

Most enticingly, each team coach draws a "gold card" before kickoff

They include having a free penalty kick at any point, excluding a rival player for two minutes, and that any goals scored by the team in the next two minutes count double. A new card just introduced will allow teams to deploy Piqué himself on the field in their service. After goals, flares shoot sparks

that gives him one "secret weapon."

from behind the net while strobe lights flash and spotlights swirl. Video reviews are done on a huge screen where players and coaches can argue and try to sway the referee, who wears one of the multiple cameras and microphones.

And then there are the gimmicks straight from the world of fiction or film: a masked player named "Enigma" has played, and Agüero himself played his first match dressed as a clown.

The only catch to the design of non-stop spectacle are the stoppages caused by the high balls that hit the rafters.

But all in all, it seems to be working. The league says its peak viewership has reached 1.3 million. On Sunday, some 700,000 were following via Twitch or TikTok even while Real Madrid was playing at Athletic Bilbao in one of the Spanish league's biggest rivalries. AP

by David Chikoko



World Cup-winning squad who netted 44 times for his country, Greaves is the highest scorer in English top-flight history with 357 goals. The former Tottenham, Chelsea and West Ham striker finished as the First Division's leading scorer in six seasons. For Kane to stand alongside

Greaves in the Tottenham history books is all the more remarkable given the doubts that surrounded him at the start of his career.

Hard as it is to imagine now, there were those who suspected Kane, then a cumbersome teenager whose natural goal-scoring gifts had yet to emerge, would never make it at the highest level after he joined Tottenham's academy in 2009. There were almost two

earn share of Spurs goal record ham goal against Shamrock Rovers in 2011 and his next against Hull in

> Temporary moves to Leyton Orient and Millwall provided glimpses of Kane's potential, but the lowest ebb of his learning curve came during difficult loan spells at Leicester and Norwich in the 2012-13 season.

> Kane failed to score for Norwich and struck just twice for second tier Leicester.

> "That was the lowest time. I was 19, living away from home and not playing. You always have that doubt. If you're not playing there then how are you ever going to play for Tottenham?" Kane said.

- 'It's instinct' -Despite his struggles, showing

he had the grit required to cope with the aggressive physical approach from Championship opponents was important to Kane's maturation. "That happened a lot when I

was on loan. One defender said, 'I haven't got a yellow card yet, I'm gonna use it on you'," Kane told the Daily Mail. "The funny thing was that two

minutes later we both went up for a header and he ended up winded on the floor. So that made me pretty happy.'

Suitably impressed by Kane's drive, Mauricio Pochettino, then in the early days of his successful spell as Tottenham boss, trusted his potential enough to select him regularly in the 2014=15 season.

Kane repaid Pochettino's gamble with a barrage of goals and the rest is history, given if the striker still can't quite explain what makes years between Kane's first Totten- him such a penalty area predator.

Guardian www.ippmedia.com

Scandals highlight lack of women coaches at top of US soccer

COMPREHENSIVE REPORT, PAGE 19



Tanzania's athletes take part in a past National Cross-Country showdown held in Arusha.

Pluijm heaps praise on Singida Big Stars for defeating Azam FC

By Correspondent Michael Mwebe

SINGIDA Big Stars head coach Hans van der Pluijm has heaped praise on his outfit's players after their determination saw them see off Azam FC 1-0 in a 2022/23 NBC Premier League game held in Singida on Monday afternoon.

Brazilian attacking midfielder Bruno Gomes netted the only goal to extend Singida Big Stars' winning streak to four games. It was his eighth strike of the

Speaking to the press after the game, the Dutch coach (pictured) was full of praise for his side's showing on what was an impressive performance on the

He said: "The team poured their hearts out, as a coach that's what you want to see. Of course, there is always room for improvement, there are mistakes but on the other side the opponents make mistakes

"I told you before the match we are going to play an attacking game and we have as much as possible we have to score goals, unfortunately, we scored only one goal and, in the end, we became a bit restless. We are very happy and satisfied with the victory."

He continued: "There is no man of the match today, the whole team deserves to win it and be the man of the match. We won because of preparation, determination, and the right attitude.'

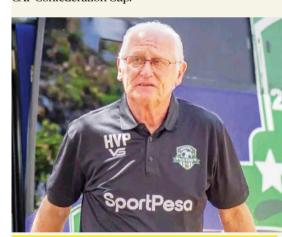
"With this kind of attitude in the game, I think we started differently than in the previous two games."

"We have emphasized starting with positive aggressiveness in the first half and then the results will come. Three points at the end of the day are the most impor-

The important result sees Singida Big Stars stay fourth but they are now level on points with thirdplaced Azam and fifteen points clear of fifth-placed Geita Gold FC.

With nine games to go, they now find themselves in a fight for third position with Azam FC.

With Tanzania guaranteed to enter four teams in the 2023/24 CAF Champions League and CAF Confederation Cup, the third position automatically guarantees participation in CAF Confederation Cup next season while the fourth hands a provisional ticket for CAF Confederation Cup.





3:00 MJADALA (r) 13:55 Dondoo Za Michezo 14:00 Movie

15:00 Funguka 15:30 Mpera Mpera 15:55 Dondoo Za Michezo

16:00 Hot Spot 16:30 Zote Kuntu 7:00 5SELEKT

19:00 EATV SAA

23:05 Club Bangers

21:00 The Cruise

residential appliance markets values. The show aims to enhance residential construc tion. It provides free expert advice, news and commen

UJENZI provides information

and ideas on residential cor

06:00 Supa Breakfast 10:00 MAMAMIA 12:00 Kipenga Xtra 13:00 Planet Bongo 16:00 EA Drive 20:00 Kipenga

struggle without Aucho and Salum

Coach Nabi admits Yanga made to



Yanga's midfielder Farid Mussa (R), seeks to beat Ruvu Shooting player as the sides locked horns in a 2022/23 NBC Premier League tie in Dar es Salaam two days back. PHOTO: COURTESY OF YANGA

By Correspondent Michael Mwebe

PLAYING without injured Khalid Aucho and Feisal Salum 'Feitoto', Young Africans SC 'Yanga' managed another hard-fought victory over struggling Ruvu Shooting at Benjamin Mkapa on Monday night to reclaim their six-point lead at the top of the 2022/23 NBC Premier League standings.

Despite the victory, the league leaders' head coach Nasreddine Nabi admits they were made to struggle because of the heavy workload they did in the week, and the absence of key midfielders Aucho and Salum did not help matters.

Nabi picked a starting lineup that included new signings Mudathir Yahya and Kennedy Musonda who not concentrating."

partnered up with Fiston Mayele in a 4-4-2 formation that he wanted to test.

It though did not seem to work as the midfield laboured against Ruvu Shooting with the win coming via an own goal.

The coach revealed: "In this kind of match the main thing was three points. We knew that we were not going to be 100% because of three things, this week focused on physical training because of the schedule ahead of us. We knew that we were going to have some fatigue and heavy legs for this match."

"Secondly, there were new players who we wanted to test in how they can complement each other. Thirdly, we tried a new formation, I think we still created a lot of chances and a little physical fatigue from the heavy workload we did in physical training meant that sometimes we were

"We were not in the best psychological situation to put the ball in the net. I know that we did not play well but it doesn't matter, I'm not panicking, I was thinking about when we are going to play well and how we're going to do it."

He added: "We must understand that we have new players who must understand their new partners and their partners must understand them."

"It impacted the game, I'm not complaining about the absentees, that is not to say we played badly because they are absent."

"I think I have all the respect for all the Yanga players but the fact is that qualities change. The absence of Feisal Salum and Khalid Aucho impacts the tactical vision and the fragility of the core."

The gaffer noted: "It's not serious, it is not necessary to panic, it is entirely up to us to find the best balance over time."

National Cross-Country Championships called off

By Correspondent Joseph Mchekadona

NATIONAL Cross-Country Championships which were slated for the end of this month in Moshi have been cancelled, Athletics Tanzania (AT) announced.

Luiza John who serves as AT information officer said the championships have been canceled due to many factors including the procedure used by some regions to select runners for the showpiece.

According to the official, the regions, Dar es Salaam, Manyara, Kilimanjaro, Dodoma, Singida, and Tanga selected their athletes for the National Championships via a procedure similar to the one that was to be deployed by AT.

The National Cross-Country Championships were to be used to select athletes who will represent the country at the World Cross-Country Championships.

The official disclosed that AT Technical Committee has instead unveiled athletes who will camp to prepare for the World Cross-Country Championships slated for Bathurst in Australia on February

She mentioned the athletes who will enter camp on Tuesday next week in Arusha under coach Dennis Malle as Inyasi Sulle, Fabian Nelson, Mathayo Sombi, Josephat Gisemo, Herman Sulle, and John Nahhay while Damian Christian is the junior athlete.

The official noted: "We will not have the National Cross-Country Championships, instead we will use the athletes who performed well in the Arusha regional crosscountry championships.' "These championships involved

other regions and the criteria deployed to select the athletes were recommended by AT," she said. The Arusha regional cross-coun-

try showdown took place at Ilboru Secondary School. In another development, the Open Boxing Federation of Tan-

zania (OBFT) is yet to honour the monetary pledge it made to boxers who competed in the 2022 Birmingham Commonwealth Games. The country was represented by

Kassim Mbundwike, and Yusuf Changalawe that were led by coach Timothy Kingu. Muta Rwakatare, OBFT president had pledged to hand over \$2000 to the boxers should the pugilist

three boxers, namely Alex Isendi,

come back with any medal and a bonus of \$1000 for any Knockout win. Changalawe and Mbundwike won bronze medals in the Games

but according to one boxer who opted for anonymity, they have not received anything from Rwakatare. "As I'm speaking to you, we have

not received our money which Rwakatare pledged, the bad thing is that he is not communicating with us," the boxer stated.

The OBFT president could not be reached on his mobile phone but the federation's secretarygeneral Lukelo Wililo confirmed that Rwakatare has not honoured his pledge but attributed the situation to a lack of communication between the two sides.

He said Rwakatare is ready to honour the pledge, adding: "It is true the two boxers have not received the pledge our president made but this was due to lack of communication between the two sides, the president is always ready to honour it."

"The good thing is that they met some days ago and agreed that the pledge will be honoured soon," he

Flexibles by David Chikoko

